



States of Guernsey
Education Services

STUDENT FINANCE

GUIDE TO FUNDING FOR COURSES AT GUERNSEY COLLEGE OF FURTHER EDUCATION

Academic Year 2017/18

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1. INTRODUCTION

This guide describes the financial assistance which is available from Student Finance for students attending full- and part-time courses at the Guernsey College of Further Education.

Students wishing to study degree courses at the CFE should refer to the Guide to Funding for approved On-Island Degrees.

The rates of grant mentioned are those for the academic year 2017/18. Grant rates are reviewed each year, before the start of the new academic year. A fresh application must be completed for each new course and at the start of each academic year if the course lasts longer than one year.

Students under the age of 20 are not eligible for funding for either full- or part-time courses although for those aged 16-18 on full-time courses, an Educational Maintenance Grant may be available from the Supplementary Benefit Section at Social Security. The College does not normally charge fees to students on full-time courses under the age of 22.

Grants are awarded for the time a student is at College only.

2. ELIGIBILITY

Residence

A person is entitled to apply for an award if he has been ordinarily resident in Guernsey or Alderney for three years immediately before the commencement of the course, **and** is ordinarily resident in Guernsey or Alderney on the relevant day. For courses commencing in the autumn the relevant day is the 30th June prior to the commencement of the course.

A person who is, or was, absent from Guernsey (or Alderney) owing to the fact that he, or his parent, is, or was, temporarily employed outside the island will normally be treated as ordinarily resident in Guernsey. In cases of doubt parents and students should seek our advice as soon as possible.

We reserve the right not to make an award to a person resident in Guernsey if the person is unable to satisfy us that he or his parent is entitled to live in Guernsey under the Housing [Control of Occupation] Laws.

Course

Awards are made for full or part time courses leading to a recognised qualification. (We will not fund night classes, or units of a qualification.)

Eligibility

We reserve the right not to make an award if:-

- a. You have, in our opinion, shown yourself to be unsuitable to receive an award, or
- b. You make a false declaration in support of an application.
- c. Your attendance on a previous course has not been of an adequate level.
(See Attendance on page 4)
- d. You have failed to achieve the qualification of any previous course for which we have provided assistance.
- e. The new course for which you are applying is not a higher level than a course for which you have previously received funding.

We reserve the right to terminate an award if you fail to attend your course regularly or to apply yourself to your studies.

3. AWARDS FOR COLLEGE OF FURTHER EDUCATION COURSES

General Conditions

We are able to make awards towards either the cost of tuition fees or maintenance (living costs) or in some circumstances, both.

We may also provide financial assistance for other costs relating to the course, for example, exam fees and child care. Requests must be made on the relevant application form. You should claim for all costs at the start of the course.

We do not provide assistance towards the costs of kit and/or uniform or towards trips run as part of the course.

A grant is awarded for the time a student is at College only. Students should be aware that if they are in receipt of maintenance grants or childcare these will not cover any school/college holidays.

Students in receipt of a grant are not permitted to take holidays within the College terms. Students who take holidays in College terms will have their grant withdrawn and may be asked to repay some or all of that which has already been received.

Courses recommended by Social Security

If Social Security recommends a course for you to undertake, it is expected that Social Security will fund such a course as part of their Return to Work Benefit Scheme. Therefore, we do not fund courses recommended by Social Security.

Courses at an equal or lower level

If you have completed a course at a particular level, you are not eligible for an award for another course at the same level or lower, regardless of where studied and by whom funded. For example, we will not make an award for a second Level 2 course.

Attendance

If we make an award, you must undertake to remain in education until completion of the course/academic year and to maintain an attendance rate of no less than 85%. If you leave before the end of the course/academic year, or do not maintain an attendance rate of 85% or higher, we may ask you to repay the grant or part of the grant. (It may not be possible for us to provide warning of low attendance prior to the reduction of grant. It is your responsibility to ensure attendance meets the required rate).

If attendance drops below 50%, any grant will be withdrawn without warning.

If you are absent for more than three days due to ill health you must provide a doctor's certificate to your tutor and/or the MIS Manager. If you believe your attendance is being incorrectly recorded you should discuss the matter with your tutor in the first instance.

Students who wish to undertake a series of courses or who return to study may wish to note that poor attendance on one course may impact on funding for any future courses.

Completion of the course

All students in receipt of any award should note that failure to complete the course for which they have been awarded funding may result in the recovery of any or all costs incurred by us.

