

Part-time Undergraduates 2020/21 Student Money and Accommodation Advice

Part-time 'Home' undergraduates starting courses in September 2020 may be eligible for a **Tuition Fee Loan** of up to **£6,935** and a **Maintenance Loan** of up to 75% of the maximum full-time Maintenance Loan, dependant on course intensity. Apply online at www.gov.uk/student-finance

Which courses qualify?

Part-time undergraduate degree courses, HND, HNC (including open / distance learning courses, although students will usually need to be living in England and will not be eligible for the Maintenance Loan unless they are studying distance learning as a result of a disability).



Students who started a full-time course and are repeating study on a part-time basis should refer to our information sheets entitled '*Repeating part of, suspending or withdrawing from your course*' and '*Changing mode of study*':

www.londonmet.ac.uk/infosheets

Basic eligibility

For support as a part-time student you need:

- settled status in the UK*
- three years' ordinary residence in the UK before the start of your course (course start date is 1 September for September starters, 1 January for January starters)
- to be studying at least 25% of the full-time equivalent course
- to satisfy previous study rules. If you have gained an honours degree in the UK or elsewhere, you will probably not be eligible for financial assistance, unless the course you plan on studying is in engineering, technology, computer science, medicine, biological science, veterinary science/agriculture, physical science, or mathematical science.
- if you have studied part-time on a higher education course previously this may reduce your funding entitlement

*EU students who have been ordinarily resident in the UK for five years prior to the start of their course may apply for the student support listed here. EU students who do not satisfy this condition should consult our EU funding information sheet: www.londonmet.ac.uk/advice

Tuition Fee Loan

You can apply to Student Finance England (SFE) for a **Tuition Fee Loan** of up to £6,935 (paid directly to the University).

Maintenance Loan

If you are starting a part-time course in September 2020 you may also be able to receive a Maintenance Loan to help you with your living costs. The amount of loan you can receive will depend on your intensity of study. If you study 25% of a full-time course, you will receive at most 25% of the maximum full-time Maintenance Loan rate. If you study 50% of a full-time course, you

will receive at most 50% of the maximum full-time Maintenance Loan rate. If you study 75% of a full-time course, you will receive at most 75% of the maximum full-time Maintenance Loan rate. If you are aged 60 or over on the first day of the first academic year of your course you will not be eligible for the Maintenance Loan.

Your course needs to be at least 25% of a full-time course to qualify for the Tuition Fee Loan and the Maintenance Loan, but bear in mind you need to complete the course within the time set by the University, which is currently eight years.

Repayment begins four years from the April after course commencement and only if you are earning more than £26,575 per year. You repay 9% of your earnings once you start earning £26,575 or more.

The interest on the loan is the rate of inflation + 3% while you study, then the rate of inflation + 0% to 3% depending on earnings.

Module costs

Fees for students starting courses will be pro rata in relation to the full-time fee. For pricings, use the course finder at www.londonmet.ac.uk/.

February-starters

First year students who start their course in February 2021 have an academic year that starts on 1 January 2021 – the academic year as defined in the Education (Student Support Regulations) is the twelve-month period beginning 1 January (1 January to 31 December). During this period students cannot apply for more than the maximum loan and grant amounts for that course in respect of an academic year.

This means that while we expect that you will complete the first set of modules in early August 2021, the regulations state that you will only receive the second year of your funding 12 months after the original start date. If you apply and are eligible for support this means that you will receive funding for your first calendar year of study (covering the period January 2021 – January 2022), which will be paid in three instalments, as follows:

- First payment – January or as soon as possible after this date when you complete enrolment
- Second payment – April 2021
- Third payment – September 2021

You will receive no maintenance funding payments from Student Finance England (SFE) for your second year of study until January 2022.

How do I apply?

You can apply online at www.gov.uk/student-finance/. Forms should be completed at the start of each academic year. You can order a form via the Student Finance England helpline on 0845 300 50 90, or download and print an application form: www.gov.uk/student-finance/.

Is there a deadline?

SFE's deadline for applying is no later than nine months from the first day of the academic year, which, for those starting courses in September 2020, is **31 May 2021**. However, you should complete the application form as soon as it is available, as the University will want to know how you are paying your fees at the time of enrolment.

Other funding/financial support

If you have a registered disability you can apply to SFE for a **Disabled Students' Allowance**: www.gov.uk/disabled-students-allowances-dsas/overview/.

Part-time students who are eligible for benefits have part of their Maintenance Loan disregarded

by the Department for Work and Pensions as student income for maintenance when their benefits are calculated. This is the Special Support Element (SSE) of the loan. The SSE at the 100% full-time equivalent rate in 20/21 is £3,893. The amount of SSE will depend on your intensity of study.

There is a cap on the total amount that can be received from certain benefits of £442.31/week for people with children and couples, and £296.35/week for single people. For more information see: www.gov.uk/benefit-cap

How to contact us

Telephone your Student Hub and ask to book an appointment with a Student Money and Accommodation Adviser:

Aldgate Hub – 020 7133 7002; Holloway Hub – 020 7133 7001

Email: SMAA@londonmet.ac.uk

Website: www.londonmet.ac.uk/advice

Attendance

Class attendance and completion of all assessments is monitored. If students cannot demonstrate this and do not have good reason, they will be unable to continue the course. This is likely to affect future student funding.

The Social Security Fraud Act 2001

The Student Money and Accommodation Advice team reminds all clients who may be in receipt of benefits from the Department for Work and Pensions (DWP) and/or Local Authority of the need to disclose to the DWP/Local Authority any relevant changes of circumstances and of the need for clients to make full and accurate disclosure of all the relevant facts to the DWP and/or Local Authority.

--

The regulations referred to throughout this information sheet are the Education (Student Support) Regulations 2011 (2011/1986) as amended by the Education (Student Fees, Awards and Support) (Amendment) Regulations 2012 (2012/1653), the Education (Student Support and European University Institute) (Amendment) Regulations 2013 (2013/1728), in particular Regulations 136 to 157, The Income Support (General) Regulations 1987, The Housing Benefits Regulations 2006, the Universal Credit (Consequential, Supplementary, Incidental and Miscellaneous Provisions) Regulations 2013 (2013/630).

The content of this information sheet has been compiled using information from external sources as well as University data. The content has been carefully checked and is given in good faith. However, the University cannot accept responsibility for the consequences of any inaccuracy. August 2020