



States of Guernsey
Education Services

STUDENT FINANCE

GUIDE TO HIGHER EDUCATION AWARDS FOR DEPENDENT STUDENTS

2018/19

Please Note:

Higher Education Awards are currently under review. If there are any changes, it is likely that they will be implemented for new courses commencing September 2019.

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1. INTRODUCTION

This guide gives information about student awards offered by the States of Guernsey Education Services to students from Guernsey and Alderney attending full-time courses outside Guernsey.

This guide should be read in conjunction with the appendices: Schedule of Fees and Allowances, FAQs and Glossary.

We assist students towards the cost of tuition fees, maintenance (living costs) and travel costs. The financial assistance we give is normally subject to a parental assessment of income. Further explanations are contained in this guide and details of the fees and rates are provided in the accompanying Schedule of Fees and Allowances.

You are advised that applications should reach us by the 31st May (30th June for first year Postgraduate and first year Independent students) prior to the commencement of the course. Late applications for financial support for Undergraduate students will not be accepted after 31st December of the relevant academic year.

PLEASE NOTE: Late applications for first year Postgraduate and first year Independent students (i.e. those received after 30th June prior to the commencement of the course) will not be considered. Postgraduate students should read this guide in conjunction with the Guide to Postgraduate Funding. Independent students should refer to the Guide to Independent Student Bursaries.

You should note that the rules governing the entitlement to grant will change from time to time. Rates of grant and parental contribution are reviewed annually and therefore a fresh application must be completed for each year of the course.

In this guide, the expressions “he”, “his” and “himself” refer generically to all applicants. The term “married” refers to families where the student may live with one parent and that parent’s new partner, as well as the more traditional family. The term “parents” refers to any biological parent or adoptive parent and their new partner.

The material and information contained in this guide is for general information purposes only. While every effort has been made to ensure accuracy, we make no representation regarding its completeness or accuracy. Students and parents who wish to obtain further information should contact **Student Finance, Route Des Coutanchez, St. Peter Port, Guernsey, GY1 2TT (Tel. 706560 or studentfinance@gov.gg)** to make an appointment.

2. ELIGIBILITY FOR STUDENT AWARD

Residence

A student is entitled to apply for an award if he or his parents have been ordinarily resident in the Channel Islands, the UK, or the Isle of Man for three years immediately before the commencement of the course, and he or his parents are 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, please 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 Population Management (Guernsey) Law, 2016.

Students who cease to be ordinarily resident in Guernsey or Alderney

Awards are made for the duration of the course, although the value is reassessed each year. If you cease to be ordinarily resident in the islands during the course (e.g. because your family has moved away from the islands), the award will continue until the end of the course.

Course

The student must be personally eligible for an award in respect of the course. This means that:

- a) the course must be one for which we make an award, and
- b) the student must meet the relevant conditions relating to awards, in particular any relevant conditions described in sections 4, 5, and 13.

Awards from other jurisdictions or the Student Loan Company (SLC)

Should the student be eligible for support from elsewhere, including the SLC, then you are not eligible for our support.

3. TYPES OF STUDENT AWARD

We make two types of award for full-time study:

- i. Awards subject to parental contribution, and
- ii. Independent Student Bursaries.

If the student is under 22 years of age at the commencement of the course, he should apply for an award subject to parental contribution, unless he satisfies one of the status conditions given in paragraph (e) on page 5 of the Guide to Independent Student Bursaries. The conditions for an Independent Student Bursary are set out in the Guide to Independent Student Bursaries.

Both types of award are subject to an assessment of the student's personal income, as described in section 9 (Dependent Students Only) and the Guide to Independent Student Bursaries (Independent Students Only).

4. COURSES OTHER THAN POSTGRADUATE COURSES

General Conditions

Awards are made for **full-time**¹ courses of at least one academic year in duration of higher education, subject to the following general conditions:

- a) The course must lead to a nationally recognised educational qualification.
- b) The course should be taken at a public-sector institution in the United Kingdom. (See page 8 and the section entitled "First Degree Courses outside the United Kingdom" for courses at institutions outside the UK).
- c) The student should be qualified up to at least RQF Level 3.

