

STUDENT ADVISORY SERVICE

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The information in this leaflet is accurate at the time of print. However, as it is occasionally subject to change, students are asked to seek further advice from their centre Student Advisers.



**Tower
Hamlets
College**

STUDENT ADVISORY SERVICE

Fees, Grants & Benefits

Please check the list on the back of this booklet to select the right title for your query

What will you have to pay?

Students under the age of 19 on 31st August (of the year their course begins) will not have to pay any tuition fees for Learning Skills Council (LSC) funded courses. Students aged 19 or over on 31st August (of the year their course begins) and assessed as liable for fees, will normally have to pay (on top of their tuition fees):

- £15 Registration fees
- Examination fees (depending on your course).
- For some courses, the cost of necessary equipment.

What if you cannot afford to pay?

If your household income does not exceed £15, 000, you can apply to the Student Hardship Fund for help towards paying for your tuition/exam fees and the cost of necessary equipment. Please see a Student Adviser for further details.

COURSE FEES FOR 2006/2007

Home Students

Hours per Year	Fee Band	Fees
9-59	A	£30 - 100
60-239	B	£130 - 360
240-329	C	£400 - 480
330-569	D	£520 - 840
570-749	F	£850 - 990

Overseas Students

Hours per Year	Fee Band	Fees
9-59	A	£180-580
60-239	B	£730-2,050
240-329	C	£2,280-2,740
330-449	D	£2,970-3,660
450-569	E	£4,760
570-749	F	£4,810-5,630

NOTES:

Studying and receiving benefit

The rules about claiming benefit if you are at College are pretty complicated. Below are a few categories of students who can claim benefits, however please seek advice from the Student Advisory team for further details relating to these or to find out if you could be entitled to any other benefits:

- those aged 19 and over mainly claim Jobseekers Allowance as long as they study no more than 16 guided learning hours per week. – please see Student Advisers leaflet 7
- those under 19 can often claim Income Support if they are estranged from their parents/guardians and living independently
- single parents looking after a child (child must be under the 16 years)

Claiming during college holidays

Full time students (on courses over 16 hours per week) cannot claim Income Support or Housing Benefit during College holidays except for:

- those with a disability or are elderly
- Receiving a pension
- Single parents
- under-19 continuing in full time education
- A couple who are both full-time students with a child

You can find out further information from your local Job Center Plus office or you can also call: 08456050248 and try to apply on-line..

If you are concerned about studying and claiming benefits, particularly if you are called for a RESTART/New Deal interview, please see one of the Student Advisers/Careers Officers in the college first.

Payment of fees

Fee-paying students are expected to pay the full tuition fee at enrolment, however if this is not possible then the fees can be paid over two installments.

Remitted fees

The following groups of students will receive a full (100%) fee remission:

1. Students under the age of 19 on 31st August (of the year their course begins)
2. Those on any means-tested state benefit (see the list below) and their unwaged dependents:
 - Job Seeker's Allowance/Income Support
 - Working Tax Credits/Pension Credits
 - NASS or other state support
 - Housing/Council Tax Benefit.
3. 'Home' students undertaking Skills for Life or ESOL courses, but for **only** that part of their courses, if they are doing other courses
4. 'Home' students undertaking courses below level 2
5. 'Home' students who are undertaking a level 2 course for the first time
6. 'Home' students on their second year of a course they started when they were still under-19.

Education maintenance allowance:

EMAs are now available nationally for students aged 16 -18. Students' whose parents are claiming benefits or their parental income falls below £30,000 are eligible to apply. Parental income of £13,000 or less per year, will qualify a student for the full award of £30 per week. Students can receive EMA payments for a maximum of 3 years. You may be eligible if you are:

- Aged between 16-18 when your course starts
- An EU national with 3-years residence in the UK
- An EEA Migrant Worker or dependant with 3 years residence in the EEA
- Accepted as a refugee in accordance with Geneva Convention
- On a Humanitarian Protection stay in the UK
- Settled in the UK with ILR/E status and had been so resident for the last 3 years.

You can contact the EMA Awarding & Payments Body (APB) on: 08081016219 for further details.

FREE TRAVEL FOR UNDER 18'S IN FULL-TIME EDUCATION FROM 1ST SEPTEMBER 2006

Free bus and tram travel will be available to students on full-time courses (full-time education will be defined as 12 hours of guided learning per week for a minimum of ten weeks) who fall under the following criteria's:

- 16 and 17 year olds who permanently reside within a London Borough and are in full time education or unwaged training (see definition below)
- 18 year olds who permanently reside within a London Borough, apply before the end of the academic year in which they turn 18.

Application Forms

Application forms will not be available until the **end of August**. Individual applicants will be able to collect application forms from Post Offices in the Greater London area from the **1st September**. You can call the **TFL helpline for further details on 0845 330 9876**.

Travel costs

Through the Student Hardship Fund the College is able to contribute (depending on the availability of funds) towards your travel to and from College. **Please see Student Adviser's Leaflet 8 for further details.**

Childcare costs

The College could support you with your childcare needs. Please see Student Adviser's Leaflet 6 for further details.

Educational trusts and charities

There are many charities and trusts that will make small grants to help with the costs of studying. Applying for help requires some work and research but can be very worthwhile, especially if you apply early. Please obtain leaflet No 5 'Educational Trusts & Charities' from a Student Adviser.

Career development loans

You can apply for a Career Development Loan by calling: 0800 585 508 LSC will pay the interest during your course and one month after.

Do grants effect benefit payments?

If you receive a grant from an education authority or from the Learner Support Funds for education purposes only, it should not affect your benefits. As long as the grant you get is not used for the same purposes you were given your Benefits for (e.g. bills & general maintenance), it should be OK.

If you receive a grant to cover your maintenance whilst studying from an educational trust or charity, and you also receive Income Support, officially you should declare your grant. The DSS disregards the first £15 a week from a charity and then the rest will be taken pound for pound off your benefit.

For expert, anonymous advice telephone the **Benefit Agency's** Freephone on 08456050248.