

Student Finance - Undergraduate Part-Time Students

What is a Part-Time (PT) student?

To be considered as a PT student you must be studying at least 25% of the full-time equivalent for each year of your course, taking no longer than four times the time it would take to complete the course if studied full-time (up to a maximum of 16 years).

What criteria do I need to meet to qualify?

You should be eligible for a fee loan if you fit all the following criteria:

- You are a 'home'/EU student - for more information please visit: www.gov.uk/student-finance/who-qualifies.
- You are studying for a degree, HND, HNC or similar.
- You are taking a minimum of 25% of the course per academic year.
- Your course lasts at least one year.
- You do not already hold a degree level qualification.

What Financial Support would I be eligible for?

You may be eligible for a Tuition Fee Loan for the full amount of your PT fees (up to 75% of the full time equivalent i.e. £6,935 as full time fees at the University of Manchester are currently £9,250) – this is not based on household income and there is no upper age limit for applying.

Maintenance loans for part-time courses will be available for students starting in September 2018.

If you have a disability, including a mental-health condition or a specific learning difficulty such as dyslexia or dyspraxia, you can get extra help called Disabled Students' Allowances (DSAs). These don't have to be paid back. For more information, please see:

www.studentsupport.manchester.ac.uk/finances/a-z/dsa/

How do I apply?

Apply online at: www.gov.uk/studentfinance

Remember to apply early to make sure your student finance is in place for the start of your course. You must also print out the Declaration form, sign it and return it to Student Finance before your funding can be released (and collect your Student ID card from the University if you are a first year student).

For more general information on Student Finance please visit:

www.studentsupport.manchester.ac.uk/finances/a-z/student-finance-overview/

I am an EU student, can I apply?

If you are an EU student you may also be eligible to apply for the fee loan as long as you meet the residency criteria.

Please see our Student Finance - EU Students guidance:

www.studentsupport.manchester.ac.uk/finances/a-z/student-finance-eu-students/

How do I repay this loan?

You'll be due to start repaying your loan the April four years after the start of the first academic year of your course, or the April after you leave your course - whichever comes first. However, you'll only start making repayments if your income is over £21,000 a year.

Further information for the Income Contingent Repayment scheme can be found at:

www.studentloanrepayment.co.uk/

Will I be charged interest?

While you are studying interest will be charged at:

Inflation (Retail Price Index – RPI) + 3% until the April you are due to start repayments

After this point, the amount you repay, depends on how much you are earning:

- Less than £21,000 = RPI only
- £21,000-£41,000 = RPI plus an amount on a sliding scale of up to 3%
- More than £41,000 = RPI plus 3%

Can I claim Welfare Benefits*?

Unlike the majority of full-time students, part-time students can claim means-tested benefits while they study. These benefits, such as Income Support, ESA or Job Seeker's Allowance, have their own rules about entitlement, which have to be satisfied. The fee loan should not be counted for benefit purposes. For more information, please visit:

www.turn2us.org.uk/Benefit-guides/Part-time-students-and-benefits/

A note for Student Parents*:

Part-time students with children can receive Child Tax Credit even if they are not working. Those who are working can apply for Working Tax Credit. The Working Tax Credit has the added bonus that if the working hours suffice (24 hrs for a lone parent and 30 between couples) then you may also receive help with formal childcare costs. So if you are working it might be worth increasing your hours to qualify for help with childcare costs.

* Benefit changes were introduced in April 2013, Universal Credit and Personal Independent Payments will eventually replace existing benefits.

Useful Links

Student Finance

www.gov.uk/contact-student-finance-england

The Student Room

www.thestudentroom.co.uk/content.php?r=5659-Student-Finance

If you have a question which is not answered here, please contact studentsupport@manchester.ac.uk or call 0161 275 3033/0161 275 3781.

Please note that the information in this guide is intended for Students applying for finance through the Student Finance England system, if you have applied for funding through the Welsh, Irish, Scottish or EU systems the regulations may differ. Please email studentsupport@manchester.ac.uk for further information.

We have made every effort to ensure that the information contained in this leaflet is accurate however, we cannot be held responsible for any omissions or errors.