



STUDENT ADVICE & WELLBEING TEAM

MONEY MATTERS

「
THE
NORTHERN
SCHOOL
OF ART
」

OPENING TIMES:

MONDAY - THURSDAY 08:30 - 17:00

FRIDAY 08:30 - 16:30

EMAIL:

HESTUDENTSERVICES@NORTHERNART.AC.UK

PHONE:

01429 858410



THENORTHERNSTUDENTSERVICES



NORTHERNART_STUDENTSERVICES



The Northern School of Art
Church Square
Hartlepool
TS24 7EX

TUITION FEE LOAN

You can apply if you're studying full-time or part-time. The loan is paid directly to the School. You have to pay the loan back.

MAINTENANCE LOAN FOR LIVING COSTS

You must be a full-time UK student. The first part of the loan isn't based on your household income, but you can apply for extra if needed. You may have to give details of your household income (your parents' or partner's income plus yours). The loan is paid directly into your bank account at the start of term. You have to pay the loan back.

Part-time students, EU students and students aged over 60 can't apply.

EXTRA HELP

You might also qualify for extra help on top of your main student finance package. What you are awarded depends on your circumstances.

Students with children or dependent adult can apply for:

Childcare Grant (full-time students only)

Parents' Learning Allowance (full-time students only)

Adult Dependents' Grant (full-time students only)

CHILDCARE GRANT

Full time higher education students with children can apply for a Childcare Grant. The grant helps with childcare costs for children under 15, or under 17 if they have special educational needs. This grant is paid on top of your other finance and does not have to be paid back.



The amount you will receive will depend on:

- Your household income
- The number of children who are dependent on you

Eligibility:

- You are a full time student
- Your childcare provider must be on the Ofsted Early Years Register or General Childcare Register
- If your child is cared for at home, the carer can't be a relative and will need to be registered with an appropriate body – please check with Student Finance England

You cannot apply if:

- Your child is covered by the 15 hours free care that all 3 and 4 year olds are entitled to
- Your child is cared for by a relative or your partner mainly in the child's home (even if they are registered childminders)
- You or your partner are claiming the childcare element of working tax credits

How to Claim:

- Apply online as part of your main student finance application
- Send in evidence. You will be told what evidence you need to provide when you apply
- You will be sent a letter telling you how much Childcare Grant you will receive
- Create an online account with the Childcare Grant Payment Service (CCGPS). You will get an email telling you how to set up your account. Your grant will be paid in to this account.

PARENTS' LEARNING ALLOWANCE

If you are a full time student with children you could get help with your learning costs on top of the standard finance package. This is called Parents' Learning Allowance. How much you receive depends on your household income. Parents' Learning Allowance can help with the costs of books, study materials and travel.

It doesn't have to be paid back and won't affect your benefits or tax credits. It is usually paid in 3 instalments direct to your bank account, one at the start of each term.

Eligibility:

If you are a student from England with dependent children you may qualify if you're taking a full-time undergraduate course. You do not need to be paying for childcare to qualify.

How to Claim:

You can apply when applying for Student Finance. After you apply, you will receive a letter telling you how much you will get.

At the end of the academic year you will be asked to complete a 'Confirmation of Income' form to make sure you have been paid the correct amount.

ADULT DEPENDANTS' GRANT

Full time students in higher education with an adult who depends on them financially can apply for an Adult Dependants' Grant. You can apply for this on top of any other student finance and you don't have to pay this back. The amount you get depends on your income and the dependant adult's income.

The money is paid in 3 instalments directly into your bank account. The Adult Dependants' Grant will affect any income-related benefits and tax credits you might get.

Eligibility:

Usually the dependant adult will be a member of your family, including your husband, wife, civil partner or partner. Grown up children can't be counted as dependant adults. An unmarried partner will be classed as a dependant adult if you are over 25.

How to Claim:

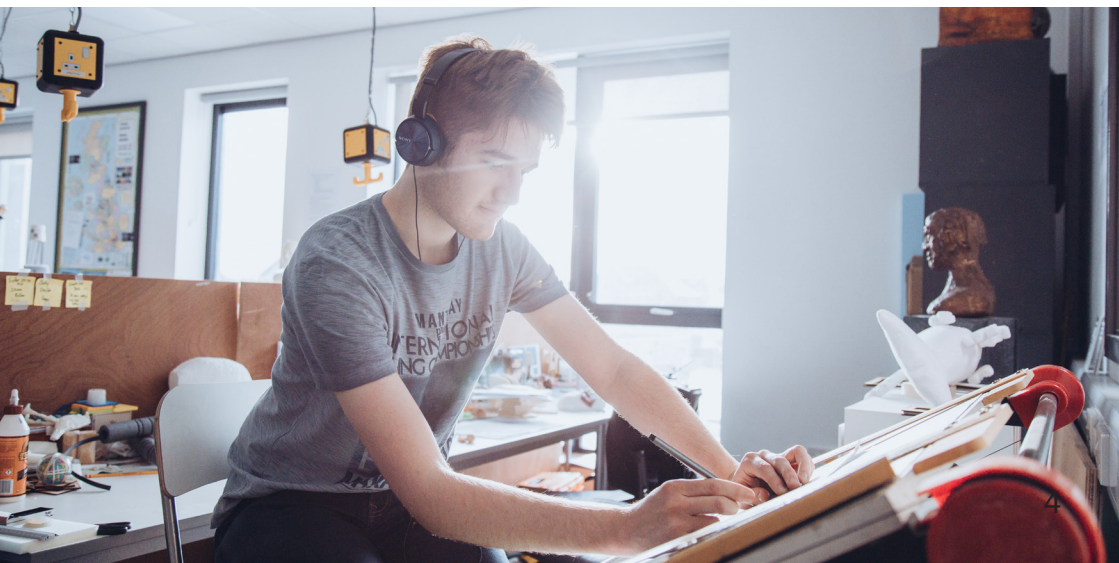
Fill in the Adult Dependants' Grant section on your main Student Finance application. You will need to give estimates of your household income.

Student Finance England will assess your application and will send you a letter telling you if you qualify and how much grant you will get.

At the end of the academic year Student Finance England will send you an Income Confirmation form to check if your actual outgoings match your estimates in the application. SFE will then adjust your payments accordingly. You may need to provide Student Finance England with further proof of your financial circumstances.

Proof they might ask for can include:

- P60
- Family Tax Credit Details
- Child Benefit Details
- Financial Information from your partner, e.g bank statements



DISABLED STUDENTS

If you have a disability, long-term health condition, mental health condition or specific learning difficulty (e.g. dyslexia) you can apply for Disabled Students' Allowances.

DISABLED STUDENTS ALLOWANCE

As a higher education student living in England, you can apply for a Disabled Students Allowance (DSA) if you have a:

- Disability
- Long term health condition
- Mental health condition
- Specific learning disability such as dyslexia
- You must have a condition that affects your ability to study
- Qualify for student finance from Student Finance England
- Be studying on a course that lasts longer than a year

DSA's are paid on top of student finance, you do not have to pay this back. The amount you get depends on your individual needs and not on your household income.

You can get help with the costs of:

- Specialist equipment, like computer software
- Non-medical helpers, such as a specialist mentor
- Extra travel costs you have to pay because of your disability
- Other costs such as photocopying

Your 'needs assessment':

Once your eligibility for DSA has been confirmed, Student Finance England will ask you to have a 'needs assessment' to assess what help you need. You should not book a needs assessment until Student Finance England ask you to do so. The assessment is paid for through any DSA entitlement you may have. To find your nearest approved needs assessment centre go to the website at: www.nmhproviders.co.uk.

After the assessment, you will get a report listing equipment and other support you can get for your course.

How DSAs are paid:

Money is paid directly to who provides the service or equipment or may be paid into your bank account. However, if you leave the course early, you may be asked to pay some of the money back.

Proof of Eligibility:

Proof is needed from a doctor or specialist, DSA is not automatically granted.

If you have a specific learning difficulty such as dyslexia, you will need to provide a 'diagnostic assessment' from a psychologist or suitably qualified specialist teacher.

How to Claim:

Download the 'DSA1 short application form' or 'DSA Disability Evidence Form' from:

www.direct.gov.uk/studentfinance

Send the application to:

Student Finance England
PO Box 210
Darlington
DL1 9HJ

Applications can take up to 14 weeks to be processed. The earlier the application the better the chance of having everything in place at the start of the course.

Receiving Your Entitlement Notification:

Once the results of your needs assessment have been received, they will write to let you know if DSA can offer support for any specialist equipment and other support that has been recommended in your needs assessment. Instructions will also be provided on how to order equipment and arrange other support.

You may also be able to seek support from The Northern School of Art Student Hardship Fund for specific support.

THE STUDENT HARDSHIP FUND

The aim of the Student Hardship Fund is to support vulnerable students to access and remain in higher education. The fund can help with unexpected financial hardship.

The fund can be used to help a person who meets certain residency conditions on the first day of the first academic year of their course. They must have been a resident in the UK for a period of 3 years before the course start date and be settled in the UK under the terms of the Immigration Act, 1971.

The residency criteria must have been determined by Student Finance England and a Notification of Financial Assessment is required to confirm this.

