

# Support for Part-time Students (Wales)

## Higher Education Student Finance in Wales

**Academic Year 20/21 – Version 1.0 June 2020**

This guidance is not exhaustive and is not a substitute for consulting The Education (Student Support) (Wales) Regulations 2017 (“the 2017 Regulations”) or The Education (Student Support) (Wales) Regulations 2018 (“the 2018 Regulations”), which are the legal basis of the student support arrangements for the academic year 20/21.

This guidance provides details of eligibility and financial entitlement criteria for the financial support package for part-time (PT) students, including PT dependants grants. For information on Disabled Students’ Allowances (DSAs) for PT students, please see the ‘Disabled Students’ Allowances’ guidance.

### Disclaimer

This guidance is designed to assist with the interpretation of the Regulations as they stand at the time of publication. It does not cover every aspect of student support, nor does it constitute legal advice or a definitive statement of the law. Whilst every endeavour has been made to ensure the information contained is correct at the time of publication, no liability is accepted with regard to the contents and the Regulations remain the legal basis of the student support arrangements for the academic year 20/21. In the event of anomalies between this guidance and the Regulations, the Regulations prevail. Please note the Regulations are subject to amendment.

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## Abbreviations

Abbreviation	Full
AY	Academic Year
CCG1	Childcare Grant 1
CCG2	Childcare Grant 2
CIS	Children's Information Service
CMS	Courses Management Service
CoC	Change of Circumstance
CSA	Child Support Agency
CSSIW	Care and Social Services Inspectorate for Wales
CTC	Child Tax Credit
DSAs	Disabled Students' Allowances
EEA	European Economic Area
ESA	Income-based Employment and Support Allowance
EU	European Union
EYR	Early Years Register
GCR	General Childcare Register
FE	Further Education
FT	Full-time
FTE	Full-time equivalent
GFDs	Grants for Dependants
HE	Higher Education
HEP	Higher Education Provider
ICR	Income Contingent Repayment
ITT	Initial Teacher Training
JSA	Jobseeker's Allowance
OfS	Office for Students
OU	Open University
PCEA	Post Compulsory Education Allowance
PG	Postgraduate
PT	Part-time
PTADG	Part-time Adults Dependants' Grant
PTCCG	Part-time Childcare Grant
PTML	Part-time Maintenance Loan
PTPLA	Part-time Parents' Learning Allowance
PTTFL	Part-time Tuition Fee Loan
PTWGLG	Part-time Welsh Government Learning Grant
QTS	Qualified Teacher Status
RRML	Reduced Rate Maintenance Loan
SFW	Student Finance Wales
SSG	Special Support Grant
TFL	Tuition Fee Loan

TG	Travel Grant
UC	Universal Credit
UG	Undergraduate
WG	Welsh Government
WGLG	Welsh Government Learning Grant
WTC	Working Tax Credit
YSB	Young Students' Bursary

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# **1 AVAILABLE SUPPORT**

## **1.1 Tuition fee support – students starting a course on or after 1 September 2014**

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Students who start a PT course on or after 1 September 2014 may be eligible for a non-income assessed part-time tuition fee loan (PTTFL), (regulation 86, 2017 Regulations / regulation 40, Table 2, 2018 Regulations) of up to £2,625 (studying in Wales, or Welsh students studying at the OU) or £6,935 (studying elsewhere in the UK), where the course is provided by or on behalf of a publicly funded Higher Education Provider (HEP). Although PT fees charged by HEPs in Wales are not regulated in AY 20/21, HEPs will be expected to charge no more than the maximum amount of support available for a publicly funded course.

Where the course is wholly provided by a privately funded HEP, the maximum PTTFL available is £2,625 (studying in Wales) or £4,625 (studying elsewhere in the UK). Note that tuition charges for courses wholly provided by privately funded HEPs are not capped and the student will therefore have to self-fund any tuition charge that exceeds the maximum fee loan available.

In order to be eligible for PTTFL, intensity of study must be at least 25% of a full-time equivalent (FTE) course in each year of the course and over the whole duration of the course. However, the amount of PTTFL available is not linked to the intensity of study.

Payment of PTTFL will be made directly to the HEP.

Regulation 101(4)(c)(ii), 2017 Regulations / regulation 84, 2018 Regulations provide that HEPs are required, where a student starts a course on or after 1 September 2014, to confirm that the applicant has enrolled on that AY of the designated PT course and has undertaken two weeks of the course before any PTTFL payments are released for that AY.

The number of attendance confirmations required per AY to allow release of PTTFL increased from one to three in AY 18/19. This applies to new and continuing students from AY 18/19.

## **1.2 Tuition fee support – students starting a course before 1 September 2014**

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In AY 20/21 all eligible PT students who are continuing on a PT course that they started before 1 September 2014 are entitled to apply for an income assessed fee grant in respect of tuition fees (regulation 85, 2017 Regulations).

The maximum amount of fee grant available also depends on the student's intensity of study.

- For students studying at an intensity of less than 60% of the FTE, the maximum fee grant available will be £690.

- For those studying at 60% of the FTE or more but less than 75% of the FTE, the maximum fee grant available will be £820.
- For those studying at 75% of the FTE and above, the maximum fee grant available will be £1,025.
- An eligible student who meets the qualifying conditions will be entitled to up to either the limit determined according to the intensity of study or the PTTFL charged by the HEP, whichever is lower. Payment of fee grant will be made direct to the HEP.

### **1.3 PTML and PTWGLG - students who started a course on or after 1 August 2018**

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Following the Diamond Review of Welsh HE student funding, WG introduced a maintenance loan and grant for PT students in AY 18/19.

PTML and PTWGLG of up to £5,433.75 (a combined total of loan and grant based on 75% intensity of study) will be available to new PT students in AY 20/21.

Course Grant is not available to students who started a course from AY 18/19. PT DSAs and PT dependants' grants (GFDs) will continue to be available to new and continuing students.

### **1.4 Course Grant – students who started a course before 1 August 2018**

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A fully income assessed grant in respect of course expenditure (books, travel and other expenditure relating to the course) is available to eligible students, who are continuing on a course they started before 1 August 2018. The maximum amount of course grant will be £1,155 in AY 20/21. Payment of the grant is made by SLC in a single instalment directly to the student.

## **2 INTENSITY OF STUDY**

Intensity of study is used in the calculation of PT support entitlement. Intensity of study is calculated by using the formula PT divided by FT and multiplied by 100 to obtain a percentage figure. The intensity figure is rounded down to the nearest whole number.

- In this formula 'PT' represents the number of modules, credits, credit points or other similar unit of measurement used by the academic authority that will be awarded to the student if they successfully complete the AY for which they are applying for support.
- 'FT' represents the number of modules, credits, points or other similar unit of measurement specified by the academic authority that a standard FT student would be required to complete in an AY in order to complete the FTE within the period ordinarily required to complete that course.

A FTE course year is normally 120 credits. For example:



- $(30 \text{ credits}/120 \text{ credits}) \times 100 = 25\% \text{ intensity.}$
- $(60 \text{ credits}/120 \text{ credits}) \times 100 = 50\% \text{ intensity.}$
- $(90 \text{ credits}/120 \text{ credits}) \times 100 = 75\% \text{ intensity.}$

### **2.1 Intensity of study – PTML and PTWGLG (regulation 13, 2018 Regulations)**

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In order to be eligible for PTML and PTWGLG a PT student must study at least 25% intensity of a FTE course in each AY of the course and complete the course in no more than four times the length of a FTE course, capped at 16 years maximum (as per PTTFL).

PTML and PTWGLG will be pro-rated based on intensity. PTWGLG and PTML entitlement will be:

- Based on actual intensity of study (intensity is not grouped into bands) and
- Capped at the rate payable at 75% intensity (£5,433.75), even where intensity of study exceeds 75% in an AY (the 100% rate of £7,245 is used to calculate entitlement but is not paid to any PT student).

For example, a student is undertaking 40 credits in AY 20/21. An AY of a FTE course is 120 credits.

$(40/120) \times 100 = 33\% \text{ intensity.}$  The maximum PT maintenance support (PTML and PTWGLG combined) available is £2,390.85 (33% of £7,245).

Intensity of study must be confirmed by the HEP in every AY of the course. Subsequent changes to intensity of study after the start of the AY must also be confirmed to SLC by the HEP so that PT maintenance entitlement can be re-assessed.

### **2.2 Intensity of study – new part-time course grant (regulation 87, 2017 Regulations)**

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#### **Students who started a course on or after 1 September 2014 and before 1 August 2018**

An eligible PT student who starts their course on or after 1 September 2014 and before 1 August 2018 does not qualify for a new PT course grant if the intensity of study during that year is less than 50%, even where the overall length of the course remains at least 50% (regulation 87(2), 2017 Regulations).

Regulation 101, 2017 Regulations states that HEPs are required to certify all application forms submitted by students undertaking courses with them, where the student started the course before 1 September 2014. Where an applicant is applying for support for the first time, the HEP must confirm that the applicant has been undertaking their designated PT course for at least two weeks (regulation 101(4)(a)(ii), 2017 Regulations).

### **2.3 Intensity of study – fee grant and course grant (regulation 85, 2017 regulations)**

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#### **Students who started a course before 1 September 2014**

Fee grant and course grant are only available where the student takes no more than twice the standard number of years required to complete a FTE course. It is however possible to vary the intensity of study level in any one AY and retain funding, as long as the average study intensity over the length of the course remains at least 50%.

### **3 COURSE ELIGIBILITY**

To potentially qualify for PT support (including DSAs) the student must undertake a designated PT course. Regulation 83, 2017 Regulations / regulations 5, 6, 7 and 8, 2018 Regulations set out which courses are considered as designated PT courses.

The criteria are:

- the course is one listed in Schedule 2, 2017 Regulations / regulation 6, 2018 Regulations
- the course must last for at least one AY
- it must be ordinarily possible to complete the PT course within not more than
  - twice the period ordinarily required to complete the FTE course where the course began before 1 September 2014 or
  - four times the period ordinarily required to complete the FTE where the course begins on or after 1 September 2014
- the course, began before 1 August 2019, is wholly provided by publicly funded HEPs in the UK or by such HEPs in conjunction with HEPs outside the UK
- the course, on or after 1 August 2019, is wholly provided by publicly funded HEPs in Wales, Scotland and Northern Ireland, regulated HEPs in England or by such HEPs in conjunction with HEPs in conjunction with HPs outside the UK, or by registered English HEP on behalf of English plan provider
- the course is not designated under Regulation 5, 2017 Regulations
- the course does not fall under one of the exceptions in regulation 5, 2017 Regulations / regulation 7, 2018 Regulations

One year 60 credit courses can be supported provided that they are not Access/Foundation year courses, unless the one year foundation course is an integral part of a longer course on which the student is enrolled to study. See the 'Assessing Eligibility' guidance for more information on integral foundation years. However, in order for foundation years to be integral, the year should not lead to an award in its own right and students should enrol at the outset for the duration of the whole course.

In addition, the Regulations allow Welsh Ministers to specifically designate courses which do not meet the criteria above. See above for further information (regulation 83(6), 2017 Regulations / regulation 8, 2018 Regulations).

A course is provided by a HEP if it provides the teaching and supervision which comprise the course (regulation 83(4)(a), 2017 Regulations / regulation 6(2)(a), 2018 Regulations). Where a course is franchised, SFW identify the HEP or HEPs providing the course. If the course is wholly provided by one or more publicly funded HEPs and meets the other regulatory requirements, the course will be automatically designated. If the course is wholly provided by a private HEP or provided jointly by a publicly funded and private HEP, specific designation for the course will have to be sought from the Welsh Government.

ITT courses that are at least one year in length and do not meet the minimum 300 hours in each AY criteria for FT non-first degree courses are considered to be PT ITT courses. The PT ITT course must last no longer than four AYs (regulation 83(1)(c)(ii), 2017 Regulations / regulation 25(2), Case 2, 2018 Regulations). These courses attract the PT support package only, regardless of whether or not the course leads to a first degree.

Please note, the Welsh Government has confirmed that following the laying of the restructured 2018 Student Support Regulations, students starting a PT Postgraduate Master of Architecture (RIBA part 2) course from AY 20/21 will be awarded funding under the UG Regulations. SLC must therefore ensure that students are correctly assessed for the UG package of support where a course is treated as one continuous course.

### **3.1 Length of Course**

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PT courses must last for at least one AY in order to qualify for student funding.

### **3.2 Course Load**

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In order for a course to be designated, it must be ordinarily possible for the relevant PT course to be completed in not more than:

- twice the period ordinarily required to complete the FTE course where the PT course began before 1 September 2014 or
- four times the period ordinarily required to complete the FTE course where the PT course begins on or after 1 September 2014

An eligible PT student who undertakes a designated PT course will cease to be eligible for support in connection with that course if it becomes impossible for the student to complete the course in the period as stated above, even if they increase their intensity of study. The student's eligibility for support will terminate at the end of the AY in which it becomes clear that they cannot complete the course in the required period.

The initial expectation must be that a student will complete their course in no longer than one of the periods set out above. How long a student is expected to take to complete their course will need to be assessed each time the student applies for support for an AY of the course. For example:

- a student started a PT course in AY 17/18 and is continuing on that course in AY 20/21. The student has to repeat the second year of study in year 4 because they failed their exams in year 3. In order to be able to get support for year 4, it must still be possible for the student (with or without an increase in intensity of study) to complete the course within not more than four times the length of time it would ordinarily take to complete the FTE course.

Provided that it remains possible for a student to complete the course within the required period, the Regulations allow for flexibility in course load in each AY. Some HEPs encourage PT students to take a lower course load in their first year while they adjust to the requirements of taking a HE course. HEPs generally provide flexibility to allow students to decide the amount of time they can devote to a course, offering students the opportunity to take a lower number of modules in any year if necessary. However, HEPs should keep in mind the requirement in respect of the period a student will take to complete their course.

- Where students who start a course before 1 September 2014 and who are continuing on that course in AY 20/21 take less than 50% FTE course load in any one AY, they may still be eligible for financial assistance as long as they are still on track to complete their PT course in no longer than twice the time it would take to complete a FTE course.
- Where the student starts the course on or after 1 September 2014, they will be eligible for support (PTTFL, PTML, and PTWGLG) where the course load is at least 25% of a FTE course in each year of the course and for the overall duration of the course.
- Course Grant still has a minimum 50% requirement per AY.

### **3.3 Distance Learning**

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#### **3.3.1 Distance Learning Courses**

The Welsh Government has provided clear guidance on the support available to students on distance learning courses. The clarification provides a consistent package of support to all students on courses that are ordinarily undertaken via distance learning.

Students who are undertaking a designated distance learning course may be assessed for TFL, maintenance support and DSAs only.

Full-time and part-time students who are undertaking a designated distance learning course are ineligible for GfDs. This is because being on a distance learning course is listed as an

exception to qualifying for GfDs under Regulation 69 (2018 Regulations) and there are subsequently no other provisions providing any exemption to this for any reason.

### **3.3.2 Unable to attend a course due to a disability**

Students on courses which ordinarily require them to be in attendance at a provider (“in attendance” courses), who cannot attend owing to their disability, will be eligible to apply for TFL, maintenance support, DSAs, and GfDs.

Conversely to students on distance learning courses, these students qualify for GfDs under regulation 69 (2018 Regulations) as they are on an in attendance course and there is a subsequent exemption to the requirement to attend granted in cases of where the student’s disability prevents attendance.

## **3.4 Initial Teacher Education**

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### **3.4.1 Initial Teacher Education Incentives**

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Initial Teacher Education Incentives are available from the Welsh Government. These are available to eligible students on postgraduate courses which lead to qualified teacher status (QTS). Our understanding is that the incentive is not taxable for full-time students. For part-time students, the incentive may be taxable, depending on total taxable income for the financial year. However, students should seek advice from HM Revenue and Customs about their individual position. For other student finance provisions based on household income, an incentive is not considered as part of a student’s income, and should not be included when working out taxable unearned income.

Further information about incentives can be found at: <https://www.discoverteaching.wales/>

### **3.4.2 PT ITE courses**

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ITE courses that are at least 1 year in length and do not meet the minimum hours criteria as set out for FT non-first degree courses are considered to be PT ITE courses if the intensity of study is at least 50% of an equivalent FT course over the duration of the PT course (continuing students in 14/15) or 25% of an equivalent FT course over the duration of the PT course if the course started from 14/15 onwards. These courses attract the PT support package only, regardless of whether or not the course leads to a first degree. To note, there is one PT ITE programme currently running in Wales via the Open University leading to QTS.

