

Funding Guide 2021-22

We understand that for most people thinking of starting a University course funding is a key element. This guide aims to give you a quick introduction to how it all works and what you might be entitled to.

Can I get any help with paying for my course?

I will be under 60 on the first day of the course.

I have been resident in the UK for a minimum of 3 years prior to the start of the course?

(Please contact the university for advice if your nationality is a country outside the E.U as the residency regulations are different)

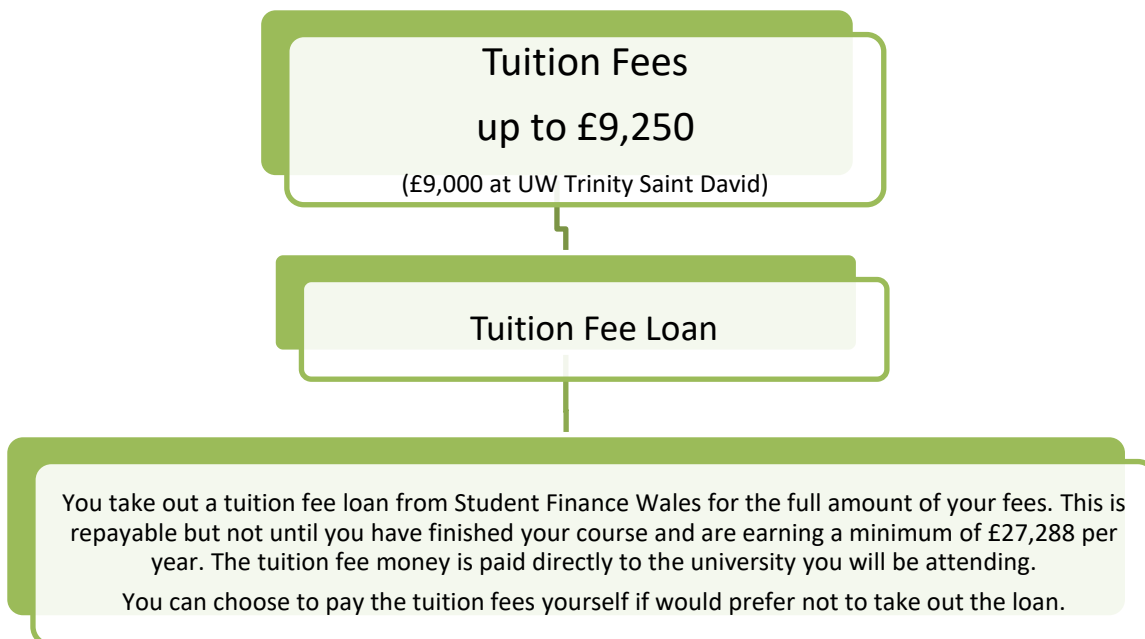
I have not done any previous study at degree level.

If you have answered **YES** to all of these statements, you should be eligible for help with your study costs from Student Finance Wales

If you have answered **NO** to any of these statements, please contact Student Finance Wales for advice:
0300 200 4050

What funding can I get from Student Finance Wales?

(i) How will I pay for my tuition fees?



(ii) What about my living costs?

Maintenance Costs

You can get a mixture of grants and loans for living costs e.g. accommodation, food, bills and travel.

How much you get will depend on the household income and where you will be living and studying.

The grants are not usually repaid but the loans will have to be paid back on the same terms as the tuition fee loan.

This money will be paid to you in three termly instalments.

