Constituents Guide:
Financial support for students in further education 2018/19
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Constituents Guide:
Financial support for students in further education 2018/19

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The Research Service is regularly asked about student finance and this quick guide sets out information about some of the questions we are most frequently asked. It is not intended as a comprehensive guide and you should always seek advice from Student Finance Wales or a suitably qualified professional that is tailored to your individual situation.
Contents

1. Introduction ........................................................................................................................................1
   Do I have to pay tuition fees? .............................................................................................................1

2. Students aged 16-18 .......................................................................................................................3
   Education Maintenance Allowance (EMA) .........................................................................................3
   Cheaper bus travel ............................................................................................................................3

3. Students aged 18 or over .................................................................................................................4
   Professional and Career Development Loans ...................................................................................4

4. Students aged 19 or over .................................................................................................................5
   Welsh Government Learning Grant for Further Education ...............................................................5
   Table 1 - Welsh Government Learning Grant (FE) amounts .............................................................6

5. Financial Contingency Funds (FCFs) ............................................................................................7

6. The Thomas Wall Trust .................................................................................................................8

7. Contacts and resources ..................................................................................................................9
   College contacts ...............................................................................................................................9
1. Introduction

This guide aims to give you some information on the different types of financial support that you might be able to get if you are planning to, or are already studying a full or part-time further education course in Wales from September 2018.

Further education normally means education from the ages of 16 to 18 (although adults can also do it) and it is usually run by local colleges and 6th forms. Some councils will have a mix of 6th forms and local colleges. Some Councils just have local colleges. Further education is different from higher education but your local college might actually run both further and higher education courses. They will make it clear which is which when you are looking at courses.

This booklet is meant as a general guide and won’t cover everyone’s situation.

You should speak to Student Finance Wales and/or your college or 6th form for advice on your own situation.

Do I have to pay tuition fees?

If you are aged 16-18, normally, no.

If you are aged 19 and over, you might be charged a tuition fee.

If you are between 16 and 18 you will not normally have to pay any tuition fees. Some local colleges do charge a small enrolment fee (around £30-£50) to cover things like your library card though. If you can’t afford this fee speak to the college about it.

If you are aged 19 or over and studying full-time or part-time, you might be charged tuition fees. Check with the place you are studying at or thinking of studying at to see what the situation is.

If you are 19 or over and they would normally charge you fees, they might be able to offer you free or reduced fees in certain situations such as part-time study, if you or your family have a low-income, if you are disabled, or if you are on some benefits. Check with your college or 6th form for advice on your own situation.

If you are on benefits you might still be able to carry on getting them and study. The rules here are very complicated so you should raise it with your local Jobcentre or speak to the Department for Work and Pensions who can give you advice. This page has a list of helpline numbers.
All the college contacts are at the end of this document.
2. Students aged 16-18

Education Maintenance Allowance (EMA)

If you meet all the rules then you could get up to £30 a week paid every fortnight (but this does depend on your household’s income).

**Education Maintenance Allowance (EMA)** is for full-time students in further education who are aged 16-18, and who live in Wales.

You don’t have to study in Wales (if you live near the English border for example) but your college or school still has to be one that “participates” and the course you study has to be “eligible”.

There are also nationality requirements, but if you are a UK citizen living in Wales you should be eligible. Non-UK citizens might also be eligible, you should check with Student Finance Wales or your college or 6th form if you aren’t sure.

Your college or 6th form will be able to tell you if your course is an eligible one. All the “main” courses are normally eligible including GCSEs, A/AS levels, BTEC, NVQ/GNVQ and Basic Skills courses.

**Your household income must be below certain levels to get EMA.**

There are two different levels, depending on your household situation.

To get EMA your household’s income must be **less than £20,817** if you are the only young person, or **less than £23,077** if there are more young people living with you. **If they are above these levels then you won’t normally be able to get any EMA.**

**Cheaper bus travel**

You can apply for a travel card that can make bus travel cheaper for you. It is meant for 16-18 year olds. It can save you up to a third of the cost of a ticket. You need to apply for the card at the [Mytravelpass website](#). This scheme is likely to be replaced but it’s not known when this will happen at the time this guide was written.
3. Students aged 18 or over

Professional and Career Development Loans

Professional and Career Development Loans (PCDLs) are bank loans you can use to pay for courses and training.

The main difference between this type of bank loan and a normal loan is that interest is charged at a lower rate on these loans and the government pays the interest for you whilst you are studying.

The scheme is being closed to new entrants and you must apply by 25 January 2019.

You need to be a British citizen aged 18 or over. You also must have been living in the UK for at least 3 years before your course starts and plan to work in the UK, European Union (EU) or European Economic Area (EEA) after completing the course (the links will show you which countries count).

You can borrow between £300 and £10,000 for full-time or part-time courses. As well as the criteria above, to get a loan your course must:

- only last up to 2 years, or 3 years if they include 1 year of work experience;
- be provided by an organisation on the Professional Career and Development Loan Register;
- help with your career - they don’t have to lead to a qualification.

You can get more detailed information from the PCDL Information Line on 0800 100 900 as well as the GOV.UK website.
4. Students aged 19 or over

Welsh Government Learning Grant for Further Education

The **Welsh Government Learning Grant for Further Education (WGLG FE)** helps students who come from families on a low income so they can carry on in further education.

To get it you must be aged **19 or over on 01 September 2018**.

