

Parents/Contributors FAQ about Student Grants/Loans

1. What assistance is provided from Student Grants?

Tuition fees*

An annual contribution by the Department of up to £6,750 towards tuition fees charged by UK Universities.

We also offer the option of a Tuition Fee Loan to help Students fund their £2,500 annual contribution.

Maintenance grants*

A means-tested maintenance grant typically up to £7,500 for most areas of the UK (a slightly higher rate applies to students attending Universities in the London area and Overseas).

Disabled student's allowance (DSA)*

A student may be entitled to additional support where, in the Department's opinion, they will incur substantial additional expenses in attending their course by reason of a physical or mental disability (including learning disabilities).

(*Subject to means-testing and all other criteria being met)

2. What is the application process?

Students can now apply for their initial and subsequent year funding online

After applying, the eligibility of the student and the course to be studied are checked, with any missing information being requested. Students appearing to meet the eligibility criteria for financial support by the Department will receive a conditional offer of funding from the Student Awards team but a final unconditional offer letter will not be issued until all outstanding information (including UCAS points, Unconditional Offer Letters and Contributors financial details) and documentation requested by the Department have been received.

The Unconditional Award letter should be passed to the relevant University as soon as possible to support the enrolment process for the student.

It is important to note that offers of financial support by the Department will be withdrawn if the requested details and documents are not provided promptly.

The University will then invoice the Department for the subsidised portion of the student's tuition fees (plus the student's contribution amount if covered by the tuition loan, as applicable.) Where loan assistance is not being sought from the Department the student/parent will need to pay the £2,500 annual student contribution direct to the University.

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3. How long will the application process take?

Once all of the required details have been received our aim is to respond to the student as soon as possible to confirm the final details of the level of funding assistance that can be provided.

However this is heavily dependent on both the students and their supporting contributors submitting all of the information required for the Department to consider the application for student funding and failure to do so may result in delays to the application process which could impact upon the student's admissions process. Please therefore ensure that as much information as possible and the requested documentation is provided by the student and their contributor/s.

4. What are 'contributors' under the scheme and what is expected of them?

The means tested system for student awards takes account of a student's family's income as a whole. Whilst parents would be viewed as contributors this equally applies to include guardians or any person with parental responsibility, who treats (or has within the past 2 years) the student as a child of his or his family or has been habitually resident with the student (as applicable according to the family's particular circumstances).

Contributors within the prescribed thresholds are therefore expected to make a proportionate contribution towards the student's tuition fees based on their earnings and failure to do so may result in supported funding for the student being declined, recovered by Government or future funding for 2nd and subsequent year funding being refused.

A contributor's income status is based upon the previous year's IoM tax assessment which is requested as part of the application process. Contributors can submit details of their income separately from each other (if required) to ensure appropriate levels of confidentiality about their earnings.

5. Our family income is excess of £112,000. What do I have to pay?

As with all other students attending University a payment of £2,500 per annum is required as a contribution to the tuition fees, with the balance of the tuition fee cost (£6,750 for most degree courses) paid by the Department.

Where contributors' total gross income exceeds £112,000 per annum, an additional contribution is required.

This is calculated on a means-tested basis and the additional contribution is set at 35% of that part of gross income above £112,000.

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6. What part of my income will the Department use in calculating contributors' income? How is it assessed?

For the purposes of the student awards scheme a contributor's income is assessed as including annual income from all sources, including those social security benefits that are liable to tax. These calculations will include:-

Annual salary & bonuses	Benefits in kind
Unearned income	Company net profit (before taxation)

7. Should the fee be over £9,250, will the Department pay the excess?

With the exception of certain medical/dentistry/veterinary/conservatoire music courses above the Department will not meet the cost of courses in excess of £9,250, as stipulated by the existing regulations.

The only other exceptions to this are the college fees charged by Oxford and Cambridge which are added to the £9,250 tuition fee and means tested based on 35% of family income in excess of £112,000.

8. Does the department pay the student's accommodation costs?

No, this is the student's responsibility with a contribution towards this included within the maintenance grants for eligible students.

9. Our family circumstances have changed meaning that I am now the sole parent at home – what happens now?

If the student's other parent is their biological or adopted parent, has had parental responsibility for the student or has habitually resided with the student and/or treated them as a child of his or her family then they are still considered to be a contributor and they are expected to make any contribution due. However there are certain exceptional circumstances that may be taken into account to be able to treat a parent as a single contributor after the changes in family circumstances (e.g. bereavement)

Although it is understood that such circumstances may be difficult for the family it may be necessary for the Department to make enquiries to its satisfaction to validate the change in circumstances.

10. What happens if the student leaves their course?

If the student leaves their course they will be asked to provide details of their reason for leaving in writing. The Department will request a report from their University and a decision on whether any repayment is due will then be made by a Senior Officer. If the student has taken a loan to cover the student's tuition fees contribution then this will be repayable.

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Please note that this guidance and the additional information published on the Department's website and the responses in this FAQ document should be taken as general guidance only as each applicant must be assessed according to their individual circumstances and in accordance with the Student Award Regulations.

In the event of further queries please review the additional guidance and information on the Department's website www.gov.im/student-grants

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