



Student finance guide

The arrangements for the funding of higher education are different across England, Scotland, Wales and Northern Ireland. This guide aims to provide you with a few pointers and links to get you started by covering the key points surrounding eligibility and availability in your area.

The funding available to you to pay tuition fees is based on where you are ordinarily resident, your household income, your course, previous study. The information here is based on part-time students studying on either the Certificate, Diploma or Degree offered by the Institution of Railway Operators (IRO) with Glasgow Caledonian University (GCU).

If you would like to contact the IRO team with any questions please call us on: 03333 440523 or email learning@railwayoperators.co.uk

A summary of this guide can be found in the latest Railway Operators Management Qualifications guide.

If you live in England...

English or EU full-time or part-time students can apply for a Tuition Fee Loan from GOV.UK run by the UK Government.

All the information you will need can be found here:
<https://www.gov.uk/browse/education/student-finance>

Eligibility

Tuition Fee Loans are the most popular payment method for first-time undergraduate students of all ages.

Generally, you'll only get student finance if you're doing your first higher education qualification. This is true even if your previous course was self-funded. However, you may still get it if, for example: you change course, you leave your course but decide to start again or if you're 'topping up' a higher education qualification, eg you've finished an HNC, HND or foundation degree and now want to do an honours degree.

The loan is paid directly to GCU. You then have to pay it back in affordable monthly instalments deducted automatically by your employer through the UK tax system. There is nothing to pay for up to 4 years then after that you will only make payments if you are earning more than £21,000. If your income drops below this amount repayments stop. Part-time students sometimes start repayments while they're still studying. Each month you pay back 9% of any income over £21,000. Interest is charged at the rate of inflation plus no more than 3% depending on your income. Once registered you can check your balance online.

Part-time student maximum Tuition Fee Loan is: £6,750

- To apply for student finance online visit: <https://www.gov.uk/apply-online-for-student-finance> and complete the form.
- Alternative ways to apply can be found here <https://www.gov.uk/apply-online-for-student-finance#other-ways-to-apply>
- To get in touch with GOV.UK by phone call: 0845 300 5090 <https://www.gov.uk/contact-student-finance-england>

If you live in Scotland...

The Students Awards Agency for Scotland, an agency of The Scottish Government (SAAS), is responsible for giving financial support to eligible students doing a course of higher education in the UK.

All the information you will need can be found here:
<http://www.saas.gov.uk>

Eligibility

To qualify for this support, you must have an individual income of £25,000 a year or less.

If you are eligible to apply for the part-time fee grant from SAAS then they will take into account any help you are getting from an employer (towards the cost of fees) before deciding how much they can pay. They cannot give you any part-time fee grant funding if you are already receiving support from another government training scheme. This includes Individual Learning Account, the Employability Fund and the Modern Apprenticeship Scheme.

Your tuition fees will be paid straight to GCU. Your application is valid for one academic year only, so you must make sure you apply every year.

Part-time student maximum Tuition Fee Loan is: £1,274 for publicly funded Higher National awards (HNC, HND). £1,805 for publicly funded degree level courses.

A Disabled Students' Allowance is available to you if you incur extra costs while you study because of a disability or learning difficulty. Further information on the type of funding available and eligibility criteria is available here

http://www.saas.gov.uk/forms/dsa_notes.pdf

- To apply for a fee grant visit: http://www.saas.gov.uk/how_to_apply/pt.htm and download the appropriate form
- To get in touch with SAAS by phone call: 0300 555 0505

If you live in Wales...

Student Finance Wales, funded by The Welsh Government, is where you need to apply for financial support if you are living in Wales.

All the information you will need can be found here:
<http://www.studentfinancewales.co.uk>

Eligibility

Two types of grants are available in Wales, a Fee Grant to cover the cost of the modules you study (available to household incomes less than £25,436) and a Course Grant to cover other costs like books, travel or a laptop (available to household incomes less than £28,180). You can apply for both. Eligibility also depends on your course and any previous study. If you decide to study part-time at a university outside Wales (which GCU is), you may be able to receive fee support at the discretion of your Local Authority. You will need to get in touch with your Local Authority to find out.

The Fee Grant will be paid direct to GCU. The Course Grant is paid into your bank account in one lump sum.

Part-time student maximum Fee Grant is: £1,025, part-time student maximum Course Grant is: £1,155, neither grant has to be paid back.

An Adult Dependents' Grant (ADG), Childcare Grant (CCG), Parents' Learning Allowance (PLA) and Disabled Students' Allowances (DSAs) are also available depending on your situation.

- To apply for a Fee Grant and/or Course Grant visit:
http://www.studentfinancewales.co.uk/portal/page?_pageid=616,6201942&_dad=portal&_schema=PORTAL and download the forms.
- To get in touch with Student Finance Wales by phone call: 0845 602 8845.

If you live in Northern Ireland...

You need to apply through Student Finance NI. Student Finance NI is operated by the Students Loans company and owned by the by the UK Government.

All the information you will need can be found here:
<http://www.studentfinanceneni.co.uk>

and here: http://www.studentfinanceneni.co.uk/portal/page?_pageid=54,1268443&_dad=portal&_schema=PORTAL

Eligibility

Two types of grants are available in Northern Ireland, a Fee Grant to cover the cost of the modules you study (available to household incomes less than £25,421) and a Course Grant to cover other costs like books, travel or a laptop (available to household incomes less than £28,068). You can apply for both. The household income figures are based on a single student with no children. These figures will increase based on each of the following which apply: £2000, when a partner is counted; £2000, where a child dependent is included; and £1000, for each additional child dependent. For example, if you have two dependent children then the household income thresholds would increase by £3000. Therefore no Fee grant would be payable when you earned on or over £28,421. Eligibility also depends on your course and any previous study.

The Fee Grant will be paid direct to GCU. The Course Grant is paid into your bank account in one lump sum.

Part-time student maximum Fee Grant is: £1,230, part-time student maximum Course Grant is: £265, neither grant has to be paid back.

If you are a part-time student with a disability, you may be eligible to apply for Disabled Students' Allowances too.

- To apply for a Fee Grant and/or Course Grant visit:
http://www.studentfinanceneni.co.uk/portal/page?_pageid=54,3064322&_dad=portal&_schema=PORTAL
- To apply for Support for part-time students with disabilities visit:
http://www.studentfinanceneni.co.uk/portal/page?_pageid=54,1268397&_dad=portal&_schema=PORTAL
- To get in touch with Student Finance NI by phone call: 0845 600 0662