## **4 PERSONAL ELIGIBILITY**

### **4.1 New and Continuing students – PTML and PTWGLG**

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New PT students in AY 20/21 may apply for PTML, PTWGLG, PTFL, PT GfDs and PT DSAs. New PT students in AY 20/21 are:

- Students starting a PT course for the first time on 1 August 2020 or later (including those who were offered a place on a course starting in AY 19/20 and deferred their start date to AY 20/21 or later).
- Students starting a PT course on 1 August 2020 or later, having withdrawn from or abandoned a previous HE course in AY 19/20 or an earlier AY.
- Students starting a PT course on 1 August 2020 or later, having transferred from a previous FT course or FT distance learning course which started before 1 August 2020. (As these students have changed their mode of study, they will be applying for support for a PT course for the first time in AY 20/21 and will be assessed for support available to new PT students).
- Students starting a PT course on 1 August 2020 or later, having completed a PT lower level course which started before 1 August 2020 and achieved a qualification where the gap in study between the two courses is longer than the intervening vacation\*. (These students are excluded from the definition of 'end-on'\*\* due to the gap in study between the two courses, and will be assessed for support available to new PT students).
- Students starting a PT course on 1 August 2020 or later, having completed a FT or FT distance learning lower level course which started before 1<sup>st</sup> August 2020 and achieved a qualification. (These students are excluded from the definition of 'end-on'\*\* due to the change in mode of study, and will be assessed for support available to new PT students).
- Students starting a PT Initial Teacher Training (ITT) course of four years or less in length (a PGCE course) on 1 August 2020 or later. (These students are not considered to be 'end-on'\*\* even where they completed their UG degree in AY 19/20, and will be assessed for support available to new PT students.)

(\*The length of the 'intervening vacation' between courses is not stipulated in Regulations but in most cases it is five months or less.)

(\*\*Where the student's course is taken 'end-on' to another course, the student will be treated for student finance purposes as having started their current course at the beginning of the AY in which they started the previous course.)

Continuing PT students who began their course in AY 18/19 or later may apply for PTML, PTWGLG, plus PTFL, PT GFDs and PT DSAs.

Continuing PT students who began their course before AY 18/19 are not eligible to apply for PTML or PTWGLG. These students may apply for PTFL or PT Fee Grant (PT Fee Grant, where they are continuing on a course that started prior to 1 September 2014) plus PT Course Grant, PTGFDs and PT DSAs. Continuing PT students who fall under this category in AY 20/21 are:

- Students who started a PT course before 1 August 2018, who are continuing the course in AY 20/21.
- Students who started a PT course on 1 August 2018 or later, having transferred from a PT course that started before 1 August 2018.
- Students who started a PT course on 1 August 2018 or later, having completed a PT lower level course which started before 1 August 2018 and achieved a qualification with only the intervening vacation between the courses (these students meet the definition of 'end-on' and are therefore not eligible for PTML / PTWGLG).

Note the student's eligibility depends on the date the student started their course. This means that:

- where the student has self-funded previous years of the course, the course start date determines whether the student is eligible for PTML and PTWGLG
- where the student is a direct entrant who is not undertaking the full course from the first year, the student's course start date determines whether the student is eligible for PTML and PTWGLG.

## **4.2 Residency**

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See the 'Assessing Eligibility' AY 20/21 guidance for full details of student finance regulatory residency requirements.

## **4.3 Previous study**

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Previous qualification achieved:

- Honours degree achieved: PT students are generally not eligible for PT support if they hold an Honours degree from a UK HEP. The only exception is DSAs which PT students with an Honours degree will still be eligible for.

If a PT student already holds a UK Honours degree, support will be available for another Honours degree undertaken on a PT basis if the course is in the following exception subject(s) (regulation 81(28), 2017 Regulations / regulation 25(2), Case 3, 2018 Regulations):

Subjects Allied to Medicine (CAH02)  
 Biological and Sport Science (CAH03)  
 Psychology (CAH04)  
 Veterinary Sciences (CAH05)  
 Agriculture, Food and Related Sciences (CAH06)  
 Physical Sciences (CAH07)

Mathematical Sciences (CAH09)  
 Engineering and Technology (CAH10)  
 Computing (CAH11)  
 Welsh Language (with HECoS codes 100333, 101163 and 100335 only)  
 Applied Environmental Sciences (with HECoS code 101078 only)  
 Biogeography (with HECoS code 101352 only)  
 Childhood Studies (with HECoS code 100456 only)  
 Climate Change (with HECoS code 101070 only)  
 Cultural Studies (with HECoS code 101233 only)  
 Environmental Geography (with HECoS code 100408 only)  
 Environmental Sciences (with HECoS code 100381 only)  
 Ergonomics (with HECoS code 100052 only)  
 Gender Studies (with HECoS code 100621 only)  
 Geographical Information Systems (with HECoS code 100369 only)  
 Geomorphology (with HECoS code 101064 only)  
 Glaciology and Cryospheric Systems (with HECoS code 101394 only)  
 Hair and Make-up (with HECoS code 100706 only)  
 Hair Services (with HECoS code 101374 only)  
 Heritage Management (with HECoS code 100807 only)  
 History (with HECoS code 100302 only)  
 Hydrology (with HECoS code 101079 only)  
 Mapping Science (with HECoS code 101058 only)  
 Maritime Geography (with HECoS code 101065 only)  
 Philosophy (with HECoS code 100337 only)  
 Physical Geography (with HECoS code 100410 only)  
 Pollution Control (with HECoS code 101072 only)  
 Quaternary Studies (with HECoS code 101091 only)  
 Radiology (with HECoS code 100131 only)  
 Remote Sensing (with HECoS code 101056 only)  
 Soil Science (with HECoS code 101067 only)  
 Water Resource Management (with HECoS code 100986 only)  
 Initial Teacher Training (ITT) courses (students cannot already be a qualified teacher)

(Letters previously assigned to the categories above referred to the Joint Academic Coding System (JACS) subject code categories from AY 19/20 JACS has been replaced with the Higher Education Classification of Subjects (HeCoS) which are referred to in the above categories).

Eligible PT students who start a PT Honours degree in an exception subject in AY 18/19 or later will be eligible to receive support for a maximum of four times the FTE course length (capped at 16 years maximum with the exception of ITT courses which are capped at 4 years maximum (regulation 25(2), 2018 Regulations)), as long as they are studying at 25% or higher intensity in each AY. Previous study is not deducted from the new 16 year cap applied where the course is an exception subject; effectively, the 16 year cap on PT funding is 'reset' to zero in this case.



- Lower level qualification achieved: Where the student holds a lower level qualification they can receive PT support to top up their qualification on a PT basis (up to four times the FTE length of the top up course, with PT support capped at 16 years overall including previous PT study where the student received support).

No previous qualification achieved:

- Previous years of PT study where the student received support are deducted from the 16-year maximum number of years of PT support available. Where a student does not have enough years of PT eligibility remaining, they must self-fund the final years of the course themselves.

For example, a student has four years of previous PT study (received support in each year, no qualification achieved). The student starts a PT Honours degree course on 1 September 2018 (three years FTE). The student can receive PT funding (PTWGLG, PTML and PTFL) for up to a maximum of 12 years for the new course, studying at 25% intensity rate throughout (12 years of PT support for the current course, plus four years of previous PT study, do not exceed the maximum 16 years of PT support available).

#### **4.4 Age limit**

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To be eligible for PTML students must be under the age of 60 on the first day of the first AY of the course (regulation 41(2), 2017 Regulations / regulation 54 and, for eligible Oxbridge students, Schedule 5, paragraph 3, Condition 5, 2018 Regulations). There is no age limit for other PT student finance products.

For example, a student's course start date is 15 October 2020. Their 60<sup>th</sup> birthday falls on 10 September 2020. As the student is under 60 on the first day of the first AY of the course (1 September 2020), the student is eligible for PTML. They are also eligible for PTWGLG and PTFL.

#### **4.5 Other sources of funding**

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PT students are not eligible for support if they are receiving a healthcare bursary (including a Scottish healthcare allowance) in respect of their course (regulation 81(3)(a), 2017 Regulations / regulation 10, Exception 3(a), 2018 regulations).

#### **4.6 Arrears**

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Applicants will not be eligible for PT support if they have any outstanding arrears on any HE or FE loan balance (regulation 81(3)(b), 2017 Regulations / regulation 10, Exception 4, 2018 Regulations). Once the arrears have been paid in full, the applicant may become eligible.

'Arrears' are considered to include any breach in the student's obligation to repay the following:

- any repayments of student loan due for an overseas period of residence
- any repayments of ICR student loan due to be repaid by Direct Debit (where the student is considered to be less than two years from paying the loan balance in full)
- any 'mortgage style' loan (generally payable to students who started their course prior to 1998)

Note that the following does not make the student ineligible for PT support:

- the student owes a loan or grant overpayment amount
- the student has a loan balance which is in repayment, has a status of 'found' or 'unmatched' and has failed to respond to SLC's request for information to determine repayment eligibility.

#### **4.7 Unfittedness**

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Where a PT student has previously been found to be unfitted for student support or support provided by any other government department, they may be deemed unfitted for all PT student support (regulation 81(3)(d), 2017 Regulations / regulation 10, Exception 6, 2018 Regulations). Discretion may be applied by SLC in some circumstances as per current SLC procedures.

#### **4.8 Becoming eligible after an event**

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A PT student may become eligible for support during the AY due to certain events occurring (for example, the student is recognised as a refugee) (regulation 82, 2017 Regulations / regulation 80, 2018 Regulations).

In order to become eligible for PT support for living costs including dependants' grants after an event, the event may occur at any point in the AY. The student will be eligible for these products from the AY quarter that starts after the date the student became eligible.

In order to become eligible for PT fee support, the event must take place in the first three months of the AY. If it does, the student will be eligible for fee support for the whole AY of the course. If it does not, the student is not eligible for any fee support for that AY.

#### **4.9 Time limit**

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The time limit for submitting a PT student support application is nine months from the start date of the AY (regulation 99(3), 2017 Regulations / regulation 33, 2018 Regulations). Discretion may be applied by SLC to extend this deadline, if appropriate.

#### **4.10 Prisoners**

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Prisoners are not eligible for any PTML and PTWGLG for periods spent in prison (regulation 81(3)(e), 2017 Regulations / regulation 10, Exception 7, 2018 Regulations). This applies to all prisoner students, whether they satisfy the regulatory definition of an 'eligible prisoner' or not (regulation 2(1), 2017 Regulations / regulation 10(1), 2018 Regulations). Where the student is a prisoner for part of the AY, entitlement to PTML and PTWGLG will be pro-rated and paid for the periods of the AY when the student is not a prisoner. For example:

- a student starts a PT course on 15 September 2020. She is imprisoned on 15 February 2021 during the second term, and remains imprisoned for the rest of the AY. She is given permission to continue to attend the course during her period of imprisonment, however PTML and PTWGLG are only paid for periods in the AY when she is not a prisoner.

Term 1: eligible for full termly payment of PTML and PTWGLG.

Term 2: prorated based on number of days undertaken during the term as a non-prisoner. If she was not a prisoner for 30 days out of a 75 day term, she will receive PTML and PTWGLG for those 30 days only during term two:

$(30/75) \times \text{full termly payment of PTML and PTWGLG} = \text{term two PTML and PTWGLG entitlement}$

Term 3: no PTML and PTWGLG paid as she is imprisoned for the full term.

#### **4.11 ERASMUS**

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Where a student is on an Erasmus year of a PT course, they may be eligible for all PT support except for PTTFL (regulation 86(2), 2017 Regulations / Part 6, regulation 39, 2018 Regulations).

#### **4.12 Concurrent study**

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PT students are not eligible for support for a PT course and another HE course (FT, PT, UG or PG) at the same time. There is no restriction on receiving support for a PT HE course and any FE course at the same time.

#### **4.13 Benefit Entitlement**

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Where a student is eligible for an income assessed benefit (income support, housing benefit or Universal Credit, from the Department for Work and Pensions (DWP)) while studying a PT course, support for tuition costs is disregarded and support for maintenance costs is taken into account when the DWP are assessing their benefit award.

Regulation 51 (2018 Regulations) provides the qualifying conditions students need to meet to be entitled to a special support payment. Regulation 52 (2018 Regulations) clarifies the

maximum amount of maintenance grant that can be regarded as a special support payment. For PT students, this equates to a maximum special support payment of £4,500 (75% of the 100% rate, which is deemed to be £6,000).

Further advice regarding Universal Credit for students is available at <https://www.gov.uk/guidance/universal-credit-and-students#student-income-and-your-universal-credit>, and further information for students is also available via the Universal Credit helpline: 0800 328 5644 / 0800 328 1744 (for Welsh language calls).

Please note PTML is taken into account by the DWP when assessing the benefit award.

## 5 FINANCIAL ENTITLEMENT

### 5.1 Students who start a course on or after 1 August 2018

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Students who start a course on or after 1 August 2018 will be entitled to PT maintenance support (combined PTML and PTWGLG). The Course Grant will be abolished for new students in AY 18/19 and PT DSAs and PT GFDs will continue to be available to new students.

The total maximum PTML and PTWGLG available to eligible PT students per AY is £5,433.75 (75% of the 100% rate, which is deemed to be £7,245).

The 100% rates of loan and grant are used to calculate maximum entitlement to PTML and PTWGLG before the intensity reduction is applied. The financial entitlement to PTML and PTWGLG is based on actual study intensity (subject to the minimum 25% intensity of study requirement, and subject to the 75% cap).

Course intensity	Total maintenance support (grant plus loan)
75% or higher	£5,433.75
25% to 74%	Funding based on actual intensity (% of the 100% rate)
Below 25%	No funding available

There is no minimum loan request amount for PTML. An application can be submitted for a PTML of £0 if the student wants PTWGLG only or wants their income details to be used for bursary assessment purposes.

### 5.2 Students who started a course before 1 August 2018

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The amount of fee grant and course grant (for students who started a course before 1 September 2014) or course grant only (for students who start a course on 1 September 2014 or later) payable to an eligible PT student is determined by income assessment. There is a single income assessment based on the student's and, where appropriate, their partner's gross income from all sources in the preceding financial year, and allowing a disregard for

the dependent children in the student's family. Gross income excludes any CTCs, WTCs or UC received by the student or, where relevant, their partner.

For students starting AY 20/21 before 1 July 2021, the previous financial year covers the period 6 April 2019 – 5 April 2020. For students starting the AY on or after 1 July 2021 the previous financial year covers the period 6 April 2020 – 5 April 2021 (regulation 85(7)(h), 2017 Regulations).

The income of a spouse, civil partner or cohabiting partner (of either sex) will be taken into account when assessing a student's entitlement.

A student can, under certain circumstances, elect to have their application assessed on the basis of their income in the current financial year. To qualify for a current year assessment, the student's income (taking into account the income of their spouse, civil partner, or cohabiting partner, where appropriate) must be at least £1,000 less in the current financial year than the previous financial year (regulation 85(9), 2017 Regulations).

Students who are in receipt of any of the following income assessed benefits at the time when they apply for the grants, or who have a spouse, civil partner, or cohabiting partner whose income is taken into account and who is in receipt of one of these benefits, will not be income assessed and will therefore qualify for the maximum amount of assistance payable under regulation 87(5), 2017 Regulations:

- Universal Credit
- Income Support
- Housing Benefit
- Local Housing Allowance
- Income based Jobseeker's Allowance (JSA)\*
- Income-based Employment Support Allowance (ESA)

\*There are two types of JSA: contribution-based and income-based. Contribution-based JSA is not income assessed and so does not appear on the above list. As most students in receipt of income-based JSA will also be in receipt of Housing Benefit, assessors can look to that benefit first as evidence of automatic qualification for support. For those only in receipt of JSA, the claimant's benefit notification should specify which type of JSA they are receiving. It is possible for a claimant to receive both contribution-based and income-based JSA. A student can receive student support providing they are receiving income-based JSA, it does not matter if they are receiving contribution-based JSA in addition to this.

Those students who are not in receipt of one of the benefits (listed above) will need to have their income assessed. Receipt of WTC or CTC does not make applicants automatically entitled to maximum income assessed support for PT study, but they do not count as income for the purposes of assessment.

The following disregards will apply when calculating an eligible PT student's relevant income (regulation 85(8) 2017 Regulations):

- £2,000 allowance for the student's partner (partner is defined in regulation 85(7)(f), 2017 Regulations)
- £2,000 for an only or eldest dependent child (regulation 85(8)(ii), 2017 Regulations) and
- £1,000 each for any subsequent dependent children (regulation 85(8)(iii), 2017 Regulations).

