

This booklet is a guide to the funding available for part-time undergraduate students who usually live in England and are starting their course from September 2020.

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1. What student finance can I apply for?

Eligible part-time students can apply to Student Finance England (SFE) for a tuition fee loan to cover the cost of their course and a maintenance loan to help towards their living costs.

Tuition fee loan

Students can apply for a tuition fee loan of up to £6,935 each year of their course. A tuition fee loan is available for all eligible students to cover this cost and is paid to your university by SFE on your behalf. Tuition fee loans are not income assessed so anyone who meets the eligibility criteria will be able to take out a loan each year to cover the cost of their fees.

The tuition fee loan is repayable in the future but not until you've left university and your income is over £25,725 per year.

For more information on the part-time tuition fees charged by Teesside University please visit: www.tees.ac.uk/sections/parttime

Maintenance loan

Part-time students can also apply for financial support to help towards their day-to-day living costs, such as rent or food. This support is in the form of a repayable maintenance loan.

The amount of maintenance loan you can receive depends on household income, course intensity and where you live while studying.

This loan is repayable in the future but not until you've finished your course and your income is over £25,725 a year.

What you might be able to access (subject to parliamentary approval)

Course Intensity	Maintenance loan (living in parents' home)	Maintenance loan (not living in parents' home)
100%	Up to £7,747	Up to £9,203
75% < 100%	Up to £5,810	Up to £6,902
66% < 75%	Up to £5,160	Up to £6,129
50% < 66%	Up to £3,874	Up to £4,602
33% < 50%	Up to £2,580	Up to £3,065
25% < 33%	Up to £1,937	Up to £2,301

2. Am I eligible?

To be eligible for financial support for a part-time undergraduate course you must meet certain criteria:

Personal eligibility

Where you live

To apply you must:

- be a UK national or have 'settled status' in the UK, meaning you have no restrictions on how long you can stay in the UK
- have been living in the UK for 3 years prior to the start of your course, however, this does not apply to people granted refugee status; and
- normally live in the UK on 1st September for the start of your course in the autumn

Your age

To be eligible to receive the part-time maintenance loan you must be aged under 60 on the first day of the first academic year of the course. This is not a requirement for the part-time tuition fee loan.

Previous study

You are not entitled to the part-time tuition fee loan if you already have a qualification that is equal to or higher than the qualification you wish to study. However, the following exemptions apply:

- Students who already hold an Honours degree or higher level of qualification and start a part-time Honours degree in academic year 20/21 in certain engineering, technology or computer science courses, will be exempt from the previous study rules.
- Initial Teacher Training courses are exempt from the above restriction.

If you've already received student finance for part of a course that you didn't complete you'll normally only be able to get finance for your current course, up to a maximum of 16 years, less the years of support already received.

If you have any queries relating to your personal eligibility you can contact a Finance Adviser in Student & Library Services on 01642 342277 or e-mail us at studenthelp@tees.ac.uk

Course eligibility

Course level

The level of course eligible for the part-time tuition fee loan and the part-time maintenance loan varies.

In order to qualify for a tuition fee loan the course you plan to study must lead to one of the following qualifications:

- A first degree course
- A course for the Diploma of Higher Education

- A Foundation Degree
- A course for the Higher National Diploma or Higher National Certificate of the Business & Technician Education Council; or the Scottish Qualifications Authority
- A course for the Certificate of Higher Education
- A course for the initial training of teachers

In order to qualify for the maintenance loan the course you plan to study must lead to one of the following qualifications:

- A first degree, for example BA, BSc or BEd
- A Graduate Certificate
- Graduate Diploma
- An Initial Teacher Training course (if it's degree level or above)
- An integrated master's degree
- A Foundation Degree in dental hygiene and dental therapy
- A DipHE in dental hygiene and dental therapy or operating department practice

Part-time distance learning students are also eligible to take out the part-time tuition fee loan, however, they are not eligible to receive the part-time maintenance loan unless they are studying distance learning as a result of a disability.

Course intensity

Course intensity is how long a part-time course takes to complete compared with an equivalent full-time course. To qualify for the tuition fee and maintenance loans a student must be studying at a course intensity of at least 25% (normally a minimum of at least 30 credits) of the full-time equivalent course for each year of study. Your course must last at least one year but take no longer to complete than four times the time it would take to complete the course if studied full-time (up to a maximum of 16 years). The intensity of your course will also affect the amount of maintenance loan you are eligible to receive.

3. How do I apply for the tuition fee loan?

You can apply online for the loan before you enrol on your course, applications normally open in the spring/summer before the start of the academic year. You should apply as soon as possible and the application is available to complete online or to download at: www.gov.uk/student-finance-forms

4. Disabled Students' Allowance

If you have a disability or a specific learning difficulty (e.g. dyslexia) and are studying at least 25% of a full-time course, you may be eligible for a Disabled Students' Allowance (DSA). DSAs can help pay the extra costs involved in studying related to your disability or learning difficulty.

For further information and assistance in applying for the DSA contact our Disability Services Unit in Student & Library Services on 01642 342277 or e-mail disability@tees.ac.uk

5. How do I repay the student loans?

Student loans are different to other types of loan, below are the key facts about student loan repayments:

- Repayments are based on what you earn, not on the amount you borrow.
- Repayments will only start if you are earning over £25,725 in the April 4 years after the start of your course or the April after you leave your course, whichever comes first.
- You pay back 9% of anything you earn above £25,725.
- You will be charged interest on your loan and the amount of interest you pay will be linked to inflation plus up to 3%.
- After 30 years any outstanding debt is written off.

Repayment Examples		
Your income per year	Monthly salary	Monthly repayments
Up to £25,000	£2,083	No repayments
£26,000	£2,167	£2.06
£30,000	£2,500	£32.06
£35,000	£2,917	£69.56
£40,000	£3,333	£107.06
£45,000	£3,750	£144.56

6. Further information

If you would like further information or assistance you can contact, or arrange an appointment to see one of our Student Finance Advisers in Student & Library Services on 01642 342277 or e-mail us at studenthelp@tees.ac.uk

The government also provides information about student funding at: www.gov.co.uk/student-finance