

HIGHER EDUCATION FUNDING

A Guide for Parents and Students

Academic year 2018-2019



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I. Introduction

The States of Jersey provides financial help for Jersey students who want to go to university or college to study for their first undergraduate degree or other recognised higher education course. The amount you receive is means-tested and has two elements:

- **Tuition fees:** Up to £9,250 per year.
- **Maintenance Grant:** Up to £7,500 for a standard academic year. This helps to pay some of the living expenses, including accommodation, food and books.
- **Foundation Art courses :** As of academic year 19/20 The tuition fees grant for a one year course at level 3 in an arts-related subject is limited to the actual cost of tuition fees for an equivalent course provided by Highlands College.

This Guide is designed to help students and parents understand the factors they need to consider before they apply for States funding.

However, everyone's circumstances are different so if you have more questions after reading this, please contact the Student Finance Office at Skills Jersey, Bermuda House, Green Street, St Helier, JE2 4UH Tel: 01534 449450 email studentfinance@gov.je

2. Who is eligible?

Applicants are entitled to apply for funding if they have lived in Jersey for long enough and meet the academic standard. The requirements vary depending on which course a student wants to study and whether they are:

- A dependent student – living with their parents and under 25 on 31 August of the year their course starts.
- An independent student – aged 25 and over or living financially independently for three years before the course starts *or* married and over 21.

Residency Requirements

Dependent students

The student and parents must have been ordinarily resident in Jersey for five years up to 31 August before their first academic year.

(This also applied to students who would have been resident but whose parents are, or were, temporarily employed outside the Island).

If a student has been resident for less than five years before the start of the course, they may also qualify if they have come to Jersey because of their parents' work and have Entitled status. They also need to have been ordinarily resident for at least 12 months up to 31 August.

Independent students

The student must have been ordinarily resident in the Island and have been so for five years immediately before 31 August as above. The one year Entitled status rule also applies.

Gap Year

Students who take a gap year are still eligible for States funding provided they have not been away from the island for longer than a total of 12 months within the past five years.

Concurrent children

If two or more children from a family are in higher education at the same time they each complete a separate application form. The grant levels have increased significantly so there is no longer a different calculation for second or third children being away at the same time.

Looked After Children

These students are treated as Independent and receive the maximum funding from this scheme. Additional funding might also be available from the Health and Social Services Department. Please speak to your social worker.

Academic qualifications required

To study a **degree**: A student must have two passes at A-level or an equivalent Level 3 qualification (such as a BTEC).

To study for a **Higher National Diploma, Foundation Degree** or comparable course: A student must have one A-level pass or an equivalent Level 3 qualification (such as a BTEC).

To take an **Art Foundation** course in the UK: A student must have an A-level in Art (or its equivalent). Students who have received funding for an Art Foundation course are expected to study a full arts degree subsequently and will receive three years of funding if they do. However, if they choose a university course that does not require art foundation as a prerequisite, they will not receive funding for the first year of the new course.

Mature students do not always need to have the same academic qualifications, especially if they have relevant professional experience. Universities and colleges will clarify their entry requirements and funding is available provided they accept the mature student.

Other funding

A student who has successfully applied for a bursary is still able to apply for States funding. However, Students are not eligible if they already have a loan or funding from a Local Education Authority in the UK or another jurisdiction.

3. Which courses are funded?

Undergraduates

Financial assistance is available to students who wish to undertake an approved fulltime higher education course, up to a first degree, at a recognised institute. In most cases, three years of funding is available.

Additional funding is available for the clinical years of medical, veterinary, dentistry and nursing.

Professional qualifications

Students can also get financial help for certain postgraduate professional qualifications that are a pre-requisite to going into a particular career. Examples are the PGCE for teaching or the Legal Practice Course/Bar Vocational Course (LPC/BVC). This is also a means-tested grant calculated in the same way as funding for a first degree. Please contact the Student Finance team if you are unsure.

