

Financial Support for Adult Learners

By
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Seventh Edition

FINANCIAL SUPPORT
FOR ADULT LEARNERS
(Seventh Edition)

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13. FINANCIAL SUPPORT FOR PART-TIME STUDY

What financial support is available for part-time study?

The financial support available depends on where you live and where you intend to study, as detailed below.

England:

Part-time students in England can apply for a tuition fee loan of up to £6,750 if they are studying at a publicly funded institution or £4,500 if they are studying at a private institution. To qualify for this loan you must complete your course in no more than four times the time it would take you to complete your course if you were studying full-time. Funding amounts could be different if you choose to study elsewhere in the UK, so contact your chosen college or university direct for more information. From 2018/19 part-time students will be eligible to apply for maintenance loans, in addition to tuition fee loans, in a similar way to full-time students.

Wales:

Eligible students commencing part-time courses of over 25% study intensity will have access to fee loans of up to £2,625 if studying in Wales, whether the course is at a private* or publicly funded institution. If you undertake a part-time higher education course in the rest of the UK you will be eligible for a fee loan of up to £6,750 at a publicly funded institution, or £4,500 if studying at a private institution*.

*Private institutions must be running individual courses that get public funding.

Northern Ireland:

In Northern Ireland you can apply for a Fee Grant and Course Grant if you are studying on a course that has an intensity of 50% or more (i.e. it will take no more than twice as long to complete the course as the equivalent full-time course). The amount of Fee Grant that you can receive depends on the intensity of your course, up to a maximum of £1,230 (2016/17 figures). The Course Grant is £265 and is not related to the intensity of your course. If you choose to study elsewhere in the UK figures differ, so contact your chosen college or university for more information.

Scotland:

Part-time students in Scotland can apply for a fee grant to help with the cost of tuition. The maximum fee grant in 2016/17 is:

- £1,805 for publicly funded degree level courses;
- £1,820 for 120 credit degree level courses at non-campus based universities;
- £1,274 for publicly funded Higher National awards (HNC, HND);
- £1,195 for all courses at private providers.

What are the eligibility criteria for support?

To qualify for financial support you must meet the following criteria:

- You must be a part-time, undergraduate student studying at the required intensity of an equivalent full-time course. If you are in doubt about this, speak to your course tutor or course administrator.
- This must be your first degree qualification.
- You will need to meet the residency criteria.

How do I apply for funding?

Applications for financial support are made through the relevant student finance website (details below). Make sure that you obtain and complete the forms for part-time study. All forms are accompanied by guidance notes and they must be returned by the stated deadlines.

Is there any other money available to help part-time students?

As a part-time student you may be able to receive funding from the sources listed below. However, some of these funds may not be available in all parts of the United Kingdom, or at some universities. Therefore, you should contact your chosen university direct to find out whether funds are available before making your learning choices.

- **Discretionary funds:** these funds are administered by universities and are available for both full-time and part-time higher education students to help with course-related costs such as books, equipment, childcare and general living costs. They are also referred to as Financial Contingency Funds in Wales, Support Funds in Northern Ireland and Hardship Funds in Scotland. Each student is assessed individually and funds are limited, so you need to apply early and demonstrate financial hardship when applying.
- **University bursaries:** some universities include part-time students in their bursary schemes. Contact the university in which you are interested for more information. Comparative tables of university bursary schemes are provided in another of my books: *University Tuition Fees, Bursaries and Scholarships* (updated annually). Visit www.studentcash.org.uk for more information.
- **Part-time students with disabilities:** if you have a disability you may be eligible for financial support through the Disabled Students' Allowance scheme (see Chapter 12).
- **Tax credits:** as a part-time student you may be able to claim tax credits. See Chapter 42 for more information and to find out whether you are eligible.
- **Benefits:** as a part-time student you may be entitled to claim certain benefits (see Chapter 43).
- **Professional and Career Development Loans:** as a part-time student you may be able to apply for a loan to help with the cost of your studies (see Chapter 38). This is a special type of bank loan that is available to help you pay for learning that enhances your job skills or career prospects. It is available if you do not qualify for other government financial support for your higher education course (for example, you already hold an equivalent level qualification and, therefore, are ineligible for a part-time tuition fee loan).

Where can I find more information?

A booklet called *A Guide to Financial Support for Part-time Students in Higher Education* can be downloaded from the relevant student finance website:

England: www.gov.uk/student-finance

Wales: www.studentfinancewales.co.uk

Northern Ireland: www.studentfinancenir.co.uk

Scotland: www.saas.gov.uk

38. PROFESSIONAL AND CAREER DEVELOPMENT LOANS

What are Professional and Career Development Loans?

A Professional and Career Development Loan (PCDL) is a special type of bank loan that is available to help you pay for learning that enhances your job skills or career prospects. The government pays the interest on the loan while you are studying and for one month after you have finished your course. After this time you begin to pay back your loan according to the agreement you have made with the bank.

How much money is available?

