

# Financial support for undergraduate students in higher education 2023/24 - a guide for constituents

For September 2023 entry



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# **Financial support for undergraduate students in higher education 2023/24**

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## 1. Introduction

This guide provides information on financial support available to eligible students planning to study a full-time or part-time undergraduate higher education course in 2023/24. This guide is relevant to students who are ordinarily resident in Wales.

Student financial support can help with both tuition fee costs and living costs.

**Student Finance Wales** assesses your eligibility for funding, and the **Student Loans Company** make payments through grants or loans to you (for living costs) or to your provider (for tuition fees).

**If you began your studies before September 2018, you should look at [previous guidance](#) or contact [Student Finance Wales](#).**

The rules around student financial support are complex, and there are many exceptions and special circumstances. You will see the word 'normally' used often in this guide. This is because this document is a general guide, and does not cover every circumstance or entitlement possibility.

You may not be eligible for all the types of support in this guide, or the maximum amounts shown, depending on your household circumstances and place of study.

*Disclaimer: Senedd Research is regularly asked about student finance and this quick guide sets out information about some of the questions we are most frequently asked. It is not intended as a comprehensive guide and you should always seek advice from Student Finance Wales or a suitably qualified professional that is tailored to your individual situation.*

## 2. Changes since September 2018

As a new student in September 2023, you will be the sixth year group to start on the current undergraduate student support package. Those students who started their course prior to September 2018 will be on the old package.

The **emphasis in the 2018 package shifted to focussing on helping students with their living costs**, as this was shown to be the biggest barrier to study in the **2016 Review of Higher Education Funding and Student Finance Arrangements in Wales** (the Diamond Report).

Under the current system, a student's household income does not affect the amount of money they receive, but it does decide the balance of maintenance loan and grant they can access.

Support is still available to help with tuition fees in the form of a loan that has to be repaid.

If you started your course **before September 2018**, Student Finance Wales has separate guidance for you. This includes information for **full-time** and **part-time students**.

### 3. Eligibility criteria

The **rules around eligibility are complex**. This is a general guide only, so it does not include details of all possible circumstances.

If you have any questions about your eligibility, you should contact **Student Finance Wales** directly.

Generally, eligibility is dependent on factors including:

- where you live (your nationality and residency status);
- your course;
- your university or college;
- your age; and
- your previous study.

#### Where you live

In general, to be eligible you need to:

- be a UK national or have settled status;
- normally live in Wales; and
- have been living in the UK for 3 years before starting your course.

If you don't meet these three conditions, you may still be eligible to apply for support, for example if you are:

- an EU national and have settled status;
- a refugee; or
- under humanitarian protection.

Student Finance Wales publishes **information on eligibility criteria** based on nationality and residency, and also has specific information for **EU students**.

#### International students

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Please note that nothing in this guidance should be taken as immigration advice. Immigration advice is **closely regulated** and can only be offered by **registered advisors** or an approved professional body.

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Higher education providers often have an international office, who may be able to help with any questions you have about your specific circumstances.

Also of interest might be the UK Council for International Student Affairs (**UKCISA**) who publish information on **home student status for Wales**, and have **contact details for international students** with questions about their eligibility for support.

### Your course

Your course must be based in the UK, and eligible courses include:

- first degree;
- foundation Degree;
- Certificate of Higher Education;
- Diploma of Higher Education;
- Higher National Certificate;
- Higher National Diploma;
- Postgraduate Certificate in Education; and
- Initial Teacher Education course.

### Your university or college

Your provider must be either:

- funded by the Government; or
- privately funded but running courses that are approved for funding by the Welsh Government.

You can generally access financial support to study at “ordinary”, or publicly-funded, providers in the **rest of the UK**.

Student Finance Wales also publishes a **list of courses at private providers** which have been specifically approved for student finance by the Welsh Government.

If you are unsure whether your course is eligible for financial support, please contact your university or college.

## Age

There is no age limit to qualify for grants or a tuition fee loan, but you must be under the age of 60 to be eligible for a maintenance loan.

## Previous study

If you hold an undergraduate qualification and are thinking of doing a postgraduate qualification then there's another **package of support available to you**.

There are complex rules on what you are entitled to if you are thinking of studying a course which is of an equivalent level to one you've already studied, whether you completed it or not. They are applicable to full- and part-time study.

Generally, you are entitled to support for **each year of your course**, plus another year. **If you have studied a previous course, your entitlement may be reduced by the years you have previously studied**. This is true even if you funded your previous course yourself. You may be able to have an extra year of funding if you had to leave a previous course because of compelling personal reasons.

You also may not be eligible for any support if you already hold a degree, although there are exceptions if you want to study:

- medicine;
- dentistry;
- architecture; or
- social work.

If you have previously studied a course of higher education at undergraduate level you should speak to Student Finance Wales before making any decisions, to see if you fall under an exemption.

## 4. Full-time study: help with tuition fees

The amount of **tuition fee loan** you can receive depends on where you want to study. It is not means tested, meaning any eligible student can take out the full amount.