Foundation Art courses

As of academic year 19/20 the tuition fees grant for a one year course at level 3 in an arts-related subject is limited to the actual cost of tuition fees for an equivalent course provided by Highlands College.

Location of the degree

The funding is available for degrees in Jersey, in the UK and other countries around the world, provided the course is recognised as being the same standard as a UK degree. (Applicants must provide evidence that the course is acceptable.)

For courses outside Jersey or the UK, the student must provide evidence that the course is of a recognised standard. Tuition fees have to be paid directly to the university or college in advance. The parent/student will then be reimbursed and will receive the same amount they would get for a similar course in the UK.

Courses at Scottish universities are sometimes structured differently, some take four years. If these courses are the same as a three-year course in other areas of the UK then funding will only be paid for three years. The funding can be spread over four years to assist with cashflow and planning.

Four-year courses (with a year of placement or study abroad)

States funding is generally for a three-year course. However, some degrees are spread over four years because they include a work placement year to gain experience. If this is unpaid, a maintenance grant is available to help the student with living expenses. It will be means-tested in the usual way.

There are also four-year courses that have an integrated Masters for the final year. The fourth year is not usually funded because it is a post-graduate qualification. However, it might be possible to spread the three years of funding over four years to assist with cashflow and budgeting. Please contact the Student Finance team.

Distance Learning

Funding is available for the tuition fees for distance learning courses if they are a person's first degree or first professional qualification. Students must be enrolled with the Open University (on a 30 or 60 point course) or a recognised distance learning institution in England, Scotland or Wales that the Department has approved. For distance learning courses there are no prior academic requirements. The maximum funding available is £4,000 per academic year.

Skills Bursary (for 16-18 year olds)

This funding scheme enables young people to develop a particular skill or talent for which training is not available on the Island. Examples are specialist sports scholarships or dance courses.

The Skills Bursary is specifically for students who are 16 to 18 years old on 31 August of the academic year their course starts and who have been ordinarily resident in Jersey for the five years before that.

Applicants must have a minimum of five GCSEs at Grade C or Grade 4/5 or above and must be taking a full-time course of up to two years that leads to a recognised qualification at Level 2 or Level 3. Up to £6,675 is available per academic year.

Jersey Bursary (for postgraduate courses)

Graduates who have a degree of a minimum 2:1 classification can apply for funding for postgraduate study, either a Masters or a Doctorate. Up to £10,000 is available per student and it can be used for fees or maintenance. This bursary is not means-tested and there is a limited amount of funding available so applicants compete with other candidates for the grants.

Full details can be found on the website

<https://www.gov.je/working/careers/undergradsrecentgrads/financeinformationstudents/pages/financepostgrads.aspx>

Other bursaries and funds

There is a list of 30 additional bursaries provided to Jersey through private companies or charitable trusts. Many are reserved for students who want to work in specific areas such as law, engineering or construction and there are various deadline dates for applying. These are not run by the States of Jersey so students need to contact the administrators direct. The list and contact details can be found at:

www.gov.je/Working/Careers/16To19YearOlds/EnteringHigherEducation/FinancingHigherEducationCourses/Pages/TrustsBursariesGiftFunds.aspx

4. How the funding is calculated

The amount of financial help a student receives from the States depends on the gross household income of their main place of residence. Applicants need to provide official confirmation of the gross household income for the previous year. This is done on the Income Statement Form (HE2).

If parents are divorced or legally separated and living with a new partner or remarried they might not want their new spouse or partner's income to be taken into account in the household income calculation. If both natural parents agree, they can choose to have the student grant calculated using both their incomes instead. However if they do not the income of the new partner will be used.

For the purpose of the calculation, gross income is considered to be income from all sources, even if it's non-taxable, such as long or short term incapacity allowance.

Copies of certified accounts are required if parents or household members own 10% or more of the shares in a public or private company, or has beneficial ownership or holding in a business or they are the beneficiary of a trust. Business profits are included in the assessment but losses are not taken into consideration. If a parent has interests in more than one company the accounts are looked at separately so that all income is considered.

