



**Isle of Man
Government**

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A Guide to Student Finance for New Students in 2019-20

Department of Education, Sport and Culture
Rheynn Ynsee as Paitchyn

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1. Introduction

This guide provides a general outline of the funding available for students commencing the first year of their course in the 2019-20 academic year. This information is provided for guidance only as each applicant must be assessed on individual circumstances, in accordance with the details provided in their application and the Education (Student Awards) Regulations 2019. Applicants should read this guidance before making an application for an Award.

Particular attention should be given to the sections explaining the [contribution](#) you will need to make towards your tuition fees and the availability of [loans](#) to cover this contribution.

Students seeking further advice or more detailed information should contact the Student Awards Section for assistance:

Email: studentgrants@doe.gov.im

Web: <http://www.gov.im/student-grants/>

2. Eligibility for an Award

Support under the Student Awards Regulations is only available to students meeting the required criteria in terms of [residency](#), [academic qualifications](#) and [age](#). Also, the course you intend to study must be an [approved course](#). You need to satisfy the requirements in each of these areas to qualify for support.

2.1. Residency

You must be ordinarily resident in the Isle of Man for a period of not less than 4 years immediately before the beginning of the first year of the course and continue to be resident for the duration of the course.

No account will be taken of temporary or occasional absences and discretion can be applied if you have taken a 'gap year' immediately after the completion of your 'A' levels or undergraduate degree. A student resident for less than 4 years immediately prior to the start of the course may also qualify by having a total of 10 years residency throughout their life, providing at least 2 of those years fall immediately prior to the start of the course.

A person is ordinarily resident in the Island if he or she voluntarily, and for settled purposes, lives in the Island for an appreciable period (a minor who lives with his or her parent is considered to be living voluntarily where the parent lives).

2.2. Academic Requirements

Even if you have been unconditionally accepted by the university that you wish to attend, you also need to meet the Department's academic requirements in order to qualify for support.

Course	Minimum Qualifications Required
HND or comparable course	One GCE A-level (A2) pass at grade A-C (at least 32 UCAS points) or equivalent qualifications
University first degree or comparable course	80 UCAS points from qualifications equivalent to GCE A-level (A2) or AS-level, or an International Baccalaureate Diploma (Please note that the Department of Education, Sport and Culture Student Awards will only count the Tariff points of an AS qualification if you

		have not completed an A level in the same subject)
Postgraduate courses	PhD	Upper second-class honours degree or Masters degree
	MA/MSc/PG Diploma/GDL/PGCE	Upper second-class honours degree

2.3. Age

The type and level of support available is dependent upon your age, as detailed below, but you must be under the age of 60 at the beginning of the first year of your course to qualify for support.

Range	Support Available
Under 18	See below
18 to 59	Tuition fees and means tested maintenance grant
60 and over	No support available

If you are under 18 years of age at the beginning of your course, support may be available to study off-Island, providing a similar course is not available on the Isle of Man. Note, however, that the Student Awards Regulations do not provide support for students under the age of 18 for further education courses at the University College Isle of Man, although qualifying students may be exempt from paying course fees. Refer to the University College website for further details:

<https://www.ucm.ac.im/about-ucm/course-fees-and-regulations/>

2.4. Courses Eligible for Support

The following full-time courses are supported:

- HND, Foundation Degree or Diploma of Higher Education.
- First degree course, such as BA, BSc or BEd
- MA, MSc, Postgraduate Law Course, Postgraduate Diploma, PGCE or PhD.

Support may also be provided for certain full-time courses at the University College Isle of Man, including 'A' levels, GCSEs and vocational qualifications.

Assistance towards tuition fees only may be provided in respect of the following part-time courses:

- Part-time degree course at the University College Isle of Man;
- A degree course or a module thereof provided by the Open University or similar accredited provider.

Note that, other than in exceptional circumstances, your course will not qualify for support if you have previously started a course at an equivalent or higher [Regulated Qualifications Framework](#) ("RQF") level and, similarly, support will not normally be provided for repeating the same year of study.

Courses below RQF level 4 outside of the Isle of Man do not qualify for support if a similar course is available on Island. Courses are classed as similar if they are a close match in terms of content and lead to an award of equivalent level.

If you are in any doubt as to whether the course you wish to study will be supported, please email the Student Awards Section at studentgrants@doe.gov.im for clarification.

3. Financial Support Available

Subject to eligibility and personal circumstances, financial support is available consisting of 2 main elements:

- A [fees grant](#) to cover your tuition fees (subject to the limits and contributions referred to below).
- A means-tested [maintenance grant](#) towards your living expenses.

The Department will also offer a [loan](#) facility to students to fund the annual £2,500 fees contribution.

3.1. Tuition Fees Grant

Providing you meet the eligibility criteria, the Department will pay your tuition fees for an [approved course](#), but less any student or means-tested [contribution](#) you are required to make.