Funding is allocated accordingly:

- Students with children (especially lone parents)
- Mature Students
- Students From Low Income Families
- Disabled Students
- Students who have entered higher education from care
- Students from Foyers or who are homeless
- Students receiving the final year loan rate

If you are not in one of the above priority groups you can still apply but you must provide as much information and evidence as possible to show why you have a particular need. You may apply more than once during an academic year for help from the Student Hardship Fund but usually only if your circumstances have changed. You will be asked to provide documentary evidence for the change in circumstance.

Disabled students, especially those with dyslexia, can apply for help towards the cost of their preliminary diagnostic test, prior to applying for a Disabled Students Allowance. You will need to complete the

disability section on the application form if you want to apply for this.



How to Complete the Application Form:

Applications can be accepted throughout the academic year while funds are still available.

It is important that supporting documentation is enclosed with your application form. In certain circumstances you may be contacted separately by the Student Hardship Fund Administrator and asked to supply relevant / additional documents / information.

Applications that do not have supporting documents are incomplete and cannot be processed so will be returned to you, which will delay your application.

Complete if Relevant:

Dependants

Complete this section giving details of any children and/or adults who are financially dependent upon you. Remember to include birth certificates for any children you have. The birth certificate must contain parental information.

If you have adults that are dependant on you please supply details of how and why in your supporting statement.

Disability/Medical

If you are applying for the cost of computer equipment please speak to an adviser first.

Income/Expenditure

It is important that you complete these sections as accurately as possible. Please state whether these figures are weekly/monthly or annual. If you live with a partner please indicate net income under other income and any essential expenditure in other expenditure and remember to supply the necessary evidence.

Other Income

Please include any other income you may have including savings, child maintenance and specify what that income is. Some income such as Child Benefit is disregarded in the assessment.

Supporting Statement

You are advised to include a supporting statement, explaining the reason(s) for applying, and what you would like assistance with.

Bank Details

You must also supply copies of your bank statements covering 3 months as close to your application as possible. If you do not have them ask the bank for a list of transactions to cover the previous 3 months. The statement must include at least one of your student loan or grant instalments and show where you have spent it.

Declaration

Please tick all the relevant boxes that apply to your circumstances and remember to sign and date your application form.

Evidence required

If any evidence is missing no assessment will be made.

Information on How Your Application Will Be Assessed

All applications are assessed using National Guidance to assess whether a Standard award is applicable. 'Standard' assessments look at the difference between accepted reasonable expenditure and expected income. If no 'standard' award is payable and you have unforeseen circumstances or exceptional hardship your application can be considered under a 'non-standard' assessment.

Standard awards

All students will have an assumed income per year included in their standard assessment. This assumes income from a number of sources including part time work / additional support from your parents /partner / bank overdraft / savings etc.

There is also a set expenditure level, known as Composite Living Costs, based upon state benefit amounts for general living costs such as food and usual household costs such as utility bills. The relevant amount will be set depending on your circumstances, for example if you have children.

Non-standard awards can help to meet exceptional costs such as an emergency situation or costs for disabled students not met by the Disabled Students Allowance (DSA). However the institution is under no obligation to provide funds for such instances.

Timetable for Making a Decision

Provided your application form has been accurately completed and the appropriate documentary evidence supplied, an assessment and decision should be made within 4 working weeks of submission. You should also expect to receive a payment in this time. However, in

some cases, we may need to defer your initial payment beyond 4 weeks to deal with a particular circumstance.

If you are requesting an emergency loan or other short-term help, we will make every effort to process and pay within 10 working days.

How to Appeal

If you are not satisfied with the decision you may appeal in writing to:

**Student Services Manager
The Northern School of Art
Church Square
Hartlepool
TS24 7EX**

Any appeal must be made within 4 weeks from the date of the original decision. The Appeals Panel will usually meet as required. The decision of the Appeals Panel will be final.

HOW TO APPLY FOR STUDENT FINANCE

You can apply for Student finance online, or by post. You can find full details of how to register for an account at:

www.direct.gov.uk/studentfinance.

You will also be able to download all paper based forms from this site. It is important that you apply as soon as possible to ensure all of your finance is in place ready for the start of your course.

If you have any questions about making an application for funds, or an existing application, please contact Student Finance England on 0300 100 0607 or log in to your online account.

You don't need a confirmed place at a university or college to apply, but you will need a valid passport or birth certificate.

Application process

It can take up to 6 weeks to process an application. If you applied online you will get a declaration form in the post. Please sign and send this back to Student Finance England.

Sometimes Student Finance England will write to you for more information or further information from your parents or partner. E.g. a tax return, evidence of divorce etc.