Parents who prefer not to complete an Income Statement Form will be treated as though their income is above the higher threshold for receiving States financial help. This means they will not receive a grant but the student's details will be retained so that they can receive information about job opportunities and other information and so that they can be registered with Social Security.

Parents who have capital assets, excluding their main residence, worth more than £500,000 will not be eligible for funding through this scheme. The assets include other properties, stocks, shares, bonds, goodwill of a business or tangible/moveable assets.

5. What you might receive

Household income (total/gross)	Tuition fees	Maintenance	Total
£0 to £49,999.99	£9,250	£7,500	£16,750
£50,000 to £59,999.99	£9,250	£6,000	£15,250
£60,000 to £69,999.99	£9,250	£4,500	£13,750
£70,000 to £79,999.99	£9,250	£3,000	£12,250
£80,000 to £89,999.99	£9,250	£1,500	£10,750
£90,000 to £99,999.99	£9,250	£0	£9,250
£100,000 to £109,999.99	£9,250	£0	£9,250
£110,000 to £119,999.99	£8,325	£0	£8,325
£120,000 to £129,999.99	£7,400	£0	£7,400
£130,000 to £139,999.99	£6,475	£0	£6,475
£140,000 to £149,999.99	£5,550	£0	£5,550
£150,000 to £159,999.99	£4,625	£0	£4,625
£160,000 to £169,999.99	£3,700	£0	£3,700
£170,000 to £179,999.99	£2,775	£0	£2,775

£180,000 to £189,999.99	£1,850	£0	£1,850
£190,000 to £199,999.99	£925	£0	£925
£200,000 +	£0	£0	£0

Please note the Higher tax allowance (HCA) is to be removed, and during the transitional period the amount of grant paid by the department will take account of this.

For example:-The maximum HCA is £2,340, so if a parent received the maximum allowance, the tuition fees payable by the department would be reduced by £2,340.

Why you should apply through Student Finance

Even if your household income means you do not qualify for a grant, we recommend you apply through the Student Finance office. There are a number of benefits to doing this, including:

- Automatic registration with Social Security so that a student's contributions (student credits) are paid while they are studying for up to three years.
- Contact with Student Finance who can forward relevant job opportunities and other useful information.

6. How to apply for funding

Students need to apply for funding well before their course starts to be sure of receiving a grant for the beginning of term.

Students can apply any time from January for a course starting the following September. Most students submit an application before 31 March because this means all the necessary paperwork will be complete by the time they receive their results.

If students are considering university but are uncertain, it's still best to apply to Student Finance as soon as possible to save time. They can always withdraw the application if they decide not to go.

Some students do not make a final decision about their university or course until later in the year after they have exam results. They can still apply for funding any time up to 31 December but this late application is likely to delay any funding they might receive. Applications after 31 December are not accepted.

The initial application form is called HE1 and can be completed online at www.gov.ie/Working/Careers/16To19YearOlds/EnteringHigherEducation/FinancingHigh

Please note that students need to submit a new Income Statement form for each academic year. This is so that any changes in their financial circumstances can be taken into account.

7. Checklist

For parents and students entering their first year

	Action to take	Timescale	Tick
1	Complete online application form HE1 www.gov.ie/applyforstudentfinance	From January and ideally by 31 March	
2	Income Statement Form HE2 sent to parents	After HE1 is received by Student Finance	
3	Parents complete income statement form HE2 and return to Student Finance	As soon as possible	
4	Existing university students send results to Student Finance on completion of the year	June to August	
5	Student to complete online form HE7 and send copy of results (A-levels, IB or Level 3 course) and university offer letter to Student Finance	June to August	
6	Student, parents and uni/college are notified of what funding they will receive	Summer	
7	Autumn maintenance grant cheques are posted to uni/college for student to collect	From September	
8	Parents receive HE2 to complete for the next academic year	January	

Note: Before the amount of funding can be calculated, parents need to submit their Income Tax notice of assessment to Student Finance. Filling in your tax Return as soon as possible will speed up the process.