Maintenance Grant and Loan

Extra help

Household income	Living with parents		Living away from home (studying outside London)		Living away from home (studying in London)		There are additional grants to help students from low income households who have children or who care for an adult dependent Parent Learning Allowance of up to £1,821 if you have children. Child Care Grant – up to 85% of childcare costs if you do not receive tax free childcare Adult Dependent Grant - up to £3,190 Students with a disability can get help with the costs of support and specialist equipment
	Grant	Loan	Grant	Loan	Grant	Loan	
£18,370 or less	£6,885	£1,905	£8,100	£2,250	£10,124	£2,806	
£20,000	£6,651	£2,139	£7,817	£2,533	£9,760	£3,170	
£25,000	£5,930	£2,860	£6,947	£3,403	£8,643	£4,287	
£30,000	£5,209	£3,581	£6,078	£4,272	£7,526	£5,404	
£35,000	£4,488	£4,302	£5,208	£5,142	£6,408	£6,522	
£40,000	£3,767	£5,023	£4,339	£6,011	£5,291	£7,639	
£45,000	£3,047	£5,743	£3,469	£6,881	£4,174	£8,756	
£50,000	£2,326	£6,464	£2,600	£7,750	£3,056	£9,874	
£55,000	£1,605	£7,185	£1,730	£8,620	£1,939	£10,991	
£59,200 or over	£1,000	£7,790	£1,000	£9,350	£1,000	£11,930	
Total	£8,790		£10,350		£12,930		

How do I apply?

1

- You can apply online from March 2021: www.studentfinancewales.co.uk
- All the funding is assessed on this application form.

2

- Help with filling in the form is available from Student Services at the university.
- Contact Delyth Lewis: 01267 676947 / d.lewis@uwtsd.ac.uk

3

- Make sure you send all the correct documents to Student Finance Wales once you have submitted your application e.g. birth certificate / marriage certificate / parent or partner's P60 for 19/20.

4

- Once your application and evidence is submitted, it will normally take 4-6 weeks to process

5

- When the application has been processed you will get a letter from Student Finance Wales confirming the amount you will get and the dates on which it will be paid to you (three instalments).

6

- The Tuition Fee Loan is paid directly to the University by Student Finance Wales. The Maintenance Loan and Grant are paid to you.

7

- If you think the amount you have been awarded is wrong or have any questions about your funding, contact Student Services for advice:
- Delyth Lewis - 01267 676947 / d.lewis@uwtsd.ac.uk

Scholarships and Bursaries

The University of Wales Trinity Saint David offers a range of Scholarships and Bursaries.

Please take a look at our website for information and application forms:

<http://www.uwtsd.ac.uk/bursaries>

FREQUENTLY ASKED QUESTIONS:

Can I still get a loan if I'm working?

Yes, there is a basic amount of loan that anyone can apply for. You can also choose how much you borrow if you don't think you need the whole amount that is available to you.

How do I pay back my loans?

You won't need to repay anything until you are working and earning a minimum of £27,288 per year. Once you're earning enough to start repaying, you will pay 9% of anything you earn over £27,288. See Table below:

Income each year before tax	9% will be deducted from	Monthly repayment (approx.)
£27,288 or less	£0	£0
£30,000	£2,712	£20
£32,000	£4,712	£34
£35,000	£7,712	£57
£40,000	£12,712	£95

I have a bad credit rating so I won't get a loan.

Your credit rating does not affect your application for a Student Loan. The only thing taken into account is the amount of household income when you apply.

Will the loan affect my credit rating?

No. Your student loans are not included on your credit file.

Will I lose my benefits if I take out a loan?

Some benefits such as Universal Credit, Employment Support Allowance, Jobseeker's Allowance, Incapacity Benefit, Income Support and Carer's Allowance will be affected but Working Tax Credit, Child Tax Credit, Disability Living Allowance and Personal Independence payment are not. Housing Benefit will be affected if you live as a single adult and may be reduced even if you have children. Contact your Benefits Office or the University's Student Finance Officer for more information.

Can I keep my benefits and not take out a loan?

No – the benefits agencies will still count the loan as available funding even if you choose not to take it. This could result in you being overpaid benefits.

Who can I talk to about getting help with my application?

The University has a Student Finance Officer who can talk to you about the funding you might be entitled to and can help with the application forms.

Contact: Delyth Lewis 01267 676947/ d.lewis@uwtsd.ac.uk