A child for these purposes includes any child for whom the student has parental responsibility and the child of a partner where the partner's income is taken into account. Partner is defined in regulation 85(7)(f), 2017 Regulations / regulation 70(2), 2018 Regulations. The disregards are applied where the child is wholly or mainly financially dependent on the student, or the student's partner.

## **6 INCOME ASSESSMENT**

### **6.1 Students who start a course on or after 1 August 2018**

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#### **6.1.1 Calculation of household income**

The definition of income used in the income assessment of PTML / PTWGLG is the same as is used for FT loan for living costs. VHI (validating household income) processes with HMRC are used to validate household income.

Household income for PTML assessment is calculated as follows:

- 1) Determine whose income forms part of the household income.
- 2) Determine the taxable income of each person whose income is included in the household income.
- 3) Make the permitted deductions from taxable income to arrive at residual income, and then make any further deductions permitted.

1) - Determining whose income is included

Income to be included is based on whether the student is dependent or independent.

<b>Student Type</b>	<b>Income to include in the household assessment</b>
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Dependent student	<ul style="list-style-type: none"> <li>- Natural / adoptive parent(s) plus, where applicable</li> <li>- The parent's spouse / civil partner / cohabiting partner of either sex plus</li> <li>- The student</li> </ul>
Independent student	<ul style="list-style-type: none"> <li>- Spouse / civil partner or</li> <li>- Cohabiting partner of either sex (only where the student is aged 25 or over on the relevant date) plus</li> <li>- The student</li> </ul> <p>Note that where a student ('Student A') has a spouse / civil partner / partner who is sponsoring a child student, the spouse/civil partner/partner's income is not taken into account in the income assessment of Student A.</p>
Independent student (no partner, or student is under 25 and has a cohabiting partner)	<ul style="list-style-type: none"> <li>- The student</li> </ul>

Independent students: Students are considered to be independent in the following circumstances (Schedule 3, paragraph 4, 2018 Regulations):

- the student is aged 25 or over at the start of the AY
- the student married or entered into a civil partnership before the beginning of the AY. This applies whether or not the marriage/civil partnership is still subsisting
- the student's parents have died:
  - This applies immediately when both parents die
  - Where the household income assessment is based on the income of one parent only and that parent dies, no parental income is required for the whole of the AY, even if the deceased parent has a partner. If the other parent is still alive, the student's independence from the surviving parent must be established at the start of the next AY
- SFW is satisfied that neither of the student's parents can be found or that it is not reasonably practicable to get in touch with them
- the student is irreconcilably estranged from their parents. This would be the case where:
  - The student has communicated with neither of their parents for the period of one year before the beginning of the AY or
  - The student can demonstrate on other grounds that they are irreconcilably estranged from their parents.

- the student was looked after by a local authority throughout a 13 week period or more in aggregate between the student's 14<sup>th</sup> birthday and the first day of the first academic year of the course
- the student's parents are living outside the EU and SFW is satisfied that the assessment of parental income would place them in jeopardy, or that it would not be reasonably practicable for them to send a contribution to the UK
- the student has been self-supporting for periods prior to the start of the first AY of the course amounting in aggregate to at least three years
- the student has care of a person under the age of 18 on the first day of the AY. Once they are assessed as independent on this basis, the student keeps this status for the remainder of the period of study. A student can be considered as having care of a person under the age of 18 if they look after the child and the child lives with them, irrespective of the student's relationship with the child
- student with Section 67 leave declares themselves as independent. These students are likely to come under the independent category as they would have entered the UK as unaccompanied asylum-seeking children
  - This does not apply to dependent children of an individual with Section 67 leave, evidence will be required if they declare themselves as independent.

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Where an independent student has a spouse, civil partner, or cohabiting partner (same or opposite sex), the partner's residual income may be included in the household income assessment. Note that:

- If a student has a cohabiting partner (not a spouse or civil partner) and turns 25 during the AY, the partner's income will only be included in household income from the following AY.
- If a student has a cohabiting partner (not a spouse or civil partner) and is aged under 25, the partner's income is not taken into account. Only partners as defined in the regulations are taken into account in the income assessment of PTML (Schedule 5, paragraph 1, 2017 Regulations / Schedule 3, paragraph 23(1), 2018 Regulations).
- If a student stops cohabiting with their partner during the AY, the partner's income is pro-rated. For example:
  - Joint income is only used for the portion of the AY when the student and the partner are not separated. Where the student and their partner are separated for the duration of the AY, the partner's income is not taken into account.
- If a student (or their partner) has a child who is also a student, and the student child's support is assessed on the income of the student parent and/or their partner,



the partner's income is not taken into account in the income assessment of the student parent.

Dependent students: Dependent students are those who do not fall into any of the independent categories listed above. Note that:

- Where SFW determines that the student's parents have separated before the start of the AY, SFW has discretion as to which parent's income should be assessed. This will normally be the parent with whom the student lives.
- Where the student's parents separate during the AY, parental income should be assessed on a pro-rata basis using the parents' joint income for the time they were together and the single parent's income in respect of the remainder of the AY.
- Where the student's parents separate and in the same AY the parent whose income is to be assessed begins to cohabit with a new partner, the income assessment should include the following:
  - The joint income of the parents for such time as they were living together
  - The single income of the parent who is to be assessed, for such time as that parent was not cohabiting
  - The joint income of the parent who is to be assessed and their cohabiting partner, for such time as they were cohabiting together

## 2) - Determining the taxable income

Tax year of income:

- Where the sponsor's (parent's or partner's) income is being assessed, 'prior tax year' income is used, the tax year before the tax year that ended before the start of the AY. The prior tax year for AY 20/21 is tax year 18/19 (Schedule 3, part 4, chapter 2, regulation 14, 2018 Regulations).

Note that current year income may be used instead (Schedule 3, part 3, chapter 2, regulation 16(5), 2018 Regulations).

- Where the student's income is taken into account, income in the AY in respect of which the student is applying for support is used (Schedule 3, part 4, chapter 1, regulation 10, 2018 Regulations).

Taxable income for the student and their sponsors is the sum of the following:

- The total income on which a person is charged to income tax at Step 1 of the calculation in Section 23 of the Income Tax Act 2007. This means that deductions made from 'total income' by HMRC in respect of income tax reliefs at Step 2 of Section 23 (trade losses and pension contributions) and personal reliefs at Step 3 of

Section 23 are not made when calculating 'taxable income' for student support purposes.

- The whole amount of a payment or benefit mentioned in Section 401(1) of the Income Tax (Earnings and Pensions) Act 2003 (a redundancy payment). Note that, although only the amount of a redundancy payment in excess of £30,000 is included in the total income on which a person is charged to income tax at Step 1 of the calculation in Section 23 of the Income Tax Act 2007, 'taxable income' for student support purposes includes the whole amount of a redundancy payment.
- Where the income tax legislation of an EU member state or states applies, taxable income is defined as the total income from all sources determined for the purposes of the legislation of that state, or where the legislation of more than one EU state applies, the state where the total income is greater.
- Where income does not fall into any of the above categories because of the following reasons, the income will be included in 'taxable income' for student support purposes:
  - The person is not domiciled in the EU or
  - The income is from out with the EU, or
  - The income is earned income that is exempt from tax under any legislation

### 3) - Calculation of residual income and household income

#### **Deductions from parent's or partner's taxable income**

The following deductions are made from a parent's or partner's taxable income to determine residual income:

- The gross amount of certain pension premiums (not in respect of pensions payable under a life assurance policy) that qualify for tax relief and certain equivalent payments.
- £1,130, where the parent / partner is an eligible student or holds a statutory award.
- Pension income paid to an ex-partner under an attachment order made pursuant either to the Matrimonial Causes Act 1973 or the Civil Partnership Act 2004 is excluded from taxable income. Note that where the income is received, it must be included in taxable income (Schedule 3, part 3, regulation 9, 2018 Regulations).

#### **Deductions from the student's taxable income**

The following deductions are made from a student's taxable income to determine residual income:

- Earnings from employment during the AY. However, where the student is on leave of absence from their employer in order to undertake the course, any wages they receive in respect of those periods of leave of absence should be counted as income for assessment purposes (Schedule 3, Part 4, paragraph 11, 2018 Regulations).
- The gross amount of certain pension payments (apart from pension payments under a life insurance policy) which are subject to tax relief under UK legislation and certain equivalent payments

Note, only the taxable unearned income of the student is taken into account (Schedule 3, paragraph 11, 2018 Regulations).

### **Self-assessment**

Those sponsors who are self-assessed must complete tax returns and submit them to HMRC by:

- 30 September (where HMRC is to calculate the tax)
- 31 January (where the taxpayer works out their own tax)

For tax year 18/19, self-assessment must be completed and submitted to HMRC by 31 January 2020.

Note that for self-employed parents / partners, the 'prior tax year' can be taken as the accounting year which ends in the prior tax year. For example, a student's sponsor's accounting year runs from 1 July to 30 June each year. Their income from the accounting year 1 July 2017 to 30 June 2018 is assessed for AY 20/21, as this is the accounting year that ends in tax year 18/19 (the end of their accounting year (30 June 2018) falls between 6 April 2018 to 5 April 2019).

Where income is self-assessed, capital allowances enable the costs of capital assets (for example, buildings and vehicles) to be written off against a business's taxable profits. Capital Allowances (excluding plant and machinery allowances for special leasing) are deducted from self-assessed income.

### **Current-year assessments**

Where residual parental / partner income in the current tax year (the tax year beginning immediately before the start of the AY to which the support application relates) is likely to be not more than 85% of their residual income in the prior tax year, current tax year income may be used. The current year assessment is based on an estimate of residual income (Schedule 3, part 3, chapter 2, regulation 16(5), 2018 Regulations).

Where parental / partner income is assessed on a current year basis for one year of the course, income assessment is based on preceding tax year income for the next AY, and on prior tax year income for the third AY (unless there is another drop in income and a new current year assessment is carried out). This means that the same income is used for three consecutive years (Schedule 3, part 3, chapter 2, regulation 16(5), 2018 Regulations).

## Further deductions from residual income

Once residual income has been calculated for each person whose income is included in the household income, the residual incomes are added together. A deduction of £1,130 is then taken from the aggregate amount for each child who is wholly or mainly financially dependent on:

- The student or their partner\* or
- The student's parent or their parent's partner\* (not the student him/herself).

(\*where the residual income of the partner is being taken into account)

The resulting household income is used to income assess PTML and PTWGLG.

### 6.1.2 Calculation of entitlement to PTML and PTWGLG

All PT students are entitled to up to £5,433.75. Entitlement is based on their actual intensity of study (minimum 25% and maximum 75% of £7,245).

A taper rate is applied to the 100% maintenance grant support rates based on household income. The maintenance grant entitlement is then used to calculate maintenance loan entitlement. The entitlement calculations are as follows:

- PTWGLG
  - Household income of £25,000 or below: maximum PTWGLG (£6,000)
  - Household income above £25,000 and up to £59,200: reduce £6,000 PTWGLG by £1 for every £6.84 of income above £25,000. (Round the calculated amount down to the nearest whole pound) (regulation 47(3), 2018 Regulations)
  - Household income of £59,200 or higher (or student is non-income assessed): use minimum PTWGLG (£1,000)

When a student has not provided enough evidence for completion of an income assessment, the student will be assessed as non-income assessed until the required evidence is received.

- PTML
  - PTML entitlement is calculated by taking the £7,245 total support and deducting the maintenance grant entitlement (both at 100% intensity, as calculated above) (regulation 47 , 2018 Regulations).

Apply the intensity of study reduction to both PTML and PTWGLG and reduce entitlement to 25% to 75% of the 100% rate (based on the actual intensity of study) (regulation 47(3), 2018 Regulations).

For example:

28% study intensity, household income £53,000

- $£53,000 - £25,000 = £28,000$
- $£28,000 / £6.84 = £4,093$
- $£6,000 \text{ max PTWGLG} - £4,093 = £1,907$  (100% intensity grant rate at this income level)
- $£7,245 \text{ max total support} - £1,907 = £5,338$  (100% intensity loan rate at this income level)
- $(28/100) \times £1,907 = £533.96$  PTWGLG entitlement
- $(28/100) \times £5,338 = £1,494.64$  PTML entitlement
- Total entitlement = £2,028.60 (28% of £7,245)

50% study intensity, household income £41,000

- $£41,000 - £25,000 = £16,000$
- $£16,000 / £6.84 = £2,339$
- $£6,000 \text{ max PTWGLG} - £2,339 = £3,661$  (100% intensity grant rate at this income level)
- $£7,245 \text{ max total support} - £3,661 = £3,584$  (100% intensity loan rate at this income level)
- $(50/100) \times £3,661 = £1,830.50$  PTWGLG entitlement
- $(50/100) \times £3,584 = £1,792$  PTML entitlement
- Total entitlement = £3,622.50 (50% of £7,245)

30% study intensity, household income £60,000 (income above upper threshold)

- £1,000 minimum PTWGLG (100% intensity grant rate at this income level)
- £6,245 maximum PTML (100% intensity loan rate at this income level)
- $(30/100) \times £1,000 = £300$  PTWGLG entitlement
- $(30/100) \times £6,245 = £1,873.50$  PTML entitlement
- Total entitlement = £2,173.50 (30% of £7,245)

66% intensity, household income £19,000 (income below the lower threshold)

- £6,000 maximum PTWGLG (100% intensity grant rate at this income level)
- £1,245 minimum PTML (100% intensity loan rate at this income level)
- $(66/100) \times £6,000 = £3,960$  PTWGLG entitlement
- $(66/100) \times £1,245 = £821.70$  PTML entitlement
- Total entitlement = £4,781.70 (66% of £7,245)

45% intensity, household income £28,000 (student is aged 60 or over at the start of the first AY)

- £28,000 - £25,000 = £3,000
- £3,000/£6.84 = £438
- £6,000 max PTWGLG - £438 = £5,562 (100% intensity grant rate at this income level)
- $(45/100) \times £5,562 = £2,502.90$  PTWGLG entitlement

The table below outlines the PTWGLG and PTML entitlement based on levels of income and intensity of study:

INCOME (£)	PTWGLG (£)	PTML (£)	TOTAL GRANT PLUS LOAN (£)
75% intensity			
25,000	4,500.00	933.75	5,433.75
30,000	3,952.50	1,481.25	5,433.75
35,000	3,404.25	2,029.50	5,433.75
40,000	2,856.00	2,577.75	5,433.75
45,000	2,307.75	3,126.00	5,433.75
50,000	1,759.50	3,674.25	5,433.75
55,000	1,211.25	4,222.50	5,433.75
59,200	750.00	4,683.75	5,433.75
50% intensity			
25,000	3,000.00	622.50	3,622.50
30,000	2,635.00	987.50	3,622.50
35,000	2,269.50	1,353.00	3,622.50
40,000	1,904.00	1,718.50	3,622.50
45,000	1,538.50	2,084.00	3,622.50
50,000	1,173.00	2,449.50	3,622.50
55,000	807.50	2815.00	3,622.50
59,200	500.00	3,122.50	3,622.50
25% intensity			
25,000	1,500.00	311.25	1,811.25
30,000	1,317.50	493.75	1,811.25
35,000	1,134.75	676.50	1,811.25
40,000	952.00	859.25	1,811.25
45,000	769.25	1042.00	1,811.25
50,000	586.50	1,224.75	1,811.25
55,000	403.75	1,407.50	1,811.25
59,200	250.00	1,561.25	1,811.25

## 6.2 Students who start a course on or after 1 September 2014 and before 1 August 2018

Regulation 87(5), 2017 Regulations states that if the income threshold is £28,180, a student with an assessed income less than £26,095 will be entitled to the maximum amount of course grant available under regulation 87(5)(b), 2017 Regulations.

As a consequence of applying the income assessment the student may receive:

- No support – zero award
- Full support - £1,155 course grant
- Partial support – the minimum course grant that the student would receive is £50

The taper system will operate as follows:

- A student with relevant income less than £26,095 would receive the full course grant available.
- Thereafter, if the student's income is £26,095 or more the amount of course grant will reduce until eventually it will be exhausted. The taper is set at £1 in every £1.886. This means that a student with a relevant income level of over £26,095 and up to £28,180 will be entitled to a partial course grant.
- A student with an income level of exactly £28,180 will be entitled to a course grant of £50.
- A student with a relevant income level of more than £28,180 will not receive any course grant.

