



# **STUDENT FINANCE**

## **Appendix II**

### **Frequently Asked Questions**

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Here are some of the most frequently asked questions regarding Higher Education Awards. If your question is not answered here, please contact Student Finance (Tel: 226560 or email: [studentfinance@gov.gg](mailto:studentfinance@gov.gg)) who will be happy to help you.

### **What is the difference between an Assessed award and a Fee Subsidy Only award?**

An assessed award is based on an assessment of gross household worldwide income and assets. A Fee Subsidy Only (minimum) award does not require a declaration of income or assets, but parents assume responsibility for the maximum contribution.

### **On whose income is the award based?**

It depends. The award is based on worldwide household income and assets, which means the income and assets of both parents, or if parents are separated, the parent with whom the student lives and any new partner of the parent who may now live with them. In exceptional circumstances, and at our discretion, the income of an absent parent may be taken into account.

### **I'm not sure if I should declare my assets?**

If you have assets totalling more than £100,000 (excluding your main residence and approved pension schemes) you should declare them all on your application form. Students should also declare any and all assets totalling over £100,000.

### **I'm living with a new partner who pays maintenance to a former partner, is this taken into account?**

Yes. This will need to be declared in the relevant section on your application form, and will be deducted when we make an assessment.

Likewise, any maintenance your partner receives from a former partner is taken into account and should be declared on the application form.

### **Is there a maximum length of financial support for awards?**

Students are expected to take the shortest route to achieve their degree and will not be eligible for a grant for more than five years of study in total if they are studying qualifications up to and including masters courses at level 7 (excluding medicine and dentistry courses, which are, by necessity, longer) or more than seven years of study for PhD/DPhil courses.

**My parents have separated/divorced since I started my course, what happens to my grant?**

Where a student's parents are living together on 30<sup>th</sup> June prior to the commencement of the course, but cease to live together at a later date, the grant will be assessed by reference to the income of both parents until the end of the course. The parents should complete separate application forms and will be assessed separately.

**We have two children studying in higher education at the same time. Does this mean we will have to pay twice as much towards their education?**

Not normally. Most parents with two or more children away at the same time are eligible for an assessed award. Many of these will contribute the same for two as they would have for one. However, this is not the case for all families and some may still be required to pay the maximum contribution for each child.

Where there is more than one student eligible for grant in a family, the parental contribution is assessed in the same way as if there were only one student, and is then divided between the students, usually in equal proportions.

If you are unclear, please contact us.

**How will my grant be paid?**

Maintenance: If you qualify for maintenance, this is paid in three termly amounts, appropriate to the length of your terms, directly into your bank account, usually the Friday before your term starts. You should ensure that we have your correct bank account details.

Tuition Fees: If you have been assessed to have a contribution towards tuition fees, you should only pay this amount, directly to the institution. We will pay our contribution, upon receipt of invoice, directly to the institution.

**The institution is telling me I must pay the whole fee, but Student Finance has a contribution to make. What should I do?**

You should ensure that the institution have a copy of your award letter confirming the amount you are due to pay. We do write to the institutions about mid-September to advise them to invoice us for our contribution, but sometimes the institution also ask for the award letter as confirmation from the student. The institution should then invoice us for fees in excess of your contribution.

You must only pay your contribution to fees as payment of the full fee can cause confusion at the institution. We do not normally refund parents/students any overpayment and the institution may not be able to refund the difference until it has received our contribution in full.

### **How do I provide my bank details to you for maintenance payments?**

First year students will be provided a 'Master Data Vendor Form' along with their grant application pack, to complete and return to Student Finance along with supporting verification. Applicants will need to provide verification (paying-in-slip or top part of a bank statement) with the Master Data Vendor Data Form in order for it to be accepted – please note that Student Finance will not be able to accept any forms submitted without verification, and these will be returned until verification is included.

If you are completing a Fee Subsidy Only application or do not believe you will be in receipt of any maintenance payments, there is no need to submit a Master Data Vendor Form.

As vendor verification is handled by the HUB, please allow at least three weeks for vendor information to be set up before any payments can be expected.

### **How do I change the bank details you have on record for me?**

If you have previously submitted a Master Data Vendor Form, then Student Finance will already hold details on record for your maintenance payments. In order to update this information, you will need to request a new Master Data Vendor Form. The completed form should be then returned to Student Finance along with supporting verification (paying-in-slip or top part of a bank statement).

Please note that vendor forms submitted without verification will not be accepted, and it will be returned until verification is included.

As vendor updates are handled by the HUB, please allow at least three weeks for your vendor account to be updated before any payments can be expected. Any scheduled payments will be issued to the original account in the meantime unless requested to hold back funds.

### **What is supporting verification for the Master Data Vendor Form?**

In order to verify a vendor account, the HUB requires supporting information related to the bank account in question. This is usually a copy of a paying-in-slip, or a copy of the top part of a bank statement. However in some circumstances screenshots of an online banking account can also be accepted if other documentation is not available. Original paperwork is not required, and scans/photocopies will be accepted providing the quality is legible.