Applications for support for courses at independent institutions in the UK are considered on a discretionary basis. The course must lead to an educational qualification accredited or validated by a university or another national educational body at RQF Level 4 or above.

Further information relating to awards for certain courses at independent institutions is given later in this section.

Higher Education courses up to Degree Level

We make awards for higher education courses as follows:

- Higher National Diploma (HND)
- Foundation Degree
- first degree (such as BA, BSc, LLB, etc.), or a
- degree course in medicine.

Should the student's course not lead to a qualification listed above, you should contact us as soon as possible in order to establish if funding is available. Please apply in writing, enclosing details of the course, the qualification it leads to, and the institution.

You should also refer to the section entitled "Awards for more than one course" on page 9.

¹ Full-time is defined as enrolled for the purpose of attending a university or college course which lasts for at least one academic year, normally requires attendance of at least 24 weeks per year and involves a commitment as a full-time student to study on average six to seven hours per day, Monday to Friday.

Access Courses/Art Foundation Courses/Extended Degree Courses including Foundation Years or Year 0

You should receive authorisation from us before applying for any of the courses below. You should enquire, in writing, enclosing details of the course, the institution, the cost and a letter from the institution confirming that you are unable to commence a degree without the relevant course as detailed below.

Art Foundation Courses

Awards for Art Foundation courses are available to those students who are required, by the institution, to undertake such a course.

From 2019/20, we will no longer support Art Foundation Courses.

Access Courses

We may support students who are required, by the institution, to undertake an Access to Higher Education course before embarking on a degree. Students who are already in possession of a RQF Level 3 qualification will not normally be expected to undertake an access course.

Extended Degree courses including Foundation Years or Year 0

Some institutions offer degree courses with a Foundation Year or Year 0 for students who lack the normal degree entry requirements. We will not normally make awards for such courses.

Further Education Courses at or below RQF Level 3

(RQF Level 3 means a course above the standard of GCSE but below the standard of a HND or a degree.)

We will not make awards for courses of further education at an off-island institution at or below RQF Level 3.

Courses at Independent Institutions

Funding for courses at independent institutions is limited to the equivalent UK Home Fee Rate.

We are able to make awards for certain courses at independent institutions, for example:

- a) Dance/Drama/Musical Theatre

We may make an award for a course in dance/drama/musical theatre subject to the following conditions:

- i. The student must be at least 18 years of age on or before 31st August prior to the commencement of the course.
- ii. The student should be qualified up to at least RQF Level 3.
- iii. The institution and the course must be accredited by either the Council for Dance Education and Training or by the Federation of Drama Schools. (Accredited institutions and courses can be found on the CDET website: www.cdet.org.uk or on the Federation of Drama Schools website: www.federationofdramaschools.co.uk/)

b) Courses at theological institutions

We may make an award for a course at a UK theological institution, provided that it leads to a qualification validated by a university at RQF Level 4 or above.

c) We may make an award in respect of a degree at:

- The University of Buckingham
- The Anglo-European College of Chiropractic
- Institutions offering the BSc. in Osteopathy

First Degree Courses outside the United Kingdom

Funding for courses outside the UK is limited to the equivalent UK Home Fee Rate.

Students who wish to study outside the UK must contact us, in writing, prior to completing the application form, giving details of the course and the institution and including documentation to confirm points (a) and (b) below.

This section does not apply to periods of study outside the UK which form a required and integral part of a course at an institution in the UK e.g. a year spent at a European university as part of a modern language degree course at a university in the UK. Information about assistance for such periods of study is given on page 11.

Applications for awards for first degree courses at institutions outside the UK will be considered but we will need to be satisfied that:

- a) the course is fully accredited and is of an educational standard at least as high as that of recognised courses in the UK.

- b) the cost of attending the course is not higher than that of a similar course in the UK. If the cost is higher we will limit the value of the award to that of a course in the UK.

Students will be expected to meet the balance of travel costs and the balance of tuition fees in excess of UK rates.

If we agree to assist with the costs of a course outside the UK, you will be expected to pay the tuition fees directly to the institution and to claim back our contribution in arrears. You will be expected to provide receipts to confirm fees paid.