Some examples of the operation of the taper are shown below:

- Single student with no dependants

Relevant Income	Effect of taper (student could receive).
Less than £26,095	Full course grant of £1,155.
£26,095 but less than £28,180	Course grant of £1,155 less £1 for every £1.886 of income (before tax) over £26,095.
£28,180	£50 course grant.
Over £28,180	No support.

- Married student with 2 dependent children

Note: Students with an adult or child dependant may also qualify for additional grant support.

Relevant Income	Effect of taper (student could receive).
Less than £31,095	Full course grant of £1,155.
£31,095 to less than £33,180	Course grant of £1,155 less £1 for every £1.886 of income over £31,095.
£33,180	£50 course grant.
Over £33,180	No support.

The term “relevant income” is defined in regulation 85(8), 2017 Regulations.

### 6.3 Students who start a course before 1 September 2014

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Students who started a course before 1 September 2014 could be eligible for a course and fee grant. Regulation 85(5), 2017 Regulations sets out that the income threshold is set at £16,865, a student with an assessed income of less than £16,865 will be entitled to the maximum amount of assistance available under regulation 85(1), 2017 Regulations.

As a consequence of applying the income assessment the student may receive:

- No support – zero award.
- Full support - £1,155 course grant and £690/£820/£1,025 fee grant (depending on the intensity of study) or a grant to the fee level charged by the HEP, whichever is the lower.
- Partial support – the award is reduced by a minimum of £50. The minimum amount that the student would receive is £50 for the total available by way of fee support and the course grant.

The taper system will operate as follows:

- A student with relevant income of less than £16,865 would receive both the full fee and course grant available.
- A student with relevant income level of £16,865 would receive a reduction of £50 on the maximum amount of fee grant available and would receive the full course grant.
- Thereafter, as the student's income increases over £16,865 the total amount of the award will reduce, until eventually it will be exhausted. The point at which payment of fee support ceases will be the same for each of the three fee grant maxima. Therefore, there will be three different fee grant taper rates in operation: £1 in every £14.52 for students studying at less than 60% of the FTE, £1 in every £11.90 for students studying from 60% to less than 75% FTE and, £1 in every £9.26 for students studying at 75% FTE or more.
- A student with relevant income of £16,865 or more but less than £25,435 will receive a partial fee grant and, if eligible, a full course grant. See regulations 85(4) and 85(5), 2017 Regulations for the method of determining the amount of fee grant.
- A student with relevant income of exactly £25,435 will receive a fee grant of £50 and, if the student is eligible, a full course grant.
- A student with a relevant income of over £25,435 and up to £26,095 will receive no fee grant, but, if eligible, the full course grant of £1,155.



- Thereafter, as the student's income increases over £26,095 the amount of course grant will reduce until eventually it will be exhausted. The taper is set at £1 in every £1.886. This means that a student with a relevant income level of over £26,095 and up to £28,180 will be entitled to a partial course grant.
- A student with an income level of exactly £28,180 will be entitled to a course grant of £50. No fee grant will be payable.
- A student with a relevant income level of more than £28,180 will not receive any support.

Some examples of the operation of the taper are shown below:

- Single student with no dependants

Relevant Income	Effect of taper amount (student could receive).
Less than £16,865	Full fee grant (up to £690/£820/£1,025 or the level of fees charged by the HEP, whichever is the lower). Full course grant of £1,155.
£16,865	A reduction of £50 from the fee grant will apply. Full course grant of £1,155.
Over £16,865 but less than £25,435	A reduction of £50 from the fee grant will apply. Thereafter, a reduction of £1 from the fee grant would apply for each £14.52/£11.90/£9.26 of relevant income over £16,865 from the maximum amount of fee grant available. Full course grant of £1,155.
£25,435	£50 fee grant. Full course grant of £1,155.
Over £25,435 up to £26,095	No fee grant. Full course grant of £1,155.
Over £26,095 but less than £28,180	No fee grant. Course grant of £1,155 less £1 for every £1.886 of income over £26,095.
£28,180	No fee grant. £50 course grant.
Over £28,180	No support.

- Single EU student with no dependants

Relevant Income	Effect of taper amount (student could receive).
Less than £16,865	Full fee grant (up to £690/£820/£1,025 or the level of fees charged by the HEP, whichever is the lower).
£16,865	A reduction of £50 from the fee grant will apply.
Over £16,865 but less than £25,435	A reduction of £50 from the fee grant plus a reduction of £1 from the fee grant for each

	£14.52/£11.90/£9.26 of relevant income over £16,865 will apply.
£25,435	£50 fee grant.
Over £25,435	No support.

- Married student with two dependent children

Note: Students with an adult or child dependant may also qualify for additional dependants' grant support.

Relevant Income	Effect of taper amount (student could receive).
Less than £21,865	Full fee grant (up to £690/£820/£1,025 or the level of fees charged by the HEP, whichever is the lower). Full course grant of £1,155.
£21,865	A reduction of £50 from the fee grant will apply. Full course grant of £1,155.
Over £21,865 but less than £30,435	A reduction of £50 from the fee grant will apply. Thereafter, a reduction of £1 from the fee grant would apply for each £14.52/£11.90/£9.26 of relevant income over £21,865 from the maximum amount of fee grant available. Full course grant of £1,155.
£30,435	£50 fee grant. Full course grant of £1,155.
Over £30,435 up to £31,095	No fee grant. Full course grant of £1,155.
Over £31,095 to less than £33,180	No fee grant. Course grant of £1,155 less £1 for every £1.886 of income over £31,095.
£33,180	No fee grant. £50 course grant.
Over £33,180	No support.

The term "relevant income" is defined in regulation 85(8), 2017 Regulations.

## 7 PAYMENTS

The student must supply details of a UK bank account which is in their own name before payments can be released.

- Paid to the student: PTML, PTWGLG, Course Grant, GFDs
- Paid to the HEP: PTTFL, Fee Grant

### 7.1.1 Confirmation of study

- **Registration confirmation and confirmation of intensity for PTML and PTWGLG**

- PTML and PTWGLG payments will be released following receipt of registration confirmation from the HEP. By confirming registration, the HEP is confirming that the student is in study and is on track to complete the course within the maximum course duration.
- The HEP must also confirm that to the best of their knowledge and belief the intensity of study the student will undertake in that AY is correct, no PTML or PTWGLG instalments will be released until intensity has been confirmed.
- One registration confirmation is required from the HEP for each AY of study.
- **Attendance confirmation for PTFL**
  - The number of attendance confirmations required for PT courses will increase from one to three per AY from AY 18/19 onwards (new and continuing students).
- **Blocking future PTML and PTWGLG instalments on negative attendance confirmation**
  - If a negative attendance confirmation is received for PT TFL, future PTML and PTWGLG instalments will be blocked and not released.
  - The PTML and PTWGLG payments will not be made until two weeks after the term start date. However the payments may have already been released when non-attendance is confirmed for that term. In that case, PTML and PTWGLG will be blocked from the following term.
  - Once attendance is confirmed (regulation 87, 2018 Regulations), all PTML and PTWGLG payments that were due to be released until the date of confirmation of attendance will be paid to the student.

### **7.1.2 Payment proportions**

Payment of PTML and PTWGLG will be made in three instalments per AY (33%, 33% and 34%).

Where the student is eligible for PTML and PTWGLG from the start of the AY but is awarded support after the start of the AY, payments will be combined so that the entitlement due up to the point of payment is released. For example, a student applies for and is awarded support in respect of the whole AY in term two. 66% of entitlement is released in term two and 34% in term three.

### **7.1.3 Payment dates**

The term start and end dates used for PTML and PTWGLG will be those advised by the HEP.

PTML instalments will not be released until two weeks after the start of each term and after attendance has been confirmed (regulation 87, 2018 Regulations).

Course end dates must be captured to ensure that:

- PT students are not funded for concurrent periods of study and
- Maintenance payments are not made after the course end date.

#### **7.1.4 Late entrants**

Maintenance support is only available where the student is undertaking a course during a term. If a student starts their course during the second or third term, no payment should be released for any term where the student was not undertaking their course.

#### **7.1.5 Overpayments**

Overpayments of PTML and PTWGLG will be collected as per current procedures. In the event that a PT student receives an overpayment, the overpayment may be recovered from the student.

Overpayments of PTWGLG and GFDs can be recovered from PTML and vice versa.

PTTFL overpayments are not recoverable from maintenance payments.

## **8 REPAYMENTS**

PTML is subject to existing Plan 2 repayment rules. Where the student starts a course in AY 20/21, loan balances may enter repayment from 6 April 2021 at the earliest.

See the AY 20/21 'Repayments' guidance for full details.

Note that PTML is not in scope for the Welsh Partial Cancellation Policy. Only FT loan for living costs is in scope for this policy.

## **9 CHANGE OF CIRCUMSTANCE**

### **9.1 Students who start a course on or after 1 August 2018**

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The following information describes changes to PTTFL, PTWGLG and PTML entitlement following a change of circumstance (CoC).

#### **9.1.1 Change to loan amount**

The amount of PTTFL or PTML requested can be amended up to one month before the end of the current AY (regulation 33, Table 1, 2018 Regulations). Note that:

- where the student is non-income assessed and then requests an income assessment, the 11 month deadline also applies.
- where the student increased the loan request amount, an interim payment will be released where required, and future payments will be adjusted.

PT students can reduce the loan request amount, but not to less than the amount already paid in the AY. However, they can make a voluntary repayment directly to SLC if they wish to reduce their current loan balance. The voluntary repayment cannot be refunded later. However, where the student has not yet requested their maximum PTML entitlement, they may increase the loan request amount if they are still within the time limit for doing so.

### **9.1.2 Course transfers**

Funding available to a PT student following a transfer is as follows:

Transfer to a different course, both courses have the same AY quarter start date: where the student transfers to a course which has the same AY quarter start date as the original course, there is no change to the funding available for that AY (unless the intensity of study has undertaken changes).

For example:

Barbara starts a PT course in October 2020. She is non-income assessed, and studying at 50% intensity. Barbara is entitled to PTML of £3,122.50 and PTWGLG of £500. In January 2021, she transfers to a PT course which started in November 2020 (no change of intensity). Both courses have an AY start date of 1<sup>st</sup> September 2020. Her maintenance entitlement remains at PTML of £3,122.50 and PTWGLG of £500, and she will not be entitled to further funding until the AY starting 1 September 2021.

Transfer to a different course, the new course has a later AY start date: where the student transfers to a course with a later AY quarter start date, a new full AY of funding is available, starting from the AY quarter start date of the new course.

For example:

Johnny starts a PT course in September 2020. He is income assessed and studying at 75% intensity. He is entitled to PTWGLG of £4,500 and PTML of £933.75. In January 2021 he transfers to a PT course which starts in January 2021. As the new course has a later AY start date (1 January 2021) Johnny is assessed for a new AY of support. As he is now studying at 50% intensity, he is entitled to PTWGLG of £3,000 and PTML of £622.50 for the AY from 1 January 2021 – 31 December 2021, and will not be entitled to further PTML or PTWGLG until the AY starting 1 January 2022 (unless his intensity of study increases).

Transfer to a different AY quarter start date (remaining on the same course): where the student transfers to a different AY quarter start date, but remains on the same course the student's original AY start date continues to apply for funding purposes. The student will only be entitled to further funding from the start of the second AY, following the original AY start date (unless there is a change of intensity within the AY).

For example:

Brenda starts a PT course in January 2021. She is income assessed and studying at 25% intensity. She is entitled to PTWGLG of £1,500 and PTML of £311.25. She completes the first year of the course in July 2021 and starts the second AY of the course in September 2021 rather than January 2022. However, because she has not changed course, her original AY quarter start date of 1 January 2021 will continue to apply until she completes the course. This means that she will not be entitled to a new AY of funding until 1 January 2022. (Note that if she has not had the maximum PTML and PTWGLG in the first AY and undertakes additional modules, she will be entitled to further funding as intensity in that AY has increased.)

### 9.1.3 Repeat study

PT students may be funded for repeat AYs of PT study, as long as they:

- meet the minimum 25% intensity of study requirement in the repeat AY
- are still able to complete the course in no more than four times the length of a FTE course and
- have not exceeded the maximum 16 years of PT funding available (regulation 27(a)(ii), 2018 Regulations)

There is no extra funding available to PT students for Compelling Personal Reasons (CPR).

For example:

Niall starts a PT course in AY 20/21 which is four years FTE. One FT AY equals 100%, therefore a four year FT course in this example requires 400% total intensity. His PT intensity of study patterns are as follows:

Year	AY	Intensity		PT TFL & PTML
		AY intensity	Cumulative total	
1	20/21	25%	25%	✓
2	21/22	25%	50%	✓
3	22/23	25%	75%	✓
4	23/24	25%	100%	✓
5	24/25	25%	125%	✓
6	25/26	25%	150%	✓
7	26/27	25%	175%	✓
8	27/28	25%	200%	✓

9*	28/29	25% (repeat)	200%	✓
10	29/30	25%	225%	✓
11	30/31	25%	250%	✓
12	31/32	25%	275%	✓
13	32/33	25%	300%	✓
14	33/34	25%	325%	✓
15*	34/35	25% (repeat)	325%	✓
16	35/36	25%	350%	✗
17	36/37	25%	375%	✗
18	37/38	25%	400%	✗

\*repeat of previous year

Niall is eligible for PT funding for years 9 and 15 of study (both are repeat years). However, in year 16 of study he will only be funded if he undertakes 75% intensity, if he does not, he is unable to complete the course in four times the length of a FTE course and will therefore not receive any PTML and PTWGLG funding in year 16 and onwards.

#### 9.1.4 Suspension and resumption

If a student suspends study with the agreement of their HEP, the HEP should promptly notify SLC. No PTML or PTWGLG payments will be released while a student is suspended. However, the following should be noted:

- Where the student suspends study due to illness, SLC will disregard the first 60 days of the suspension period. Students are eligible for PTML and PTWGLG in this period. The suspension period as notified by the HEP should start from the actual start date of the suspension (not after 60 days of absence through illness) (regulation 35(4)(d)(i), 2018 Regulations).
- SLC has discretion to continue paying a student all or part of the PTML and PTWGLG entitlement while the student is suspended for reason other than illness, or where the illness exceeds 60 days. Reasons for applying discretion to pay through suspension include but are not limited to hardship. Each case will be considered on its own merits (regulation 35(4)(d)(ii), 2018 Regulations).

Once the student resumes study, PTML and PTWGLG payments will resume. Note that PTML and PTWGLG instalments that were due during the suspension period will only be payable to the student on a discretionary basis. Reasons for paying PTML and PTWGLG during a period of suspension may include but are not limited to hardship. For example:

Bess starts a PT course in AY 20/21 and completes the first AY. During term one of the second AY (AY 21/22) she suspends her studies due to ill health. She has been paid the first instalment of PTML and PTWGLG for AY 21/22 at the point of suspension.

She resumes the course in AY 22/23. When she resumes the course, payments of PTML and PTWGLG that were due up to the point of resumption will only be paid if SLC exercises its discretion to do so.

### **9.1.5 Withdrawal**

The date of withdrawal is the last date that the student attended or undertook the course. Note that this date may be earlier than the date the student officially left the course.

- Where SLC is notified that the student withdrew prior to a PTML and PTWGLG payment being made, the full payment is treated as an overpayment.
- Where the withdrawal date falls part-way through a term for which a payment of PTML and PTWGLG has been made, entitlement to PTML and PTWGLG for that term will be prorated.

For example:

Myra starts a PT course on 15 September 2020. She withdraws from the course on 15 March 2021 (during term two). The first two instalments of PTTFL have been paid to the HEP, and the first two instalments of PTML and PTWGLG have been paid to Myra. No PTTFL will be clawed back unless the HEP reduces the fee charged to an amount which is less than the PTTFL paid. Myra is entitled to PTML and PTWGLG for term one, and a prorated amount for days of the course undertaken in term two until the date of withdrawal.

### **9.1.6 Change of intensity**

At the beginning of each AY the HEP must confirm the total number of credits that the student intends to complete. The number of credits is used by SLC to calculate the student's intensity of study for the AY. If a HEP is aware that the total number of credits undertaken in that AY has changed, the HEP must inform SLC so that intensity can be recalculated and the student's entitlement reassessed.

The total number of credits undertaken in the AY, as confirmed most recently by the HEP, will dictate the total PTML and PTWGLG entitlement for the AY. This means that:

- Where intensity of study drops from above 25% to below 25%, the student is not entitled to any maintenance support for that AY, as the total number of credits undertaken does not satisfy the minimum intensity requirement.
- Where intensity of study rises from below 25% to above 25%, the student is entitled to maintenance support for the full AY, as the total number of credits undertaken satisfies the minimum intensity requirement.



