

**Financial
Support for
Students
studying FE in
Salford
2009 – 2010**



connexions

The best start in life for every young person

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A. Educational Maintenance Allowance

- National scheme
- Students apply directly for EMA.
- Assessed on parental income
- Staggered from £10 - £30 per week
- Dependent on attendance at college and includes additional bonuses
- More information from www.direct.gov.uk/ema
- To qualify for EMA in the academic year starting September 2009, your annual household income must be below £30,810 (for tax year 2008-09).

Your household income (for financial year 2008-09)	How much EMA you get
up to £20,817 per year	£30 per week
£20,818 - £25,521 per year	£20 a week
£25,522 - £30,810 per year	£10 a week
more than £30,810 per year	no entitlement to EMA

B. Child Benefit

- Nationally recognised
- Parents can continue to receive child benefit whilst their child is in full time non-advanced education
- £20.00 for the eldest child
- £13.20 for each additional child

C. Adult Learning Grant

- National grant introduced Sept 2007
- up to £30/week, in term time
- Must be 19 or over (but students can turn 19 during their third year and be eligible) studying in the UK

- Studying at least 12 hours/week guided learning
- Doing first full L2 or first full L3 qualification (e.g. A Level, NVQ, BTEC, NVO)
- Covers a range of subjects including business, construction, science, hairdressing
- Not in receipt of a means tested benefit such as I.S. or JSA
- Eligible if you receive 'in work' benefits such as Working Tax Credits and Child Tax Credits
- Students should call into Student Services at local college or visit www.direct.gov.uk/alg

D. Childcare through 'Care to Learn'

Care to Learn will pay for childcare costs if the parent is:

- under 20 when they start learning
- in learning that is public funded e.g. a course in school, college or learning provider, E2E or work based learning (non-employed status)
- caring for their own child/children or using a registered childcare provider, up to £160 per week/child
- collect a leaflet in college or go to www.direct.gov.uk
- n.b. for students over 20 there is a Sixth Form College Childcare Scheme – go to www.direct.gov.uk website for more information

E. Bus Passes

- Weekly GMPT bus passes cost initially £5 for the academic year and then each bus ride costs 80p per bus – only to be used for travelling to and from college. (Can also be used on trains and fairs cost half price).
- Termly bus passes through First Travel cost £110 per term and students can travel free anytime, including weekends and evenings.

F. Salford Foundation Trust

- SFT is a grant giving charity supporting young people in Salford to fulfil their full potential.
- The charity can fund requests for one-off opportunities, such as an item of equipment or activity, up to the value of £500.
- Salford Foundation Trust indicated that, whilst their selection criteria currently remain very open, access they stressed that this is a limited pot of resources and '**only those most in need, with no other means of paying the money**' should be referred.
- The charity may consider other factors or circumstances such as disengagement from high school, lone parents, financial difficulties etc.
- www.salfordfoundationtrust.org.uk
- 0161 787 3834

G. National Minimum Wage

- From October 2009 the new National Minimum wage is:
- Minimum wage for 16 to 17-year-olds has increased by 4p to £3.57 an hour.
- The rate for 18 to 21-year-olds has increased to £4.83.
- Workers aged 22 and over will receive a minimum of £5.80 per hour.

H. NUS Extra Cards

- Current students who are studying at NUS-affiliated organisations are eligible for an NUS Extra card. They can buy directly from www.nus.org.uk or check with the school/college (Student Services) how their organisation operates the system.
- Students can check on the NUS website to see if their college or 6th Form is NUS-affiliated and if not how to apply.

- Be aware that **students must be 16 or over to be eligible for an NUS Extra card**. There is no upper age limit.
- NUS Extra Cards cost £10
- Cards can be used for discounts at a range of places, detailed on www.nus.org.uk and include; Amazon (5% off), orange (£10 free credit), JJB sports (10% off), Odeon (10% off).
- The NUS card can also be bought together with an ISIC travel card for £1, when bought online, which includes discounts on flights, rail travel and accommodation.
- For more detailed information about any of the above, please go to www.nus.org.uk

I. Salford City College: General

1. The Learner Support Fund

- The Learner Support Fund is available across all campuses for students to apply for whilst in college.
- It is a 'flexible' pot of money and can be claimed for a wide range of reasons.
- There may be some slight variations across the different campuses this academic year, which the college is working towards harmonising for next September.
- At present The Learner Support Fund can refund up to 75% of claims for equipment and support for the student.
- Each individual campus administers the Fund separately and students should check with and apply through the campus they attend.

