



States of Guernsey
Education Services

STUDENT FINANCE

GUIDE TO INDEPENDENT STUDENT BURSARIES

2018/19

Please Note:

Independent Student Bursaries are currently under review. If there are any changes, it is likely they will be implemented for new courses commencing September 2019.

March 2018

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1. INTRODUCTION

This guide gives information about awards offered by the States of Guernsey Education Services to potential Independent students from Guernsey and Alderney attending full-time courses outside Guernsey and is intended to advise you how to make an application and to inform you of the criteria adopted by us when making an award.

We do not provide assistance for part-time courses in the UK. However, if you wish to study part-time at the Guernsey College of Further Education, through other approved on-Island providers, or through the Open University, please contact Student Finance.

We provide assistance to Independent students (aged at least 22 on or before 31st August of the academic year the proposed course begins) by way of a bursary scheme. The bursary is made up of two parts; maintenance (living costs) and tuition fees.

An Independent Student Bursary is an award without a parental contribution. Bursaries are:

- discretionary,
- subject to conditions, as detailed in this document, being met by the student, and
- subject to the overall financial limit set by us.

The main principle is that successful applicants are expected to make a contribution towards their first year's costs. Some applicants may be expected to contribute to the costs of their subsequent years, depending on their level of income. You will be asked to declare, and provide evidence of, the worldwide income and assets of both yourself and any partner/spouse you live with.

Applications for first year Independent Students must reach us **no later than 30th June** prior to the commencement of the course. Late applications will **not** be considered (Continuing students should apply no later than 31st May of the relevant year).

Students wishing to apply for a postgraduate award should also read the Guide to Postgraduate Funding.

You should note that the rules governing the entitlement to grant may change from time to time. Rates of grant and student contribution are normally reviewed annually and 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 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. If you wish to obtain further information, you 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 AN INDEPENDENT STUDENT BURSARY

You must be eligible for funding at the start of a course.

In order to qualify for consideration for a bursary, you must satisfy conditions (a)-(d), or (b), (c) and (e).

- (a) You must be at least 22 years of age on or before 31st August of the academic year the proposed course begins.
- (b) You must satisfy the residence conditions as described on page 6.
- (c) 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.

- (d) You must have three years full-time employment in Guernsey or Alderney by 31st August prior to 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 himself out of his earnings because he had the care of a person under 18 years of age who was wholly or mainly financially dependent upon him.
- (e) You must satisfy one of the following status conditions (i) to (v).
 - i. You are married on or before 31st August prior to the commencement of the course.
 - ii. You have no living parent.
 - iii. We are satisfied that your parents cannot be found or that it is not reasonably practicable to get in touch with them.
 - iv. You have been in the care of the States of Guernsey Children and Family Services and your natural parents have not been required to contribute to your maintenance for a substantial period of time.

- v. You are aged 25 or over on or before 31st August prior to the commencement of the course.

Residence

You must have been ordinarily resident in Guernsey or Alderney for the three years prior to the commencement of the course, and be 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).

If you have not been ordinarily resident in Guernsey or Alderney throughout the above-mentioned period of three years, but were ordinarily resident for a total of not less than three years within the previous five, you may be considered for a bursary. Such an applicant will be expected to satisfy us that at the time of application he is:

- (a) Ordinarily resident in Guernsey or Alderney on the relevant day or
- (b) He would have been ordinarily resident in Guernsey or Alderney but for the fact that he is temporarily employed outside Guernsey and Alderney.

(Applicants who are so employed at the time of application will be expected to satisfy us that they are not eligible for an award from the authority in whose area they are currently residing.)

- (c) He is not entitled to an award from another jurisdiction by virtue of his residence there.

Residency permit or Certificate

It is a condition of the bursary that you must satisfy us that you have been living in Guernsey lawfully under The Population Management Law, 2016. In order to meet this condition you are required to supply your Permit or Certificate (or a document issued under the old Law which remains valid).

We will not accept a Discretionary Resident Permit (Temporary) without other evidence of lawful residence.

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 is entitled to live in Guernsey under The Population Management (Guernsey) Law, 2016.

Course

You 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) You must meet the relevant conditions relating to awards, in particular any relevant conditions described in sections 3, 4 and 10.

We strongly advise you 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 19 at the end of this document for contact details of Careers Guernsey.