- Where intensity of study changes (remaining at or above 25%), the student is entitled to maintenance for the full AY, based on the most recently confirmed study intensity.

In any case, the student is only eligible for maintenance when studying at 25% or higher intensity during the AY.

For example:

Nicole starts a PT course in September 2020, studying at 50% intensity in the first AY. Her total maintenance entitlement for AY 20/21 is £3,622.50 (PTML of £3,122.50 and PTWGLG of £500 as income is above the upper threshold). Her HEP confirms that her intensity of study has reduced to 25% from 20 February 2021. Nicole's new entitlement in AY 20/21 is a total of £1,811.25 (PTML of £1,561.25 and PTWGLG of £250) for the full AY (the 25% intensity rate for the full AY).

Payments made at 50% intensity are as follows:

Term 1: PTML £1,030.43 and PTWGLG £165 (33% of £3,622.50)

Term 2: PTML £1,030.43 and PTWGLG £165 (33% of £3,622.50)

Revised total AY entitlement following the intensity change is £1,811.25. As Nicole has already received £2,390.86, she is not entitled to any more maintenance support in AY 20/21.

New entitlement for the AY: £1,561.25 (PTML) and £250 (PTWGLG)

Payments already made: £2,060.86 (PTML) and £330 (PTWGLG)

Nicole owes a loan overpayment of £499.61 PTML and £80 PTWGLG

Cathy starts a PT course in September 2020, studying at 70% intensity in the first AY. Her total maintenance entitlement for AY 20/21 is £5,071.50 (PTWGLG of £4,200 and PTML of £871.50) as income is below the lower threshold. Her HEP confirms that her intensity of study has reduced to 25% from 20 December 2020. Cathy's new entitlement in AY 20/21 is a total of £1,811.25 (PTWGLG of £1,500 and PTML of £311.25), the 25% intensity rate for the full AY.

Payments made at 70% intensity are as follows:

Term 1: PTML £188.27 and PTWGLG £1,386 (33% of £4,655)

Revised total AY entitlement following the intensity change is £1,811.25

New entitlement for the AY: £311.25 (PTML) and £1,500 (PTWGLG)

Payments already made: £188.27 (PTML) and £1,386 (PTWGLG)

Cathy has already received £1,574.27 and will receive £129.48 (the difference between the amount paid and the new total entitlement as follows):

Term 2: £0

Term 3: £129.48 (PTML £15.48 and PTWGLG £114)

### 9.1.7 Change to mode of study

Students may change mode of study (FT to PT or vice versa) either from the start of the next AY or during an AY (regulation 31, 2018 Regulations).

- 'Same season' mode switcher

A student is a same season mode switcher where both the FT and PT courses started in the same AY quarter.

Fee support: Students are not eligible for TFL for both courses in the same term in this scenario. TFL liability is for the original course attended during the term in which the switch occurred (unless the HEP has agreed to not charge any fees for the first course, in that case, the fee payment for that term will go to the new course).

Maintenance support: Entitlement to maintenance support is calculated based on the number of days per term undertaken in each mode of study, where the student switches mode during a term:

- PT
  - $(\text{No. of PT days in the term} / \text{total no. of days in term}) \times (\text{full AY PT maintenance entitlement} / 3) = \text{PT maintenance entitlement for the relevant term.}$
- FT
  - $(\text{No. of FT days in the term} / \text{total no. of days in term}) \times (\text{full AY FT maintenance entitlement} / 3) = \text{FT maintenance entitlement for the relevant term.}$

For example:

Joe starts a FT course on 17 September 2020. He switches to the PT version of the same course in October, studying at 50% intensity. The course start date for both the FT and PT versions is 17 September 2020.

Fee support: TFL is paid for the FT course for term one (the original mode attended in that term), and the PT course for terms two and three.

Maintenance support: The HEP confirms the student's date of last attendance on the FT course (24 October 2020) and the date of first attendance on the PT course (25 October 2020).

FT term one dates: 17 September to 12 December 2020 (87 days)

PT term one dates: 17 September to 14 December 2020 (89 days)

FT maintenance entitlement (full AY): £7,245

PT maintenance entitlement at 50% intensity (full AY): £3,622.50

No. of days in FT term one (17 September to 12 December inclusive) = 87

No. of days undertaken on a FT basis (17 September to 24 October) = 38

33% of £7,245 = £2,390.85

$(38/87) \times £2,390.85 = £1044.28$  FT maintenance entitlement for term one

No. of days in PT term one (17 September to 14 December inclusive) = 89

No. of days undertaken on a PT basis: (25 October to 14 December inclusive) = 51

33% of £3,622.50 = £1,195.43

$(51/89) \times £1,195.43 = £685.02$  PT maintenance entitlement for term one

- 'Different season' mode switcher

If a student has transferred with a change of mode to a course with a later AY quarter start date, the student is eligible for term one fee and maintenance payments for both courses.

For example:

Stella starts a FT course in September 2020. She transfers to a PT course in January 2021. The first term of the PT course starts in January 2021.

Fee support: TFL is paid for term one of the FT course. As the PT course starts in a later AY quarter, it is treated as a new full AY of support. Stella is therefore eligible for full fee payments for all three terms of the PT course. Her AY start date going forward will be 1 January.

Maintenance support: FT maintenance support is paid for term one of the FT course. Stella is entitled to PT maintenance support for all terms of the first AY of the PT course, from January 2021 PT course start date.

Gene starts a PT course in September 2020. He completes this AY in June 2021, then enters the second year of a FT course which starts in July 2021. In this scenario the student will be entitled to full fee and maintenance support for both AYs as he will be completing both AYs in full.

Note that where a student switches mode:

- Students are not transitionally protected. This means that, for the new course, they are assessed for the package of support available to new students in the AY that the switch takes place. The student must complete a new student application.
- The FT and PT courses should be assigned their own statutory repayment due dates (SRDDs).

Mode switching and previous study: The original course does not need to be added to the previous study section of the application for the new course unless the student has obtained a qualification. (This is because previous study in a different mode, where no qualification was achieved, is not taken into account in previous study rules)

For example:

Jaimé starts a FT three year Honours degree course in AY 19/20 and successfully completes year one. He decides to continue the course on a PT basis in AY 20/21. He is now starting year two of the three year FTE degree, therefore must be able to complete the remainder of the course on a PT basis in no more than four times the remaining FTE ordinary duration, within eight PT AYs. He completes the degree on a PT basis in six PT AYs and is eligible to receive PTTFL, PTML and PTWGLG for all six years.

Janey starts a FT four year Honours degree course in AY 19/20 and successfully completes year one. She transfers to a PT course in AY 20/21. She is now starting in year two of the four year FTE degree, therefore must be able to complete the remainder of the course on a PT basis in no more than four times the remaining FTE ordinary duration (3 FTE AYs to be completed in no more than 12 PT AYs).

Janey studies at 25% intensity over four AYs (AYs 20/21 to 24/25 inclusive), completing one FTE year of the course and receiving PTTFL, PTML and PTWGLG in each AY.

She then decides to return to FT study to complete the rest of the course. Janey's remaining entitlement to FT fee support is calculated as follows:

$$(OD + 1) - PC$$

OD is the number of AYs that make up the ordinary duration of the course  
PC is the number of AYs that the student has spent on previous courses (note that only previous years of FT support are counted)

$$OD = 4$$

$$PC = 1$$

$$(4 + 1) - 1 = 4.$$

Janey has a maximum of four years of FT support available to complete the course. (Note that the result would be the same if Janey did not have any PT previous study and had only undertaken one year of previous FT study, as previous study which was undertaken in a different mode and where no qualification was achieved is not taken into account.)

### 9.1.8 In-year reassessments

An income assessed PT student may require an in-year reassessment when there has been a change to their household income. The reassessment may lead to an adjustment to the PT student's maintenance support.

For example:

Jack is studying at 28% intensity and has a household income of £53,000

$£53,000 - £25,000 = £28,000$

$£28,000 / £6.84 = £4,093$

$£6,000$  (max PTWGLG) -  $£4,093 = £1,907$  (100% intensity)

$£7,245$  (max support) -  $£1,907 = £5,338$  (100% intensity)

$28/100 \times £1,907 = £533.96$  PTWGLG

$28/100 \times £5,338 = £1,494.64$  PTML

Total maintenance support =  $£2,028.60$  (28% of  $£7,245$ )

Term 1 - Jack received  $£176.21$  grant and  $£493.23$  loan (33%)

Term 2 - Jack received  $£176.21$  grant and  $£493.23$  loan (33%)

During Term 3, Jack's household income is found to be  $£33,000$  rather than  $£53,000$  and SLC need to reassess Jack.

$£33,000 - £25,000 = £8,000$

$£8,000 / £6.84 = £1,169$

$£6,000$  (max PTWGLG) -  $£1,169 = £4,831$  (100% intensity)

$£7,245$  (max support) -  $£4,831 = £2,414$  (100% intensity)

$28/100 \times £4,831 = £1,352.68$  PTWGLG

$28/100 \times £2,414 = £675.92$  PTML

Total maintenance support =  $£2,028.60$  (28% of  $£7,245$ )

Term 3 – Jack is entitled to  $£459.91$  PTWGLG and  $£229.81$  PTML (34%).

Jack has been overpaid PTML by  $£540.34$  for terms 1 and 2.

PTML paid in terms 1 and 2:  $£493.23 \times 2 = £986.46$

New PTML entitlement  $£675.92 - £986.46 = £310.54$  overpayment

Jack has been underpaid PTWGLG by  $£540.34$  for terms 1 and 2.

PTWGLG paid in terms 1 and 2:  $£176.21 \times 2 = £352.42$

New PTWGLG entitlement  $£1,352.68$  (33% of  $£1,352.68 = £446.38 \times 2 = £892.76$ )

$£892.76 - £352.42 = £540.34$  underpayment

Term 3 payment due = 34% of  $£1,352.68 = £459.91$

As Jack has been overpaid PTML but not PTWGLG, SLC will adjust the payments that have already been made to him to account for the deficit. This will be split over the

remaining payment instalments as follows:

Term	PTWGLG	PTML	Total
1	£176.21	£493.23	£669.44
2	£176.21 (+540.34) = £716.55	£493.23 (-£310.54) = £182.69	£899.24
3	£459.92	£0	£459.92
Total	£1,352.68	£675.92	£2,028.60

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## 9.2 Students who start a course before 1 August 2018

### 9.2.1 Students whose status as an eligible student is converted to that of an eligible PT student

Students can have their status as an eligible student converted to that of an eligible PT student when they transfer from a designated FT course to a designated PT course (and vice versa). Where students transfer from a FT course to the equivalent PT course between AYs, the process is simple.

Where the transfer took place before 1 September 2014, the student applied for the fee grant and course grant as a PT student, rather than the loan and other grants as a FT student. Where the transfer from a designated FT course to a designated PT course takes place on or after 1 September 2014, the student applies for the part-time tuition loan and course grant as a PT student. Subject to this section, as a student will cease to be an eligible student when they become an eligible PT student, no further payments of FT support should be made to the student. So if the payment dates for FT grants and loans is 1 September, 1 January and 1 April and a student ceases to undertake a designated course and transfers to take up a PT course on 1 December, the student will not get paid any FT grants and loans on 1 January and 1 April. Once SFW has entered the relevant dates into the LA portal and perform a reassessment, this will be handled automatically by CoC functionality.

For students who were eligible to apply for a loan for living costs while they were a FT student but did not do so or did apply but for less than the maximum available, the student can apply for a loan for living costs after they transfer to the PT course. The amount of support they can apply for in this case is set out in regulation 103(3)(d) and (4), 2017 Regulations.

For information on how Disabled Students' Allowances are calculated in the event of a student transferring from a designated FT course to a designated PT course during an AY, see the 'Disabled Students' Allowances' guidance.

Where students transfer from undertaking a FT course to a PT course in the same subject or subjects leading to the same qualification at the same institution, the PT course is to be treated as satisfying regulations 83(1)(b) and 83(1)(c), 2017 Regulations provided the period of PT study to be undertaken by the student is of at least one AY's duration and, in the case

of a course that began before 1 September 2014, does not exceed twice the period ordinarily required to complete the remainder of the FT course from which the student transfers. In the case of a course that began on or after 1 September 2014, it must be of at least one AY's duration and must not exceed four times the period ordinarily required to complete the remainder of the FT course from which the student transfers (please see the following examples).

Examples:

Trudi started a designated course leading to a BA in History in September 2013, which would normally be completed in three years if studied FT. The student studies FT in the first year, and transfers to the equivalent PT course in the second year (a designated PT course leading to a BA in History provided by the same HEP). The student plans to complete the course at the end of four years' PT study. The course will be treated as satisfying regulation 83(1)(b) and (c)(i), 2017 Regulations because the period of PT study to be undertaken will last more than one AY and will not exceed twice the period ordinarily required to complete the remainder of the designated course ( $2 \times 2 = 4$  years).

Andrew starts the same designated FT course in September 2015, which would normally be completed in three years. The student completes two years as a FT student and then transfers to the equivalent PT course for the final year. The student plans to complete the designated PT course after 5 years of PT study. The course cannot be treated as satisfying regulation 83(1)(c)(ii), 2017 Regulations because the period of PT study to be undertaken will exceed four times the period required to complete the FT course ( $1 \text{ year} \times 4 = 4$  years and the student intends to complete their period of PT study in 5 years). Student B cannot qualify for any further support in connection with that course.

### **9.2.2 Students whose status as an eligible PT student is converted to that of an eligible student**

Students who move from PT courses to FT courses between AYs simply apply for a different type of support that year. Where students transfer from a PT course to a FT course during an AY they become entitled to a portion of the support available for FT students. Any amount of support paid to the student under Part 12, 2017 Regulations for the relevant AY is ignored when determining the amount of support to which the student is entitled in respect of that AY.

Where students move to a FT course during the first quarter of the AY there is no reduction as a result of having spent time on a PT course from any grants for living costs or loans for living costs for the FT course for which they may qualify. Where they move to a FT course during the second quarter of the year they are eligible for two thirds of the grants for living costs and loans for living costs for which they are assessed. When they move to a FT course during the third quarter of the AY they can be eligible for one third of the grants for living costs and loans for living costs for which they are assessed.

### **9.2.3 Students who have been in receipt of a post-compulsory education award**

Students who have been receiving discretionary funds under the provisions in the Local Education Authority (Post-Compulsory Education Awards) Regulations 1999, as amended (the “PCEA Regulations”), who are now eligible for the PT student support package under the Education (Student Support) (Wales) Regulations 2018 are no longer eligible to receive discretionary funding from their Local Authority under the PCEA Regulations. The PCEA Regulations provide that students who are eligible for funding by virtue of regulations made under section 22 of the Teaching and Higher Education Act 1998 cannot be eligible for post-compulsory education awards. As the fee grant and course grant are paid pursuant to regulations made under Section 22 of the Teaching and Higher Education Act, PT students who are eligible for support under the Education (Student Support) (Wales) Regulations 2018 are excluded from eligibility for discretionary funding under the PCEA Regulations.

Note: Students who are not eligible for support for PT or FT study under the Education (Student Support) (Wales) Regulations 2018 may still be eligible for discretionary funding under the PCEA Regulations.

PT students are eligible for a maximum of eight years of support (where the course started before 1 September 2014) or sixteen years of support (where the course starts on or after 1 September 2014). If they choose to apply for PT support in a year in which they repeat part of their course, the amount of time that they are expected to complete the course in will be assessed. If, taking into account the period of repeat study, they are still on track to complete the course in not more than twice (where the course started before 1 September 2014) or four times (where the course starts on or after 1 September 2014) the period ordinarily required to complete the FTE course (see regulation 83(5), 2017 Regulations) they can be considered for support for the AY in which they repeat. The amount of time in which the student is expected to complete their course is assessed every time the student makes an application for support for a year of his course.

Examples:

- A student who is undertaking a course that they started before 1 September 2014 and would take 3 years to complete if studied FT, must still be able to complete the course in no longer than twice this amount of time, 6 years, when studied on a PT basis. So in this case any repeat years of study can only be funded if the course can still be completed in 6 years (regulation 84(5), 2017 Regulations).
- A student who is undertaking a course that they started on or after 1 September 2014 and would take 4 years to complete if studied FT must still be able to complete the course in no longer than four times this amount of time, 16 years when studied on a PT basis. In this case any repeat years of study can only be funded if the course can still be completed in 16 years. If it is clear that a student who has to repeat part of his course will be unable to complete the course within four times the period ordinarily required to complete the FTE course even if the student increase their



intensity of study, they will cease to be eligible for support (regulation 84(5), 2017 Regulations).

