



States of Guernsey
Education Resources
and Estates Management

STUDENT FINANCE

GUIDE TO FUNDING FOR APPROVED ON-ISLAND UNDERGRADUATE COURSES

The material and information contained within this guide is for general information purposes only. While every effort has been made to ensure accuracy, Education Services make no representation regarding its completeness or accuracy. Students who wish to obtain further information should contact **Student Finance, Route Des Coutanchez, St. Peter Port, Guernsey, GY1 2TT (Tel: 226560 or email studentfinance@gov.gg)**.

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1. INTRODUCTION

- 1.1 This guide gives information about awards offered by the States of Guernsey Student Finance to students from Guernsey and Alderney who propose to undertake approved part-time¹ courses leading to a degree through The Open University (OU), the Guernsey College of Further Education (GCFE), the GTA University Centre (GTA) and other approved on-Island providers. It will advise you how to make an application and inform you of the criteria adopted by us when making an award.
- 1.2 We assist eligible students with the cost of tuition fees. The financial assistance which we give is subject to an assessment of income. Further explanations are contained in this guide.
- 1.3 You should allow at least four weeks from receipt of application for processing and should ensure that all relevant supporting paperwork is included with your application. If you are an OU student, you should note that this is in addition to the OU requirement that students must enrol no later than one month before the start of their module, and must also include their sponsorship and registration agreements with their application.
- 1.4 You should note that the rules governing the entitlement to grant may change from time to time. Rates of grant and student contribution are normally reviewed annually and a fresh application must be completed for each new year/module.

Disabled Students

If you have a disability which you believe prevents you from accessing any of our services, please see the section on Disabled Students Allowance (Section 14) as it may be possible to help you with your learning requirements.

The States of Guernsey is committed to improving access for all. In Student Finance, we aim to create an environment for students undertaking learning where everyone is able to participate, flourish, and have the opportunity to fulfil their potential.

If you require materials formats (e.g.) Braille, electronic rather than printed form, large print booklet), please contact us on 226560 and we will do our best to help.

Privacy

We understand you may be concerned about disclosing information about yourself or your condition. Please be assured that all information you provide is confidential and is shared only with those directly involved in your support arrangements with your consent. If we are fully aware of your needs, we will be better equipped to ensure you are supported.

If you would like to see further information about how your personal data is processed, this can be found within the Student Finance Fair Processing Notice by visiting our website www.gov.gg/studentfinance.

2. ELIGIBILITY

Residence

¹ Defined as a course which does not meet the description of full-time as detailed in the Guide to Higher Education Awards for Dependent Students and the Guide to Independent Student Bursaries.

2.1 You must have been ordinarily resident in Guernsey or Alderney for the three years prior to the commencement of the course, and be ordinarily resident in Guernsey or Alderney on the relevant day (for courses commencing in the autumn, the relevant day is the 30th June in the year the course starts).

2.2 If you have not been ordinarily resident in Guernsey or Alderney throughout the above-mentioned period of three years, but you were ordinarily resident for a total of not less than three years within the previous five years, you may be considered for an award. If that is the case, you will be expected to satisfy us that at the time of application you are:

(a) ordinarily resident in Guernsey or Alderney on the relevant day;

OR

(b) you would have been ordinarily resident in Guernsey or Alderney but for the fact that you are temporarily employed outside Guernsey and Alderney.

(If you are temporarily employed outside Guernsey and Alderney at the time of application you will be expected to satisfy us that you are not eligible for an award from the authority in whose area you are currently residing.)

AND

(c) you are not entitled to an award from another jurisdiction by virtue of your residence there.

Residency Permit or Certificate Document

2.3 It is a condition of the award that you must satisfy us that you have been living in Guernsey lawfully under The Population Management Law, 2016. In order to meet this condition you are required to supply your residency Permit or Certificate (or document issued under the old law which remains valid).

2.4 We will not accept a Discretionary Resident Permit (Temporary) without other evidence of lawful residence.

2.5 We reserve the right not to make an award to a person resident in Guernsey if the person is unable to satisfy us that he is entitled to live in Guernsey under The Population Management (Guernsey) Law, 2016.

Age of Applicant

2.6 Applicants must be at least 18 years of age.

2.7 You must not normally be older than 56 years of age by the completion of the course.

If you will be 56 years of age or over before the end of the course, you will be expected to satisfy us that you have a good prospect of working in your intended occupation for at least ten years and that the course will equip you to work in that occupation.