Awards for more than one course

In the following circumstances, we may agree awards for two courses. The award for the second course is normally dependent upon successful completion of the first course.

Higher Education course following an Access Course

A student who has been granted an award for an access course may be eligible for an award for a course above Level 3 (e.g. for a first degree) provided that he has obtained the RQF Level 3 qualification and the content of the two courses is related.

Higher Education course following an Art Foundation course

A student who has had an award for an Art Foundation course may be eligible for an award for a higher education course (e.g. HND or first degree) provided that he has obtained the Art Foundation and the content of the two courses is related.

Degree course following Dip HE, HND or Foundation Degree

A student who has had an award for a course for a Diploma of Higher Education, a HND or a Foundation Degree may be eligible for an award for a further one or two years of study to obtain an honours degree, provided that he has obtained the Diploma/Foundation Degree and the content of the two courses is related.

Medical students – Intercalated course

A student attending a course in medicine may be eligible for an award for a one-year intercalated course on the recommendation of his medical school.

Students must provide a copy of the written confirmation of the recommendation of his medical school as early as possible, but **no later than** at the time of submitting his higher education grant application form for the relevant year.

You should note carefully the following restriction on awards for more than one course:

Courses at an equal or lower level

A student, who has completed a course at a particular level, is 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 to a student for the second of two first degree courses.

In relation to this rule, a three year dance/drama/musical theatre course (as described on page 8) is regarded as equivalent to a first degree course.

Applicants who have withdrawn from a previous course

Information about awards for students who withdraw from a course and wish to commence another course is given in section 13.

5. POSTGRADUATE COURSES

Potential postgraduate students should refer to the Guide to Postgraduate Funding for further information. This can be found at www.gov.gg/studentfinance. Any enquiries should be addressed to studentfinance@gov.gg.

6. MAINTENANCE/TUITION FEES

The award covers two main elements: the maintenance allowance and tuition fees. Details of these elements are given below. Any figures quoted in the separate schedule of fees and allowances are the maximum rates, i.e. before deduction of the parental/student contribution.

A. Maintenance & Travel Allowance

Maintenance Allowance

The student's maintenance allowance, as set by us, is based on the number of weeks he is expected to attend the institution. The allowance is a contribution towards the cost of accommodation, food, books and stationery, other special equipment e.g. art equipment, daily travel, laundry and essential out-of-pocket expenses during term-time. The maintenance allowance is not intended to meet the cost of social activities or maintenance during the vacations.

Travel Allowance

As mentioned above, an allowance to meet the cost of daily travel is included as part of the maintenance allowance.

A travel allowance is also included as part of the maintenance allowance towards the cost of three return trips annually. This is only payable for students who remain ordinarily resident on Guernsey or Alderney.

Study Abroad

Students, who have elected to and are eligible to study abroad (see section 4), will have their maintenance and travel limited to the levels which apply to courses studied in the UK.

B. Tuition Fees

The agreement with UK universities is that Channel Islands students and those from the Isle of Man should be allowed to attend a course in the UK and that the institution will receive no more or less for a student from the Crown Dependencies than they would from accepting a home student.

The Home Fee rate is an amount equivalent to the student fee (in England) and any central funding given to the university for students on particular course bands. Therefore, the Home Fee rate can be higher than just the fee charged to the student, as it includes other subsidies given to the university. This means that Channel Island students are charged Home Fees and should not have to pay higher overseas rates.

However, should an institution charge more than the equivalent UK Home Fee Rate, you will be liable for the balance.

Imperial College London, Cambridge University and Liverpool Institute for Performing Arts (LIPA)

Fees for new students who attend Imperial College, Cambridge University and LIPA are limited to Home Fees. You will be expected to pay the balance. This can be considerable and you are advised to contact us for further information before accepting a place.

College Fees at Cambridge University

We will assess the College Fees in addition to the tuition fees and maintenance by way of means-testing for students commencing a new course at Cambridge University. Oxford University no longer charge College Fees.

Consequently, for some students/parents the maximum parental contribution level will no longer apply.

If you are unsure if this will impact you, please contact us for clarification.