All forms to be sent to the Student Finance office.

8. Practicalities and conditions

How the funding is given out

The maintenance grant is usually paid in three instalments. Grant cheques are sent to the college or university for the student to collect at the beginning of each term. This applies to courses in the UK and in Jersey. If a student is studying outside Jersey or the UK the grant will be paid directly into their bank account.

Tuition fees will be paid directly to the college or university each term once the Student Finance team have received an invoice from the institute. Where the parent/student are responsible for paying some or all of the tuition fees they need to contact their university or college to make arrangements.

Absence from the course

A maintenance grant may be affected if a student is absent from their course. A portion of the grant will be withheld or reclaimed by the States for the period a student is not in attendance. A medical note or other evidence is required if the student is absent because of illness.

Repeating an academic year

Repeat periods of study are not funded. If a student does not complete and pass an academic year and is required to retake the year either full-time or part-time, they will have to finance the tuition fees and maintenance costs that year themselves. No additional funding is available. The grant will be reinstated once a student successfully completed the resit year.

Trailing a module

Some colleges and universities allow students to progress to the next academic year even if they have not completed all their modules. This usually only happens if they have gained enough credits for the whole of the course. Students need to contact the Student Finance team if this is the case.

Transferring course

Some students decide to transfer to another course either at the same, or a different institute. If they are required to repeat period of study (either a term or academic year) they will have to fund this repeat period themselves. The funding can be re-instated once the repeat period has been successfully completed.

The student needs to provide written confirmation from both the current college or university and their new institute to support the transfer and confirm it is acceptable in academic terms. Students can only transfer to comparable or recognised courses.

Students considering a transfer should speak to the Student Finance team in Jersey as soon as possible, and keep them informed throughout the process so that funding arrangements can be made.

Failure and withdrawal

If a student fails, fails to complete the course or withdraws, there will be a financial penalty. Students will have to repay the unspent portion of any maintenance grant they have received for the term in which they left. They are also required to repay the tuition fees for the last term paid by the States. No further tuition fees or maintenance will be paid once Student Finance are informed that a student is not continuing.

If a student withdraws from a course due to ill health no repayments are required as long as satisfactory evidence is provided from both the institute and a doctor.

Appeals

All applications for a student funding are decided by the Education Department initially. Students who feel their application has not been dealt with correctly under the legislation, can request a review by writing to the Director of Careers and Student Finance, Skills Jersey. All appeals are considered by the Grants Appeal Panel. Appeals must be submitted within two months of receiving notification of the decision about the grant.

9. Extra financial help

Disabled Student Allowance

Disabled Student Allowances (DSA) are available to everyone who is eligible for undergraduate or professional/postgraduate funding. Part of this allowance is means-tested. If an applicant's gross family income is below £90,000 they will qualify for help towards the costs of any software or equipment recommended by the needs assessor as a direct result of their disability or specific learning difficulties. Any non-medical support recommended is not means tested. All students who think they are eligible for this support must complete the application process and indicate this in the online application form (HE1). Please contact Student Finance directly should you have any queries in relation to support.

Interview expenses

If an applicant's gross family income is below £50,000 they might qualify for help with reasonable travelling costs for one trip to attend an interview for an approved course of higher education. The amount includes travel costs but not accommodation or meals.

Extra study and field trips

Additional payments may be made to students if their college requires them to attend additional compulsory courses during term time or holiday periods. Applications must be made before the trip takes place.

More information is available on the website www.gov.je/studentfinance or by contacting the Student Finance Office.

10. Useful contacts

Skills Jersey

Bermuda House, Green Street Street, St Helier, Jersey JE2 4UH

Tel: 01534 449440

Email: skillsjersey@gov.je

Website: www.gov.je/skillsjersey

Student Finance

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