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

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

3. 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 9 and the section entitled “First Degree Courses outside the United Kingdom” for courses at institutions outside the UK).
- (c) You 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

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.

- degree course in medicine.

Should your 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 10.

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

You should receive authorisation from us before enrolling on any of the above courses. 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 above.

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 fund 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. You should be qualified up to at least RQF Level 3.
- ii. The institution and 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.

If you wish to study outside the UK you 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.

You 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 exceptionally 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 restrictions 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 9) 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 10.

4. 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.

5. MAINTENANCE/TUITION FEES

The award covers two main elements: the maintenance allowance and tuition fees. Details of these elements are given below. Actual figures can be found in section 15 and are the maximum rates, i.e. before deduction of the student/partner's contribution.

A. Maintenance

Maintenance Allowance

The maintenance allowance, as set by us, is based on the number of weeks you are 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.

Study Abroad

If you have elected to and are eligible to study abroad (see section 3), you will have your maintenance and travel limited to the levels which apply to courses studied in the UK.

If you do not return to Guernsey between each academic year of your course you will only qualify for the travel allowance in the first year of your course.

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 Home Fee, 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 charges College Fees.

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

Paid Placements

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

Full details of tuition fees can be found in section 15.

6. STUDENT INCOME

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

Independent students should note that income received in the calendar year prior to the commencement of the course will be taken into account. You may be expected to contribute to the costs of your subsequent years, depending on your level of income. It is also possible that any income received during the course will be taken into account.

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

The student 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.

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.

Student/Partner's Income

The student contribution is assessed on all worldwide income and assets of themselves and/or their partner 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 student/partner of income from any trust established in Guernsey or elsewhere in which the student/partner is a settlor or beneficiary;
- c) the net profit of any company in which either the student or partner has 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 student/partner on account of loans or current accounts in companies in which the student/partner is a director and/or shareholder. Such payments may be treated as income of the student/partner at our discretion.)

- d) all regular maintenance payments received from a spouse from whom the student/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.

Students/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(s) of Assessment and, where appropriate, copies of bank statements).

If you do not provide sufficient verification you will be assessed for a minimum award only 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.

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

A student/partner whose total capital assets exceed £750,000 will qualify for a minimum award only. In such cases the student/partner undertakes to pay all the maintenance costs and the maximum student contribution towards fees.

So as to avoid double counting, where there is a declared income from the capital and this income results in a student contribution less than the student 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 student contribution greater than the student contribution calculated on the capital sum, we will use the higher contribution.

A student/partner 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 minimum award only, an application for a minimum award only should be made and neither income nor the value of capital assets need be declared.

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

Please 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.

7. CALCULATING THE STUDENT CONTRIBUTION

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.

Independent Student Maintenance Assessment Table

The amount of maintenance that we will pay will be based upon your gross worldwide household income and assets from all sources of the previous tax year i.e. if you wish to study in September 2018, you should declare income earned in 2017. You 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 £17,000	100%
2. More than £17,000 but not more than £19,000	90%
3. More than £19,000 but not more than £21,000	80%
4. More than £21,000 but not more than £23,000	70%
5. More than £23,000 but not more than £25,000	60%
6. More than £25,000 but not more than £27,000	50%
7. More than £27,000 but not more than £29,000	40%
8. More than £29,000 but not more than £31,000	30%
9. More than £31,000 but not more than £33,000	20%
10. More than £33,000 but not more than £35,000	10%
11. More than £35,000	ZERO

Where the student contribution is less than the maintenance allowance, the student contribution is deducted from the allowance and the balance is paid by us as a maintenance grant (see Section 14). In such circumstances, we pay the tuition fees in full up to the UK Home Fee Rate.

In certain cases you may be required to contribute towards your tuition fees.

8. STUDENTS LIVING WITH A PARTNER

If you qualify for an Independent Student Bursary and are living with a partner, your partner's income will be assessed towards your contribution.

9. 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 you have 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.

10. 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 to us in writing for such funding, detailing the reasons for this request and enclosing supporting or explanatory documentation from the university.

Length of Student Finance Support

You are expected to take the shortest route to achieve your degree.