3. COURSES

3.1 We are prepared to assist eligible students with the cost of a first degree.

For Open University (OU) Students Only:

- 3.2 We only offer funding to students working towards a degree.
- 3.3 New students to the OU will be required to follow a new qualification based pathway and must register for a qualification e.g. BA Business Studies, BSc Open.
- 3.4 If this is your first module you will be asked to indicate one preferred pathway to your intended qualification. Pathways are composed of a series of modules and the order in which they may be studied, at a rate of 60 or 120 credits per year. Modules in a pathway may be compulsory or you may be able to choose from a selection of optional modules.
- 3.5 Awards are made for modules of at least 30 points in value, leading to a degree. An OU degree should take no more than six years to complete at 60 points per year. You will be required to complete at least 120 points at one level before moving on to the next (i.e. certificate to diploma to degree).
- 3.6 You must enclose a copy of your pathway when making your first application, and subsequently should you change your pathway at any time.
- 3.7 Support is not available for modules of fewer than 30 points, for persons who do not intend to gain a degree, for those who already have a first degree and those who wish to study a postgraduate degree.

Students who commence a second OU module simultaneously or within a twelve month period

- 3.8 If you commence two OU modules simultaneously or within a twelve month period, the grant may be determined by reference to the same assessed contribution.

All students who have started, but not completed, a first degree at an institution in the UK, while in receipt of a higher education award from Student Finance.

- 3.9 If you received financial support with respect to a first degree that was not completed (unless due to illness), you will have to repay the grant funding (including tuition fees and maintenance grant, where applicable) paid by us for your original course, before being eligible to receive assistance with a new course.

Courses at an equal or lower level

- 3.10 A student, who has completed a course at a particular level, is not eligible for an award for another course at the same level or lower, regardless of where studied and by whom funded. For example, we will not make an award to a student for the second of two first degree courses.

4. MAINTENANCE/TUITION FEES

Maintenance Allowance

- 4.1 Non payable.

Travel Allowance

- 4.2 Non payable.

Tuition Fees

- 4.3 Awards made by us for OU courses are on a module by module basis and not towards the whole degree.
- 4.4 Awards made for approved GCFE, GTA or other on-Island courses must be assessed annually by us.

5. STUDENT INCOME

- 5.1 We will make an award towards the cost of a course based on your gross household income from the previous calendar year. Income from whatever source worldwide will be assessed.
- 5.2 If you live with a partner, the income of both yourself and your partner are taken into consideration. Students/partners will be expected to provide copies of the final payslips and final income tax assessment notices for the relevant year. We may be unable to process any application if these documents are not included.
- 5.3 Students should note that the current value of any capital assets held, and savings of over £20,000, are also taken into consideration.

Student Income

- 5.4 Your contribution will be assessed on all income and assets for the previous financial year from whatever source worldwide. 'Income' includes but is not limited to:
 - a) gross personal worldwide income from all sources with the exception of family allowances. All other benefits and pensions are taken into consideration;
 - b) distributions to the student/partner of income from any trust established in Guernsey or elsewhere in which the student/partner is a settlor or beneficiary;
 - c) the net profit of any company in which either the student or partner has any interest, either directly or through the medium of other companies, whether registered in Guernsey or elsewhere, whether taxed or not, losses are ignored;

(In addition, a declaration must be made of any advance to the student/partner on account of loans or current accounts in companies in which the student/partner is a director and/or shareholder. Such payments may be treated as income of the student/partner at our discretion.)
 - d) all regular maintenance payments received from a spouse/partner from whom the student/partner is separated, or from a former spouse or partner, including all payments for dependent children in the household. This includes payments which are not counted as taxable income;
 - e) benefits in kind.

