

Primary messages – employers

- Supporting employees while they study part-time for a higher-education qualification can provide direct benefits to your organisation through increased employee engagement and raised skills levels.
- Part-time study is offered in a range of settings – on campus or by distance learning and can allow employees to earn while they learn.
- It's up to individual organisations to agree what support they provide to employees. There's a wide range of support employers can offer.
- Some employers make a financial contribution to the tuition fee costs of a part-time higher-education qualification. Many organisations do this through formal sponsorship agreements.
- Some employers offer study leave or flexible working arrangements while an employee is studying.
- If your organisation recognises a workplace union, you may want to consider talking to your local union learning representative about ways to promote lifelong learning to staff. Information and advice is available at www.higherlearningatwork.org.
- You can encourage staff considering study to contact the new National Careers Service, which supports people throughout their career. The service supports people in making informed decisions about careers, skills and training.
- Everyone can access the National Careers Service by going online <https://nationalcareersservice.direct.gov.uk> or by calling 0800 100 900. For adults, there's also access to face-to-face careers advice in the community.
- Employers can pay all or part of an employee's part-time tuition fees upfront.
- Employees can then apply for the amount of part-time Tuition Fee Loan they require to make up the balance.
- Employers can't take out a part-time Tuition Fee Loan on behalf of an employee.
- Around 1 in 3 higher-education students in the UK are studying for a qualification part-time at university, college or by distance learning.
- Your employer support can play a key role in supporting employees while they make the decision to study, and while they're learning.

Primary messages – employees

- Studying part-time for a higher-education qualification could boost your career prospects and allow you to earn while you learn.
- Tuition Fee Loans are available from the government to eligible English students studying in the UK to cover the cost of part-time tuition fees. See if you qualify by visiting www.gov.uk/student-finance
- Part-time study is offered in a range of settings - on campus or by distance learning and can provide you with flexibility around work and family commitments.
- Whatever your age or personal circumstances, you could achieve your potential by studying part-time for a higher-education qualification.
- If you're eligible for a Tuition Fee Loan you don't need the money upfront to be able to study, and you won't have to repay until your income is over £21,000 a year.
- Higher-education qualifications include Certificates or Diplomas in Higher Education, Foundation degrees, Honours degrees, Higher National Diplomas (HNDs) and Higher National Certificates (HNCs).

- Many higher-education qualifications can be studied for at your local further-education college.
- Around 1 in 3 higher-education students in the UK are studying for a qualification part-time at university, college or by distance learning. You could join them.

Primary messages – employees: support and eligibility

- All eligible students can apply for a government loan to cover their part-time tuition fees.
- If you're eligible, you can borrow up to £6,750 per year to cover your tuition fees.
- If you're studying at a private university or college, you can borrow up to £4,500 per year. Check with your chosen university or college.
- Previous higher-education study may limit your eligibility for funding. Funding is focussed on helping undergraduate students.
- You can't normally hold a qualification at the same or higher level than the one for which you intend to study and be eligible for funding.
- You must study at a course intensity of at least 25% of the full-time equivalent each year for the duration of your course to be eligible for funding.
- Part-time students can't get a grant to help with the costs of travel or books, but part-time study can give you flexibility to work alongside your studies.
- Continuing part-time students who started their course before 1 September 2012, and who have a household income under £25,421 will continue to get a Fee Grant and a Course Grant instead of a Tuition Fee Loan.
- Continuing part-time students who started their course before 1 September 2012 who have a household income between £25,421 and £28,065 will continue to get a Course Grant only.
- If you're eligible as a continuing student for a Fee Grant, you can get up to £1,270 per year depending on your course intensity and your circumstances.
- If you're eligible as a continuing student for a Course Grant, you can get up to £275 per year depending on your circumstances.
- If you're normally resident in Scotland, Wales or Northern Ireland, different arrangements apply to the money you can get to pay for part-time higher-education study.
- If you're a student from an EU country other than the UK, studying part time at an English university, you may be eligible for a Tuition Fee Loan.
- For more support and eligibility information go to www.gov.uk/student-finance

Secondary Messages - Employees: repayment

- You only start to repay your Tuition Fee Loan from the April four years after your course started, even if you're still studying – or the April after you leave your studies, whichever is sooner – and then **only** if your income is over £21,000 a year.
- If you don't complete your studies, you'll be due to start repaying your Tuition Fee Loan from the April after you leave your course. You'll only repay if your income is over £21,000 a year.
- No-one will be required to repay earlier than April 2016.
- Your monthly repayment will be based on your income, not how much you borrowed.
- You'll repay 9p for every £1 of your income over the £21,000 repayment threshold.
- So if your salary is £25,000 a year, you'll repay 9% of £4,000, which works out as £30 a month.