### Ordinary and private universities and colleges

If you are studying at an ordinary, or publicly-funded, university or college, they can charge a maximum of **£9,000 tuition fees per year in Wales** (£9,250 in other parts of the UK).

There are two main differences if you study at a private university or college:

1. There are **no restrictions on the tuition fee they can charge you**.
2. The **amount of tuition fee loan available is less than if you went to a public university or college**. This means that if they charge you fees higher than the maximum level of tuition fee loan you can get, then **you will have to fund the difference yourself**.

You can only get a tuition fee loan when studying at a private provider **if your course has been approved, or “designated” by the Welsh Government**. Student Finance Wales publishes a list of **courses that have been designated for support**, so we recommend **contacting them** for more information.

### Tuition fee loan amounts

The tuition fee loan is paid **directly to the place where you are studying**. There are complex rules about how much you will have to pay back if you leave your course before completing it. You should check with Student Finance Wales if you need to know more about this.

The table below shows the **tuition fee levels and the tuition fee loan amounts**:

Provider type	Maximum you can be charged	Tuition fee loan available to you (not means tested)
Studying at an ordinary university or college in Wales	£9,000	£9,000

Provider type	Maximum you can be charged	Tuition fee loan available to you (not means tested)
Studying at an ordinary university or college in England, Northern Ireland, or Scotland	£9,250	£9,250
Studying at a private university or college in the UK on a course designated by the Welsh Government	No restrictions on what they can charge	£6,165 (if this does not cover the whole fee, then you must make up the difference)

## NHS Bursary

If you are studying a course that will lead to a qualification in medicine, dentistry, or healthcare then you might be able to get a bursary from NHS Wales. The NHS Bursary is assessed and paid by the [NHS Bursary Scheme](#) and not by Student Finance Wales.

Depending on your course, NHS Wales may also deal directly with tuition fees.

If you are eligible for the NHS bursary, you may also be able to get a reduced Maintenance Loan from [Student Finance Wales of up to £5,360](#) if you're studying an NHS funded course in Wales.

You should contact the [Student Awards Services at NHS Wales](#) for more information.

## Social work bursary

If you are studying an approved undergraduate degree course in social work, you can apply for the Social Work Bursary from [Social Care Wales](#).

For more information, including eligibility criteria, you can contact the [Student Funding and Grants Team at Social Care Wales](#).

## 5. Full-time study: help with living costs

Help with living costs is more complex than tuition fee loans. Your household income is taken into account, but only to decide the split between the maintenance grant, and repayable loan – not to decide the maximum amount you could get.

### Maintenance loans and grants

The **balance of grant and loan** that you receive for living costs is determined by your household income, where you'll be studying and where you'll be living. Most students can get a **minimum £1,000 grant**, which you don't have to pay back.

The rest of your living cost support is made up of the maintenance loan. You can get additional help in certain circumstances, such as if you have any dependents. This is explained later in the guide.

The overall yearly amount of funding you can receive will be a mix of maintenance grant, topped up by the maintenance loan if you wish. This will be paid directly into your bank account at the beginning of each term, but only after you've registered for your course and your provider has confirmed your attendance.

The maximum combined loan and grant that you will receive in **2023/24** is:

- £9,950 if living with your parents;
- £11,720 if living away from parental home and studying outside London;
- £14,635 if living away from parental home and studying in London.

The balance of loan and grant that make up these totals depends on your household income. Student Finance Wales publishes **tables with estimates of how much loan and grant you might receive**.

Please note that even if you have the lowest household income of £18,370 or less, you would still require a small Maintenance Loan to reach the maximum entitlement. Likewise, if you have the highest household income of £59,200 or more, you can still receive the minimum £1,000 of grant.

You will be **charged interest on your maintenance and tuition fee loans** from the first day the money is paid into your bank account until the loan is repaid in full or cancelled.

## Welsh partial cancellation of Maintenance Loan

If you have taken out a Maintenance Loan for a full-time undergraduate course since the 2010/2011 academic year, the Welsh Government may cancel up to £1,500 of your debt. This is applied shortly after the first loan repayment is made, and is usually shown on the next student loans statement.

The Student Loans Company calculates how much will be deducted from your loan. For more information, please see the [Welsh Government's advice on the partial cancellation scheme](#).

## 6. Help for part-time study

For part-time undergraduate study, the package of maintenance support is a pro-rata version of the full-time package described above. Eligible students can receive a fixed amount of tuition fee loan.

For **maintenance costs**, similar to a full-time course, students can receive a combination of maintenance grant and maintenance loan. The amount of grant and loan you receive will depend on your household income, and on your course intensity.

**Course intensity** means the percentage of time that you study compared to a full-time course. A full-time course has a course intensity of 100%. Part-time courses may have a course intensity of 25%, 50%, or 75%.

You must be studying at a course intensity of at least 25% to get a part-time grant and loan for living costs and to apply for a part-time tuition fee loan. Students studying with the Open University in Wales must apply for part-time support, regardless of intensity of study.