Whether you qualify for student finance depends on:

- Your nationality or residency status
- Your university or college
- Your course
- If you've studied before
- Your age
- Nationality or residency status

You can only apply if:

- You are a UK national or have 'settled status' (no restrictions on how long you can stay)
- You normally live in England
- You have been living in the UK for 3 years before starting your course

You may also be eligible if your residency status is the following:

- Pre-settled status under the EU Settlement scheme and have lived in the UK, EU, EEA, Gibraltar or Switzerland for 3 years before the start of the course.

Making repayments:

If you are an employee your employer will work out your repayments and deduct them from your salary with your tax.

If you are self-employed you must make repayments as part of your Self-Assessment Tax return.

If you go abroad for more than 3 months you will need to complete

an overseas income assessment form. Student Finance England will then assess your repayments.

Your course:

This must be in the UK and one of the following:

- First degree, e.g. BA, BSc or BEd
- Foundation Degree
- Certificate of Higher Education
- Diploma of Higher Education (Dip HE)
- Higher National Certificate (HNC)
- Higher National Diploma (HND)
- Postgraduate Certificate of Education (PGCE)
- Initial Teacher Training
- Further training in youth and community workers

Check with your university or college that your course is recognised.

Repayments

You only have to pay back Tuition Fee Loans and Maintenance Loans. You pay interest on these. You don't have to pay back other student finance, e.g. any grants and bursaries.

How much you pay back

Your repayments are linked to your income. You only repay when your income is over £27,295 a year. If your income falls below this amount repayments stop. Each month you pay back 9% of any income over £27,295 a year. If your income falls below this amount repayments stop.

Each month you pay back 9% of any income over £27,295. Once you are registered with Student Finance, you can check your balance at any time online. Repayments begin in the April after the course is completed. If you leave the UK, repayments are based on the earning threshold for the country where you live.

Interest on your student loans

You pay interest from the time your first payment is made until you pay your loan back in full. You must tell Student Finance England if

your income changes or you might be charged more.

Making repayments

If you are an employee your employer will work out your repayments and take them out of your salary with your tax.

If you are self employed you must make repayments as part of your Self-Assement Tax return. If you go abroad for more than 3 months you need to comeplete an overseas income assessment form. Student Finance England will then work out your repayments. You can pay some or your entire loan at any time without an extra charge. If you leave your course early, you still have to repay your student loan.

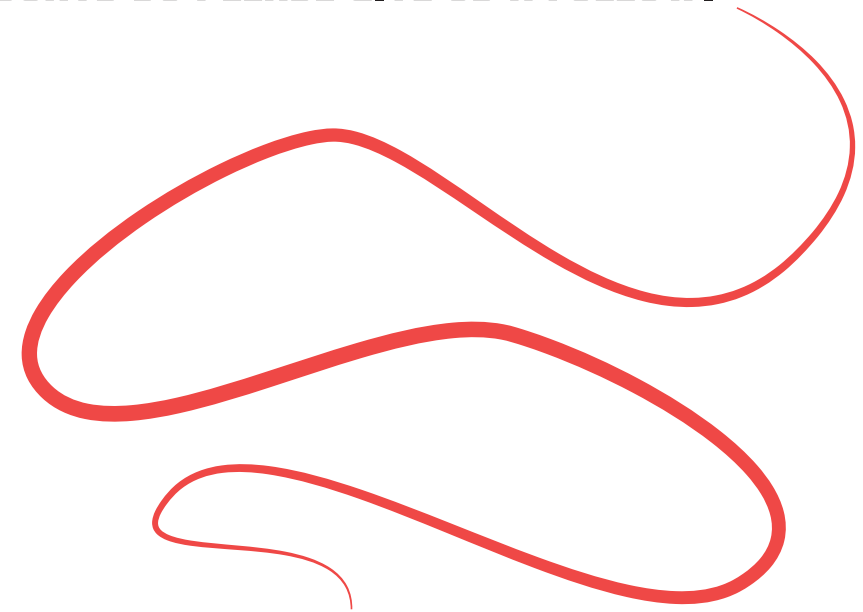
USEFUL WEBSITES

www.gov.uk/apply-online-for-student-finance

www.thestudentroom.co.uk/student-finance



WE REGULARLY POST ON OUR **SOCIAL MEDIA**
ACCOUNTS SO PLEASE GIVE US A FOLLOW.



 **NORTHERNART_STUDENTSERVICES**

 **THENORTHERNSTUDENTSERVICES**

**WE WISH YOU THE
BEST OF LUCK!**

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THE
NORTHERN
SCHOOL
OF ART