- The repayment process is simple. If you're employed, repayments are deducted automatically from your salary through the tax system. If for any reason your income falls below £21,000 your repayments will automatically stop, and only start again once your income is over £21,000 a year.
- Separate arrangements exist if you're self-employed or if you move overseas.
- You can pay back all or some of your loan at any time. There's no charge for early repayment.
- If you've not paid the full loan back after 30 years, any outstanding balance will be written off.
- For more repayment information go to www.gov.uk/student-finance/repayments

Secondary Messages – Employees: interest rates

- Interest on your Tuition Fee Loan will be charged at inflation (the Retail Price Index, RPI) plus 3% while you're studying and up until the April you are due to start repaying.
- From the April you're due to start repaying, if your income is £21,000 or less, interest will be applied at the rate of inflation (RPI).
- If your income is between £21,000 and £41,000 will be charged interest on a sliding scale up to a maximum of inflation (RPI) plus 3%.
- If your income is above £41,000 will be charged interest at the rate of inflation (RPI) plus 3%.
- After leaving your course, if you don't keep SLC notified of your current address and lose touch, you'll be charged interest at the rate of RPI + 3%. This rate will be charged until you get in touch with SLC and provide the required information. Once SLC have this information, they'll apply the variable interest rate. This will apply to all new borrowers and will include those who move overseas straight after graduation without notifying the SLC.
- For more interest rate information go to www.gov.uk/student-finance/repayments

Secondary Messages – Employees: workplace support

- You may want to consider talking to your employer about what help they can offer to support you in your studies.
- Some employers make a financial contribution to the tuition fee costs of a part-time higher-education qualification.
- Some employers offer study leave, or flexible working arrangements.
- Employers can pay all or part of your part-time tuition fees upfront. You can then apply for the amount of part-time Tuition Fee Loan you require to make up the balance.
- Employers can't take out a part-time Tuition Fee Loan on your behalf.
- If you're a union member, talk to them about what help and support is available.
- Your union may provide entry level courses to help you find out what it's like to study, or return to study. They may also be able to signpost you to additional sources of support.

Secondary Messages – Employees: other help and support

- The new National Careers Service supports people throughout their career. The service supports people in making informed decisions about careers, skills and training.
- Everyone can access the National Careers Service by going online <https://nationalcareersservice.direct.gov.uk> or by calling 0800 100 900. For adults, there is also access to face-to-face careers advice in the community.
- The Disabled Students' Allowances provide extra financial help to disabled students studying on a part-time basis who require additional support to study.

- These allowances are paid in addition to the standard student finance package and don't have to be repaid.
- Part-time students don't qualify for extra financial help such as the Childcare Grant, Parents' Learning Allowance or Adult Dependant's Grant.
- Many universities and colleges also offer their own financial help through bursaries and scholarships.
- Each university and college decides on its own eligibility criteria, so check with your chosen university or college to see what they're offering and whether you're eligible.
- You don't have to pay back bursaries or scholarships.
- If your household income is £25,000 or less a year you may get help through the new National Scholarship Programme.
- You apply direct to your university or college for money from the National Scholarship Programme once you've got an offer of a place. Contact your chosen university or college to find out if you're eligible and how to apply.
- To help you balance study and childcare, many universities and colleges have on-site creches. These are sometimes subsidised.

Tables

The table below shows some salaries and typical repayment amounts.

Salary	Amount of salary from which 9% will be deducted	Monthly repayment
Up to £21,000	£0	£0.00 (salary below threshold)
£23,000	£2,000	£15.00
£25,000	£4,000	£30.00
£30,000	£9,000	£67.50
£35,000	£14,000	£105.00
£40,000	£19,000	£142.50
£45,000	£24,000	£180.00
£50,000	£29,000	£217.50
£55,000	£34,000	£255.00
£60,000	£39,000	£292.50

The table below shows the maximum Tuition Fee Loan which eligible part-time students can apply for.

Student type	Maximum Tuition Fee Loan
Part-time students, starting their course from September 2012	£6,750
Part-time students, starting their course from September 2012 onwards at a private university or college	£4,500

The tables below shows the income assessed Fee Grant and Course Grant which eligible part-time students can apply for.

Student type	Fee Grant – if you are eligible, the amount you receive will depend on your circumstances
Part-time students who started their course before 1 September 2012, who have a household income under £25,421	Up to £1,270, depending on course intensity

Student type	Course Grant - if you are eligible, the amount you receive will depend on your circumstances
Part-time students who started their course before 1 September 2012, who have a household income under £28,066	Up to £275

Useful links

- Support and eligibility and repayment www.gov.uk/student-finance
- Loan application information www.gov.uk/apply-for-student-finance
- If you are normally resident in Wales, visit www.studentfinancewales.co.uk
- If you are normally resident in Scotland, visit www.saas.gov.uk
- If you are normally resident in Northern Ireland, visit www.studentfinancenir.co.uk