### Tuition fees

Like full-time study, there is a maximum amount of tuition fee loan you can receive. The maximum amount of tuition fee loan for students in 2023/24 is set out in the table below:

Location of study	Tuition fee loan available in 2023/24
University or college in Wales, or studying at the Open University	£2,625
Public university or college outside Wales	£6,935
Private university or college outside Wales	£4,625

Source: **Student Finance Wales**

## Living costs

As with full-time students, you can receive help with your living costs in the form of maintenance grant and maintenance loan. These are subject to maximum amounts per year with the split between grant and loan being based on your household income.

For part-time students, the amount of total funding you can get depends on your course intensity. Student Finance Wales publishes **tables with illustrative examples of the amount of loan and grant** that you might receive, which varies according on your course intensity and household income.



## 7. Further financial support

There are **extra grants** available to help you if you have particular circumstances and therefore need additional support. The amount of funding differs for full-time and part-time students.

**All of these are on top of any entitlement to tuition fee loan and maintenance loans and grants.**

### Dependents' grants

These are available for students with dependent children or dependent adults. They are available for full-time and part-time students, depending on the intensity of the course.

#### Childcare grant

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This is available to students to help meet the **costs of childcare** for children in approved or registered childcare, under the age of 15 or under the age of 17 if they have special educational needs.

In 2023/24, the grant can cover up to 85% of your childcare costs up to a maximum of £187 per week for one child, or a maximum of £321 per week for two or more children. If you are a part-time student, the amount you could receive will depend on your course intensity.

You will not qualify for this grant if either you or your partner claims:

- The childcare element of Working Tax Credits or Universal Credit;
- Tax-free Childcare from HM Revenue and Customs (HMRC); or
- NHS funded childcare grants

Further information is available from Student Finance Wales for **full-time** and **part-time students**.

If you are a parent of a child aged between 3 and 4 years old, you may be eligible for further childcare support from the Welsh Government under the **Childcare Offer**, which now includes students who are parents.

## Parents' learning allowance

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This is intended to help students who have dependent children and is to help you pay for any additional costs. You may be eligible for a maximum of £1,896 for full-time students.

For part-time students, the amount you can get is based on your course intensity.

Further information is available from Student Finance Wales for **full-time** and **part-time students**.

## Adult dependent's grant

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This is intended to help students who have an adult family member who they support financially. Their income cannot be more than £3,923 a year.

The **maximum amount available** is £3,322 per year for full-time students. For part-time students, the maximum amount you can get depends on your course intensity.

Further information is available from Student Finance Wales for **full-time** and **part-time students**.

## Disabled students' allowance

**Disabled Students' Allowance** (DSA) is an additional source of funding available to students who have a disability, including a long-term health condition, mental health condition or learning difficulty.

The allowance does not depend on your household income. In 2023/24, full- and part-time students can get up to £33,146 a year for support. This can be used to cover the costs of specialist equipment, a non-medical helper, and more general costs you may have.

Further information is available from Student Finance Wales for **full-time and part-time students**, including how to apply for DSA.

## Travel grant

If you are attending a clinical placement in the UK or studying abroad as part of your course you may be eligible for a **grant to help with travel expenses**.

The travel grant can help towards the costs of travelling to and from the place in the UK where your clinical training takes place, or the country you have to go to if you're studying abroad.

You will be expected to pay the first £303 of travel costs yourself if your household income is lower than £59,200. If your household income is £59,200 or more, you will be expected to pay the first £1,000 of travel costs yourself.

### Special support

**Special Support** is for students who claim certain income-related benefits, and aims to help with costs like books, course equipment and travel.

### University and institutional funds

All Welsh universities (and most other UK institutions) provide some sort of discretionary financial support. These schemes have different names, but include hardship funds, bursaries, or scholarships.

They serve a variety of aims, including rewarding academic or other excellence and supporting students with living costs or financial difficulties. You might be able to apply for some before you start, and others are only available once you have started your studies. Some are grants, and others are repayable.

Eligibility criteria and other rules will depend on the individual institution offering any such scheme. You should contact your provider directly for further information and to see what support or awards are available.

It might be useful to do this before you start your course, as there may be additional support that you could access from your first year.

### Dance, Drama and Music

The Dance and Drama Awards (DaDA) scheme offers income assessed support for tuition fees and living costs at some private dance and drama institutions in England.

The DaDA scheme is for students aged 16 to 23, who “show talent and a likelihood to succeed in the industry”. Further information on the scheme is available on the [\*\*UK Government's website\*\*](#).

The **National Youth Arts Trust** provides bursaries for dance, drama and music of up to £1,000 to young people aged 12-25. To be eligible for a bursary you must fulfil a number of criteria including being a UK citizen and able to demonstrate talent and dedication to improving your skills. More information on **eligibility** and **how to apply** can be found on their website.

## Welsh medium courses

Coleg Cymraeg Cenedlaethol offer a number of **scholarships** for students who study at least part of their university course in Welsh. More information on the scholarships and eligibility requirements can be found on their **website**.