Paid Placements

A reduced rate fee is charged by a university if the student is spending a year out on industrial placement.

Full details of tuition fees can be found in Appendix 1: Schedule of Fees and Allowances.

7. THE PARENTAL CONTRIBUTION

We assess parental contribution on the basis of household income, that is, the gross worldwide income from all sources of the parent(s) of the student and/or any new partner they may now live with. Therefore, parental contribution refers to the contribution of the household.

All parts of the award (including tuition fees) are subject to parental contribution.

The parental contribution is taken into account first when calculating the levels of grant to be awarded and remains due if costs are reduced for whatever reason or if charges are made when a student withdraws.

Where the parental contribution is less than the maintenance allowance, the parental contribution is deducted from the allowance and the balance is paid by us as a maintenance grant (see section 17). The tuition fees, in such circumstances, are paid up to the Home Fee Equivalent by us.

Where the parental contribution is greater than the maintenance allowance, no maintenance grant is paid and the balance of the parental contribution must be paid towards the tuition fees. The grant for tuition fees is reduced accordingly. The university or college will invoice the student for the parental contribution towards tuition fees. The balance of the fees up to the Home Fee Equivalent is paid by us.

Parents/partners can apply for a Fee Subsidy Only award, in which case a declaration of income is not required, whereby they undertake to pay all the maintenance costs and the maximum parental contribution towards fees as shown in the Schedule of Fees and Allowances.

If the appropriate fee is less than the assessed parental contribution the institution should charge the student no more than the appropriate fee.

Parental/Partner's Income

The parental contribution is assessed on all worldwide income and assets for the previous financial year. "Income" includes but is not limited to:

- a) gross personal worldwide income from all sources with the exception of family allowances. All other benefits and pensions are taken into consideration;

- b) distributions to the parent(s)/partner of income from any trust established in Guernsey or elsewhere in which the parent(s)/partner is a settlor or beneficiary;
- c) the net profit of any company in which either parent/partner has, or both parent(s)/partner jointly have, any interest, either directly or through the medium of other companies, whether registered in Guernsey or elsewhere, whether taxed or not;

(In addition, a declaration must be made of any advance to the parent(s)/partner on account of loans or current accounts in companies in which the parent(s)/partner is a director and/or shareholder. Such payments may be treated as income of the parent(s)/partner at our discretion.)

- d) all regular maintenance payments received from a spouse from whom the parent/partner is separated, or from a former spouse or partner, including all payments for dependent children in the household. This includes payments which are not counted as taxable income;
- e) benefits in kind.

Parents/partners who apply for an assessed award will be asked to declare their gross worldwide income and assets on the grant application form. Proof of income will be required (e.g. payslips, Final Income Tax Notice of Assessment and, where appropriate, copies of bank statements).

Parents/partners who do not provide sufficient verification will be assessed as a Fee Subsidy Only award until such time as verification is provided.

Assessment of Capital Assets

In addition to personal income and company profit, we will assess the contribution by reference to capital assets of every kind as well as income, as at the date of completion of the application form. Such an assessment may result in a higher contribution than that produced by assessment on the basis of income only.

Parent(s)/partners whose total capital assets exceed £100,000 will, in addition to their parental contribution calculated on their worldwide household income, incur an additional parental contribution of 2.1% on the value of their assets. Assets exclude the main residence and approved pension schemes.

Parent(s)/partners whose total capital assets exceed £750,000 will qualify for a Fee Subsidy Only award. In such cases, parent(s)/partners undertake to pay all the maintenance costs and the maximum parental contribution towards fees as shown in the Schedule of Fees and Allowances.

So as to avoid double counting, where there is declared income from the capital and this income results in a parental contribution less than the parental contribution calculated on the capital sum, then that income will be disregarded.

Where there is a declared income from the capital and this income results in a parental contribution greater than the parental contribution calculated on the capital sum, we will use the higher contribution.

Please note that, where applicable, students should declare any and all assets, so that we may consider them appropriately.

Parent(s)/partners/students should declare any and all assets when completing the application form. The value of the assets declared should be as at the time of submitting the application and not an end of year figure.

