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Institute of Education
University of London

Funding Information for Students with Families

2011 -12

PGCE/Diploma Post Compulsory 2 year courses

PGCE/Diploma Post Compulsory Courses / 2 years

IOE PGCE/Diploma courses lasting 2 years are eligible for **full time funding** because they meet the attendance requirement of at least 300 hours per academic year. If you are also receiving means tested benefits please refer to the section on benefits in this leaflet.

Student Grants and Loans-

You may apply for the following

IOE Bursary:	up to	£338	2011-12
A Tuition Fees Loan	up to	£3,375	Programme
Fee			
The Maintenance/Special Support Grant*	up to	£2,906	Each year
Maintenance Loan	up to	£6,000 +	Each year

Income Assessed Grants for Students with dependants

The amount you receive will depend upon your household income. Your income as a student will not be counted in the assessment.

*Special Support Grant: Up to £2,906

This grant replaces the Maintenance Grant for students who are eligible to receive means-tested benefits such as Income Support and Housing Benefit. The amount and payment arrangements are the same as for the Maintenance Grant. The Special Support Grant will not be counted as income for benefit purposes.

Parents' learning allowance: up to £1,508

Income assessed help with course costs for students with children.

Adult dependants' grant: up to £2,642

For students with a partner or another adult (usually a family member) who is financially dependent on them. Where there is no spouse, a student may be eligible for this grant in respect of one adult dependant whose net income does not exceed £3,796.

Childcare grant

For students who are using registered childcare and not entitled to Working Tax Credits. You will receive 85% of your childcare costs up to a maximum of:

£148.75	per week if you have one child
£255.00	per week if you have two or more children

Childcare Resources

Students who are resident in the UK are advised to find registered childcare in the area where they live. Information is normally available on Local Authority websites.

Child Tax Credits

All students with children are eligible to apply for child tax credits which are income assessed against household income. You do not need to be working.

Student income, including the PGCE Training Bursary, Maintenance Grant, Student Loans, Adult Dependants' Grant, Parents' Learning Allowance and Childcare grants are **not** counted as income for the assessment of Tax Credits.

Students in receipt of income support which includes payments for their children need to apply for child tax credits before starting the course.

Child Tax Credit - £ per year (unless stated)		
Rates and Thresholds	April 2010	April 2011
Child Tax Credit Family element	£545	£545
Family element, baby addition	£545	Withdrawn
Child element	£2,300	£2,555
Disabled child element	£2,715	£2,800
Severely disabled child element	£1,095	£1,130

Working Tax Credits

For students or partners who are in employment

Contact the Inland Revenue:

<http://www.hmrc.gov.uk>

Child Benefit Rates 2011-12

First Child £20.30 Second Child £13.40

Further information:

The Inland Revenue:

<http://www.hmrc.gov.uk>

The Citizens Advice Bureau

<http://www.adviceguide.org.uk>

Student Loan for living costs 2011-12: Year One: Full Year London Rate

Living	Away from Parental Home	At Parental Home
Non Income Assessed	£ 4,988	£ 2,763
Income Assessed	£ 1,940	£ 1,075
Total	£ 6,928	£ 3,838
Less portion of MG*	£ 1,453	£ 1,453
Plus 6 extra weeks	£ 636	£ 318
Total	£ 6,111	£ 2,703

Student loans and grants for living costs are paid in 3 termly instalments.

*** For students who receive full maintenance grant**

You may apply for your loans at any time before the completion of your course if you do not apply initially. You may also apply later for the full loan if you take out a partial loan at the beginning of the course.

How to Apply

You can apply online through Student Finance England (SFE).

Website: [Student Finance England](http://www.studentfinance.gov.uk)

IOE Scholarships and Bursaries

For further information please visit the IOE website:

<http://www.ioe.ac.uk/feesandfunding>

Continuing Students : Year Two

Students continuing on courses should visit the Student Finance England (SFE) website and complete an online application as a continuing student. Unless there has been a change in your circumstances you should receive the same level of support that you received in your first year of study. You will be paid pro rata: e.g. if you are returning for one term only you will receive 1/3 of the full year.

