

Advanced Learner Loan and the Loan Bursary



Advanced Learner Loan

You can apply for an Advanced Learner Loan to help with the costs of a college or training course if you're aged 19 or older on the first day of your course (there's no upper age limit). The course must have started on or after 1 August 2020 and be an eligible course at Level 3 or above.

To qualify you must also:

- be living in the UK on the first day of your course
- have been living in the UK, Channel Islands or Isle of Man for 3 years immediately before starting your course
- be a UK national or have 'settled status' (this means there are no restrictions on how long you can stay).

You may also qualify if you are:

- a UK national, or someone with settled status, but you live somewhere else in the European Economic Area (EEA)
- an EU or EEA national or a family member of one
- not a UK national but you've lived in the UK for at least 20 years (or at least half of your life)
- a refugee or a family member of one
- a migrant worker
- the child of a Swiss national
- the child of a Turkish worker
- under humanitarian protection or a family member of someone who has been granted it
- staying in the UK as a stateless person (or their family member) and your course starts on or after 1 August 2018
- a serving member of the UK armed forces (or their spouse, civil partner or a dependent parent or child living with them) doing a distance learning course from outside the UK that started on or after 1 August 2017.

Which West Thames College courses are eligible programmes of study?

You can apply if you are offered a place on one of these government funded programmes:

- Access to Higher Education Diplomas
- Most BTEC Level 3 programmes (Certificate/Diploma/Extended Diploma)
- CELTA
- VTCT Level 3 Certificates/Diplomas
- NVQ Level 3 or 4
- Eligible further education courses at Levels 3-6.

A full list of eligible courses is available on our website. Alternatively, please call our Information Centre on 020 8326 2000 to see if your course is eligible.

What does the loan cover?

The Advanced Learner Loan covers tuition, exam and materials fees. Course kits and uniforms will incur an additional cost. If your course is for two years, the loan will cover both years.

Will I receive the money in full?

No. Student Finance England will pay your agreed tuition fees direct to the college.

Can I choose how much money I want to borrow?

Yes. The minimum amount is £300 and the maximum is the full cost of your course which includes tuition, exam and materials fees. If you don't borrow the full amount, you will need to pay the rest of the tuition fee yourself when you enrol.

Do I have to take out a loan?

No. You can pay your tuition fees in full up front if you prefer.

Do I have to have a good credit history to get a loan?

There is no credit check and your household income is not taken into account. It is important that you consider your own circumstances and look into all the options available for paying for your course. Independent financial advice is available from the Money Advice Service.

Visit their website at www.moneyadviceservice.org.uk or call **0800 138 7777**.

How do I apply for the loan?

When you have received a confirmation letter from the college telling you that you have secured an unconditional or conditional place on a course together with fee information, you can apply online for your Advanced Learner Loan. To apply, visit www.gov.uk/advanced-learner-loan and complete online or download the application form.

What info do I need to provide when applying for a loan?

You'll need to provide details of the course you wish to study, the name of the college and the fee charged – we will give you this information in your confirmation letter once you have been offered a place on the course. You will need to provide evidence to confirm your identity such as your valid UK passport details and your National Insurance number. You will also be asked the amount of the loan you want to take out.

When do I need to apply?

You can apply from May 2020 for courses starting after 1 August 2020. You can apply online or by post – see www.gov.uk/advanced-learner-loan for details.

Do I have to pay the loan back if I progress to higher education?

Yes. However, if you successfully complete an Access to Higher Education Diploma, then you progress to higher education and then graduate, you will not have to pay back the Advanced Learner Loan taken out for your Access course. *Please note: This only applies to loans taken out for Access programmes.*

If my course lasts for more than one year, do I need to reapply each year?

No. Your loan will cover your entire course, even if it lasts for more than one year.

Key facts about repaying the loan

- Your monthly repayments will be based on your income, not what you borrowed.
- Repayments only begin once you have completed your qualification and you are earning more than £26,568 per year.
- If your income drops or rises, for example if you receive a bonus, your repayment amount will automatically change to reflect this.
- You can make voluntary repayments at any time to pay off your loan more quickly.
- If you're self-employed, you'll be responsible for making student loan repayments as part of your annual self-assessment tax return.
- If you're employed, you don't need to do anything. Your employer will take your repayments directly off your salary as they do with tax and National Insurance contributions.
- If you stop working, your repayments will stop and only start again when your income is more than £26,568 a year.
- You'll be due to start repaying your loan in the April after you leave or finish your course – whichever comes first.
- You can make early repayments direct to Student Finance England at any time and since you don't accrue as much interest, you can pay off your loan more quickly.
- Any loan remaining 30 years after you're due to start making repayments will be written off.
- If you change your mind before starting your course, you can cancel your loan so there will be no repayments.
- If you leave or change your course after 2 weeks, you will have to pay back any money (plus interest) that has been paid to your college or training provider.