Where an applicant believes that the combined assessment of income and capital exceeds a level equivalent to a Fee Subsidy Only award (see Schedule of Fees and Allowances), an application for a Fee Subsidy Only award should be made and neither income nor the value of capital assets need be declared.

If, after requesting information as to the parent's/partner's resources, we consider that the information is not accurate, complete or made in good faith, or if the parent(s)/partner refuses to provide the requested information we may decide not to make an award.

Please refer to Appendix 1: Schedule of Fees and Allowances for examples or contact us for further clarification.

Avoidance

If a person gives up any income or capital assets and the effect of this is to secure a grant or an increase in their rate of grant, that income or capital may be taken into account when calculating the amount of grant payable.

Allowances against gross parental income

All families will be awarded one or other of the following basic allowances as a deduction from their income:

Household containing both the student's parents, including parents by adoption, and/or one parent and their new partner	Joint allowance
Household containing one of the student's parents, including a parent by adoption	Single allowance

Where a student's parent(s) live in a multi-generation household, or part owns a property with a third party, an allowance equalling 50% of the joint allowance may be applied.

Parent(s)/Partner may claim the child allowances against their income for other dependent children who will be wholly or mainly dependent on the parent(s)/partner during the student's attendance at University/College. Children's ages are determined by their age on 1st September.

The parental contribution is assessed on the balance of income. This is termed as residual income.

The Parental Contribution Rate

The parental contribution is calculated at the rate of £1 for every £4 of residual income. For example, if the residual income is £8,200, the parental contribution is £2,050.

The parental contribution is re-assessed for each year of the course.

The parental contribution is taken into account first when calculating the levels of grant to be awarded and remains due if costs are reduced for whatever reason or if charges are made when a student withdraws.

Two or more children in higher education

Where there is more than one student eligible for an award 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.

This can be complex and anyone who requires further clarification should contact us.

Reduction in Income

Assessments are made using the previous year's income but, in exceptional circumstances, if gross parental income is likely to be at least 15% less in the current year, the student's parent(s)/partner can apply to have the assessment made on income in that year. Such an assessment would be provisional and would need to be confirmed or modified by evidence of actual income. When an assessment has been made on current income, this basis is used for the assessments for each of the remaining years of the course.

Parents who wish to apply for a current year assessment should complete the application form in the normal way, i.e. declaring the previous year's income, and enclose a covering letter detailing the reason(s) for the reduction in income and confirming the gross household income earned to date and providing an estimate of that which they expect to receive during the remainder of the year. Please also refer to page 13 and the assessment of capital assets.

Parents/partners are advised that in many cases this may lead to a higher parental contribution for the remainder of the course than a previous year assessment and are asked to take this into consideration when requesting a current year assessment. Once a current year assessment has been awarded, it is not possible to revert to a previous year assessment.

An exceptional circumstance does not include a voluntary change of employment or retirement prior to the receipt of a State Old Age Pension.

Separated or Divorced Parents

If the student's parents are legally separated or divorced by 30th June prior to the commencement of the course, they can apply to have the parental contribution assessed on the income of one of the parents. The application should be made by the parent with whom the student lives. Where the student's parents have legally separated or divorced by 30th June prior to the commencement of the course, and the parent whose income will be assessed now lives with a new partner, the income of that partner will be taken into account. In certain circumstances, and at our discretion, the assessment may include the income of the absent parent's household.

Where the parents are living together on 30th June prior to the commencement of the course, but legally separate or divorce 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 must complete separate application forms, and will be assessed separately. Each parent will be allocated 50% of the joint allowance.

Where a court order exists, any ruling of the court regarding contribution of either parent to the costs of the student's higher education will be taken into account. A copy of the full court order, not just the section on maintenance, should be enclosed with the application.

Separated or divorced parents without a court order may be assessed by taking regard of both parents' gross household worldwide income.

8. EXAMPLES OF ASSESSMENT

The operation of the scheme is shown in Appendix 1: Schedule of Fees and Allowances.

9. STUDENT'S INCOME

Students who have their own income or assets are expected to contribute towards the cost of their higher education.

All students with relevant worldwide income and any assets totalling over £100,000 are expected to declare such income/assets.