**As this is a grant it doesn’t have to be repaid.**

To qualify you must be studying at a **participating college** on an **eligible course** that:

- is at least 275 hours; and
- leads to a “nationally recognised qualification” such as GCSEs, A and AS levels, BTEC, GNVQs, NVQs and Basic Skills.

Your college or 6th form can tell you if a course counts.

You can get a grant of up to **£1,500** for a full-time course and **£750** for a part-time course but the actual amount depends on the income of you or your household - the detailed rules on whether it’s your income or your household income which counts can be found [here](#).

To get the full £1,500 grant, you or your household would need an annual income of **£6,120 or less**. If the income is more than **£18,370 you cannot get any grant.** The table below shows how much you could get.
Table 1 – Welsh Government Learning Grant (FE) amounts

<table>
<thead>
<tr>
<th>Annual Household Income</th>
<th>Welsh Government Learning Grant (FE) available (part time /full time)</th>
</tr>
</thead>
<tbody>
<tr>
<td>up to £6,120</td>
<td>£750 / £1,500</td>
</tr>
<tr>
<td>£6,121 - £12,235</td>
<td>£450 / £750</td>
</tr>
<tr>
<td>£12,236 - £18,370</td>
<td>£300 / £450</td>
</tr>
<tr>
<td>£18,371 and over</td>
<td>£0</td>
</tr>
</tbody>
</table>

Source: Student Finance Wales
The Welsh Government gives money to colleges in Wales so they can help students in money trouble. This money is known as Financial Contingency Funds (FCF). Some places may call them Student Support Funds or Student Hardship Funds.

Colleges might offer grants (no need to pay back) or loans (which need to be paid back). Help is available for full-time and part-time students.

The money is given to colleges and they are free to set their own detailed rules as long as they stay within Welsh Government rules. Colleges will usually help students by offering emergency payments, or if money problems are making you think about leaving your course. The money can help with things like:

- childcare costs
- transport costs
- essential course equipment

Welsh Government likes colleges to prioritise people in certain groups. In the past these groups have included students with children, especially lone parents; students living in poorer areas; care leavers and students on a low income.
6. The Thomas Wall Trust

The **Thomas Wall Trust** offers grants to support people who are facing ‘barriers in life’ to do a training course if they cannot fund it through another way. They make smaller awards, not normally over £1,000.

The rules for the scheme are quite different from how the rules for other student finance are worded. The main rules are below and can be found in full [here](#).

- You must be aged 16 or over.
- You must have been living in UK for at least three years before your course.
- You are facing a ‘barrier to employment or education’ which isn’t just that you can’t afford to do it.
- You cannot pay for your training any other way.
- You are not already qualified to work.
- You are studying a technical or skills-based course that is below a degree.
- You can demonstrate compelling need.

The scheme’s [FAQ section](#) may help explain to you what some of the rules mean.

You can get more detailed information on the Thomas Wall Trust website or by emailing [information@thomaswalltrust.org.uk](mailto:information@thomaswalltrust.org.uk).
7. Contacts and resources

- Student Finance Wales can be contacted for information on EMAs or WGLG FE Monday to Friday: 8:00am - 6:00pm on **0300 200 4050**, or by email **emawales@slc.co.uk** (for EMAs) or **WGLGFE@slc.co.uk** (for WGLG FE).

- The Careers Wales website can give you further information on funding for students with learning difficulties and disabilities.

- National Union of Students offers information on funding.

College contacts

The contact details below were taken from the individual college websites in June 2018.

- **Coleg Gwent** tel: 01495 333777 email through a contact form

- **St. David’s Catholic Sixth Form College** tel: 02920 498555 email: **enquiries@stdavidscollege.ac.uk** or through the contact form.

- **Cardiff and Vale College** tel: 02920 250 250 email: **info@cavc.ac.uk**

- **Coleg y Cymoedd** tel: 01658 887500 (Aberdare); tel: 01443 662800 (Nantgarw); tel: 01443 663202 (Rhondda); tel: 01443 816888 (Ystrad Mynach) email: **enquiries@cymoedd.ac.uk**

- **Coleg Merthyr Tydfil** tel: 01685 726000 email through a contact form

- **Bridgend College** tel: 01656 302302 email: **enquiries@bridgend.ac.uk** or through a contact form

- **NPTC Group (Neath Port Talbot College)** tel: 01639 648000 email: **admissions@nptcgroup.ac.uk**

- **Gower College** tel: 01792 284000 (Ty Coch); tel: 01792 890700 (Gorseinon); 01792 284021 (Llwyn y Bryn); 01792 284400 (Jubilee Court) email: **info@gowercollegeswansea.ac.uk**

- **Coleg Sir Gâr** tel: 01554 748000 email: **financialsupport@colegsirgar.ac.uk** or through a contact form
Constituents Guide:  
Financial support for students in further education 2018/19: a guide for constituents

- **Pembrokeshire College** tel: 01437 753000 email: 
  admissions@pembrokeshire.ac.uk or through a contact form

- **Coleg Ceredigion** tel: 01970 639700 (Aberystwyth); tel: 01239 612032 (Cardigan) email: enquiries@ceredigion.ac.uk or through a contact form

- **Llandrillo Menai Group** - Coleg Llandrillo tel: 01492 542338; Coleg Meirion Dwyfor tel: 01341 422827; Coleg Menai tel: 01248 370125

- **Coleg Cambria** tel: 0300 3030007 email: enquiries@cambria.ac.uk or through a contact form

- **Adult Learning Wales** tel: 02920 235277 email: info@adultlearning.wales