It should be noted that a student will cease to be eligible for support if it becomes impossible for him to complete the course within twice the period ordinarily required to complete the FTE (where the course started before 1 September 2014) or four times the period ordinarily required to complete FTE (where the course started on or after 1 September 2014).

## **10 PART TIME DEPENDANTS' GRANTS**

The PT dependants' grants are:

- Part-time Adult Dependants' Grant (PTADG) (regulation 91, 2017 Regulations / regulation 71, 2018 Regulations)
- Part-time Childcare Grant (PTCCG) (regulation 92, 2017 Regulations / regulation 75, 2018 Regulations)
- Part-time Parents' Learning Allowance (PTPLA) (regulation 93, 2017 Regulations / regulation 73, 2018 Regulations)

### **10.1 General Eligibility**

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Students who are personally eligible for student support under paragraph 9, Schedule 1, 2017 Regulations/ paragraph 6(1), Schedule 2, 2018 Regulations (nationals of member states of the EU) but not under any other paragraph of that Schedule, are not eligible for PT grants for dependants.

Regulations 89, 2017 Regulations / regulation 69, 2018 Regulations apply with regard to eligibility for PT dependants' grants.

For PT dependants grants, additional criteria is that the student must be studying at a minimum 50% intensity in an AY to be eligible for PT dependants' grants (regulation 89(3), 2017 Regulations / regulation 69(1)(c), 2018 Regulations).

No student who holds an Honours degree from a UK HEP will be eligible for PT dependants' grants (unless that student is topping up an existing degree to an Honours degree).

No more than any one course at any one time can be supported (FT or PT).

PT dependants' grants are available to eligible students regardless of age.

A student can only receive PT dependants' grant support for a designated PT course (or a designated FT distance learning course which the student started before 1 September

2012). Any student starting a FT distance learning course on or after 1 September 2012 is not eligible for dependants' grants.

No PT distance learning students are eligible for dependants' grants (regulation 69(2), Exception 5, 2018 Regulations).

Students are eligible for PT dependants' grants while attending an overseas HEP as part of their UK course, whether obligatory or optional.

Due to the differences in minimum intensity of study requirements for PT products, a student may not be eligible for all PT products in all years of their course. A minimum of 25% of the FTE study intensity is required to be eligible for TFL and DSAs, however, where the student is applying for Course Grant (pre August 2018) and / or Dependants' Grants (all students), the intensity of study must not be less than 50% of the FTE, and the student must be able to complete the PT course in no more than two times the length of the FTE.

#### **10.1.1 Students who become eligible during the course**

Under regulation 82(4), 2017 Regulations / regulations 80 and 81, 2018 Regulations, a student may qualify for PT dependants' grants from, and including, the AY during which:

- the student's course becomes designated
- the student, his or her spouse, his or her civil partner or his or her parent is recognised as a refugee or becomes a person with leave to enter or remain
- the student or the student's parent are awarded Section 67 leave
- the state of which he is a national, accedes to the EU where the student has been ordinarily resident in the United Kingdom and Islands throughout the three-year period immediately preceding the first day of the first AY of the course
- the student acquires the right of permanent residence
- the student becomes the child of a Turkish Worker
- the student becomes an EEA migrant worker or a family member of an EEA migrant worker, or a person described in Schedule 1, Part 1 2017 Regulations /Schedule 2, Category 4, 2018 Regulations
- the student becomes the child of a Swiss national

In these circumstances the student is eligible for PTADG, PTPLA and PTCCG only for the quarters after the events listed above occur. For example, a course becomes designated during quarter 1. PTADG, PTPLA and PTCCG are awarded from the beginning of quarter 2 and continue for the remainder of the course (except the quarter in which the longest vacation falls). Note that prior to AY 2014/15, the student would have been eligible for PTCCG for the whole year of the course in which they become eligible.

Students are not eligible for PT dependants' grants for AYs of the course falling before the AY in which they become eligible in the circumstances described above.

### **10.1.2 Eligibility for grants for living costs where students withdraw or suspend study**

SFW will have the discretion to pay PT dependants' grants until the end of the term in which the student has withdrawn from a course and, further, the discretion to pay PT dependants' grants if a student is absent from their course.

## **10.2 Definitions for part-time dependants' grants**

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For the purposes of grants for dependants, the following definitions apply (regulation 95, 2017 Regulations / regulation 70, 2018 Regulations):

- 'dependant' means, in relation to an eligible student, the student's partner, the student's dependent child or an adult dependant, who in each case is not an eligible student and does not hold a statutory award
- 'partner' means any of the following:
  - the spouse or civil partner of an eligible student
  - the co-habiting partner for a student who is aged 25 or over on the first day of the relevant year of a course that began on or after 1 September 2000 (excluding courses taken end-on to a course that started before 1 September 2000)
  - the co-habiting partner for a student who is aged 25 or over on the first day of the relevant year of a course that began on or after 1 September 2005 (excluding courses taken end-on to a course that started before 1 September 2005)

The definition of a partner does not include a partner of the student where SFW considers they have separated (in the case of a married student or a student in a civil partnership) or co-habiting partner of a student under the age of 25. This definition also does not include a partner who is ordinarily living outside the United Kingdom and is not maintained by the student.

- 'adult dependant' means, in relation to an eligible student, an adult person who is dependent on the student, other than the student's child, partner (including a spouse or civil partner from whom SFW considers the student is separated and a co-habiting partner of a student under the age of 25) or former partner
- 'child', in relation to an eligible student, includes any child of the student's partner who is dependent on the student and any child for whom the student has parental responsibility and is dependent on the student
- 'dependent' means wholly or mainly financially dependent

- ‘dependent child’ means, in relation to an eligible student, a child dependent on the student

A child or adult person can be considered to be ‘dependent’ on an eligible student if:

- he or she is wholly or mainly financially dependent on the eligible student alone or
- he or she is wholly or mainly financially dependent on the eligible student and their partner together (where the child or adult person is equally financially dependent on the eligible student and their partner who together are providing all or most of his financial support)

The definition of ‘dependant’ means that an eligible student aged under 25 is not eligible for a PT Adult Dependents’ Grant in respect of a co-habiting partner (same or opposite sex).

Determining where financial dependence lies

Where the student is 25 or over (or under 25 if they are married or in a civil partnership), the dependants’ grants income assessment is applied in all such cases to determine whether grants are payable.

#### **10.2.1 Students aged under 25 with a child and living with a partner**

Where a student is under 25 and living with a partner, the partner is not a dependant of the student under regulation 95(1)(j), 2017 Regulations. Therefore the partner’s income should not then be used to assess the PT dependants’ grants under regulation 99, 2017 Regulations / regulation 32, 2018 Regulations. However, the income of the partner of a student under 25 should be considered for the purpose of deciding whether a child is mainly financially dependent on the student or the student and the student’s partner together. This should be decided by comparing the estimated income that a student might have (maximum potential student support, the maximum applicable PTCCG, PTADG, PTPLA, plus any income from other sources) with the net income of the student’s partner, except for any CTC. Any CTC or Childcare Element of UC received either by the student or their partner should be added to the student’s estimated income.

#### **10.2.2 Part-Time Adults Dependant’s Grant (PTADG)**

In AY 20/21, the maximum amount of PTADG under regulation 91, 2017 Regulations / regulation 72, 2018 Regulations is £3,094 (prior to calculation under regulation 98, 2017 Regulations / regulation 77, 2018 Regulations) for one only of:

- an eligible student’s partner (as defined in regulation 85(7)(f), 2017 Regulations / regulation 70(2), 2018 Regulations) or
- an adult dependant of the student whose net income does not exceed £3,923.

The residual income of a partner (as determined by Schedule 6, 2017 Regulations / Schedule 3, 2018 Regulations), whatever the amount, is always included in the dependants' grant income assessment because there is no maximum amount specified in regulation 91(2)(a), 2017 Regulations / regulation 72, 2018 Regulations for a partner. A student is not eligible for a grant in respect of an adult dependant whose net income exceeds the maximum amount applicable and such dependants are not included in the dependants' grant income assessment. The income of a partner, a dependent child or an adult dependant any of whom is also a FT eligible student or who holds a statutory award is not included in the income assessment.

Partners and other adult dependants of new and continuing students who are applying for any grants for dependants submit details of gross taxable income from all sources for the prior financial year. For child dependants the net income from the prior financial year is used. Estimates of net income (regulation 95(7), 2017 Regulations / Schedule 3, Part 5, paragraph 21, 2018 Regulations) of partners and dependants for the current AY will no longer be used for the targeted support income assessment. The 'prior financial year' is the financial year immediately before the financial year that ended before the start of the AY. For example, for AY 20/21 the current financial year begins in April 2020. The previous financial year began in April 2019, and the prior financial year began in April 2018. For PT students all partner income and income of other adult dependants and child dependants that is declared must be supported by physical evidence of that income.

Note that PT course grant and fee grant (the latter is available where the course started before September 2014) are income assessed using the previous financial year income of the student and their partner, so the income used in the assessment of PT dependants' grants is not aligned with the income assessment of PT course and fee grant.

To ensure that students are not disadvantaged where there has been a significant drop in income from the prior financial year, where income in the current financial year (the financial year which begins immediately before the start of the current AY) has fallen by 15% or more as compared to the prior financial year, students will be able to request a current year income assessment.

### **10.2.3 Student's partner is an eligible student or holds a statutory award**

An eligible student may not claim PTADG in respect of the student's partner, or for another adult dependant, if that partner or adult dependant is also a FT eligible student or holds a statutory award. An eligible student who cannot apply for the PTADG in respect of his or her partner because the partner is also an eligible student or holds a statutory award can still apply for the PTADG in respect of an adult dependant instead.

Where an amount of PTADG is being calculated in respect of an adult dependant it is to be reduced by one half if the eligible student's partner is also an eligible student or holds a statutory award, and account is taken of the partner's dependants in calculating the amount of support for which that partner qualifies or the payment to which that partner is entitled to under his or her statutory award. In the case where two students are partners and apply

for ADG for two different adult dependants, the above rule applies and the PTADG amount calculated is to be reduced by one half.

#### **10.2.4 Dependant ordinarily resident outside the United Kingdom**

Where a student maintains a dependant who is ordinarily resident outside the United Kingdom, SFW has discretion to determine the basic amount of PTADG payable, if any, to a maximum of £3,094 (regulation 91(3)(b), 2017 Regulations / regulation 72, 2018 Regulations).

### **10.3 Part-Time Childcare Grant (PTCCG)**

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PTCCG broadly mirrors the childcare element of Working Tax Credit (WTC) administered by HMRC. The PTCCG is available to students with dependent children (subject to income assessment) who incur “prescribed childcare charges”. Prescribed childcare charges means childcare charges of a description prescribed for the purposes of section 12 of the Tax Credits Act 2002. In other words a charge incurred is a prescribed childcare charge if it is one that potentially attracts the childcare element of WTC.

The childcare element of WTC is payable in respect of registered or approved childcare. The types of childcare that can potentially attract the childcare element of WTC, and therefore also potentially attract the PTCCG, are set out at [sections 10.3.1-10.3.6](#).

The PTCCG also broadly mirrors the childcare element of WTC in circumstances where the registered or approved childcare provider is a relative of the child or the childcare is considered to be compulsory education.

Students who are potentially eligible for the PTCCG are:

- lone parents
- student couples with children and
- student parents with partners, including partners with income entitlement is subject to the level income and the amount of childcare costs).

The PTCCG is available in respect of an AY in which the student incurs prescribed childcare charges for:

- a dependent child who is under the age of 15 immediately before the beginning of the AY, including a dependent child who is born after the start of the AY or
- a dependent child who has special educational needs within the meaning of section 312 of the Education Act 1996 and is under the age of 17 immediately before the beginning of the AY, including a dependent child who is born after the start of the AY.

A child with special educational needs within the meaning of the Education Act 1996 is a child who has a learning difficulty which calls for special educational provision to be made for them. A learning difficulty is defined in the Act as a significantly greater difficulty in

learning than the majority of children of their age or a disability that prevents or hinders a child from making use of educational facilities of a kind generally provided for children of their age in schools within the area. The definition of 'dependant' given at [section 10.2.1](#) also applies to the PTCCG).

The PTCCG is not counted as income by Jobcentre Plus or local authority Housing Benefit sections, when assessing a student's entitlement to income related benefits.

### **10.3.1 Qualifying childcare in Wales**

A Welsh domiciled student who incurs charges for the following types of childcare in Wales is potentially eligible for the PTCCG.

- Care provided by registered childcare including childminders, nurseries, playgroups, children's centres and holiday play schemes for children aged under eight. Only childcare for children under eight has to be registered, but children aged eight and over who are in childcare that is also for children under eight years are also eligible for the grant because they are attending registered childcare childminders. Nurseries and play schemes registered by the National Assembly for Wales through the Care and Social Services Inspectorate for Wales (CSSIW). A registration number will be supplied and the carer is required to display their registration certificate on the premises.
- Out-of-school hours clubs provided by a school on school premises or by a local authority. Some schools provide day care for very young children and for children outside normal school hours. PTCCG may be paid for this type of childcare as long as the school is registered as a day care provider by CSSIW.
- Childcare provided in the child's own home by a domiciliary care worker or nurse from an agency registered by CSSIW.
- Care provided by an approved foster carer (the care must be for a child who is not being fostered by the foster carer).
- The PTCCG may also be available for a nanny or child carer registered under the Childcare Approval Scheme Wales providing care in the student's home or other domestic premises.

### **10.3.2 Qualifying childcare in England**

A Welsh domiciled student who incurs charges for the following types of Ofsted registered childcare in England is potentially eligible for the PTCCG.

From September 2008, childcare providers who care for children aged under eight in England are no longer registered under the Children Act 1989, but are instead registered under the Childcare Act 2006. Ofsted operates two registers, the Early Years Register (EYR),

which is compulsory for most childcare providers who care for children up to the end of the foundation stage (31 August after the child's fifth birthday) and the General Childcare Register (GCR), which is compulsory for most childcare providers who care for children from the end of the foundation stage to seven.

Childcare providers who care for children aged eight and over, or who provide activity based care, or care in the child's own home for children of any age, are not required to be registered by Ofsted. However since April 2007 they have been able to apply to be registered on the voluntary part of General Childcare Register. Childcare offered by a provider on the voluntary part of the General Childcare Register counts as qualifying childcare for the purposes of the Childcare Grant.

Registered childcare providers can include registered child-minders, nurseries, play groups, children's centres, holiday play schemes, sports, arts or language clubs and nannies. Registration requires providers to demonstrate that the premises, people and provision are all suitable for the delivery of childcare. All childcare providers registered by Ofsted have a registration number and are required to display their registration certificate on the premises.

### **10.3.3 Additional qualifying childcare in England**

A Welsh domiciled student who incurs charges for the following types of childcare in England which are currently eligible for WTC purposes or Childcare Element of UC will also potentially be eligible for the PTCCG:

- Childcare that takes place on school premises or on other premises that may be inspected as part of an inspection of a school by Ofsted, or by the equivalent inspection body appointed by the Secretary of State to inspect certain independent schools:
  - Childcare provided for children aged under five must be on the Ofsted Early Years Register.
  - Childcare provided for children aged five or over must be out of school hours.
  - If the child's school uses an external childcare provider, they must be on the Ofsted register appropriate to the child's age.
- Childcare provided in the child's own home by a domiciliary care worker or nurse from an agency "registered" with the Care Quality Commission (under the Domiciliary Care Agencies Regulations 2002).
- Care provided by an approved foster carer (the care must be for a child who is not being fostered by the foster carer) who is also registered with Ofsted either on the EYR or the GCR. Please note 'an approved foster carer' under the Fostering Services Regulations does not replace the requirement for foster cares who look after



children, who are not their foster children, to register with Ofsted as a childcare provider on either the EYR or the GCR. This is in line with the tax credits legislation which provides support for childcare costs only in circumstances where the foster carer is registered with Ofsted.

#### **10.3.4 Qualifying childcare in Scotland**

A Welsh domiciled student who incurs charges for the following type of childcare in Scotland which is currently eligible for WTC /UC purposes, will also potentially be eligible for the PTCCG.

- Care provided by childminders, nurseries and play schemes registered by the Scottish Commission for the Regulation of Care.
- Out-of-school hours clubs 'registered' by the Scottish Commission for the Regulation of Care.
- Care provided by an approved foster carer or a kinship carer, but the childcare must be for a child who is not being fostered by the foster carer. The foster carer must be registered with the Scottish Commission for the Regulation of Care as a child-minder or a day care provider.
- Childcare provided in the child's own home by (or introduced through) childcare agencies, including sitter services and nanny agencies registered by the Scottish Commission for the Regulation of Care.

