

Student Finance Wales 2012-2013

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You can apply for student loan funding if:

- **You do not hold a first degree or postgraduate qualification**

Tuition Fees

How much can you get?

Your university or college can charge up to **a maximum of £9,000** for tuition fees in 2012/13.

You can get a Tuition Fee Loan to cover all or the first part of the tuition fees your university or college will charge you, up to a maximum of £3,465.

If the actual fee being charged by your university or college is more than £3,465, **you can also get a Tuition Fee Grant**. The grant will cover any difference between the maximum loan and the actual fee you are charged.

So, for example;

if your university charge £5,000 for tuition fees, you can get a loan of £3,465 and a grant of £1,535.

How is it paid?

The Tuition Fee Loan is paid directly from us to your university or college, so you will not receive the money directly.

Do you need to pay it back?

Yes. It is a loan which you will need to pay back after you have finished your course.

Student Loans for living costs

The Maintenance Loan is to help you with your living costs.

How much can you get?

The amount of Maintenance Loan available to you depends on where you will be living during term time and whether you will be studying in London.

The maximum amount of Maintenance Loan that you can get is also affected by your income and that of your parents or partner.

Your living arrangements during term-time	Maximum Maintenance Loan available
Living with your parents	£3,673
Living in your own home and studying in London	£6,648
Living in your own home and studying outside London	£4,745
Studying overseas	£5,658

How is it paid?

The Maintenance Loan is normally paid in three installments – one at the start of each term – straight into your bank or building society account.

Do you need to pay it back?

Yes. It is a loan which you will need to pay back after you have finished your course.

Anything else you should know?

If you take out a Maintenance Loan in 2012/13 you could have up to £1,500 cancelled from your student loan balance by the Welsh Assembly Government when you start repaying.

To receive this cancellation of debt you must take out a Maintenance Loan through Student Finance Wales in academic year 2012/13. When you first make a repayment to your loan we will automatically cancel up to £1,500 of the Maintenance Loan that you take out in academic year 2012/13.

Grants for living costs

Assembly Learning Grant

How much can you get?

The amount of Assembly Learning Grant available to you depends on your income and that of your parents or partner.

Total annual household income	Assembly Learning Grant available
£18,370 or less	Full £5,000 grant
Between £18,371 and £50,020	Partial grant
Over £50,020	No grant

How is it paid?

The Assembly Learning Grant is normally paid in three installments – one at the start of each term – straight into your bank or building society account.

Do you need to pay it back?

No. It is a grant which does not need to be paid back.

Anything else you should know?

If you are entitled to receive Assembly Learning Grant, some of the amount you are entitled to will be paid in place of some of the Maintenance Loan you are entitled to. This means a larger proportion of the financial support you receive will not have to be paid back.

You can only receive **either** the Assembly Learning Grant **OR** the Special Support Grant, **not both**. Which you receive depends on whether or not you are able to claim certain income-related benefits.

Special Support Grant

The Special Support Grant replaces the Assembly Learning Grant (detailed above) for students who may be able to claim certain income-related benefits.

You could be eligible for a Special Support Grant if you:

- Are a lone (single) parent;
- Have a partner who is also a student, and one or both of you is responsible for a child or young person under the age of 20 in full-time education below higher education level;
- Have a disability and qualify for the Disability Premium or Severe Disability Premium;
- Are deaf and qualify for Disabled Students' Allowances;
- Have been treated as incapable of work for at least 26 weeks;
- Have a disability and qualify for income-related Employment and Support Allowance;
- Are from abroad and are entitled to an Income Support Urgent Cases Payment because you are temporarily without any money for up to six weeks;
- Are waiting to go back to a course having taken agreed time out from that course due to an illness or caring responsibility that has now ended; or
- Are aged 60 or older.

How much can you get?

The amount of Special Support Grant available to you depends on your income and that of your parents or partner.

Total annual household income	Assembly Learning Grant available
£18,370 or less	Full £5,000 grant
Between £18,371 and £50,020	Partial grant
Over £50,020	No grant

How is it paid?

The Special Support Grant is normally paid in three installments – one at the start of each term – straight into your bank or building society account.

Do you need to pay it back?

No. It is a grant which does not need to be paid back.

Anything else you should know?

The amount of Special Support Grant you receive does not affect your entitlement to any Department of Work and Pensions (DWP) benefits.

You can only receive **either** the Special Support Grant **OR** the Assembly Learning Grant, **not both**. Which you receive depends on whether or not you are able to claim certain income-related benefits.

Additional Grants for student with children / adult dependants

Childcare Grant

How much can you get?

The amount of Childcare Grant available to you depends on your income and that of your partner and any other dependants.

You can receive up to 85% of your childcare costs up to a maximum of:

- **£161.50 per week** if you have **one child** in registered or approved childcare.
 - **£274.55 per week** if you have **two or more children** in registered or approved childcare.
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How is it paid?

The Childcare Grant is normally paid in three installments – one at the start of each term – straight into your bank or building society account.

Do you need to pay it back?

No. It is a grant which does not need to be paid back.

Anything else you should know?

There is more detailed information about the Childcare Grant in this guide:

- [Childcare Grant and other support for student parents in full-time higher education 2012/13 \(404 KB\)](#)

You cannot receive Childcare Grant if you or your partner receives the childcare element of the Working Tax Credit. You must choose one or the other.

Parents' Learning Allowance

How much can you get?

The amount of Parents' Learning Allowance available to you depends on your income and that of your partner and any other dependants.

You can receive up to **£1,508**.

How is it paid?

The Parents' Learning Allowance is normally paid in three installments – one at the start of each term – straight into your bank or building society account.

Do you need to pay it back?

No. It is a grant which does not need to be paid back.

Anything else you should know?

There is more detailed information about the Parents' Learning Allowance in this guide:

- [Childcare Grant and other support for student parents in full-time higher education 2012/13 \(404 KB\)](#)

Adult Dependant Grant

There is extra money available if you have an adult who is financially dependent on you

How much can you get?

The amount of Adult Dependant Grant available to you depends on your income and that of your partner and any other dependants.

You can receive up to **£2,647**.

How is it paid?

The Adult Dependant Grant is normally paid in three installments – one at the start of each term – straight into your bank or building society account.

Do you need to pay it back?

No. It is a grant which does not need to be paid back.

Anything else you should know?

There is more detailed information about the Adult Dependant Grant in this guide:

- [Childcare Grant and other support for student parents in full-time higher education 2012/13 \(404 KB\)](#)