All regular maintenance payments received from a parent to the student will be counted

as student income.

In assessing a student's income, we disregard the following:

- a) wages from employment in the vacations and outside normal study time (e.g. evening and weekend work).
- b) assistance given to the student by any public body on the grounds of financial hardship.

Please refer to Appendix 1: Schedule of Fees and Allowances for further details.

Students may be asked to verify any statement of income.

Students who receive a bursary from another source must declare this to us immediately. In some circumstances the value of the bursary may be taken into account.

A student taking a PhD may undertake teaching or demonstrating with the approval of his academic supervisor. Earnings for such work must be notified to us.

10. MARRIED STUDENTS

If the student is married on or before 31st August prior to the commencement of the course for which the grant is being assessed, he should apply for an Independent Student Bursary. The student's spouse will be assessed for a contribution towards the student's expenses.

If the student and their spouse separate during the course, the spouse's income will continue to be taken into account.

Students who marry during the course will continue to be assessed on parental income.

11. STUDENTS LIVING WITH A PARTNER

A student who is living with a partner and who fails to satisfy the conditions for an Independent Student Bursary should apply for an award subject to parental contribution. The income of the student's partner will not be taken into account if the award is subject to parental contribution.

12. STUDENT'S DEPENDANTS

If other persons, i.e. a partner, an adult dependant or a child, are wholly or mainly dependent on the student, the student's maintenance allowance may be increased.

If the student has to arrange childcare in order to meet the requirements of the course we may be able to assist in meeting these costs. Students should have our agreement prior to commencing study. Please contact us for further details.

13. DURATION OF AWARDS, STUDENT PROGRESS, WITHDRAWALS AND NEW AWARDS FOLLOWING WITHDRAWALS

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 university.

Length of Student Finance Support

Students are expected to take the shortest route to achieve their degree.

Students will not be eligible for an award for more than five years of study in total if they are studying qualifications up to and including Masters courses at Level 7 unless they are studying medicine and dentistry where the undergraduate course is (by necessity) longer. Similarly, awards are restricted to seven years in total where students opt for a PhD/DPhil course.

If the course for which the student will be applying will take them beyond this limit, the student will be required to fund the first one/two/three years of the course themselves, before a grant is awarded. Applicants **must** apply to us before they start the course.

This refers to the length of time regardless of where studied and by whom funded, including self-funded.

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 at what we would consider to be an acceptable rate of attendance, or is not progressing as expected. Please note these spotchecks are in addition to our recently-introduced Academic Progress Report form process. Please see further down in this section or our online 'Academic Progress Report Guide' for further information on the process.

Despite these checks, a student who holds an award **must inform us immediately** if:

- He abandons or leaves the course voluntarily or at the request of the university or college.
- He is absent from the course due to illness or any other reason for more than 20 days.
- He transfers to a different course at the same, or at a different, university or college.

- He has to repeat part of the course.

If a student withdraws from a course, for any reason, he must ensure that all relevant paperwork as required by the university or college has been completed at the earliest opportunity and that he has notified 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.

End of Year Academic Progress

All institutions are now required to complete and return an Academic Progress Report form in respect of each student. This form will request confirmation that the student has achieved the targets required to progress to the next year of the course, or, if graduating, their grade.

We send these forms directly to your institution at the end of the academic year. Please see our online 'Academic Progress Report Guide' for further information on the process. An application for a grant for the next year of the course will not be processed until this form has been received and confirms the student can progress.

Repayment of Grant

If a student withdraws from a course, he 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.

If the student knows he will be returning the following year, he may opt to repay the maintenance allowance in full to reduce the costs he will incur that year.

If there is a parental contribution towards fees and a fee is charged by the institution following withdrawal, the parental contribution remains payable. Refunds on fees are made to us in the first instance until all of our contribution is recovered. Refunds of any parental contribution towards fees are made only if the value of the refund exceeds our contribution.

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 student's ability to study, is required.

Students who wish to continue with their studies but who must repeat a year will be required to repay all of the costs borne by us during their first attempt at that year. In some circumstances, and at our discretion, it may be possible to offset this previous funding against any new funding, thereby increasing the parental liability.

