

If you are living in Wales and starting a part-time course in 2022/23, subject to eligibility criteria, you will be able to apply to Student Finance Wales (SFW) for their funding package. If you are living in England, please see www.gov.uk/student-finance/parttime-students for information.

Who can apply	Your home address must be in Wales and you should not have moved here for educational purposes. You must also be: • A UK national or have settled status (meaning there are no restrictions on how long you can stay in the UK) • And have been living in the UK for at least three years before the first day of the first academic year of your course You may also be eligible if you are: • A refugee or relative of one • An EU national, or a relative of one, with settled or pre-settled status • Under 'leave to enter or remain' or a relative of someone under 'leave to enter or remain' • Granted Discretionary Leave to remain in the UK, or a relative of someone granted Discretionary Leave to remain in the UK • The child of a Swiss national • The child of a Turkish worker • A stateless person or a family member of a stateless person
Tuition Fees	The cost of part-time courses varies depending on the modules that you choose to take. If you are doing 20 credits or less in an academic year, you may be eligible for the Fee Waiver Scheme. If you are taking 30 credits or more in an academic year, subject to eligibility criteria, you will be able to apply for a Tuition Fee Loan to cover the fees. *You should check the price for the individual modules that you will be taking. You must apply for the correct Tuition Fee Loan to cover the cost of your modules.
20 Credits or less – the Fee Waiver Scheme	To qualify for the HEFCW Fee Waiver Scheme as a new student: • You must not have a Higher Education qualification and • You must be claiming certain Department of Work and Pensions (DWP) benefits and • You must be studying no more than 20 credits in an academic year (September 2022 to June 2023) The form will be available in August 2022 from Continuing & Professional Development.
Have you studied before?	If you have studied previously, you won't normally be able to get student finance if you already hold an Honours degree. Any previous study, including years you started but did not complete, may be considered when working out what you will be entitled to.

Course Details	The course details for all courses in Continuing & Professional Development must be as follows: - University or College Name: Cardiff University - Course Name: Certificate of Higher Education (LEARN) - Qualification you expect to gain: Cert HE - University or College Address: Continuing & Professional Education, Senghennydd Road, Cardiff, CF24 4AG Please note no other course details will be accepted.																																													
How to apply	You are encouraged to apply online at the following website: www.studentfinancewales.co.uk Applications open in May 2022. You should apply as soon as possible so that funding is in place for the start of your course. You will need to send proof of identity to SFW. If you have a valid UK passport you will be able to submit the details on your online application. If you do not have a UK passport you will have to send original documentation to SFW. These will be returned to you. If you cannot apply online you will need to complete a PTMN Form.																																													
Funding Available for Living Costs	The funding you will be eligible for depends on the intensity of your course and also your household income. Please see below for some examples: <table><tr><th>Course Intensity</th><th>Household Income</th><th>Welsh Government Learning Grant</th><th>Maintenance Loan</th><th>Total</th></tr><tr><td>75%</td><td>£25,000 or less</td><td>£4,500</td><td>£1,429</td><td>£5,929</td></tr><tr><td>75%</td><td>£59,200 +</td><td>£750</td><td>£5,179</td><td>£5,929</td></tr><tr><td>50%</td><td>£25,000 or less</td><td>£3,000</td><td>£953</td><td>£3,953</td></tr><tr><td>50%</td><td>£30,000</td><td>£2,635</td><td>£1,318</td><td>£3,953</td></tr><tr><td>50%</td><td>£40,000</td><td>£1,904</td><td>£2,049</td><td>£3,953</td></tr><tr><td>50%</td><td>£59,200 +</td><td>£500</td><td>£3,453</td><td>£3,953</td></tr><tr><td>25%</td><td>£25,000 or less</td><td>£1,500</td><td>£476</td><td>£1,976</td></tr><tr><td>25%</td><td>£59,200 +</td><td>£250</td><td>£1,726</td><td>£1,976</td></tr></table>	Course Intensity	Household Income	Welsh Government Learning Grant	Maintenance Loan	Total	75%	£25,000 or less	£4,500	£1,429	£5,929	75%	£59,200 +	£750	£5,179	£5,929	50%	£25,000 or less	£3,000	£953	£3,953	50%	£30,000	£2,635	£1,318	£3,953	50%	£40,000	£1,904	£2,049	£3,953	50%	£59,200 +	£500	£3,453	£3,953	25%	£25,000 or less	£1,500	£476	£1,976	25%	£59,200 +	£250	£1,726	£1,976
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Additional Financial Support	There may also be additional funding available to some students depending on their circumstances. ■ Dependants Allowance ■ Childcare Grant ■ Parents Learning Allowance ■ Adult Dependants Grant To apply for Dependants' Grants, you will need to download the PTGFD form, to apply for the Childcare Grant you will need to download the PTCCG1 form. These forms can be downloaded from www.studentfinancewales.co.uk,																																													
Disabled Students'	DSAs helps pay any extra costs you might have as a direct result of your disability, including a long-term health condition, mental health condition or																																													

Allowances (DSAs)	specific learning difficulty, such as dyslexia or dyspraxia. DSA's can help with the cost of having a person to support you, items of specialist equipment, travel and other study-related costs. You must be studying a course of at least 25% intensity to get DSA's. This support is not means tested. To apply, you should download a DSA1 form from www.studentfinancewales.co.uk, fill it in and return it to SFW. If you require help applying for a DSA please contact the Student Disability Service at studentconnectcardiff.ac.uk															
Benefits	As a part-time student you can usually still claim benefits that depend on your household income if you still meet the terms and conditions of those benefits. Jobcentre Plus and your local authority's benefit department will not treat the Tuition Fee Loan, Welsh Government Learning Grant or Disabled Students' Allowances as income when assessing any income-assessed benefit.															
Repayments	You will be due to start repaying your student loans (tuition fees & maintenance loans) the April after you finish or leave your course, or the April four years after the start of your course, whichever comes first. You will only start making repayments if your income is over the repayment threshold. The current UK threshold is £27,295 a year, £2,274 a month or £524 a week. Please see below for some examples: <table><tr><th>Income each year before tax</th><th>Monthly income before tax</th><th>Approximate monthly repayment</th></tr><tr><td>£27,295</td><td>£2,274</td><td>£0</td></tr><tr><td>£30,000</td><td>£2,500</td><td>£20</td></tr><tr><td>£35,000</td><td>£2,916</td><td>£58</td></tr><tr><td>£40,000</td><td>£3,333</td><td>£95</td></tr></table>	Income each year before tax	Monthly income before tax	Approximate monthly repayment	£27,295	£2,274	£0	£30,000	£2,500	£20	£35,000	£2,916	£58	£40,000	£3,333	£95
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Interest Rates	Interest is charged on student loans from the day that payments are made either to you or the university until the loan is repaid in full or cancelled. Any loan remaining after 30 years will be cancelled. The interest rate is based on the UK Retail Price Index (RPI) and will vary depending on your circumstances. The interest rate is updated once a year in September using the RPI figure from March of that year. Further information can be found on the Student Loan Repayment website.															

For general advice please email learn@cardiff.ac.uk

If you have a complex query about your eligibility for student funding, please contact the Advice & Money Team by emailing studentconnect@cardiff.ac.uk