



States of Guernsey
Education Services

STUDENT FINANCE

Appendix I

Schedule of Fees and Allowances

2019/20

April 2019

CONTENTS

	Page
1. Basic Maintenance Allowance	3
2. Travel Allowance	3
3. Tuition Fees	4
4. Calculating the Asset Contribution	4
5. Allowances against Gross Parental Income	4
6. Maximum Parental Contributions	5
7. Examples of Assessments	5
8. Student Income	7
9. Student's Dependants	7
10. Assistance for Disabled Students	8
11. Interview and Open Day Expenses	8

Students at a UK institution who are given the choice of studying or working overseas as an extension of the course (e.g. students on a voluntary exchange programme)

The travel allowance will be the same as for the UK institution at which the student is enrolled.

3. TUITION FEES

Home Fees apply and vary from university to university, although the majority of institutions do charge the relevant Home Fee Rate (see below).

However, there are some courses which also attract an additional grant from HEFCE and the fees will be greater than detailed above. In these cases, we will fund the additional HEFCE funding for these courses.

We will limit fees to the Home Fee where an institution does not receive HEFCE funding and/or charges the overseas fee. Examples of such instances include but are not limited to Cambridge University, Imperial College London and certain independent institutions, and students should refer to the relevant section of the Guide to Higher Education Awards for Dependent Students for further information.

Students who commenced study prior to 2017	£9,000
Students who commence/d a new course from 2017	£9,250

PLEASE NOTE: It was advised that it was likely that the tuition fees for students who commence in 2018, or who commenced in 2017 and are continuing, would be £9,500 for 2018 and would rise annually by UK RPI thereafter. However, we believe the fees have been frozen at £9,250 for the academic year 2019/20 for both new and continuing students, but please note that fees may still increase by RPI in future years.

4. CALCULATING THE ASSET CONTRIBUTION

In addition to personal income and company profit, we will assess the parental contribution by reference to capital resources of every kind. Where total capital assets exceed £100,000, an additional contribution calculated on the following rates will be incurred.

Students commencing a new course in 2014 or after	2.1%
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5. ALLOWANCES AGAINST GROSS PARENTAL INCOME

Household containing both the student's parents, including parents by adoption, and/or one parent and their new partner	£40,068 (new partner's income included)
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Household containing one of the student's parents, including a parent by adoption	£27,727
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Shared household (where a parent may live in a multi-generation household or part own a property with a third party)	£20,034
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Parents/partner may claim the following child allowances against their income for other dependent children who will be wholly or mainly dependent on the parents/partner during the student's attendance at university/college.

Other Dependent Children (ages as at 01.09.19):	16 and Over	£4,793
	10-16	£4,111
	10 and under	£3,424

6. MAXIMUM PARENTAL CONTRIBUTIONS

There is a maximum parental contribution towards fees for all students, i.e. if the fees for a student's course are in excess of the following maximum parental contributions, we will meet the difference between the maximum parental contribution and the Home Fee.

The maximum parental contributions to tuition fees for 2019/20 are:

Students who commenced a course from 2017/18 :	£9,150
Students who commenced a course between 2014/15 and 2016/17 :	£8,900

For students who are on a paid placement year, the maximum parental contribution is £4,641.

7. EXAMPLES OF ASSESSMENTS

i) Income Only

The operation of the scheme in 2019/20 can be illustrated by examples of three assessments for students attending a science degree course. The course requirements are as follows:

Maintenance Allowance		
Maintenance		£6,820
Travel (Brighton)		<u>£ 484</u>
Total		£7,304
Tuition Fees		<u>£ 9,250</u>
Total		£16,554

Student A's parents have a residual income of £9,000, which produces a parental contribution of £2,250. His requirements will be met as follows:

Parental Contribution towards maintenance & travel		£2,250
States grant: Maintenance & travel	£ 5,054	
Tuition Fees	<u>£ 9,250</u>	
		£14,304
Total		£16,554

Student B's parents have a residual income of £32,000, which produces a parental contribution of £8,000. His requirements will be met as follows:

Parental Contribution		
Maintenance & travel	£ 7,304	
Tuition Fees	<u>£ 696</u>	
	£ 8,000	
States grant towards tuition fees		<u>£ 8,554</u>
Total		£16,554

Student C's parents have a residual income of £67,000 which produces a parental contribution of £16,750. His requirements will be met as follows:

Parental Contribution		
Maintenance & travel		£ 7,304
Tuition Fees (Maximum Contribution)	<u>£ 9,150</u>	
	£16,454	
States Fee Subsidy Only equivalent grant towards tuition fees		<u>£ 100</u>
Total		£16,554

ii) Income and Assets

Parental contribution is assessed by using both the gross worldwide household income and a notional income of 2.1% from assets owned by the parents/students (above £100,000).

Using the same course requirements as in i), which are:

Maintenance Allowance		
Maintenance	£6,820	
Travel (Brighton)	<u>£ 484</u>	
Total	£7,304	
Tuition Fees		<u>£ 9,250</u>
Total		£16,554

Student A's parents have a residual income of £9,000, which produces a parental contribution of £2,250. **His parents also have total assets of £100,000, resulting in a further contribution of £2,100.** His requirements will be met as follows:

Parental Contribution (£2,250 plus £2,100)		£4,350
States grant: Maintenance & travel	£2,954	
Tuition Fees	<u>£9,250</u>	
		<u>£12,204</u>
Total		£16,554

Student B's parents have a residual income of £32,000, which produces a parental contribution of £8,000. **His parents also have total assets of £100,000, resulting in a further contribution of £2,100.** His requirements will be met as follows:

Parental Contribution (£8,000 plus £2,100)		
Maintenance & travel	£ 7,304	
Tuition Fees	<u>£ 2,796</u>	
	£10,100	
States grant towards tuition fees		<u>£ 6,454</u>
Total		£16,554

Student C's parents have a residual income of £67,000 which produces a parental contribution of £16,750. **His parents also have total assets of £100,000, resulting in a further contribution of £2,100.** His requirements will be met as follows:

Parental Contribution (£16,750 plus £2,100)		
Maintenance & travel	£ 7,304	
Tuition Fees (Maximum Contribution)	<u>£ 9,150</u>	
	£16,454	
States Fee Subsidy Only equivalent grant towards tuition fees		<u>£ 100</u>
Total		£16,554

For further clarification on the calculation of income from assets, please contact us.

8. STUDENT INCOME

When assessing a student's income we disregard the following types of income:

Personal Income (excluding vacation earnings)	£1,383
Trust Income (one or both parents deceased)	£3,130
Sponsorship/Scholarship	£4,140

Any income over the disregard levels stated above will be assessed on a pound for pound basis. Please note that, where applicable, students should declare any and all assets totalling over £100,000 so that we may consider them appropriately.

9. STUDENT'S DEPENDANTS

If other persons, i.e. a spouse, an adult dependent or a child, are wholly or mainly dependent on the student, the student's maintenance allowance will be increased as follows:

Spouse/Other Adult Dependent	£3,600
Children: Under 5	£1,193
5-11	£1,612
12-15	£2,225
16+	£3,593

10. ASSISTANCE FOR DISABLED STUDENTS

If we agree to meet the cost of a Needs Assessment, the cost of the assessment should not exceed £600.

Normally, assistance as a result of the Needs Assessment recommendations will not exceed the following amounts:

- Major items of specialist equipment £4,680 per course
- Cost of a non-medical helper £11,840 per year

An additional £1,565 per year may be awarded in certain circumstances.

11. INTERVIEW AND OPEN DAY EXPENSES

Parents may claim a means-tested grant for their children's expenses for the purpose of attending interviews and open days. Parents are permitted to make a claim for one trip to the UK with support limited to £350.

Parents will receive a percentage of the student's costs dependent on their level of income as detailed below:

If gross worldwide household income is:	% of expenses reimbursed
Not more than £26,750	100%
More than £26,750 but not more than £31,750	75%
More than £31,750 but not more than £36,750	50%
More than £36,750 but not more than £41,750	25%
More than £41,750	Nil