

Sources of funding for adult learners

Accessing funding can be confusing for adult learners who often want to learn with the aim of acquiring employment, to progress in their chosen career or simply want to undertake learning for leisure reasons. This briefing sheet outlines possible funding opportunities for adult learners including grants, loans, bursaries and other sources of financial assistance. It aims to provide adult learners in England with a starting point for accessing possible funding opportunities. We offer a brief summary of the funding available and where to obtain further information.

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1. Career Development Loans

A Career Development Loan (CDL) is a personal bank loan designed to help you pay for work-related learning. You can borrow between £300 and £8,000 to help fund up to two years of learning (or up to three years if the course includes one year of relevant practical work experience). You can use it to fund a variety of vocational courses with a wide range of organisations. CDLs are available through an arrangement between the Learning and Skills Council (LSC) and three high street banks. The loan is repaid over an agreed period at a fixed rate of interest after the course finishes. It is important that you make sure you can afford the repayments before taking out the loan. A CDL can cover: 80% of course fees (100% if you have been out of work for three months or more at the time of application), other course costs, and living expenses. For further information call the CDL Information Line on 0800 585 505 or the education and learning web-pages at www.direct.gov.uk

2. Funding for Further Education Courses

The financial help you can get as a student in further education depends on your course and your individual circumstances. Types of help include: the Adult Learning Grant, Discretionary Learner Support Funds, Dance and Drama Awards, and the Residential Support Scheme. For some courses you may not have to pay the course fees if you meet certain criteria and you may also be able to claim certain benefits. If you believe that you are eligible for certain benefits or tax credits you should seek advice from your local Benefits Office.

Further information about funding for further education students aged over 19 can be found in 'Financial help for adults : find out what extra money you could get while you learn or train' published by the LSC, reference LSC-P-NAT-070147. Telephone 0870 9006800, it is also available at: www.direct.gov.uk

a) Adult Learning Grant

A means tested allowance of up to £30 per week during term-time is available to adults aged 19 or over resident in England studying full time for a first full level 2, or first full level 3 qualification. Whether you qualify and how much you get depends on your income, benefits and other requirements. More information is available from colleges, the learndirect website: www.learndirect-advice.co.uk or telephone: 0800 100 900, or www.direct.gov.uk/alg

b) Discretionary Learner Support for Hardship and Childcare

Discretionary Learner Support Funds for Hardship and Childcare (previously known as Access Funds and Hardship Funds) are available for students in further education, on part-time or full-time courses. Colleges prioritise those who face severe financial hardship and determine the maximum amounts they award, so funds will differ between providers. For more information contact your student support or welfare officer or www.direct.gov.uk

3. Funding for Higher Education Courses

The financial help you can get as a student in higher education depends on your course, where you live while you are studying, and your individual circumstances. Types of help include: tuition fee loans and grants, living cost loans and grants, and bursaries and scholarships. Extra help could be available if you have children or adult dependants, or if you have a disability or specific learning difficulty. If you are studying a part-time course, you may be eligible for non-repayable grants towards tuition fees and course costs. The rules concerning students and benefits are complicated and depend on individual circumstances. If you believe that you are eligible for certain benefits or tax credits you should seek advice from you local Benefits Office. Overseas students should contact the British Council for more information about studying in the UK, website: www.britishcouncil.org. A useful publication is 'A guide to financial support for higher education students in 2008/09' published by the Department for Innovation, Universities and Skills, ISBN 9781844789870. Telephone the Student Finance Information Line on 0800 731 9133, it is also available at: www.direct.gov.uk

a) Student Loans for Tuition Fees

All eligible full-time higher education students can take out a Student Loan for Fees. From September 2008, it will cover the full amount of your fees, up to £3,145 in an academic year. You repay the student loan once you have finished studying and are earning over £15,000 per year. For further information contact your Local Education Authority, the Student Loans Company, or www.direct.gov.uk

b) Student Loans for Maintenance

Student loans for Maintenance can help pay for the living costs associated with taking a higher education course. You can take out this loan if you are an eligible full-time higher education student or a full-time or part-time Initial Teacher Training student. To receive a student loan you must be aged under 60 at the start of your course. You repay the loan once you have finished studying and are earning over £15,000 per year. For the year 2008/2009 the maximum amount students studying

outside London can borrow is £4,625, which is paid in three instalments. Contact your Local Education Authority, the Student Loans Company, www.direct.gov.uk, or you can apply online using the following site: www.studentsupportdirect.gov.uk