Assessment of Capital Assets

- 5.5 In addition to personal income and company profit, we assess the contribution by reference to capital resources of every kind as well as income. Such an assessment may result in a higher contribution than that produced by assessment on the basis of income only.
- 5.6 Students/partners whose total capital assets exceed £100,000 will, in addition to their student contribution calculated on their worldwide household income, incur an additional student contribution of 2.1% on the value of their assets. Assets exclude the main residence and approved pension schemes.
- 5.7 In order to avoid double counting, where there is a declared income from the capital and this income results in a student contribution less than the student contribution calculated on the capital sum then that income will be disregarded.
- 5.8 If a declared income from the capital and this income results in a student contribution greater than the student contribution calculated on the capital sum, we will use the higher contribution.
- 5.9 We also take into consideration any savings over £20,000.
- 5.10 A student/partner should declare any and all assets when completing the application form.
- 5.11 If, after requesting information as to the student/partner's resources, we consider that the information is not accurate, complete or made in good faith, or if the student/partner refuses to provide the requested information, we may decide not to make an award.

Avoidance

- 5.12 Any income or capital assets given up either to secure a grant or an increase in grant may be taken into account when calculating the amount of grant payable.

6. CALCULATING THE STUDENT CONTRIBUTION

- 6.1 Your contribution will be assessed on the basis of household income; this is gross worldwide income from all sources including that of your partner.
- 6.2 Any grant awarded will be made in line with the following income levels:

Student Living Alone

If gross worldwide household income and assets is:	Percentage of course fees paid
1. not more than £20,000	90%
2. more than £20,000 but not more than £22,000	80%
3. more than £22,000 but not more than £24,000	70%
4. more than £24,000 but not more than £26,000	60%
5. more than £26,000 but not more than £28,000	50%
6. more than £28,000 but not more than £30,000	40%
7. more than £30,000 but not more than £32,000	30%
8. more than £32,000 but not more than £34,000	20%
9. more than £34,000	10%

- 6.3 If you live alone or at home with your parents you will be assessed on your income only; however, you should note that, if your circumstances change, i.e. you move in with a partner, then that partner's income will be taken into account.

Students Living with Partner

If gross worldwide household income and assets is:-	Percentage of course fees paid
1. not more than £34,000	90%
2. more than £34,000 but not more than £38,000	80%
3. more than £38,000 but not more than £41,000	70%
4. more than £41,000 but not more than £45,000	60%
5. more than £45,000 but not more than £48,000	50%
6. more than £48,000 but not more than £51,000	40%
7. more than £51,000 but not more than £55,000	30%
8. more than £55,000 but not more than £58,000	20%
9. more than £58,000	10%

7. DURATION OF AWARDS, STUDENT PROGRESS WITHDRAWALS AND NEW AWARDS FOLLOWING WITHDRAWALS.

- 7.1 We make awards for the normal duration of the course, however, you must apply for each year or on a module by module basis for OU courses. If you require funding for a new course, or for a repeat of one year, you must apply to us in writing for such funding (see address in Section 12), detailing the reasons for this request and enclosing supporting or explanatory documentation from the institution.

Restrictions/Time Limits

OU Courses

- 7.2 You will continue to be eligible for financial support until you reach a point where it is impossible for you to gain a degree in more than twice the time it would take in full-time study i.e. six years from date of enrolment on first module.
- 7.3 We reserve the right to assess your academic progress towards achieving a degree. We may decide not to provide further financial assistance if progress towards a degree is not satisfactory.

Approved GCFE, GTA and other on-Island courses

- 7.4 You must complete your course within the approved time frame, which is normally two years for foundation degrees and three years for degree courses.

Student Progress

- 7.5 If you are in receipt of funding from us, you will be expected to progress on target within your chosen course/module.

- 7.6 We may from time to time request information from you or your course provider regarding your progress and/or attendance.
- 7.7 We reserve the right to amend, withdraw or recover any grant awarded if you are not progressing as expected.
- 7.8 We also reserve the right to recover part or all of any fees paid if you do not complete the degree course within the allotted time period.
- 7.9 If you hold an award you **must inform us immediately in writing** if you:
- abandon or leave the course/module voluntarily or at the request of the provider;
 - transfer to a different course/module;
 - have to repeat a course/module;
 - decide to no longer work towards a degree.
- 7.10 If you withdraw from a course/module, for any reason, you must ensure that all relevant paperwork as required by the provider to confirm your withdrawal has been completed at the earliest opportunity and that we have been notified in writing. Any additional costs incurred by us as a result of a delayed withdrawal as outlined above will be charged to you.

Repeat Courses/Modules

Open University

- 7.11 Sometimes if you are unable to complete a module, the OU may agree to hold over the fees paid for that module towards the cost of a new module.
- 7.12 If the OU does not agree to transfer the funding to a new module, we will not meet the costs.