2. Access Funds

- For students in extreme financial difficulties with no other means of funds.
- For students who do not qualify for other Government funding such as EMA or ALG.
- Students may be in receipt of means tested benefits such as I.S.
- For students at risk of dropping out

- Students can apply for Access Funds to obtain a weekly payment of £15/week, awarded at the discretion of the college.
- The allowance is paid monthly and has attendance requirements.

3. College Buses

- The college provides a number of different bus services each day during term time. All buses stop along the route, provided the student hails the bus.
- There is also a shuttle bus leaving Pendleton College (Dronfield Road) at 8.45 to go to either Eccles Centre or Worsley Centre.
- There is no shuttle bus in the afternoon.
- Each bus fare costs 80p per journey, in line with the GMPT bus pass fare.

4. College Crèche:

Lyndsey Yates: 736 2302

- The college has a crèche based at DLS for 28 children
- Children should be aged between 2 and under 5 years.
- Available for full and part time students.
- Places are offered on a first come first served basis.
- Students must be already enrolled to apply for a place.
- The crèche is fee paying, but students can apply for a range of childcare grants/support for pay for this.

J. Worsley and City Centres

Elizabeth Fitton is the main contact for financial support, EMA and Learner Support Fund enquiries.

Her direct number is 211 5110

1. Equipment and Clothing

Worsley and City Centres will contribute a maximum of 75% of the cost of equipment that students need to buy for their college course.

Students must already be enrolled in college before applying. Examples include:

- **Hairdressing kits**

L1 and L2 kits cost £136 and tunic £23 = £159 in total, college will pay 75% of total: £120

L3 kits cost £104 + tunic £23 = £127 in total, college will pay 75% of total: £96.00

- **Beauty kits:**

L2 kit costs £126 and £41 = total £167, college will pay for 75% of total: £126

L3 £14 kit and £41 uniform = total £55, college will pay for 75% of total: £42.

- **Construction** students can buy boots and overalls and college will reimburse 75% of this with the receipt.
- **Football Students** can receive up to 75% of the cost of their kits (tracksuit and boots) with a receipt.
- **Art students** can apply for help with their equipment and materials.

2. Residentials

Students can receive financial help towards residential trips out of college, up to 75%.

Note that Public Services Students have to attend regularly at Activity Centres and attend a yearly residential, which will amount to more than £300. The Learner Support Fund can support students with this. Students should approach Elizabeth Fitton directly.

3. NHS Cadets

All students studying the NHS Cadets no longer receive an NHS bursary, but can now apply for EMA. Cadets may get help from their department for travel expenses.

K. Pendleton and DLS Centres

Wendy Rourke is the Student Welfare Co-ordinator and the main contact for Financial Support, EMA and Learner Support Fund enquiries. The team at Pendleton and DLS also includes Sue Rogan and they can be contact in Student Services on:

Dronfield Road: 736 5074

DLS: 736 2302

1. Compulsory equipment or uniform

- **Predominantly a 'Needs' Fund**
- refunds up to 70% of the compulsory equipment or uniform required by the course.
- It is subject to assessment and is based on current (rather than previous) years income.
- Students will automatically qualify if the student or person responsible for the student is in receipt of a means-tested benefit, or income is below £16,040, and if above £16,040 will be considered on an individual basis.

Examples of what the Learner Support Fund has been used for are:

- Hair Start up packs (70% of £204 refunded)
- Beauty packs
- Nail courses
- Knives and uniforms for catering students (70% of £215 for first years and £110 for 2nd years refunded)

2. Emergency Needs

- Students can apply to the college Learner Support Fund for emergency financial/temporary support.

- For examples, when a student becomes homeless, is living independently and has no family support.

L. Eccles Centre

EMA Contact: Jeanie Marland 785 2404

Learner Support Fund: no contact given at present

General College number: 789 5876

- Eccles Campus Students have access to the same National Funding as all other FE students, (EMA, ALG, child benefit).
- The general college information regarding the Learner Support Fund, Access Funds and College buses apply to Eccles Campus.
- Students can apply to the college for financial support with equipment etc, e.g. football equipment, but no specific details of costings given.

M. Oasis 6th Form

- No budget for financial support to students through a Learner Support Fund.
- However, students do get free transport on the Academy bus.
- Students will be able to apply for standard regular support for FE such as EMA, Child Benefit etc.

N. Salford City Academy

- No budget for financial support to students through a Learner Support Fund.
- Students will be able to apply for standard regular support for FE such as EMA, Child Benefit etc.

O. Irlam and Cadishead Community School 6th Form

- No budget for financial support to students through a Learner Support Fund.
- Students will be able to apply for standard regular support for FE such as EMA, Child Benefit etc.