Failure to complete the course is defined as failure to attend, failure to sit any exams or assessments and/or failure to obtain the qualification.

Childcare

Following the decision of the Committee *for* Education, Sport and Culture to introduce an entitlement to 15 hours of free preschool education for all, claims for childcare costs will take this into consideration. This means that, where a child is eligible for the entitlement, we will only consider funding towards costs incurred for childcare which exceeds the 15 hours entitlement.

For students over 20, we may fund the provision of childcare at an approved nursery or pre-school for the times the student is at College attending lessons only (plus a small allowance for travelling time) in excess of the 15 hours free preschool entitlement. The cost should not exceed £6.75 per hour, and the costs of any meals are not included.

The cost of childcare will not be met until we have confirmed all arrangements. Any childcare provided prior to written confirmation from us to the student and childcare provider will be the responsibility of the student.

You should mark that you require assistance with the cost of childcare on your application form and provide contact details of your preferred provider. You should also list the dates/times you will require childcare, and the cost. We will contact the childcare provider, by letter, asking them to confirm that they will accept the child, to invoice us for the costs and to inform us should they become aware that the student is not attending college but continuing to use the services of the childminder.

Once we have agreed to meet the costs of childcare, you must sign a declaration confirming that you will attend the course and that failure to attend at 85% or above will result in the withdrawal of childcare costs, and that you may be asked to repay any costs already incurred. You will also be expected to submit a **weekly** attendance form, completed by your tutor(s) at the College of Further Education, which confirms that the student has attended as agreed.

Students in receipt of childcare costs should note that if their attendance forms are not received in a timely manner, it is likely there will be a delay in the payment of childcare costs which may not be acceptable to all childcare providers. Continued failure to provide the attendance forms, signed by the tutor, will result in the immediate withdrawal of childcare provision and will be taken into account for any future applications.

These rules relate solely to provision of childcare costs by Student Finance.

4. HOW TO APPLY

Applications for financial assistance should be made to Student Finance at least 4 weeks prior to the start of the course. Applications received close to the start of the course may not be processed in time for you to start the course. The College of Further Education may not allow you to commence the course if funding is not in place and therefore, you may miss some sessions at the beginning of your course, which may be valuable in your understanding of your chosen subject.

All applicants will be asked to produce evidence to confirm their declaration of income (e.g. benefit letters/remittance slips, wage slips, final income tax notice(s) of assessment, etc.).

In order to process your application promptly, we request that all relevant supporting documentation is included with your application. In addition to verification of income, ALL students must provide a letter from the College confirming their place on the course, the course title and qualification, the start and end dates (including number of years), the days

and times and the cost of the course. Failure to provide any information required may result in a delay in the processing of your award and any payments due.

If an application is received after the end of the course, funding will not be awarded retrospectively. If an application is received part way through a course, then funding may either be limited or not awarded.

5. ASSESSMENT OF INCOME

We assess awards on the basis of household income, that is, the gross income from all sources of the student and/or any partner they live with.

You will normally be asked to declare your gross worldwide household income from all sources in the previous financial year, however, if your circumstances have changed recently or your sole source of income is a social security benefit you may declare your current income.

You are not required to declare your family allowance.

Evidence of Income

When you send your completed form to us you must enclose evidence of the income and outgoings you have declared, as follows:

<u>Paid Employment</u>	-	Payslip for December 2016 (or more recent payslip if December payslip is not available)
<u>Self-employment</u>	-	Income Tax Notice of Assessment for Year of Charge 2016, or final business accounts.
<u>State Benefit or Pension</u>	-	A letter from Social Security confirming your most recent rate of benefit
<u>Rent</u>	-	A copy of your tenancy agreement
<u>Mortgage Interest</u>	-	Bank Statements

You should also include your Final Income Tax Notice(s) of Assessment for the Year of Charge 2016.

If you do not include the relevant paperwork at the time of application, the processing of your application may be delayed until such time as all relevant paperwork is received and payment of grant may be delayed. You may also be invoiced by the College of Further Education if your grant is not processed promptly.

6. ASSISTANCE FOR FULL-TIME STUDENTS (AGED 20+)

We strongly advise any prospective student to seek free independent advice and guidance from Careers Guernsey in order to help you demonstrate any course is appropriate for your career intentions. Please see section 13 at the end of this guide for contact details.