For more information

Please contact the Information Centre on 020 8326 2000.

Alternatively, visit www.gov.uk/advanced-learner-loan.

To find out which courses are eligible for the Advanced Learner Loan, please visit our website or call the Information Centre on 020 8326 2000.

Loan Bursary

The Loan Bursary is designed to help students who receive the Advanced Learner Loan and need additional support.

Eligibility

To be eligible for support from the Loan Bursary you must be:

- In receipt of the Advanced Learner Loan or have had your Advanced Learner Loan approved by the Student Loans Company; and
- Aged 19 or over on the first day of your course; and
- In financial hardship (with the exception of ALS – see below).

The Bursary particularly aims to help disadvantaged or vulnerable students – such as those with learning difficulties or disabilities, parents who need help with childcare, and ex-military personnel. The Bursary is available to eligible students at West Thames College or any of the college's contracted partners.

There are four key components to the Loan Bursary: Additional Learning Support (ALS), financial hardship, childcare and residential support.

Additional Learning Support (ALS)

If you have disclosed to us that you have a disability or learning difficulty, the Head of Inclusion will contact you to discuss support needs. These will be paid for from the ALS component of the Loan Bursary. ALS is available on a needs assessed basis, not related to family income.

For more information about support for students with disabilities, please contact Dimitrios Alexiou, Head of Inclusion, on **020 8326 2231** or email dimitrios.alexiou@west-thames.ac.uk.

Financial hardship

Assistance may be available for some course-related requirements, for example to help with travel costs or other course-related costs. Assessments will be made based on your family income and circumstances and assistance will be in the form of a one-off payment or a payment each month, depending on what the requirement is.

No payments will be made until you have met the college attendance requirement (see opposite) for at least 2 weeks.

Childcare

College nursery for preschool children

Help with childcare costs in the college nursery may be available, normally the equivalent of two days per week during college term time. The college nursery provides places for children aged between 3 months and 5 years. For more information or to apply for a place, please phone 020 8326 2318 or 020 8326 6490.

After school clubs or breakfast clubs for children in full-time education

A contribution towards childcare costs may be available if your child or children are in full-time education but need to go to a club before or after school so that you can attend lessons on time and not have to leave early. All payments will be made directly to the childcare provider, who must be registered with Ofsted.

Childcare allocations will be made based on family income and no payments will be made until you have met the college attendance requirement (see below). Payments are made in arrears.

Residential support

Residential funding is to support learners receiving specialist provision which involves a residential element or to support learners who cannot access provision locally. To receive this support you are required to prove that the specialist provision is not available locally and your travel time to get to the college is over 2 hours.

College attendance requirement

Payments will normally be made only if your attendance is 90% or more at any given time. However, in exceptional circumstances when attendance falls below this level, payments may still be made at the discretion of a panel of Student Learning Advisers and relevant Student Experience and academic staff.

Equality and diversity

Our goal is for all of our students to be successful and we will work to ensure our students value the diversity of others and create a community which is tolerant and respectful, providing an environment free from harassment, prejudice, unfair and unlawful discrimination and victimisation.

Complaints

Complaints forms and a leaflet explaining complaints procedures are available in the Student Common Room, the Learning Resources Centre or the Information Centre.

(continued overleaf)

Appeals procedure (including appeals regarding attendance)

If you are unhappy with any decision made regarding the Loan Bursary, you have the right to appeal in writing to the Tutorial and Enrichment Manager. If you are still not satisfied with the decision made, you can put your appeal in writing to the Head of Student Experience and Safeguarding. Decisions made at this stage will be final.

For more information

If you need any advice or help about the Loan Bursary, please contact the Student Experience Team.

Isleworth campus

Sanjeevani Seneviratne

sanjeevani.seneviratne@west-thames.ac.uk

Welfare and Support Adviser

020 8326 2412

Room A006 (Student Common Room)

Office hours: Mon-Thurs, 9.30am to 4pm

Skills+Logistics Centre, Feltham

Student Enrichment Officer

studentwelfare@west-thames.ac.uk

020 8326 2130

Office hours: Mon-Fri, 9am to 4pm

To apply for the Advanced Learner Loan

Visit www.gov.uk/advanced-learner-loan. To find out which courses are eligible for the Advanced Learner Loan, please visit our website. If you have any queries please contact the Information Centre on 020 8326 2000.

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Please call **020 8326 2000** to request any of these leaflets, or view them on our website:

- Advanced Learner Loan and Loan Bursary
- Funding for childcare
- Course fees explained
- Student guide to financial support