c) Maintenance Grant and Special Support Grant

New full-time students starting their course in 2008 can apply for a Maintenance Grant of up to £2,835 a year. How much you get depends on your income and your household income. You do not have to repay this grant. If you qualify for the Maintenance Grant, part of it is paid instead of the Student Loan for Maintenance. Students who get the Maintenance Grant cannot also receive the Special Support Grant. The Special Support Grant is available if you are a new full-time student starting a higher education course from September 2008 and you may be eligible to receive income-related benefits (such as Income Support and Housing Benefit) while you are studying. Depending on your income and the income of your household, you can receive up to £2,835 for the 2008/2009 academic year. Students who are likely to qualify for the Special Support Grant include lone parents, student couples with children, some disabled students, students aged 60 or over. If you receive the Special Support Grant you will not be eligible for the Maintenance Grant but it has no effect on the amount of Student Loan for Maintenance you can borrow. For further information contact your Local Education Authority, the Student Loans Company, or www.direct.gov.uk

d) Fee and Course Grants (for part-time students)

To apply for fee and course grants, you should be a part-time student studying for a course that lasts for at least one academic year and is 50% or more of an equivalent full-time course. You will not have to repay these grants. The amount you get is linked to the intensity of your study and is based on your household income. The fee grant is up to £1,180 and the course grant (to help meet the cost of books, travel and materials) up to £255. If you receive a fee grant that doesn't fully cover the fees charged to you, you may be able to get extra money from the Additional Fee Support Scheme. Part-time students may also be able to get help from the Access to Learning Fund and you may be able to claim income-related benefits. For further information see www.direct.gov.uk

4. Other Sources of Support for Higher Education Courses

a) Access to Learning Fund

Provides extra money if you need help for your course or to stay in higher education. It can provide help if you are a student on a low income, or in financial hardship. Money from the Access to Learning Fund is paid on top of the standard student finance package. You can apply if you are a full-time, part-time higher education student, or on a postgraduate course. Your college or university will decide how much help you can get. Payments are usually given as grants, and do not have to be repaid, although sometimes they can be given as short-term loans. For further information talk to your student services department about making an application, or www.direct.gov.uk

b) Additional Fee Support Scheme (for part-time students)

You may be eligible for the Additional Fee Support Scheme if you are a part-time higher education student and you receive a fee grant that doesn't fully cover the fees charged to you. For further information ask your student support office or visit www.direct.gov.uk

c) Adult Dependants' Grant

Can provide extra financial help if you are a full-time higher education student with an adult who depends on you financially. You don't have to repay this help. The grant is paid on top of the standard student finance package and is up to £2,575 a year. The amount you can receive depends on your income and the income of your dependants. For further information contact your local education authority, the Student Loans Company, or www.direct.gov.uk

d) Bursaries and Scholarships

Are paid on top of the standard student finance package. They can be paid as cash, or your university or college may provide you with support in kind such as accommodation, books or transport. To apply for a bursary or scholarship, you will need to approach your university or college directly to find out what's on offer given your particular circumstances, and about how to apply. The scholarships on offer will be different depending on your circumstances and where you study. For further information look at the university website, contact the student support office about the bursaries and scholarships on offer, or www.direct.gov.uk

If you are a new full-time student you may be entitled to apply for a bursary. Universities and colleges charging more than £2,835 a year are required to provide additional non-repayable financial support, such as bursaries, to students on these courses who are receiving the full maintenance grant or special support grant. If this doesn't apply to you, you may still receive additional help as many universities are offering bursaries to a wider section of students than this. For further information contact your university or see: <http://bursarymap.direct.gov.uk>

e) Childcare Grant and Parents Learning Allowance

Provide money to help you pay for childcare and course-related costs while you are a full-time student. The amount you get will depend on your household income and your actual childcare costs. You do not have to repay this help. For further information contact your Local Education Authority, the Student Loans Company, or www.direct.gov.uk.

f) Disabled Students' Allowances

Provide extra financial help for full-time, part-time and postgraduate students who have a disability, mental health condition, or have a specific learning difficulty like dyslexia. They are paid on top of the standard student finance package and don't have to be repaid. These grants are designed to help disabled students study on an equal basis with other students. The amount you can get does not depend on your household income. For further information contact your Local Education Authority or www.direct.gov.uk.

g) Army Education Grants

The Undergraduate Bursary provides a grant and paid training during university vacations, you will also be awarded a sum on completion of Sandhurst training. You will be required to join the University Officer Training Corps and to complete three year's commissioned service after graduation. The Army Undergraduate Cadetship is available to undergraduate medical or dental students. Tuition fees will be paid for and you will receive an annual salary plus a book allowance. Once you have completed your Pre-Registration House Officer year and are fully registered, you then serve for six/seven years on a Short Commission. For further information see: <http://www.armyjobs.mod.uk/Education/Home.htm>

h) European Study – The Erasmus Exchange Programme

Mobility grants are provided for students who fulfill the eligibility conditions for participation in the Erasmus programme and want to follow a part of their course of higher education in one of the 31 countries taking part in the scheme. You will also be eligible for a tuition fee waiver if you are on the programme exchange for a year. For more information contact: www.erasmus.ac.uk, or telephone: 029 2039 7405.