Independent student awards (i.e. awards without a parental contribution) are available to applicants who meet the following conditions:

- a) The applicant must be aged at least 20 at the commencement of the course;
- b) The applicant should have been in full-time employment, in Guernsey or Alderney, for at least three years before the commencement of the course.

(Where an applicant has not been in employment for three years, we may accept the following instead of employment:-

- periods in receipt of benefit for unemployment, sickness, injury, disability or pregnancy, and
- periods when the applicant could not reasonably have been expected to support him/herself out of his/her earnings because he/she had the care of a person under 18 years of age who was wholly or mainly financially dependent upon him/her).
- for awards to study at the Guernsey College of Further Education only: periods when the applicant could not reasonably have been expected to support himself out of his earning because he was in prison in Guernsey, although such persons should have been resident in Guernsey for three years prior to the offence and have pursued an education course whilst in prison.

- c) The applicant must satisfy the residency conditions.

An applicant who is unable to satisfy these requirements will not normally be awarded a grant.

Exceptions may be made in respect of an applicant who –

- a) is married; or
- b) has no living parent; or
- c) for whom we are satisfied that his/her parents cannot be found or contacted; or

d) has been in the care of the States of Guernsey Children and Family Services and whose natural parents have not been requested to contribute to his/her maintenance for a substantial period of time; or

e) is aged 25 or over on the first day of the course.

If you have received an award for a previous course, either further or higher education, we will decide at our discretion whether you may receive an award for another course.

Upper Age Limit for Full Time Awards

You must not normally be older than 56 years of age by the completion of the course.

If you will be 56 years of age or over before the end of the course you will be expected to satisfy us that you have a good prospect of working in your intended occupation for at least ten years and that the course will equip you to work in that occupation.

Alderney residents

Alderney residents are eligible for mature student awards.

We do not assist mature Alderney students to find accommodation in Guernsey.

Alderney students who intend to study full-time in Guernsey will need to apply to Housing for a housing licence.

How much is the grant for maintenance (living costs)?

The maximum grant is £184.73 per week in term time or £103.51 per week for those students, aged 18+, who remain living at home (including half-term holidays). No grant is paid for the Christmas, Easter and summer vacations.

You will be asked to declare your estimated income, if any, during the period of the course, and, if you are married or living with a partner, that of your spouse or partner.

The value of your earnings from any vacation employment will be disregarded, but if your income from other sources, or your spouse's income, exceeds a certain level you may be awarded a grant at a reduced rate.

If you are in receipt of supplementary benefit you will not receive a maintenance grant.

Applicants who have dependants may qualify for an increased grant.

How is the grant calculated?

As previously mentioned we assess student contribution on the basis of household income, that is, the gross worldwide income from all sources of the student and any partner they

may now live with. Therefore, student contribution refers to the contribution of the household.

Maintenance Assessment Table

The amount of maintenance that we will pay to a full time student will be based upon their gross worldwide household income and assets from all sources of the previous tax year i.e. for applicants wishing to study in September 2017 they should declare income earned in 2016. Applicants will be expected to provide supporting evidence of the previous year's income, i.e. final payslip and Final Income Tax Notice of Assessment before an assessment is made definitive.

If gross income and asset contribution is-	Percentage of maintenance paid
1. Less than £18,000	100%
2. More than £18,000 but not more than £20,000	90%
3. More than £20,000 but not more than £22,000	80%
4. More than £22,000 but not more than £24,000	70%
5. More than £24,000 but not more than £26,000	60%
6. More than £26,000 but not more than £28,000	50%
7. More than £28,000 but not more than £30,000	40%
8. More than £30,000 but not more than £32,000	30%
9. More than £32,000 but not more than £34,000	20%
10. More than £34,000 but not more than £36,000	10%
11. More than £36,000	ZERO

Where the student contribution is less than the maintenance allowance, the student contribution is deducted from the allowance and we pay the balance as a maintenance grant (see Section 9). In such circumstances, we pay the tuition fees in full.

Will the award cover the tuition fees?

If you are 22 years of age or older tuition fees will be charged. You may be assessed to make a contribution towards your tuition fees.

Students who do not complete their course/obtain the relevant qualification without good reason will be charged a proportion of, or the whole, fee, dependent on the reason for their failure to complete.

7. ASSISTANCE FOR PART-TIME STUDENTS (AGED 20+)

We are prepared to assist part-time students who have difficulty in meeting the cost of the course.