We will not normally permit students to repeat more than one year of their course or to repeat any one year more than once.

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.

Students who have completed more than one year of study are not eligible for a new award.

Entry to new course at Year 1

Students who wish to commence a new course at year one but who have already received funding for year one of another course will be required to repay all of the costs borne by us during their previous first year. In some circumstances, and at our discretion, it may be possible to offset this previous funding against any new funding, thereby increasing the parental liability.

Entry to new course at Year 2 or above

If the student enters the new course at Year 2 or above he will normally be awarded a grant (this would apply if, for example, the student had completed the first year of a degree course in one subject and transferred to the second year of another degree course).

14. DISABLED STUDENT ALLOWANCE

Assistance may be available for disabled students who:

- a) require special equipment, specialised training and/or the services of a non-medical helper as a result of their attendance on the course and in order to enable them to benefit fully from the course, and
- b) satisfy the conditions for, and are in receipt of, a Student Finance higher education award described in the other sections of this Guide.

Disabilities which may give rise to the need for such support include dyslexia.

The student will be expected to demonstrate that he has a disability which affects his ability to study and that he needs specific assistance to enable him to study effectively and may be asked to have his disability assessed.

We will not provide financial assistance towards books, consumables, internet costs, printing costs and equipment normally required by all students including but not limited

to a laptop, PC, printer, scanner, memory sticks/storage devices, warranties and insurances or any equipment required normally as part of his disability.

Any student who believes that he requires specific assistance because of a disability should notify us as soon as possible.

The student may be asked to arrange to have his disability assessed. In the case of students who may be dyslexic, we expect students to produce an assessment recently undertaken by a psychologist.

If we accept that the student has a disability which affects his ability to study, we will ask the student to produce a Needs Assessment from a recognised access centre, detailing the support that the student requires to study effectively. Many universities have learning support advisers who can advise students about obtaining assessments and who can, in many cases, carry out the Needs Assessment. We are prepared to contribute towards the cost of the Needs Assessment (see Appendix 1: Schedule of Fees and Allowances for details).

We may then make an award based on the recommendations within the Needs Assessment and its own policies and will write to confirm this to both the student and the Assessment Centre. Any DSA awarded will be from the date of this letter and will not be backdated.

15. TRAVEL EXPENSES

Work Placements

Students who are required to undertake work placements (i.e. students training to be teachers and health professionals, excluding medicine students) may claim the cost of travel to and from their placement. Claims forms are available from us, and claims must be made in arrears on a termly basis. Receipts detailing the travel (i.e. taxi, train, bus) or petrol purchased are required and the form must be counter signed by the course tutor. We do not accept credit/debit card receipts or statements as they do not provide sufficient information.

Students awarded a Fee Subsidy Only award, or those in receipt of a minimum grant, are not eligible for travel grants.

Field Trips

We do not provide financial assistance towards field trips and individual study visits.

Interview and Open Day Expenses

Parents may claim a means-tested grant for their child's expenses for the purpose of attending interviews and open days. Awards are based on the household income where the student resides and are only available for those households with gross worldwide

household income of less than the figure shown in Appendix 1: Schedule of Fees and Allowances. Claims cannot be made for more than one visit to the UK, but can include the cost of visiting more than one institution during the same visit up to the limit stated in Appendix 1: Schedule of Fees and Allowances.

We will not meet the expenses of a person accompanying a student.

Application forms are available from us and parents will be asked to provide evidence of income in the same manner as in the application for the main award. The proportion of expenses which will be refunded will depend on the parental income. Refunds are normally made in arrears and air tickets and receipts (accommodation, bus, train, taxi, etc.) must be produced. We do not accept credit/debit card receipts or bank statements as they do not provide sufficient information.

Claims must be made within six months of date of outward travel.

Claims will only be accepted for students currently in year 13.

16. HOW TO APPLY FOR AN AWARD

Application forms are available at schools and colleges or from us from around Easter time. Students wishing to apply for a grant, subject to parental contribution, must complete Form HE3 and return it to us by May 31st.