i) Healthcare and Social Work Students

You can apply for extra or different financial help if you are studying for a career in social work, medicine, dentistry, or certain areas of healthcare. You may be entitled to a bursary or allowance from the NHS or the General Social Care Council. In some cases this help is paid on top of, and in other cases instead of the standard student finance package. Contact the General Social Care Council, telephone 020 7397 5100, website: www.gsc.org.uk. Applications for NHS bursaries and other financial help are dealt with by the NHS Student Grants Unit. You can find a full list of courses that are covered and the financial help available in the booklet, 'Financial Help for Health Care Students'. You can get a copy of the booklet from the NHS Student Bursaries Unit, telephone: 0845 358 6655, <http://www.nhs.gov.uk/sgu/> For further information see www.direct.gov.uk

k) Open University Students

The Open University deals with applications for the fee grant, the course grant, the Access to Learning Fund and the Disabled Students Allowance from its own students. For more information telephone: 01908 653411 or see www3.open.ac.uk

l) Postgraduate Students

In general, there is no mandatory support for postgraduate study centrally funded by the DIUS for students in England; an exception to this are PGCE studies for those wishing to become teachers. There are various organisations that offer sources of funding, these include: the Research Councils and the Arts and Humanities Research Board. You could consider a Career Development Loan, a professional study loan from a high street bank, or if you are studying for an MBA the Association of Masters in Business Administration can arrange loans (www.mba.org.uk). For information about Research Boards and for further information about funding for postgraduate education see the Prospects website: www.prospects.ac.uk

m) Teacher Training Students

If you study to become a teacher, there will probably be financial help available. The type of help you can get will depend on the training route you choose. Students who study a course of Initial Teacher Training (ITT) are entitled to some type of financial help. If you're doing a full-time undergraduate course of ITT, you can apply for student loans, grants and bursaries on the same terms as other full-time students doing a first higher education course. Part-time and postgraduate students can't usually apply for the full finance package aimed at full-time students, but you'll qualify for elements of it for a course of ITT – whether you're doing it full-time or part time, or as an undergraduate or postgraduate. Postgraduate routes into teaching include studying for a Postgraduate Certificate in Education (PGCE), or taking a School-Centred Initial Teacher Training course (this often leads to a PGCE). Students taking this route can also apply for a training bursary from the Training and Development Agency for Schools. As well as the training bursary, postgraduate students may also be entitled to a one-off taxable bonus called a 'golden hello'. For further information see www.direct.gov.uk or contact the Training and Development Agency for Schools (TDA), telephone: 0845 6000 991, website: www.tda.gov.uk.

5. Funding for Adult Education Courses

a) Local Authorities

Concessions are sometimes offered to those undertaking adult education courses. Contact your Local Authority for more information.

b) Residential Colleges

Bursaries and grants are available for students attending full-time residential courses at one of the adult long-term residential colleges. Bursaries cover tuition fees, living expenses, travel costs and other allowances. The part covering living expenses is means-tested. You need to be 20 or over by the start of the academic year of your course. You can get further information in a leaflet 'Adult Education Bursaries'. Call Ruskin College on 01865 556360 or email awards@ruskin.ac.uk for a copy.

6. Other Possible Sources of Funding

a) Educational Grants and Charitable Trusts

As well as the standard student finance package on offer from the government, there are also a wide range of organisations that award grants for educational purposes. They are normally referred to as educational trusts and charities. Some give money to individual students including grants for serving prisoners and ex-offenders. You can get advice about help from educational grants and charitable trusts from The Educational Grants Advisory Service (EGAS). EGAS offers students, especially disadvantaged students, expert guidance and advice to enable them to secure funding for education and training. For further information contact the Educational Grants Advisory Service (EGAS), telephone: 020 7254 6251, or www.egas-online.org. You can also find information at most public libraries. Useful publications include:

- The Educational Grants Directory, DSC, ISBN 9781903991756, £39.95
- Guide to Grants for Individuals in Need, DSC, ISBN 9781903991749, £39.95
- The Charities Digest 2008, ISBN 9781857830491, £35.50
- The Grants Register (postgraduate), ISBN 9781403992581, £185.00
- Directory of Grant Making Trusts, ISBN 978190399179X, £99.00

b) City & Guilds Bursaries

City & Guilds offer a small number of bursaries (educational grants) each year to people who would like the opportunity to study for a City & Guilds qualification. To apply for a bursary you can download an application form from the learner section of their site: www.city-and-guilds.co.uk or telephone: 0207 294 2468.