#### **10.3.5 Qualifying childcare in Northern Ireland**

A Welsh-domiciled student who incurs charges for the following type of childcare in Northern Ireland which is currently eligible for WTC/ UC purposes, will also potentially be eligible for the PTCCG.

- Care provided by childminders, nurseries and play schemes registered by a Health and Social Services Trust.
- Out-of-school hours clubs provided by a school on the school premises or by an Education and Library Board or 'registered' by the Health and Social Services Trust.
- Care provided by an approved foster carer - but the care must be for a child who is not being fostered by the foster carer. The foster carer must be registered with the Health and Social Services Trust if the child is under the age of 12, or approved under the Approval of Home Child Care Providers (Northern Ireland) Scheme, if the care is in the child's home and the child is under the age of 16.
- Childcare provided in the child's own home by a child carer approved under the Approval of Home Child Care Providers (Northern Ireland) 2006 Scheme.

### **10.3.6 Qualifying childcare outside the United Kingdom**

Students attending an overseas institution as part of their course will not generally be eligible for a PTCCG to cover childcare costs incurred abroad. The only qualifying overseas childcare providers are those approved under the Ministry of Defence accreditation scheme, which is currently eligible for WTC / UC purposes. The Scheme approves providers who care for the children of personnel based overseas.

### **10.3.7 Where the childcare provider becomes registered or approved**

Some students may use a childcare provider who is not registered or approved but becomes registered or approved at some stage during the AY. In such instances, the PTCCG may only be paid from the point at which the provider's application for registration has been successful and their registration or approval confirmed.

### **10.3.8 Where the registered or approved childcare provider is the student's partner or a relative of the child**

Childcare charges in respect of which an eligible student may qualify for the PTCCG will not include:

- charges incurred in respect of childcare provided by a relative of the child wholly or mainly in the child's home even if the relative is registered or approved
- charges incurred in respect of childcare provided by a relative of the child approved under the Childcare Approval Scheme Wales, CSSIW (or Childcare Approval Scheme in England or the Approval of Home Child Care Providers Scheme in Northern Ireland) wholly or mainly in the relative's home where the care is usually provided solely or mainly in respect of one or more children to whom the provider is a parent or relative
- charges paid by the student to their partner in respect of childcare for the student's child or a child of the student's partner even if the partner is registered or approved

A relative of the child means a parent, grandparent, aunt, uncle, brother or sister whether by blood, half-blood, marriage or affinity. Affinity means a person with a strong relationship to the child. For example, someone in a parental position regarding their partner's children and includes step parents.

This broadly reflects the childcare element of WTC / UC, in that a person who is the parent or relative of a child, or who has parental responsibility for a child, is not generally acting as a child minder when looking after that child. The PTCCG is not intended to pay for care that any parent or relative of a child might be expected to provide.

### **10.3.9 Where the childcare provider is the student**

Where the student is a childcare provider, they are not eligible for CCG for providing childcare to their own children.

For example:

Shirley runs an after-school club outside her home. Her children attend the club, along with other children. Other childminders are also working in the club and occasionally provide childcare to her children. Shirley can claim CCG for periods that her children are looked after by another childminder but cannot claim childcare for the periods she is running the after school club. Student parents of the other children could be eligible for CCG for the periods of childcare provided by Shirley and the other childminders.

### **10.3.10 Compulsory education charges**

Childcare charges in respect of which an eligible student may qualify for the PTCCG will not include charges that are considered to be compulsory education charges. The PTCCG is not intended to pay for costs related to compulsory education (school fees) which again reflects the WTC / UC position.

### **10.3.11 Amounts of Part-Time childcare grant**

The amount of PTCCG payable is based on the actual childcare costs. CCG will pay up to 85% of actual childcare costs for a full-time student and the PTCCG pays up to 75% of the 85% of the actual cost of registered or approved childcare on a pro-rated basis in accordance with intensity of part-time study (regulation 98, 2017 Regulations/ regulation 77(2), 2018 Regulations). The maximum amounts of PTCCG payable are as follows.

- For one dependent child, up to 75% of the 85% FTE of the actual childcare costs, paying up to a maximum grant of £174.22 per week pro-rated based upon intensity of study.
- For two or more dependent children, up to 75% of the 85% FTE of actual childcare costs, paying up to a maximum grant of £298.69 per week pro-rated based upon intensity of study.

From AY 2014/15, where a childcare provider has not been identified, the amount of childcare grant payable will be based on 75% of the 85% full time equivalent of actual childcare costs, subject to a maximum grant of £134.70 per week (regulation 92(8), 2017 Regulations/ regulation 76(4), 2018 Regulations). This lower rate payment will be made until details of the childcare provider have been submitted but subject to a maximum of one academic quarter (usually a term). Once a childcare provider has been identified, the Childcare Grant entitlement should be reassessed using the appropriate maximum amount for one or more children.

These amounts are subject to a pro rata calculation undertaken at regulation 98, 2017 Regulations/ regulation 77(2), 2018 Regulations. See also [section 10.5](#) for the part-time dependants' grant assessment.

Number of children in prescribed childcare	Total weekly cost of childcare	Total amount of PTCCG per week
Student A – 1 child	£90	<p>£76.50 (85% full time equivalent of actual childcare costs)</p> <p>Pro-rated under regulation 98, 2017 Regulations/ regulation 77(2), 2018 Regulations in accordance with intensity of study level – student receives a PTCCG as follows:</p> <p>Intensity of study 50-59% £38.25  Intensity of study 60-74% £45.90  Intensity of study 75% or more £57.38</p>
Student B – 1 child	£200	<p>£161.50  (PGCCG pays up to 75% of the 85% full time equivalent of actual childcare costs)</p> <p>Pro-rated under regulation 98, 2017 Regulations/ regulation 77(2), 2018 Regulations in accordance with intensity of study level – student receives a PTCCG as follows:</p> <p>Intensity of study 50-59% £80.75  Intensity of study 60-74% £96.90  Intensity of study 75% or more £121.13</p> <p>Where the student does not name a childcare provider, the first term payment of PTCCG is capped at the following amount:</p> <p>Intensity of study 50-59% £57.50  Intensity of study 60-74% £69  Intensity of study 75% or more £86.25</p>

Number of children in prescribed childcare	Total weekly cost of childcare	Total amount of PTCCG per week
Student C – 2 children	£220	<p>£187.00 (PTCCG pays up to 75% of the 85% full time equivalent of actual childcare costs)</p> <p>Pro-rated under regulation 98, 2017 Regulations/ regulation 77(2), 2018 Regulations in accordance with intensity of study level – student receives a PTCCG as follows:</p> <p>Intensity of study 50-59% £93.50 Intensity of study 60-74% £112.20 Intensity of study 75% or more £140.25</p> <p>Where the student does not name a childcare provider, the first term payment of PTCCG is capped at the following amount:</p> <p>Intensity of study 50-59% £57.50 Intensity of study 60-74% £69 Intensity of study 75% or more £86.25</p>

### 10.3.12 Maximum PTCCG in the first and final weeks of the academic year

The system calculates childcare costs on a weekly basis. A week begins on a Monday and ends on a Sunday. This reflects the requirements of regulation 92(7), 2017 Regulations/ regulation 76(5), 2018 Regulations. The Regulations provide for a maximum grant of £130.67 (one child), £224.02 (two or more children), or £100.03 where the details of a childcare provider have not been submitted, to be paid for each week (subject to pro rata calculations for intensity of study undertaken in regulation 98 (up to a maximum 75%)) Monday to Sunday.

Where the final week of an AY is less than seven days (where it ends on a day which is not a Sunday) the system will pro-rate the appropriate maximum weekly PTCCG payable for this week only. This is done so that the maximum PTCCG is not applied to days which fall outside the AY. There is no requirement to pro rata the maximum PTCCG payable in other weeks of the AY even if a student uses childcare for part of a week.

### **10.3.12 PTCCG and retainer fees paid to childcare providers**

Some childcare providers request a retainer fee to be paid by the student to retain a childcare place for the following term or AY, even if the student is not using childcare for the period. As a retainer fee is part of childcare costs, the PTCCG may be used to pay for retainer fees charged by childcare providers. Childcare providers usually include the cost of meals they provide in their overall childcare cost. If a childcare provider makes a separate charge for the meals they provide during the periods of childcare, these may be paid as part of the PTCCG.

### **10.3.13 Additional childcare costs**

Childcare providers usually charge for any days a child is absent (for example due to sickness or holiday). As the student is still charged, this is viewed as part of childcare costs and CCG may be used to cover days when a child does not attend.

Childcare providers tend to include the cost of meals they provide in their overall childcare costs. However, if a childcare provider makes a separate charge for the meals they provide during the periods of childcare, CCG can cover this cost. This also applies to additional charges for nappies, entertainers, day trips etc.

### **10.3.14 Deposit payments prior to the start of the course**

Where childcare providers require an upfront deposit payment to secure a child's place at a childcare provider, CCG cannot be used for deposit payments prior to the course start.

CCG is not payable to final-year students for the period between the end of the course and the end of the AY in which the course ends. For example, the first day of term is 1 October 2020 and the final term of the course ends on 24 Jun 2021. 85% of weekly childcare costs are paid for each week childcare is used between those dates.

### **10.3.15 Assessing PTCCG where the student's partner is an eligible student**

The amount of PTCCG is reduced by one half if the eligible student's partner is an eligible PT student (qualifies for support for a designated course) or holds a statutory award (see definition of statutory award) and account has been taken of the partner's dependants when calculating the partner's support or statutory award (defined in regulation 2, 2017 Regulations, Schedule 1, paragraph 6, 2018 Regulations).

SFW should where appropriate use their discretion in awarding PTCCG to ensure that households with two eligible students are not disadvantaged.

For example:

- Where a household contains eligible FT and PT students it would usually be more beneficial for the FT student to claim PTCCG solely.

- In addition, in a household which contains eligible students of varying intensity levels it would usually be more beneficial for the student with the higher intensity of study level to claim PTCCG solely.

### **10.3.16 Periods covered by the PTCCG**

The grant for childcare costs can be paid from the first day of the AY, provided that the student, whether a first year student or a continuing student, incurs childcare costs for the period from the beginning of the AY. An illustrative example of the payments of the PTCCG over the AY is shown in the following table. In this example the first day of term is taken to be 1 October and assumes the student pays for childcare every week during the AY.

1 September 2020 – 5 July 2021	6 July 2021 – 30 August 2021 (long vacation)
85% of childcare costs for 44 weeks	85% of childcare costs for 8 weeks

The example above is based on a student claiming PTCCG for the long vacation and whose AY begins on 1 September 2020. The PTCCG payments start on 1 September even though the first day of term one is 1 October 2020. The PTCCG in respect of the months of July and August 2020 is paid in advance with the third instalment of support. The grant for childcare costs incurred in September 2021 is paid in arrears with the first instalment of support in the following AY.

### **10.3.17 PTCCG for final year students**

The PTCCG is not payable to final year students for the period between the end of the course and the end of the AY in which the course ends (regulation 92(6), 2017 Regulations / regulation 75, 2018 Regulations). For example, if the first day of term is taken to be 1 October 2020 and the final term of the course ends on 5 July 2021, 85% of weekly childcare costs are payable for each week childcare is used between 1 September 2020 and 5 July 2021 (regulation 92, 2017 Regulations / regulation 75, 2018 Regulations).

### **10.3.18 Students who have a partner with income**

Some students with a partner in receipt of income may still receive a PTCCG but this depends upon the number of dependent children, the cost of the childcare, and the number of weeks that the childcare is used, as well as the level of the income of the partner (if treated as a dependant under regulation 95, 2017 Regulations / regulation 70, 2018 Regulations).

### **10.3.17 PTCCG, Early years education and free childcare**

Students cannot receive PTCCG for any childcare that is provided free of charge and should only include in their application childcare for which they have to pay a childcare provider.

Additionally, all three and four year olds are entitled to 15 hours a week of free nursery education for 38 weeks of the year, from 1 September, 1 January or 1 April following their 3<sup>rd</sup> birthday until they reach compulsory school age (the beginning of the school term following their 5<sup>th</sup> birthday). Some two-year-olds are eligible for 570 hours per year of funded early education.

Local Authorities will provide funding to the early learning providers to enable them to make free places available to eligible children. The Code of Practice on the provision of free nursery education places for three and four year olds makes clear that early learning place providers should not charge parents up front for an early learning place to be refunded at a later date. However, providers can charge for services provided outside of the free entitlement – this is a private matter between parents and providers. These services usually take place before and/or after the early learning place and is sometimes referred to as wrap around or out of school care. The PTCCG may be paid to cover the cost of childcare charged to the student as long as the provider is registered or approved. Students should only include in their applications childcare for which they have to pay a childcare provider. If they include a free early learning place in their application, providers will be unable to confirm that the student has made payments.

#### **10.3.18 PTCCG, Child Tax Credit and the childcare element of working tax credit/Universal credit/tax free childcare**

CTC is administered by HMRC and provides income-related support for families with children. If a student receives CTC, this does not affect their entitlement to the PTCCG.

WTC / UC tops up the earnings of low paid working people whether or not they have children, and is made up of several elements. A student cannot receive Childcare Grant at the same time as receiving the childcare element of WTC / UC (Other elements of WTC / UC do not preclude a student from claiming Childcare Grant).

Students who satisfy the entitlement rules for the childcare element of the WTC / UC can choose either to claim the childcare element of WTC / UC or the Childcare Grant. Regulation 92(3), 2017 Regulations / regulation 75, 2018 Regulations provide that an eligible student shall not be eligible for a Childcare Grant if the eligible student or their partner has elected to receive the childcare element of the WTC / UC.

If a student indicates that they or their spouse/ partner are in receipt of an award from WTC / UC and applies for PTCCG, SFW may use their powers under Schedule 3, 2017 Regulations / regulation 35, 2018 Regulations to request evidence to confirm that the eligible student's or their partner's WTC / UC award does not include the childcare element of WTC / UC. This should involve requesting that the eligible student produces a WTC / UC award notification that should indicate if the student or their partner is in receipt of the WTC / UC childcare element. If the student or partner is not in receipt of the childcare element of WTC / UC there will be no mention of it in the WTC / UC award notice. This information should also help SFW determine the start/termination dates for PTCCG payments.



It is possible that a student or their partner's circumstances may change resulting in a request to receive the PTCCG instead of the WTC / UC childcare element, or vice versa. There is no statutory bar within the Regulations or the Tax Credit Act preventing a student from changing the source of their childcare support. If they are receiving the WTC / UC childcare element and they wish to change over to the PTCCG they should notify the Tax Credit Office / DWP and give the date when they want the WTC / UC childcare element to cease. This should be the day before the PTCCG comes into payment. Parents will be issued with a new awards notice which can be used as evidence that the WTC / UC award no longer includes the childcare element.

SFW are asked to accept a declaration from the student confirming that the student or their spouse/partner is no longer in receipt of childcare support through WTC / UC in order to prevent unnecessary delays in payment of the PTCCG. This declaration must be subsequently confirmed. Students may be assessed for a PTCCG from the first day after their last payment of the childcare element of WTC / UC.

For more information on tax credits:

- visit <https://www.gov.uk/child-tax-credit>
- call the Tax Credits Helpline (telephone 0345 300 3900) or
- call the nearest HMRC Enquiry Centre (listed under 'HM Revenue & Customs' in the telephone directory)

The UK Government has introduced Tax Free Childcare (TFC) of up to £500 for three months (£2,000 per year) for each child to help with the costs of childcare for working families where they will pay 20% of childcare costs up to a maximum of £10,000. Both parents must be in work and earning under £150,000. Whilst it is unlikely that many students in higher education will be entitled to Tax Free Childcare, there is a possibility that a small number of students could potentially be double funded.

FT and PT students are not entitled to apply to SFW for a CCG if they or their partner have declared they are in receipt of Tax Free Childcare for a three month entitlement. The aim is to prevent double government funding to ensure support towards childcare costs will only be claimed from one government source, even where that funding does not cover the full costs of childcare.

### **10.3.18 Death of a student or child**

When SFW receive notification that either a student or child has died, SFW will follow the standard operational processes and request the required documentation (for example, a death certificate or a new TCAN).

Discretion may be used on a case by case basis regarding a cut-off date up to when CCG can be used to cover childcare costs. Consideration may be given to the date of death and both

the student's and the childcare provider's circumstances. SFW has discretion to allow CCG entitlement to remain in place until the end of the term in which the student or child died.