You will not be eligible for an award for more than five years of study in total if you are studying qualifications up to and including Masters courses at Level 7 unless you 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 you will be applying will take you beyond this limit, you will be required to fund the first one/two/three years of the course yourself, before a grant is awarded. You **must** apply to us before you 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 you if these checks reveal that you are not attending at what we would consider to be an acceptable rate of attendance, or are not progressing as expected. Please note these spotchecks are in addition to our recently-introduced Academic Progress Report form process. Please see our online 'Academic Progress Report Guide' for further information on the process.

Despite these checks, you **must inform us immediately** if:

- You abandon or leave the course voluntarily or at the request of the university or college.
- You are absent from the course due to illness or any other reason for more than 20 days.
- You transfer to a different course at the same, or at a different, university or college.
- 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 university or college has been completed at the earliest opportunity and that you have notified us in writing. You will be charged any additional costs incurred by us as a result of a delayed withdrawal.

End of Year Academic Progress Reports

All institutions are now required to complete and return an Academic Progress form in respect of each student in attendance. 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 progressed until this form has been received and confirms that you can progress.

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.

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

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

Awards for repeat years

If you have to repeat a year of your course, you 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 your ability to study, is required.

If you wish to continue with your studies but must repeat a year you will be required to repay all of the costs borne by us during your 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 your liability.

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

Awards for new courses

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. You will be expected to satisfy us that you acted with good sense when making your original choice of course and when choosing your new course.

If you have completed more than one year of study, you are not eligible for a new award.

Entry to new course at Year 1

If you wish to commence a new course at year one but have already received funding for year one of another course, you will be required to repay all of the costs borne by us during your 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 your liability.

Entry to new course at Year 2 or above

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

11. 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.

You will be expected to demonstrate that you have a disability which affects your ability to study and that you need specific assistance to enable you to study effectively and may be asked to have your 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.

If you believe that you require specific assistance because of a disability, you should notify us as soon as possible.

You may be asked to arrange to have your 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 you have a disability which affects your ability to study, we will ask you to produce a Needs Assessment from a recognised access centre, detailing the support that you require 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 as detailed in section 15.

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

12. TRAVEL EXPENSES

Work Placements

If you are required to undertake work placements (i.e. students training to be teachers and health professionals, excluding medicine students) you may claim the cost of travel to and from your placement. Claim forms are available from Student Finance, and claims must be made in arrears on a termly basis. Receipts detailing the travel (e.g. train, bus, etc.) 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 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

Support is not available for Interview/Open Day expenses for Independent Students.

13. HOW TO APPLY FOR AN INDEPENDENT STUDENT BURSARY

Application forms are available around Easter time prior to the commencement of the course. Fully completed applications for a bursary, including the written statement (see selection criteria) must reach us by **30th June preceding the start of the course**.

Applications will not be considered after this date (continuing students must apply by 31st May). Application forms may be obtained by contacting us on telephone number 706560 or by email studentfinance@gov.gg.

You will be required to make a declaration of income (refer to Sections 6 and 8 for further information). Proof of income, e.g. payslip and Final Income Tax Notice 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 student contribution is increased as a result of the re-assessment you will be expected to repay us any overpayment of grant.

You must satisfy all of the eligibility criteria, as summarised below. Upon receipt, we will review the application for compliance with the eligibility criteria. We will write to you confirming receipt of the application, requesting any missing or additional documentation and advising you whether your application has been admitted to the assessment stage and when you can expect to hear further.

Eligibility Criteria

You must meet all of the following criteria in order to be considered for an Independent Student Bursary.

a.	<p>You must be aged at least 22 on or before 31st August of the academic year the proposed course begins. You must not normally be older than 56 years of age by the completion of the course.</p> <p>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.</p>
b.	<p>You must meet the residency criteria (see page 6). The main conditions to qualify for an Independent Student Bursary are:</p> <ul style="list-style-type: none">• Three years' residence in Guernsey or Alderney prior to the commencement of the course;• At least three years in full-time employment in Guernsey or Alderney by 31st August prior to the commencement of the course; and• Be ordinarily resident in Guernsey or Alderney on 30th June prior to the beginning of the course.
c.	<p>You must have explored known alternative sources of funding and provide evidence confirming the funding awarded, or that you were unsuccessful.</p>
d.	<p>The course must be full-time, RQF Level Four or above, and be studied</p>