c) Employers

It is worth approaching employers for assistance. They may provide help through contributing to fees and/or other costs or allowing paid study leave. Some companies have introduced Employee Development Schemes. The scheme at Ford EDAP, for example, has demonstrated the economic benefits to be gained from investing in employees' learning. Most sponsorship opportunities are in the sciences, technology, engineering and business.

d) Trade Unions

Trade Unions may offer some assistance; anyone in a Trade Union should enquire.

The General Federation of Trades Unions offers a full programme of trade union education courses. Held throughout the country, they are aimed at union members, reps, and officers. The Trust also awards grants and prizes to students. Individual unions may have other schemes, telephone: 020 7387 2578, website: www.gftu.org.uk

e) Ex-service personnel

The Royal British Legion offers advice to assist Service leavers and the ex-Services community with information, advice and guidance about finding work. They can also advise on training grants and other funding for unemployed ex-Service people either through Government sources or from a Legion grant scheme, and ex-Service people in low paid employment who wish to gain better job qualifications
Web site: www.britishlegion.org.uk Freephone 0800 169 4073.

7. Useful Contacts

Connexions. Information and advice on a wide range of topics for students who normally live in England. www.connexions-direct.com

Directgov. Education and Learning pages provide information about all areas of student finance. Website: <http://www.direct.gov.uk/en/EducationAndLearning>

Educational Grants Advisory Service (EGAS). An independent advice agency providing information about grants, loans, benefits and bursaries in further and higher education. Covers both statutory and non-statutory funding sources. Visit the website or send a stamped addressed envelope to: EGAS, 501-505 Kingsland Road, Dalston, London, E8 4AU. Tel. 020 7254 6251 or www.egas-online.org.uk

HM Revenue and Customs. For help and advice on tax and tax credits, Tel. 0845 300 3900 or www.hmrc.gov.uk/students or drop in to your HMRC Enquiry Centre.

Hot courses – student money, use this search facility to see what scholarships, bursaries and awards are available. Website: www.scholarship-search.org.uk

Learndirect. Advice on funding and financial help. Information and advice on a wide range of courses. Free helpline 0800 100900, web site: www.learndirect.co.uk

Local Authorities. Publish information on financial support. Contact details are available from local libraries, education advice centres and careers services. Details can also be found in the telephone directory under the name of the local council.

National Union of Students (NUS). Write (enclosing a SAE) to: NUS, 2nd floor, Centro 3, 19 Mandela Street, London, NW1 0DU or visit www.nusonline.co.uk

Prospects. Official graduate career website, including funding information and guides. Website: www.prospects.ac.uk

Scholarship Search UK. Provides information about other sources of funding for undergraduates. www.scholarship-search.org.uk

SKILL (The National Bureau for Students with Disabilities). Produces some excellent factsheets on student finance. Telephone: 020 7450 0620. Web site: www.skill.org.uk

Student Finance Direct. Information on applying for student financial help and a calculator to find out what you may be entitled to. www.studentfinancedirect.co.uk

Student Money. Tools to help students manage money. www.studentmoney.org

Support4learning.org.uk. Information and advice on funding and useful links. Web site: www.support4learning.org.uk/money/index.htm

This series of briefing sheets aims to provide an introduction to a variety of lifelong learning issues. Many earlier titles in the series are still available including:

- 82. Promoting financial capability to older people
- 81. Researching and running online courses within adult and community learning
- 80. Indicators of fee levels charged to part-time adult students
- 79. How to work in partnership to fund projects for older learners
- 78. Dyslexia and older people
- 77. Funding support for adult with dyslexia
- 76. What is dyslexia?
- 67. Adult education working in care settings

Requests for briefing sheets in other formats, such as large print are welcomed, we will be pleased to consider your request. Copies of this and other sheets are available from NIACE

21 De Montfort Street
Leicester, LE1 7GE
Tel: 0116 204 4289
Email: information@niace.org.uk
They are also available on the website at:
www.niace.org.uk/information

NIACE, the National Institute of Adult Continuing Education, has a broad remit to promote lifelong learning opportunities for adults. NIACE works to develop increased participation in education and training. It aims to do this for those who do not have easy access because of barriers of class, gender, age, race, language and culture, learning difficulties, or insufficient resources. Registered charity number 1002775; Company registration number 2603322.