Part A of Form HE3 must be completed by the student's parent(s), and Part B by the student. Parts A and B must be returned together. Applications will not be processed until both parts of the form are received. When an application is returned after the end of May, or the information required to complete the assessment is not available, the student may experience some delay in payment of grant. Applications for awards (including Fee Subsidy Only) will not be accepted for the current academic year after the 31st December of the relevant year.

Incomplete applications will be returned for completion.

Proof of income, e.g. payslips and Final Income Tax Notices of Assessment, will be required. Unverified figures may be accepted for a provisional assessment but must be verified later. If the assessment is revised and the parental contribution is increased as a result of the re-assessment the student's parents will be expected to repay to us any overpayment of grant.

For first year students, notification of the parental contribution and the amount of grant will not be sent until the student has definitely been accepted on a course and has completed and returned the "Exam Results" tear-off slip at the bottom of their acknowledgement letter, including a copy of their letter from UCAS to confirm their place on the course.

For continuing students, notification of the parental contribution and the amount of grant will not be sent until we have received the completed Academic Progress Form

from the relevant institution. The award for a second or subsequent year of study for a student whose award remains provisional will be assessed on a Fee Subsidy Only basis until such time as all outstanding awards for previous years have been made definitive.

A new grant application form must be submitted for each year of the course. For continuing students, applications will be posted out automatically.

Award Letters

Following our assessment of an application, we will produce an award letter giving a breakdown of both our contribution and that of the parents/student. A copy will be sent to both the parent and the student and must be kept until the end of the academic year.

The award letter shows whether there is a parental contribution towards the tuition fees. The institution may refer to this as the student's contribution.

The student should take his copy of the award letter with him when he goes to university/college as he may be asked by his institution to provide evidence of the value of his award. The institution may take a photocopy but the student must retain the original document as they may need to refer to it from time to time for other purposes.

17. HOW THE AWARD WILL BE PAID

Maintenance Allowance

The maintenance allowance (which includes the travel allowance) is normally paid to the student's designated bank account in termly instalments. The student must ensure that we have his correct bank account details by completion of the Student Master Data Form.

The student must give us at least three weeks' notice should any of these details change. Changes must be notified by completion of the Student Master Data Form. It is the responsibility of the student to ensure he has provided us with the correct bank account details.

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).

Tuition Fees

Where we are due to pay fees, these will be paid directly to the institution upon receipt of an invoice.

Where the parents are responsible for part payment of fees the student may either be asked to make arrangements for payment when enrolling, or be sent an account for his share by the institution. The institution may allow the student to pay the parental contribution towards fees by instalments, or it may expect payment in one lump sum. Some institutions encourage immediate payment of the full parental/student contribution by offering a discount.

Parents/students should pay only their contribution to fees, as payment of the full fee can cause confusion at the institution. We will not normally refund parents any overpayment they may make and the institution may not be able to refund the difference until it has received our contribution in full.

18. 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.

19. NATIONAL HEALTH SERVICE TREATMENT FOR STUDENTS

The UK Department of Health has given the following advice regarding the position of Guernsey students who wish to have National Health Service treatment:

Courses over 6 months in duration

Students who go to the UK for a course known at the outset to have a duration of more than 6 months are entitled to use the full range of NHS services, exempt from any charges (subject to the payment of such charges as are payable by people ordinarily resident in the UK).

Dental treatment

Students receiving dental treatment through the NHS are responsible for a percentage of the cost up to a specified maximum level. However, some groups are exempt from NHS dental charges e.g. students under 19 (including Guernsey students attending courses of more than 6 months) while others may be eligible for remission of charges under the NHS Low Income Scheme.

Any student who seeks NHS treatment irrespective of the length of his course may have to produce evidence of his status. A copy of your award letter should be produced in these circumstances.

20. GRANTS FOR STUDY IN GUERNSEY

Students and parents who require information about grants for full-time or part-time study in Guernsey are advised to contact us (Tel: 706560) or email studentfinance@gov.gg.

Further information about funding is available for students wishing to study at any approved on-island provider. Information on the courses available at these institutions may be found on the relevant provider's website.

21. 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 (Tel: 706565 or www.careers.gg). Students at school are advised to seek advice from their Careers Teachers in the first instance.

22. FURTHER INFORMATION

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

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