Student Loan Rates for Final Year Students 2011-12

Living	Away from Parental Home	At Parental Home
Non Income Assessed	£ 4,541	£ 2,508
Income Assessed	£ 1,766	£ 975
	£ 6,307	£ 3,483
Less portion of MG*	£ 1,453	£ 1,453
Total	£ 4,854	£ 2,030

*** For students who receive full maintenance grant**

Returning Students

Students who are returning to study after an interruption also need to apply for funding through Student Finance Direct. You will need a letter from the IOE to confirm your return to study and any tuition fees that may be payable. The section of Registry you need to contact is the Exams Section:

Telephone **020 7612 6117**

Email: exams@ioe.ac.uk

Students who need to interrupt or withdraw from their studies

If you need to interrupt or withdraw from your studies for reasons such as financial, health or family concerns you should speak to your Course Tutor and Administrator in the first instance. When it has been agreed that you may interrupt or withdraw from your studies you should contact the Student Welfare Office for advice and guidance concerning any funding issues, such as the cancellation of your student grants and loans. You may also need advice on employment and benefit entitlements. If you interrupt, your student support can be reinstated on your return to study. For further guidance please contact the Student Welfare Office.

Access to Learning Fund

This income assessed fund is administered by the Institute of Education. It assists students with financial difficulties and can help with course-related costs. The fund cannot be used to pay tuition fees. Students must apply for any loan entitlements before applying to the fund. You can apply at any time during your course. Applications normally take 4 weeks. In exceptional circumstances urgent applications can be processed.

Emergency Loans

You can apply for a loan at the beginning of your course if you are waiting for your student funding to be processed. Other emergencies can also be considered.

Application Forms are available from the Student Support Centre at the Institute of Education.

Further information: <http://www.ioe.ac.uk/studentwelfare>

Dos and Don'ts

Do

- Prepare a budget
- Apply/organise funding as soon as possible
- Apply for your student loans, where eligible
- Open a Student Bank Account, where possible
- Pay **minimum** monthly credit card repayments

Don't

- Use your Student Loan to pay off debts. The Student Loan is for living and course related costs.
- Wait until you have no money to ask for help

Students in receipt of, or eligible for, means tested benefits

Students who are eligible to receive means tested benefits are part time students, *single parents and disabled students. Your income as a student may mean that you have enough to live on without means tested benefits, unless your accommodation costs are particularly high.

You need to notify your Benefits Agency of the change in your circumstances when you are due to commence your course. You should provide a copy of your Student Support Notification for the reassessment of your benefit entitlements.

***Please note**

Changes have been introduced regarding some students' entitlement to Income Support. Contact the **Student Welfare Officer** for further guidance.

Tel: 020 7612 6112

Email: b.woods@ioe.ac.uk

Income counted for means tested benefit assessments

- **The student loan**

This is treated as income for any means tested benefit entitlements, whether it is taken or not. Fixed amounts are deducted from the loan entitlement for the purchase of books and materials and for travel costs.

- Salaried and Part time Income\Training Bursaries
- The Maintenance Grant
- The Adult Dependants' Grant
- Child and Working Tax Credits
- Child Benefit is counted for Income Support Assessments

Income not counted for means tested benefit assessments

- **Housing Benefit Assessments**

Child Benefit

Special Support Grant and the Parents Learning Allowance

- **Income Support Assessments:**

Special Support Grant and Parents Learning Allowance

Students receiving non means tested benefits

Your benefits should not be affected by your student income.

Useful Contacts

Student Welfare and Accommodation Office

Telephone 020 7612 6112
Email b.woods@ioe.ac.uk

Funding Bursary and Scholarship Enquiries

Telephone 020 7612 6119
Email PGCE.funding@ioe.ac.uk

Disabilities Support Office

Telephone 020 7612 6641
Email disabilityadmin@ioe.ac.uk

International Student Coordinator

Telephone 020 7612 6442 Email iss@ioe.ac.uk

Student Support Centre/Enquiries

Telephone 020 7612 6043
Email studentenquiries@ioe.ac.uk

Accommodation: IOE Halls of Residence

John Adams Hall
Telephone 020 7636 8799 Email jah@ioe.ac.uk

Accommodation: University of London Intercollegiate Halls

Website <http://www.london.ac.uk/halls.html>

Accommodation: Private Rented Sector

University of London Housing Services
Website <http://www.housing.lon.ac.uk>

Careers Guidance

Website <http://www.careers.lon.ac.uk>

Student Funding Information/Online Applications

Website [Student Finance England](#)