P. HE Finance:

- All students applying for courses at University will be directed to 'Student Finance England' website.
- Student Finance England helps students to work out the financial support they will get, apply for finance and keep track of their payments, by using its secure system to apply for finance on-line.
- Prospective students can also use an on-line 'Student Finance Calculator' to estimate what financial support they should be able to entitled to.
- Practitioners can use the following contacts to obtain further guidance:

Student Finance England Practitioners helpline - 0845 602 0583

<http://practitioners.studentfinanceengland.co.uk>

- The information, guidance and online services which used to be available on studentfinancedirect.co.uk are now provided by Student Finance England through Directgov's student finance section:
- www.direct.gov.uk/studentfinance
- Student helpline: 0845 300 50 90

Main costs for 2010 entry

Tuition fees:

- universities or colleges can charge up to £3,225 a year.
- Students can apply for a tuition fee loan to help with costs.

- The money goes direct to the University
- Students start paying back once they leave education and are earning over £15,000 a year.

Living Costs

- Maintenance Grants are available to help cover cost of living.
- Students can get up to £2,906 depending on household income.
- This money does not need to be paid back:

Household income	How much?
£25,000 or less	Full £2,906 grant
Between £25,001 and £50,020	Partial grant
More than £50,020	No grant

Special Support Grant

- This replaces the Maintenance Grant for those full time students, who can claim income-related benefits.
- A maintenance grant and special support grant cannot be claimed at the same time.
- Can receive up to £2,906 depending on household income.
- Does not need to be paid back.

Maintenance Loan

- This loan should help cover living costs throughout the academic year.
- Any student who is eligible for student finance is eligible to receive a maintenance loan.
- The amount given depends on household income.
- The below table shows figures for 2008/09:
- Pay back once earning £15,000 per year.

Living at parents home	Up to £3,838
Living elsewhere or in your own home and studying in London	Up to £6,928
Living elsewhere or in your own home and studying elsewhere	£4,950
Studying abroad for at least one academic term	Up to £3,895

Other Help

- Extra help is available for students with a disability and students with children or adult dependants.

Bursaries & Scholarships

- Are extra financial help from universities/colleges.
- The amount varies depending on university and household income and include:
- The Access to Learning Fund
- National Health Service bursaries for health professional courses.
- National Health Service bursaries for medical and dental courses.
- Financial support for students studying approved social work courses
- Help for students on designated HE dance and drama courses at Private institutions

Repayment

- The table below is a guide to repaying loans.
- Repayment starts once income goes over £15,000 a year or monthly salary of £1,250 or weekly equivalent of £288.

Income each year before tax	Monthly repayment	Repayment as % of income
Up to £15,000	0	0%
£16,000	£7	0.6%
£17,000	£15	1.1%
£18,000	£22	1.5%
£19,000	£30	1.9%
£20,000	£37	2.3%
£21,000	£45	2.6%
£22,000	£52	2.9%
£23,000	£60	3.1%
£24,000	£67	3.4%
£25,000	£75	3.6%

Full Bright Commission

- The Commission selects scholars to study in the **USA** through a rigorous application and interview process throughout the year.

- Typical grants include a maintenance allowance and a contribution towards tuition fees where applicable.
- Fulbright scholars receive a high level of support ranging from visa processing and health insurance to a comprehensive pre-departure orientation and re-entry session

www.fulbright.co.uk/fulbright-awards

Q. Professional and Careers Development Loans

What are they?

It is a bank loan than you can use to help pay for work-related learning.

How much can you borrow?

From £300 - £10,000 (the LSC pay the interest on the loan whilst you are in learning and up to one month after you finish. You have to start repaying it at the end of you training (whether you are in work or not).

Who can apply?

You have to be 18 or over, and settled* in the UK.

*'Settled' means having either indefinite leave to enter or remain, or having the right of abode in the UK.

What can you use the loan for?

To fund the course of your choice (including full time, part time or distance learning, as long as the course leads to employment or enhances job skills. As well as course fees (up to 80 per cent of the total - or up to 100 per cent if you've been unemployed for three months), you can use the loan to cover other costs including books, childcare, travel and even living expenses.

You cannot get one if you're planning to study full-time for a first degree (because there's a separate package of Student Loans available). However, if your costs are only partly covered you may be able to 'top up' the funding with a Professional and Career Development Loan. For example, if you're getting a

grant for your course fees, you could apply for a loan to help with your living costs.

For further information go to: www.direct.gov.uk/pcdl