	<p>outside the Bailiwick and for at least a full academic year.</p> <p>Consideration may be given to applicants wishing to study Art Foundation (until 2019/2020) or Access courses.</p>
e.	<p>The course should be taken at a recognised public sector institution in the UK and lead to a recognised qualification. Applications for courses outside the United Kingdom will be considered on a discretionary basis. You should attach confirmation that the course and institution are fully accredited and of an educational standard at least as high as that of recognised courses in the UK.</p> <p>We will only fund up to the equivalent level of a student studying a similar course in the UK. Fees must be paid directly to the institution and claimed back in arrears from us on production of a receipt detailing the full fee paid.</p>
f.	<p>You will not be eligible for a bursary for more than five years of study in total if you are studying qualifications up to and including Masters courses at Level 7 unless you are studying medicine and dentistry where the undergraduate course is (by necessity) longer.</p> <p>If the course for which you will be applying will take you beyond this limit, you will be required to fund the first one/two/three years of the course yourself, before a bursary is awarded. You must apply to us before you start the course.</p> <p>This refers to the length of time regardless of where studied and by whom funded.</p>
g.	<p>You must supply a copy of your valid residency Permit or Certificate (or a document issued under the old Law which remains valid). .</p>

Applications admitted to the assessment stage will be assessed by a panel, in early July, comprising:

- a member of the Committee *for* Education, Sport and Culture,
- the Lifelong Learning Manager (or a nominee); and
- another senior member of staff from Education Services.

All applications will be assessed on the same selection criteria.

Selection Criteria

We are only able to make a limited number of bursaries for Independent students based on the funding available, and selection is based on the criteria below and not on a first come first served basis.

a.	You must demonstrate your suitability for a bursary by submitting a
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	<p>written statement, not exceeding 750 words. <i>This statement is considered to be part of the application process and must be included when submitting the application form.</i> The statement should outline:</p> <ul style="list-style-type: none"> • that you meet the entry requirements for your chosen course; • why you wish to study your chosen course; • what the benefits to you are; • what the benefits to the wider community will be; and • how would financial support through the bursary scheme make a difference.
b.	Preference will be given to degree courses leading to an initial stage of a professional qualification.
c.	<p>Preference will be given to applicants for courses, at RQF Level Four or above, that cannot be studied on-Island.</p> <p>Providers of courses on-Island include the Open University, GTA University Centre, College of Further Education and the Institute of Health and Social Care Studies.</p>
d.	Where the number of applications for the bursary scheme exceeds the funds available you may be asked to attend an interview. In such cases, you may be requested to provide additional supporting documentation, e.g. a reference, details of previous employment experience, etc.
e.	Where the number of applications for the bursary scheme exceeds the funds available, account will be taken of the extent to which individual students will benefit from the financial assistance of a bursary.
f.	Where the number of applications for the bursary scheme exceeds the funds available, account will be taken of the nature of the course and of the potential benefits to the Bailiwick.

Note: Selection criteria are considered carefully in order to ensure that the assessment of applicants is fair and transparent. Unsuccessful applications are usually the result of either unavailability of bursary funds or a lack of supporting evidence in the written statement.

Interviews

If you are required to attend an interview, in addition to the information listed above, you may be asked questions about:

- Education record and qualifications,
- Employment since leaving school,
- Reasons for wishing to attend the course,
- Choice of university or college,
- Any relevant non-work experience, and
- Career intentions.

Once the panel has met, we will write to you confirming their decision and any conditions attached. You will normally be advised of the outcome of your application by mid-July. We will provide brief reasons for any rejected application.

Award Letters

Following our assessment of your application, we will produce an award letter, usually in August, giving a breakdown of both your contribution and ours. A copy will be sent to you and must be kept until the end of the academic year.

The award letter shows whether there is a student contribution towards the tuition fees.

You should take your copy of the award letter with you when you go to university/college as you may be asked by your institution to provide evidence of the value of your award. The institution may take a photocopy but you must retain the original document as you may need to refer to it from time to time for other purposes.

For continuing students, award letters 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 as a minimum award only until such time as all outstanding awards for previous years have been made definitive.

A new application form must be submitted for each year of the course.

Unsuccessful Applications

We reserve the right, at our discretion, not to make a bursary even if an application satisfies the eligibility and selection criteria.

Where there are more applications than funding available, we will, using the selection criteria, assess applications and rank them accordingly. It is therefore possible that an application will meet eligibility and selection criteria and yet not receive an award due to the unavailability of funds.

If you are unsuccessful, you may apply the following year. A fresh application form will need to be submitted.

