

Funding a Part-Time Course for Welsh Students 2019/20

If you are living in Wales and starting a part-time course in 2019/20, subject to eligibility criteria, you will be able to apply to Student Finance Wales (SFW) for their funding package. If you are living in England please see www.gov.uk/student-finance/parttime-students for information.

Who can apply	<p>Your home address must be in Wales and you should not have moved here for educational purposes. You must also be:</p> <ul style="list-style-type: none"> • A UK national or have settled status (meaning there are no restrictions on how long you can stay in the UK) • And have been living in the UK for at least three years before the first day of the first academic year of your course <p>You may also be eligible if you're:</p> <ul style="list-style-type: none"> • A refugee or relative of one • An EU national, or a relative of one • Under 'leave to enter or remain' or a relative of someone under 'leave to enter or remain' • Granted Discretionary Leave to remain in the UK, or a relative of someone granted Discretionary Leave to remain in the UK • The child of a Swiss national • The child of a Turkish worker • A stateless person or a family member of a stateless person
Tuition Fees	<p>The cost of part-time courses varies depending on the modules that you choose to take. If you are doing 20 credits or less in an academic year, you may be eligible for the Fee Waiver Scheme. If you are taking 30 credits or more in an academic year, subject to eligibility criteria, you will be able to apply for a Tuition Fee Loan to cover the fees.</p> <p>*Most Pathway courses will cost £1,350 for 19/20 academic year but please check the CHOICES prospectus for module costs.</p>
20 Credits or less – the Fee Waiver Scheme	<p>To qualify for the HEFCW Fee Waiver Scheme as a new student:</p> <ul style="list-style-type: none"> • You must not have a Higher Education qualification and • You must be claiming certain Department of Work and Pensions (DWP) benefits and • You must be studying no more than 20 credits in an academic year (September 2019 to June 2020) <p>The form will be available in August 2019 from Continuing & Professional Development.</p>
Have you studied before?	<p>If you have studied previously you won't normally be able to get student finance if you already hold an Honours degree. Any previous study, including years you</p>

	started but didn't complete, may be taken into account when working out what you will be entitled to.																																													
Course Details	<p>The course details for all courses in Continuing & Professional Development must be as follows:</p> <ul style="list-style-type: none"> • University or College Name: Cardiff University • Course Name: Certificate of Higher Education (LEARN) • Qualification you expect to gain: Cert HE • University or College Address: Continuing & Professional Education, Senghennydd Road, Cardiff, CF24 4AG <p>Please note no other course details will be accepted.</p>																																													
How to apply	<p>You are encouraged to apply online at the following website: www.studentfinancewales.co.uk</p> <p>You will need to send proof of identity to SFW. If you have a valid UK passport you will be able to submit the details on your online application.</p> <p>If you do not have a UK passport you will have to send original documentation to SFW. These will be returned to you.</p> <p>If you cannot apply online you will need to complete a PTL1 Form.</p>																																													
Funding Available for Living Costs	<p>The funding you will be eligible for depends on the intensity of your course and also your household income. Please see below for some examples:</p> <table border="1"> <thead> <tr> <th>Course Intensity</th> <th>Household Income</th> <th>Welsh Government Learning Grant</th> <th>Maintenance Loan</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>75%</td> <td>£25,000 or less</td> <td>£4,500</td> <td>£611.25</td> <td>£5,111.25</td> </tr> <tr> <td>75%</td> <td>£59,200 +</td> <td>£750</td> <td>£4,361.25</td> <td>£5,111.25</td> </tr> <tr> <td>50%</td> <td>£25,000 or less</td> <td>£3,000</td> <td>£407.50</td> <td>£3,407.50</td> </tr> <tr> <td>50%</td> <td>£35,000</td> <td>£2,269.50</td> <td>£1,138</td> <td>£3,407.50</td> </tr> <tr> <td>50%</td> <td>£45,000</td> <td>£1,538.50</td> <td>£1,869</td> <td>£3,407.50</td> </tr> <tr> <td>50%</td> <td>£59,200 +</td> <td>£500</td> <td>£2,907.50</td> <td>£3,407.50</td> </tr> <tr> <td>25%</td> <td>£25,000 or less</td> <td>£1,500</td> <td>£203.75</td> <td>£1,703.75</td> </tr> <tr> <td>25%</td> <td>£59,200 +</td> <td>£250</td> <td>£1,453.75</td> <td>£1,703.75</td> </tr> </tbody> </table>	Course Intensity	Household Income	Welsh Government Learning Grant	Maintenance Loan	Total	75%	£25,000 or less	£4,500	£611.25	£5,111.25	75%	£59,200 +	£750	£4,361.25	£5,111.25	50%	£25,000 or less	£3,000	£407.50	£3,407.50	50%	£35,000	£2,269.50	£1,138	£3,407.50	50%	£45,000	£1,538.50	£1,869	£3,407.50	50%	£59,200 +	£500	£2,907.50	£3,407.50	25%	£25,000 or less	£1,500	£203.75	£1,703.75	25%	£59,200 +	£250	£1,453.75	£1,703.75
Course Intensity	Household Income	Welsh Government Learning Grant	Maintenance Loan	Total																																										
75%	£25,000 or less	£4,500	£611.25	£5,111.25																																										
75%	£59,200 +	£750	£4,361.25	£5,111.25																																										
50%	£25,000 or less	£3,000	£407.50	£3,407.50																																										
50%	£35,000	£2,269.50	£1,138	£3,407.50																																										
50%	£45,000	£1,538.50	£1,869	£3,407.50																																										
50%	£59,200 +	£500	£2,907.50	£3,407.50																																										
25%	£25,000 or less	£1,500	£203.75	£1,703.75																																										
25%	£59,200 +	£250	£1,453.75	£1,703.75																																										
Additional Financial Support	<p>There may also be additional funding available to some students depending on their circumstances.</p> <ul style="list-style-type: none"> ■ Dependants Allowance ■ Parents Learning Allowance ■ Childcare Grant ■ Adult Dependants Grant <p>To apply for Dependants' Grants, you will need to download the PTGFD Form from, to apply for the Childcare Grant you will need to download the PTCCG1 form. These forms can be downloaded from www.studentfinancewales.co.uk,</p>																																													
Disabled	DSAs helps pay any extra costs you might have as a direct result of your																																													