A part-time course includes any non-full time work-related course taken during the day. Some vocational classes held in the evening may be included but courses offered through the Adult Education programme and/or courses that do not achieve a full nationally recognised qualification are not. One-off day courses are not included, nor are courses that do not lead to a full qualification. If you are unsure as to whether your course will qualify for funding, please contact Student Finance.

(The fees for Adult Education courses are already set at a reduced rate for students in receipt of unemployment, disability, supplementary or similar benefit).

What are the conditions for receiving assistance?

The conditions are as follows:

1. You must not normally be older than 56 years of age by the completion of the course.

If you will be 56 years of age or over before the end of the course you will be expected to satisfy us that you have a good prospect of working in your intended occupation for at least ten years and that the course will equip you to work in that occupation.

2. You should satisfy us that you wish to take the course for the purpose of gaining employment, and that
3. You are unable to meet the cost of the course owing to financial hardship.

We reserve the right not to award you a grant for a part-time course if:-

- a) in our opinion there is very little prospect of your gaining employment related to the course;
- b) you failed to complete a previous course of further education;
- c) your attendance on a previous course was poor (usually below 85%);
- d) in our opinion, you will achieve your career intentions better by finding suitable employment before undertaking a course of further education.

We will also take into account any relevant information from tutors on previous courses regarding progression, attendance, etc.

Assessment of Income

When you complete the application form you will be asked to declare the current income of yourself, and, if you are married or living with a partner, your spouse/partner.

The following income need not be declared:

- a. Family Allowances,
- b. Attendance and Invalid Care Allowances,
- c. Any grants we pay to or for the benefit of the student's children.

Assistance towards tuition fees, and other related costs, will be awarded in relation to gross household income as detailed below:

GROSS HOUSEHOLD INCOME	STUDENT CONTRIBUTION
Up to £26,000	No contribution but student will be charged if they fail to complete the course.*
£26,001 to £28,000	Student pays 10% or £25 whichever is greater
£28,001 to £30,000	Student pays 25%
£30,001 to £32,000	Student pays 50%
£32,001 to £34,000	Student pays 75%
£34,001 to £36,000	Student Finance will pay 10% or £25 whichever is greater
£36,001 +	Nil

*This can be taken as either failure to attend, or to take any exams or assessments as required, or to achieve the qualification expected.

Students with savings in excess of £20,000 will not qualify for an award.

Applicants will be asked to provide proof of income, including confirmation of their rate of benefit from Social Security.

8. COURSES AT THE FLEXIBLE LEARNING CENTRE (AND ALDERNEY FLEXIBLE LEARNING CENTRE).

We are prepared to assist with the cost of fees for self-study learning packages at the College's Flexible Learning Centre. Students should first contact the Flexible Learning Centre at the College of Further Education to determine which courses best meet their needs. The Flexible Learning Centre will provide the student with a letter confirming the suggested courses and costs to support the student's application.

Once a course has been agreed with the Flexi Centre, students should contact us to obtain an application form. The form should be completed and returned to us, with all relevant

supporting paperwork (e.g. payslips, confirmation of benefit, letter from Flexi Centre) at least four weeks prior to the commencement of the course.

Should you be eligible, we will then process the application, in line with the assessment procedure for part-time courses, and provide the student with an award letter, detailing the number of sessions and any additional sessions to be paid for. (Copies will also be sent to the MIS Manager).

You may then complete your College of Further Education enrolment form and hand it in when you book your first session. You will only be allowed to commence your course, if the College have received a copy of your award letter.

The Flexi Centre will keep a log of all students supported by a grant and will give feedback to Student Finance on progress and/or exam success on a termly basis.

Sessions which are not attended by the student, and have not been cancelled in advance, will be deducted from their allowance and will be taken into consideration should the student request funding for further session to complete the course.

Request for Additional Sessions

From time to time, students may require additional sessions in order to complete their course. Such requests for funding should be made in a timely manner to Student Finance. Students should note that we will normally only fund a further 20% worth of sessions.

The student will need to apply, in writing, to us for the additional sessions, and should explain why extra sessions are required e.g. struggling with course, slower than anticipated learning, illness, missed sessions etc.

A letter from the Flexible Learning Centre will need to be written in support of the student's application confirming the number of sessions required, their understanding of the reasons why the sessions are required, and the number of missed sessions.

Students who have failed to turn up to Flexi sessions will have these sessions deducted from any request for further sessions.

We will provide both the student and the MIS Manager with an award letter detailing the number of further sessions it will fund.