You can borrow anything between £300 and £10,000.

What are the eligibility criteria?

You must meet the following conditions if you wish to apply for a PCDL:

- you must be aged 18 or over;
- you must be 'settled' in the UK, and have been ordinarily resident in the UK for at least the three years prior to the start of your learning programme;
- you must be intending to work in the UK, the EU or the EEA when your course finishes.

What courses are eligible for a PCDL?

To be eligible for funding through this scheme courses need to help with your future career prospects, although they do not have to lead to a qualification. They can last for up to two years (or three years if the course includes a year of work experience). The course must be provided by an organisation that is on the PCDL Register: your tutor or college administration will be able to provide details. Examples of the types of course that could attract funding include:

- a postgraduate course, such as a master's degree;
- technical or management training;
- a professional qualification;
- a course at your local college or learning provider;
- an additional bachelor's degree if you already have a bachelor's degree.

What courses are not eligible for a PCDL?

The following courses are not eligible for a PCDL:

- a course that attracts public funding, such as your first undergraduate degree course;
- a foundation or access course used as a step towards a degree course (however, a stand-alone foundation course that leads to employment in its own right would be eligible);
- the Graduate Diploma in Law (GDL);
- careers advice or help with finding a job;

- the costs of running or starting up a business;
- a course from a learning provider based outside the EU if an equivalent course is available within the EU (this rule could change given the decision to leave the EU following the referendum in June 2016).

How do I apply for a PCDL?

Before you apply for a PCDL you need to check that this loan is the best way to finance your studies. You can telephone a National Careers Service adviser on 0800 100 900 to discuss the options. If you wish to proceed, ask for an application pack. Alternatively, you can email a National Careers Service adviser for more information and to request an application pack. If you choose to email make sure that you include your full name and address, your age and confirm that you meet the residency requirements stated above. Also, include the full name of the course, the qualification type and the course provider so that the National Careers Service adviser can check that it is an eligible course before you are sent an application pack.

You need to work out how much you wish to borrow. If you are claiming benefits the loan could affect the amount you receive, so speak to your benefits adviser before taking out a loan. Banks usually take between six weeks and three months to process applications, so apply well in advance of your course. If one bank turns down your application, you can apply to another of the participating banks.

You should note that you are responsible for repaying your loan, even if you do not complete the course through no fault of your own. Therefore, you must be sure about the quality of the learning provider and the usefulness of the course before taking out a loan.

How do I choose a course?

It is important to choose your course carefully so that it is suitable and meets your needs. Try to answer the following questions when choosing a course:

- Does the subject area interest you? This is important as it will help you to remain motivated on your course.
- What are the teaching methods used on the course? Will they suit your style of learning? Will they keep you engaged and interested? Have you met the tutor? Is he or she friendly and approachable?
- Who are your fellow students? Will you be able to mix with them, or will you have very little in common? Does this matter to you?
- How much work is expected of you? How much work will you have to complete on your own? Is it possible to complete the work, given other demands on your time?
- How long is the course? How much time is required to attend classes, lectures and seminars? Can you commit to this time?
- How is the course structured? Are you required to attend regular hours? Will these stay the same or change over the duration of the course?
- What deadlines will you have to meet? Are they set by the tutor or by yourself? Will you have enough motivation and time available to meet the appropriate deadlines?
- How is the course assessed? Will you have to take examinations and, if so, are you happy to do so?

- Is it possible to speak to any existing or previous students to find out what they think about the course? What are the retention rates and pass rates?
- What qualifications do you get at the end of the course? Are they awarded in-house or are they nationally recognised qualifications accredited by an awarding body such as City & Guilds?
- What happens if you fail a module? Will you be able to re-sit examinations or resubmit assignments for assessment? Will there be an extra fee to pay if you need to do this?

How do I choose a learning provider?

When choosing your learning provider you must make sure that it is suitable for your needs and that it is a reputable organisation. The following questions should help with your choices:

- Is the learning provider registered? Consult the UK Register of Learning Providers to find out: www.ukrlp.co.uk. If not, would staff be willing to register?
- Is the learning provider affiliated to any standards body? Are there any publicly available inspection reports that would be available for you to read?
- Do you know anyone else who has studied with this learning provider? If you do, what comments do they have? Did they find it a good course? Did they enjoy themselves? Did they encounter any problems?
- Have you heard anything about the reputation of the learning provider, either through friends and acquaintances or through the local media? If so, have the comments been positive or negative?
- Do you live close enough to the learning provider, or will travel costs place an additional financial burden on you? Could this create problems as your course progresses?
- What is the course fee refund policy? Will you get your money back if you are unable to attend the course?
- What learning resources are available such as libraries, study rooms and IT equipment? Are these suitable for your needs?

Where can I find more information?

More information about PCDLs can be obtained from www.gov.uk/career-development-loans. Information, advice and application packs can be obtained from a National Careers Service Adviser on 0800 100 900 and from <https://nationalcareersservice.direct.gov.uk>.