### **Can I claim for my travel expenses between Guernsey and my institution?**

No. These are included within the maintenance grant, should you be eligible. There is no need for students to claim separately.

**I think the term dates are different to those you have on record – does this matter?**

It may do. We contact each institution annually and obtain its term dates. We use these term dates for each student at that institution. Some courses do not follow the general terms. If you believe your terms are longer, shorter, or start on different dates to those which we have on record, obtain written confirmation from the institute and forward it to us. We will then update your record, and if they are altered, your maintenance will be amended accordingly.

**I have to go on a compulsory field trip, will my travel allowance be increased or can I claim for the trip?**

No. Travel grants for field trips and individual study visits are no longer payable.

**I am required to undertake a work placement as part of my course – can I claim for travel expenses?**

Yes, in certain circumstances you may claim for the cost of travel to unpaid work placements (i.e. teaching practice for students training to be teachers and hospital placements for students taking courses in professions allied to medicine).

Students in receipt of a Fee Subsidy Only award or equivalent are ineligible.

To claim for such expenses, you should contact us for the relevant form.

**What happens if I am required to spend a year of my course abroad?**

If attendance at an overseas institution is a requirement of the course, you are treated in the same way as if studying at a UK institution.

**What happens if I don't want to study in the UK, but somewhere else abroad?**

Provided the institution and course are fully accredited **and** of an educational standard at least as high as that of recognised courses in the UK, you may be eligible for a grant but we will not pay more than the cost of studying an equivalent course in the UK.

Any fees will need to be paid by the student/parent in the first instance and claimed back from us on production of proof of payment.

We recommend that anyone who wishes to study outside the UK contact us as soon as possible for advice.

**What happens if I am absent from the course due to illness?**

If you are absent from the course for more than 20 days due to illness or any other reason, you should contact us immediately.

### **What should I do if I want to change course or institution or if I want to withdraw from the course completely?**

If you withdraw from a course, you will be asked to repay all or part of the maintenance grant for the relevant term. We may ask for repayment of part of the tuition fees depending on the circumstances. You should ensure that you have completed all relevant paperwork as required by the institution at the earliest opportunity and notify us in writing. Any additional costs incurred by us as a result of a delayed withdrawal as outlined above will be charged to the student.

If you withdraw from your original course and apply for an award in respect of another course, we may, at our discretion, make an award for the new course. If you enter a new course at year one, you will normally be required to repay all costs incurred by us. The balance of costs will be awarded as a grant and the normal rules for the assessment of grant apply.

If you enter a new course at the level above that which you achieved on the former course you will normally be awarded a grant (for example, if you had completed the first year of a degree course in one subject and transferred to the second year of another degree course).

### **What happens if I have to repeat a year?**

If you have to repeat a year of your course, you will not be given a grant for the repeat year except in exceptional circumstances, and at our discretion, such as a major interruption of study due to illness where a detailed medical certificate is required.

### **What if my award is 'provisional'?**

If your award is provisional, this means that we require the outstanding information (usually financial, but can be confirmation of course change, etc.) before we are able to finalise your award. Please note that this does not mean we will withhold grant until we have received the outstanding information (we will issue grant in accordance with your standing award letter), but this does mean that the award is subject to change and may go up or down accordingly once we have received the information and have reassessed.

If it is the Final Income Tax Notice of Assessment for 2021 we are waiting for, we are aware that many may not have received this yet, so please just forward us a copy once it is available to you. Please note that Income Tax has requested that they are not chased, due to their heavy workload. If you have yet to submit your tax returns to Income Tax, please do so as soon as possible so that your Final Assessment is issued to you as soon as is able.

### **I think I might need Disabled Student Allowance Support – What do I need to do?**

If you believe you are eligible for Disabled Student Allowance (DSA) support, then you should contact us in the first instance to request DSA funding, and provide us with a copy of your diagnostic/psychologist's report so we may consider your request.

Please note that you must hold a grant with us in order for you to be eligible for any DSA support, and must continue to apply in future years in order for the support to continue throughout your course (although you need only apply for DSA once). Further information on the processes and the support available can be found in our 'Guide to Disabled Student Allowance Funding' download on our website [www.gov.gg/studentfinance](http://www.gov.gg/studentfinance).

### **What are Academic Progress Report Forms?**

Academic Progress Reports (APRs) are forms which we issue at the end of each academic year directly to your institution to ask them to confirm that you have achieved the targets required to progress to the next year of your course. If you are a continuing student, we will require this from your institution to confirm you are able to enter your next year before we can process your application form for the next academic year.

This will be an internal process and should all go on in the background, and Student Finance will only contact you about it if we need your help in contacting the institution.

For further information, please see our online Academic Progress Report Guide, or contact us on the details below.

### **Who can help me fill in my application form?**

If you require any assistance, please telephone us on 226560 or send us an email at [studentfinance@gov.gg](mailto:studentfinance@gov.gg).