#### **10.4 Part-Time Parent's Learning Allowance (PTPLA)**

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PTPLA of up to £1,766, subject to income assessment and pro-rating based on intensity of study, is available to students with one or more dependent children regardless of the age of the children. It can be paid whether or not student parents use registered or approved childcare.

PTPLA is intended to cover some of the additional costs incurred by students with dependent children, such as higher travel costs, books and equipment needed for the course. PTPLA is not treated as income when students are assessed for income-related benefits, including Housing Benefit / the housing element of UC.

Subject to an assessment of income, PTPLA will be paid to:

- PT students with dependent children who are assessed to receive at least £1 of PTCCG and/or £1 of PTADG. Such students are entitled to receive the full amount of PTPLA (£1,766), pro-rated based on intensity of study.
- PT students with dependent children who are eligible in principle for PTADG and/or PTCCG but are not entitled to receive any payments of those grants because the income of their dependants is sufficiently high to offset them. After applying the dependants' net income against PTADG and PTCCG, any remaining income is set against PTPLA on a pound for pound basis.
- PT students with dependent children who have no adult dependants and are not eligible for PTCCG because they are not using registered or approved childcare. Dependants' net income is set against PTPLA on a pound for pound basis.
  - If the aggregate amount of PTPLA determined is between £1 and £49 then the student will be entitled to the minimum amount of PTPLA payable of £50 (regulation 94(10), 2017 Regulations / regulation 77(3), 2018 Regulations).
  - Where the eligible student has a partner who is also an eligible student and a dependent child who is wholly or mainly financially dependent on him and his partner together, the student and the partner may each receive the amount of PTPLA due after the application of the dependants' grant income assessment. The PTPLA entitlement should not be divided between the eligible students.

## **10.5 Income Assessment of PT Dependants' Grant**

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### **10.5.1 Assessment of dependant's income**

Income information provided by the student is used by SLC to determine the amount of PTCCG, PTADG and PTPLA due. To determine a student's eligibility for PT dependants' grants it is necessary to calculate the dependants' income. The income of partners and adult dependants that is used in the dependants' grants income assessment is the gross taxable income from all sources for the prior financial year (regulation 94, 2017 Regulations, regulation 77, 2018 Regulations), minus certain allowable disregards. For child dependants the net income in the prior financial year is used. Estimates of net income in the current AY are no longer used in the dependants' grant income assessment. However, they are still used where adult or child dependency is being established.

To ensure that students are not disadvantaged where income has fallen since the prior financial year, partners and/or dependants whose income in the current financial year (the financial year which begins immediately before the start of the current AY) has fallen by 15% or more will be able to request that dependants' grants are assessed on an estimate of income for the current financial year instead.

Where the student receives maintenance payments under an agreement that expressly or implicitly requires that these payments are to be applied for the benefit of the student's child, this income should be treated as the child's income and taken into account in the dependants' grant income assessment. This might include maintenance payments received by the student under a court order, through the CSA or by way of a voluntary agreement.

### **10.5.2 Treatment of financial obligations incurred before the start of the course**

Where the student started pre 1 Aug 2018, regulation 95(8), 2017 Regulations allows recurrent payments made by the student or the student's partner in respect of obligations incurred by the student before the start of the course to be deducted from the partner's net income where such obligations were reasonably incurred. The obligations are:

- Mortgage Payments
- Mortgage Protection
- Maintenance Payments
- Rent
- Council Tax
- Life Insurance
- Home Insurance
- Home Improvement Loans

- Endowments

This list is not binding but intended purely as a guideline as to what might be regarded as permissible items. If SFW considers that a lesser obligation could reasonably have been incurred in the circumstances, a correspondingly lesser sum may be disregarded. Where a partner is making payments in respect of an obligation for which payments are shared by the partner and the student, the full obligation (the amount being incurred by the student and the amount being incurred by the partner) should be taken into account.

### **10.5.3 Applying the dependants' income**

#### **Pre 1 August 18 students**

The following thresholds are deducted from the dependants (regulation 94(2), 2017 Regulations):

- £1,159 for a student with no dependent children
- £3,473 for a couple with one child
- £4,632 for a couple with two or more children
- £4,632 for a lone parent with one child
- £5,797 for a lone parent with two or more children

The dependants' aggregated income less the applicable threshold is applied £ for £ to the PTADG (if applicable). Any remaining income is then applied to the PTCCG (if applicable) and any remaining income is then applied to the PTPLA (if applicable). If the income (less the relevant threshold applied) exceeds or equals the aggregate of the basic amounts of the grants for dependants, the amount payable for grants for dependants is nil (regulation 94(7), 2017 Regulations).

### **10.5.4 Calculation of Part-Time Dependents Grant**

#### **Pre 1 August 2018 starters**

The total amount of dependants' grants payable under regulation 94, 2017 Regulations is subject to the main income assessment at regulation 97, 2017 Regulations where contribution calculated under Schedule 6, 2017 Regulations is applied to entitlement after calculation under regulation 94, 2017 Regulations and before pro-rating based on intensity of study.

#### **Example 1**

Student A has a spouse/civil partner with income (after deductions and/or obligations) of £3,070 and two children under 15 with net income of £1,125 each. The childcare costs are £150 per week for the whole of the AY.

Step 1: Establish dependants' income.

Dependants	Income
Spouse/Civil Partner	£3,070
Child 1	£1,125
Child 2	£1,125
A. Total dependants' income	£5,320

Step 2: Choose the threshold which applies to the student's circumstances (regulation 94(2)), 2017 Regulations/ regulation 77, 2018 Regulations).

Student's circumstances	Applicable threshold
B. 2 parents and 2 children	£4,632

Step 3: Calculate the dependants' residual income.

A. Total dependants' income	£5,320
B. Applicable threshold	£4,632
Dependants' residual income (A - B)	£688

Step 4: Add together all the dependants' grants the student may be eligible to receive.

Grant	Amount
PTADG	£3,094
PTCCG (85% of actual costs - 52 x £127.50)	£6,630
PTPLA	£1,766
Total	£11,490

Step 5: Calculate the amounts of dependants' grants to be paid.

A. Total dependants' grants	£11,490
B. Dependants' residual income	£688
Amount of dependants' grant to be paid (A - B)	£10,802

Step 6: Breakdown of individual dependants' grants to be paid.

Grant	Amount
PTADG (full grant reduced by contribution of £688)	£2,406
PTCCG (85% of actual costs - 52 x £127.50)	£6,630
PTPLA	£1,766
Total PT dependants' grant paid	£10,802

Step 7 (regulation 97, 2017 Regulations):

Determine the contribution payable under Schedule 6 Financial Assessment – PT Grants for Dependants .

Assessments will be calculated as follows:

Household income £39,778 or less: no contribution

Household income of more than £39,778: contribution of £1 for each additional £8.97 of household income

The maximum contribution is £6,208. In calculating the household income.

Any assessed contribution will be applied in order to

- PTADG
- PTCCG
- PTPLA

With total household income assessed at £5,320, student A has no contribution to be applied.

Step 8 (regulation 98, 2017 Regulations / regulation 77(2), 2018 Regulations):

Payment of the PT dependants' grants will be made based upon intensity of study as follows:

PT students studying at an intensity level of 50-59% will receive 50% of the calculated PT grants for dependants.

PT students studying at an intensity level of 60-74% will receive 60% of the calculated PT grants for dependants.

PT students studying at an intensity level of 75% or more will receive 75% of the calculated PT grants for dependants.

Student A is studying at an intensity of 50%, therefore the amounts payable for PT dependants' grants will be:

PTADG	£1,203.00
PTCCG	£3,315
PTPLA	£883.00
Total Grant	£5,401.00

Example 2

Student has a spouse/civil partner with income (after deductions and/or obligations) of £10,850 and one child under 15 with no income. The childcare costs are £115 per week for the whole of the AY.

Step 1: Establish dependants' income.

Dependants	Income
Spouse/Civil Partner	£10,850
Child 1	£0
A. Total dependants' income	£10,850

Step 2: Choose the threshold which applies to the student's circumstances (regulation 94(2), 2017 Regulations / regulation 77, 2018 Regulations).

Student's circumstances	Applicable threshold
B. 2 parents and 1 child	£3,473

Step 3: Calculate the dependants' residual income

A. Total dependants' income	£10,850
B. Applicable threshold	£3,473
Dependants' residual income (A - B)	£7,377

Step 4: Add together all the dependants' grants the student may be eligible to receive.

Grant	Amount
PTADG	£3,094
PTCCG (85% of actual costs - 52 x £97.75)	£5,083
PTPLA	£1,766
Total	£9,943

Step 5: Calculate the amounts of dependants' grants to be paid

A. Total dependants' grants	£9,943
B. Dependants' residual income	£7,377
Amount of dependants' grant to be paid (A - B)	£2,566

Step 6: Breakdown of individual dependants' grants to be paid.

Grant	Amount
PTADG (full grant reduced by contribution of £3,094)	£0
PTCCG (85% of actual costs - 52 x £127.50), reduced by contribution of £4,283	£800
PTPLA	£1,766
Total PT dependants' grant paid	£2,566

Step 7 (regulation 97, 2017 Regulations)

Determine the contribution payable under Schedule 6 Financial Assessment – PT Grants for Dependants

Assessments will be calculated as follows:

Household income £39,778 or less: no contribution

Household income of more than £39,778:

contribution of £1 for each additional £8.97 of household income

The maximum contribution is £6,208.

Any assessed contribution will be applied in order to

- PTADG
- PTCCG
- PTPLA

With total household income assessed at £10,850 student A has no contribution to be applied.

Step 8 (regulation 98, 2017 Regulations / regulation 77(2), 2018 Regulations)

Payment of the PT dependants' grants will be made based upon intensity of study as follows:

PT students studying at an intensity level of 50-59% will receive 50% of the calculated PT grants for dependants.

PT students studying at an intensity level of 60-74% will receive 60% of the calculated PT grants for dependants.

PT students studying at an intensity level of 75% or more will receive 75% of the calculated PT grants for dependants.

Student A is studying at an intensity of 75%, therefore the amounts payable for PT dependants' grants will be:



PTADG	£0
PTCCG	£600.00
PTPLA	£1,324.50
Total Grant	£1,924.50

N.B. Calculations under Schedule 6 will include any student income earned during the AY—this does not follow the calculation for FT students.

### Students starting on or after 1 August 2018:

- Assessed contributions is not applied to GFD entitlement when the student starts on or after 1 August 2018.
- Financial obligations have also been removed and disregards increased by £5,000 where the student starts on or after 1 August 2018.

The disregards applied to this student group are:

- £6,159 for a student with no dependent children.
- £8,473 for a couple with one child.
- £9,632 for a couple with two or more children.
- £9,632 for a lone parent with one child.
- £10,797 for a lone parent with two or more children.

For example:

Sophia has a partner who has an income of £10,600 and one child with a net income of £0. Sophia's childcare costs are £150 per week. She is studying at 50% intensity.

Calculate residual income

Total dependants' income	£10,600 (A)
Disregards	£8,473 (B)
Dependants' residual income	£2,127 (A – B)

Calculate dependants' grants total

PTADG	£3,094 (100% of FT rate)
PTCCG	£6,630 (85% of actual costs, 52 x £150 = £7,800)
PTPLA	£1,766 (100 % of FT rate)
Total	£11,490

Calculate dependants' grants to be paid

Dependants' grant total	£11,490 (A)
Dependants' residual income	£2,127 (B)
Dependant's grants to be paid	£9,363 (A – B)

Breakdown of dependants' grants to be paid

PTADG	£967 (£3,094 - £2,127)
PTCCG	£6,630 (85% of actual costs - 52 x £150 = £7,800)

PTPLA	£1,766
Total	£9,363
Apply course intensity calculation of 50% to dependants' grants to be paid	
PTADG	£483.50 (50% of £967)
PTCCG	£3,315 (50% of £6,630)
PTPLA	£883.00 (50% of £1,766)
Total	£4,681.50

Archie has a partner who has an income of £15,000, one adult dependant with a net income of £2,000 and two children with a net income of £1,000 each. Archie's childcare costs are £250 per week. He is studying at 75% intensity.

Calculate residual income

Partner	£15,000
Child 1	£1,000
Child 2	£1,000
Adult dependant	£2,000
Total	£19,000
Disregards	£9,632 (B)
Dependants' residual income	£9,368 (A – B)

Calculate dependants' grants total

PTADG	£3,094 (100% of FT rate)
PTCCG	£11,050 (85% of actual costs, 52 x £250 = £13,000)
PTPLA	£1,766 (100% of FT rate)
Total	£15,910

Calculate dependants' grant to be paid

Dependants' grant total	£15,910 (A)
Dependants' residual income	£9,368 (B)
Dependants' grants to be paid	£6,542 (A – B)

Breakdown of dependants' grants to be paid

PTADG	£0
PTCCG	£4,776 (11,050 – 6,274)
PTPLA	£1,766
Total	£6,542

Apply course intensity calculation of 75% to dependants' grants to be paid

PTADG	£0
PTCCG	£3,582.00 (75% of £4,776)
PTPLA	£1,324.50 (75% of £1,766)
Total	£4,906.50 (75% of £6,542)

### 10.5.5 Payment of Part-Time Grants for Dependants

Dependants' grants are paid in three instalments, an instalment being paid in each of the three quarters of the AY that do not include the longest vacation. Where the first instalment of grant is paid in the first quarter of an AY, the grant is payable in three instalments of 33% for the first quarter, 33% for the second quarter and 34% for the third quarter. Where the first instalment of grant is paid in the second quarter, it is paid in two instalments of 66%

and 34% and where the first instalment is paid in the third quarter, the whole amount of grant for AY is paid in one instalment.

#### **10.5.6 The number of dependants changes in an academic year**

The number of a student's dependants may change during an AY. When this occurs, SFW is responsible for determining who the student's dependants are for each of the three quarters for which the grant is payable (regulation 79, 2018 Regulations). The dependants' grants should be reassessed on a pro rata basis from the date the number of dependants changes.

The amount of grant for each quarter so determined is one third of the grant for the AY, bearing in mind the 33%, 33%, 34% split described above. The amount of dependants' grant for the AY is the aggregate of the amount of grant calculated for each of the three quarters (regulation 79(4), 2018 Regulations).

## **11 OPEN UNIVERSITY**

Since AY 14/15, the OU administers applications for support for its own students where the student is continuing on a course that they started before 1 September 2014. SFW administers the applications of OU students who start a course on or after 1 September 2014. If SFW receives an application from a PR OU student who is continuing on a course that they started before 1 September 2014, SFW should refer those students to the OU. The contact number is 0300 303 5303.

E-mail address: [financial-support@open.ac.uk](mailto:financial-support@open.ac.uk)

## **ANNEX A**

Date	Updates
June 2020	v1.0 - published

## **ANNEX B**

### **ENQUIRIES**

If you have any queries on this guidance, please contact:

Higher Education Division

Welsh Government

E-mail: [studentfinancedivision@wales.gsi.gov.uk](mailto:studentfinancedivision@wales.gsi.gov.uk)

## ANNEX C

### TIMETABLE FOR PTCCG

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From around July 2020 onwards	SLC to enclose the publications 'Childcare Grant and other support for student parents in higher education 2020/21 and the forms 'Application for help with childcare costs for PT students' (PTCCG1) and 'Confirmation of childcare payments for PT students' (PTCCG2) to students who have indicated they will incur childcare costs.
Around October 2020	Send a reminder letter to students. The letter will remind them they need to return the form 'Confirmation of childcare payments for PT students'.
Around November 2020	Send a 2nd reminder letter to students. The letter will remind them they need to return the form 'Confirmation of childcare payments for PT students' or they will lose their CCG.
Around November 2020	SFW will need to reassess students as appropriate.
Around January 2021	Send a reminder letter to students. The letter will remind them they need to return the form 'Confirmation of childcare payments for PT students'.
Around February 2021	Send a 2nd reminder letter to students. The letter will remind them they need to return the form 'Confirmation of childcare payments for PT students' or they will lose their CCG.
Around February 2021	SFW will need to reassess students as appropriate including childcare costs for the summer vacation.
Around May 2021 (or August 2021 if receiving a Childcare Grant in the long vacation)	Send a reminder letter to students. The letter will remind them that they need to return the form 'Confirmation of childcare payments for PT students'.
Around July 2021 / September 2021	Obtain confirmation of childcare costs for term 3 and the summer vacation. Finalise assessments for AY 20/21 if a CCG was received.