If our financial limits are the reason for you not securing funding, this may be taken into consideration on any future application. However the normal eligibility and selection criteria must still be met.

If you meet all of the criteria to apply for an Independent Student Bursary, but are not successful in securing a bursary, you are not entitled to apply as a Dependent student.

14. HOW THE BURSARY WILL BE PAID

Maintenance Allowance

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

You 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 your responsibility to ensure you have 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 your bank account on the Friday before you are 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 you are responsible for part payment of fees you may either be asked to make arrangements for payment when enrolling, or be sent an account for your share by the institution. The institution may allow you to pay your contribution towards fees by instalments, or it may expect payment in one lump sum. Some institutions encourage immediate payment of the full student contribution by offering a discount.

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

15. FEES AND ALLOWANCES

Basic Maintenance Allowance

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.

Undergraduate Course – 31 Weeks (217 days)

London:	£7,923	Elsewhere:	£6,508
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Additional days spent at university are calculated at a daily rate of £30 for London and £24 elsewhere.

Abroad Rates of Grant

Courses up to 31 Weeks (217 Days) in length:	£6,508
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<u>Additional Days</u>	£24
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Travel Allowances

Students in UK

A travel allowance is awarded as part of the maintenance grant towards the cost of three return trips to the University.

South of England inc. London	£462 for a three term year under 45 weeks
Rest of UK	£576 for a three term year under 45 weeks

Buckingham University	£154 per term
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Expenses, which may be claimed separately:-

- Cost of travel to and from work placements (i.e. students training to be teachers and health professionals, excluding medicine students). Claim forms available from Student Finance. Claims must be made in arrears on a termly basis and must be returned with receipts. An allowance of 15p per mile is given for journeys made by car (students in receipt of a minimum grant are not eligible).

Students Abroad

Students who have chosen to take the whole course at an overseas institution

All students	£576
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Students at a UK institution who are required to spend part of the course at an overseas institution or in an overseas work placement where the remuneration is insufficient to cover travel costs.

The travel allowance will be the same as for the UK institution at which the student is enrolled.

Students at a UK institution who are given the choice of studying or working overseas as an extension of the course (e.g. students on a voluntary exchange programme).

The travel allowance will be the same as for the UK institution at which the student is enrolled.

Calculating the Asset Contribution

In addition to personal income and company profit, we will assess the student contribution by reference to capital resources of every kind. Where total capital assets exceed £100,000, an additional contribution calculated on the following rates will be incurred.

Students commencing a new course in 2014 or after	2.1%
Student who commenced study prior to 2014	1.65%

Tuition Fees

Home Fees apply and vary from university to university, although the majority of institutions will be charging £9,250 from 2017.

However, there are some courses which also attract an additional grant from HEFCE and the fees will be greater than detailed above. In these cases, we will fund the additional HEFCE funding for these courses.

We will limit fees to the UK Home Fee Rate where an institution does not receive HEFCE funding and/or charges the overseas fee. Examples of such instances include but are not limited to Cambridge University, Imperial College, London and certain independent institutions and students should refer to section 5 for further information.

Student's Dependants

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

Spouse/Other Adult Dependent		£3,435		
Children:	Under 5	£1,138	5-11	£1,538
	12-15	£2,123	16+	£3,428

Assistance for Disabled Students

If we agree to meet the cost of a Needs Assessment, the cost of the assessment should not exceed £600.

Normally, assistance as a result of the Needs Assessment recommendations will not exceed the following amounts:

- Major items of specialist equipment £4,680 per course
- Cost of a non-medical helper £11,840 per year

An additional £1,565 per year may be awarded in certain circumstances.

16. REVIEW OF DECISIONS

Except where an application has been rejected on the grounds of insufficient funds being available you may request a review of the decision by the Committee *for* Education, Sport and Culture (excluding the selection panel member). You must write to the Chief Secretary within 14 days of the date of the award letter. Reviews will be undertaken no later than the first Committee meeting in September and you will be notified following the meeting.

17. 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' 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.

18. GRANTS FOR STUDY IN GUERNSEY

If you require information about grants for full-time or part-time study in Guernsey you 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.

19. CAREERS GUERNSEY

If you require advice about your career or information about courses of further and higher education you can consult Careers Guernsey (Tel: 706565 or www.careers.gg).

20. 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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