Change of course

If students wish to swap from their original course to another course, they must request our approval in writing, detailing their reasons for wishing to change course. Should the student change course without our permission, tuition fees will not be paid.

Unused Sessions

If the student completes the courses he/she has applied for and has some sessions remaining, they may write to us requesting that these sessions be used for a further course.

We will write confirming our decision. Students may not use up sessions for additional courses without our permission.

9. HOW AWARDS WILL BE PAID

Tuition Fees

Tuition fees, where applicable, are paid, upon invoice, directly to the College of Further Education.

The College of Further Education does not normally charge fees to students in full-time courses under the age of 22.

Where students are liable for a portion of their tuition fee, they should contact the College of Further Education directly to arrange payment terms.

Maintenance Grant

If we provide you with a maintenance grant (towards living costs) this will be paid directly into your bank account. Maintenance is paid for the time a student is at College i.e. term time only. You must ensure that we have your correct bank account details by completion of the relevant form.

You must give us at least three weeks' notice should any of these details change. Changes must be notified by completion of the vendor information/bank details form. It is your responsibility to ensure you have provided us with the correct bank account details. Payment of maintenance is made to the designated bank account only; therefore, if account details are not provided to us, payment will not be made.

PLEASE NOTE: You must enclose either a paying in slip or a copy of the top section of a bank statement which contains the payee name, address, sort code, and account number at the time of submitting the Student Master Data Form. Failure to do so will result in non-payment of any maintenance grant awarded.

The dates for payment of maintenance will be shown on the award letter. Payment of maintenance is made to the designated bank account only. Therefore, if account details are not provided to us, are incorrect or out of date, payment will not be made.

We will aim to arrange payment to be in a student's bank account on the Friday before he is due to start on the subsequent Monday. (If a term starts on any other day, it is probable that the payment will be made on the Tuesday prior to commencement of the term.)

Childcare Costs

Payment of childcare will be on receipt of invoice from and directly to the childcare provider.

10. STUDENT PROGRESS

Duration of Awards, Changes to Course and Withdrawal from Course

We make awards for the normal duration of the course. A student, who requires funding for a new course or for a repeat of one year, must apply in writing to us for such funding detailing the reasons for this request and enclosing supporting or explanatory documentation from the College.

Student Progress

Any student in receipt of funding from us is expected to attend tutorials etc. and to progress on target within their chosen course. We carry out spot checks throughout the year and reserve the right to amend, withdraw or recover any grant awarded to the student if these checks reveal that the student is not attending or progressing as expected.

You **must inform us immediately** if:

- You are absent from the course due to illness or any other reason for more than five days.
- You abandon or leave the course voluntarily or at the request of the College.
- You transfer to a different course.
- You have to repeat part of the course.

If you withdraw from a course, for any reason, you must ensure that all relevant paperwork as required by the college has been completed and we have been notified.

Repayment of Grant

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 also ask for repayment of all or part of the tuition fees depending upon the circumstances.

Awards for repeat years

A student who has to repeat a year of his course will only be given a grant for a repeat year in exceptional circumstances, such as a major interruption of study due to illness. In such cases a medical certificate, giving full details of the illness and the effect it has had on the students' ability to study, is required.

Awards for new courses

If a student withdraws from his original course and applies for an award in respect of another course, we may, at our discretion, make an award for the new course. The student will be expected to satisfy us that he acted with good sense when making his original choice of course and when choosing his new course.

11. REVIEW OF DECISIONS

A student who receives an adverse decision may ask to have the decision reviewed. Requests should be made in writing to the Chief Secretary, Office of the Committee *for* Education, Sport and Culture.

12. HEALTH AND DENTAL TREATMENT FOR STUDENTS

The award for an on-island full-time degree does not include any health or dental cover; however, students may be eligible for assistance from Social Security and should contact them at Edward T. Wheadon House, Le Truchot, St. Peter Port.

13. CAREERS GUERNSEY

Any young person in Guernsey or Alderney who requires advice about his career, or information about courses of further and higher education can consult Careers Guernsey www.careers.gg (Tel: 706565). Students at school are advised to seek advice from their Careers Teachers in the first instance.

14. FURTHER INFORMATION

Should you require further information about grants, please contact **Student Finance, Route Des Coutanchez, St. Peter Port, Guernsey, GY1 2TT**, Tel: 01481 706560 or email studentfinance@gov.gg.