Students' Allowances (DSAs)	<p>disability, including a long-term health condition, mental health condition or specific learning difficulty, such as dyslexia or dyspraxia.</p> <p>DSA's can help with the cost of having a person to support you, items of specialist equipment, travel and other study-related costs. You must be studying a course of at least 25% intensity to get DSA's. This support is not means tested.</p> <p>To apply, you should download a DSA1 form from www.studentfinancewales.co.uk, fill it in and return it to SFW.</p> <p>If you require help applying for a DSA please contact Jill Baird – BairdJF1@cardiff.ac.uk</p>															
Benefits	<p>As a part-time student you can usually still claim benefits that depend on your household income, if you still meet the terms and conditions of those benefits. Jobcentre Plus and your local authority's benefit department won't treat the Tuition Fee Loan, Welsh Government Learning Grant or Disabled Students' Allowances as income when assessing any income-assessed benefit.</p>															
Repayments	<p>You will be due to start repaying your student loans (tuition fees & maintenance loans) the April after you finish or leave your course, or the April four years after the start of your course, whichever comes first.</p> <p>You will only start making repayments if your income is over the repayment threshold. The current UK threshold is £25,725 a year, £2,143 a month or £494 a week. Please see below for some examples:</p> <table border="1" data-bbox="376 1077 1457 1406"> <thead> <tr> <th>Income each year before tax</th> <th>Monthly income before tax</th> <th>Approximate monthly repayment</th> </tr> </thead> <tbody> <tr> <td>£25,725</td> <td>£2,143</td> <td>£0</td> </tr> <tr> <td>£30,000</td> <td>£2,500</td> <td>£32</td> </tr> <tr> <td>£35,000</td> <td>£2,916</td> <td>£69</td> </tr> <tr> <td>£40,000</td> <td>£3,333</td> <td>£107</td> </tr> </tbody> </table>	Income each year before tax	Monthly income before tax	Approximate monthly repayment	£25,725	£2,143	£0	£30,000	£2,500	£32	£35,000	£2,916	£69	£40,000	£3,333	£107
Income each year before tax	Monthly income before tax	Approximate monthly repayment														
£25,725	£2,143	£0														
£30,000	£2,500	£32														
£35,000	£2,916	£69														
£40,000	£3,333	£107														
Interest Rates	<p>Interest is charged on student loans from the day that payments are made either to you or the university until the loan is repaid in full or cancelled. Any loan remaining after 30 years will be cancelled.</p> <p>The interest rate is based on the UK Retail Price Index (RPI) and will vary depending on your circumstances. The interest rate is updated once a year in September using the RPI figure from March of that year.</p> <p>From September 2018 the interest rate will be 6.3%.</p> <p>Further information can be found on the Student Loan Repayment website.</p>															

For general advice please email learn@cardiff.ac.uk

If you have a complex query about your eligibility for student funding, please contact the advice & Money Team.