Approved GCFE, GTA and other on-Island providers

Awards for repeat years

- 7.13 If you have to repeat a year of your course you will only be given a grant for a repeat year in exceptional circumstances, such as a major interruption of study due to illness. If that happens, a medical certificate will be required giving full details of the illness and the effect it has had on your ability to study.
- 7.14 Should you wish to continue with your studies, but need to repeat a year, you will be required to repay all of the costs borne by us during the first attempt at that year. In some circumstances, and at our discretion, it may be possible to offset this previous funding against any new funding.
- 7.15 We will not normally permit you to repeat more than one year of your course or to repeat any one year more than once.

Awards for new courses

7.16 Should you withdraw from your original course and apply for an award in respect of another course, we may, at our discretion, make an award for the new course. You will have to satisfy us that you acted with good sense when making your original choice of course and when choosing your new course.

7.17 If you have completed more than one year of study you will not be eligible for a new award.

Entry to new course at Year 1

7.18 Should you want to commence a new course at year one but you have received funding for year one of another course you will be required to repay all of the costs borne by us during the previous first year. In some circumstances, and at our discretion, it may be possible to offset this previous funding against any new funding.

Entry to new course at Year 2 or above

7.19 If you enter the new course at Year 2 or above you will normally be awarded a grant (an example would be if you had completed the first year of a degree course in one subject and transferred to the second year of another degree course).

8. HOW TO APPLY FOR AN AWARD

8.1 You must complete the relevant application form.

8.2 You should allow at least one month between making an application and receiving notification of the outcome. Open University applicants should note that they are required to register at least one month before the start of the module and will require confirmation of your award in order to do so.

8.3 Proof of income, e.g. payslips and Final Income Tax Notice of Assessment, will be required. Unverified figures may be accepted for a provisional assessment but must be verified later. If the assessment is revised and the student contribution is increased as a result of the re-assessment the student will be expected to repay any overpayment of grant.

8.4 Continuing OU students should also include proof of successful completion of previous module and ALL OU students must include the original sponsorship and registration agreements for each new module (issued by the OU).

8.5 Once the application has been received and verified, we will make an assessment based on the table on pages 7/8 and issue an award letter.

8.6 The award for a second or subsequent year of study for a student whose award remains provisional will be assessed on a minimum contribution basis until such time as all outstanding awards for previous years have been made definitive.

8.7 A new grant application form must be submitted for each year of the course, or for each module for OU courses (if applying for more than one OU module with the same start date, you may use the same application form to apply for both/all).

Award Letters

8.8 Our assessment of an application will produce an award letter. A copy will be sent to you and must be kept until the end of the academic year.

- 8.9 The award letter shows whether there is a contribution towards the tuition fees.
- 8.10 You should provide the institution with a copy of your award letter but should retain the original document as they may need to refer to it from time to time for other purposes.
- 8.11 For OU modules, we will complete the registration and sponsorship agreements and return them to you along with two copies of the award letter (one for the student, and the other to be sent with the registration and sponsorship agreements to The Open University).

9. HOW THE AWARD WILL BE PAID

- 9.1 The award letter shows our contribution towards the tuition fee.
- 9.2 Upon receipt of the award letter, and for OU students the completed sponsorship and registration agreements, the provider will invoice us directly for our contribution towards tuition fees. We will pay the provider directly upon receipt of this invoice.
- 9.3 You will be required to pay only your contribution towards the fee. We will not refund you if you have paid more than your contribution. If you have done so, you will have to seek reimbursement from the provider which can be time-consuming.

10. REVIEW OF DECISIONS

- 10.1 If you receive an adverse decision, you may ask to have the decision reviewed. Requests should be made in writing to the Chief Secretary at the address in Section 12.

11. CAREERS GUERNSEY

- 11.1 Should you require careers advice or information about courses of further and higher education, you may wish to consult Careers Guernsey (Tel: 226565 or www.careers.gg). Students at school are advised to seek advice from their Careers Teachers in the first instance.

12. FURTHER INFORMATION

- 12.1 For further information about grants please contact us on Tel: 226560 or email studentfinance@gov.gg to make an appointment or write to: **Student Finance, Route Des Coutanchez, St. Peter Port, Guernsey, GY1 2TT.**