The normal maximum limit for approved tuition fees is £9,250 per annum, inclusive of the student and means-tested contributions, but this may be varied where the Department considers it reasonable to do so, having regard to the maximum tuition fees and availability of other equivalent courses at publicly funded institutions within the British Islands.

Certain courses, such as clinical medicine, clinical dentistry, veterinary science and some conservatoire music courses will be eligible for support in excess of the normal upper limit as these courses have higher tuition fees. Oxford/Cambridge College fees will also be funded in addition to the maximum tuition fees limit but, for the purposes of calculating the means-tested contribution, these will be included with the tuition fees.

If you are undertaking a course on a part time/distance learning basis, the fees grant may be reduced. For calculating the amount by which the grant is reduced, the Department takes into account the income of the student and the contributors.

Please be aware that certain institutions (Cambridge University, Imperial College London and the Liverpool Institute for Performing Arts) charge higher fees than the 'Island Fees' that most other UK institutions do. **Should you choose to study at any of these institutions, your tuition fee support will be limited as a result.**

Private/Overseas Institutions

Support may be considered for a private or overseas institute but will be limited to a maximum of the tuition fees payable by the Department for an equivalent course at a publicly funded institute in the UK. Tuition fees for such institutions must be paid in advance by the student before being claimed back from the Department.

3.2. Maintenance Grant

Subject to [means-testing](#), support may be available to assist you with your living expenses. The basic amount of grant payable in respect of full-time study is shown overleaf.

The maintenance grant is calculated according to the [contributors income](#), the level of which is used to determine a [reduction figure](#). The amount payable is calculated by deducting the reduction figure from the basic grant.

Should more than one student from a particular household be at university at the same time, the reduction figure will be divided equally among each of the students.

Maintenance Grants – Basic Amount Payable for Full-Time Study		
	Basic Amount	Extra weeks (per week)
	£	£
United Kingdom & Overseas		
Non-advanced, undergraduate or non-research postgraduate course		
• London area & overseas (assuming a 30 week course)	8,000	267
• Oxford or Cambridge (assuming a 25 week course)	7,500	250
• Elsewhere in the UK (assuming a 30 week course)	7,500	250
University College Isle of Man		
• Non-degree course (36 weeks)	2,750	
• Degree course (33 weeks)	5,000	

4. Contributions and Loans

4.1. Student and Means-Tested Contributions to Tuition Fees

For all off-Island undergraduate and postgraduate degree courses starting in the academic year beginning on, or after, 1st September 2017, students will be required to make an annual contribution of £2,500 towards their tuition fees. A loan facility will be made available to students by the Department to cover the cost of this contribution.

Where your contributors' [total gross income](#) exceeds £112,000 per annum, an additional contribution is required. This means-tested contribution is set at 35% of that part of gross income above £112,000 up to a maximum contribution of £6,750 per student (see [examples](#)). This additional contribution is payable by the student and/or contributors and is not covered by the [loan scheme](#) operated by the Department.

Level	Contribution Type	Annual Contribution
Undergraduate and Postgraduate	Universal	£2,500
	Maximum means-tested	£6,750

4.2. Loans to Cover Student Tuition Fees Contribution

The Department can provide a loan to cover the universal contribution towards fees (£2,500). The loan is interest free until you complete your studies. At which time, interest is charged annually at the Bank of England Base Rate plus 2% (as of 1 July each year). Following completion of your studies, you will be required to repay your loan. Whilst you should repay your loan as soon as possible, you must make the minimum repayment each year. Minimum repayments are set at 9% of your annual earnings in excess of £25,000.

Note: where the student has taken out a Tuition Fees Loan, the Department will include the student's contribution in the payments made to the university. However, where the student elects to self-fund the universal contribution, or there is a means-tested contribution payable, the student or contributors will need to agree separate payment terms and schedule with the university

Further information on the loan scheme is available in a separate factsheet available from our website.

5. Applying for a Student Award

5.1. Completing the Application Form

Following completion of your on-line application, you will be sent an e-mail confirmation. For 2019-20 the on-line application is the first part of a 2 stage process:-

1 – Collection of core information (to aid provisional awards) etc:-

- Contact details
- Course & University details
- Estimated levels of assistance (tuition fees/maintenance grants)
- Bank details

2 – Verification of eligibility (confirmation of award)

- For students studying off Island and/or students requesting a maintenance grant, it is necessary to provide details of parents' ('contributors') income to estimate the extent of assistance available to you. This will require submission of tax assessment notices as supporting evidence.

5.2. Additional Information

To help us determine the amount of award you are eligible for, the Department will need you to provide documentation in support of the details supplied in your application.

(a) Verification of Income

A copy of the Income Tax Resident Assessment Notice is required for each of the contributors in respect of your application.

If the Assessment Notice is not available at the time of your application, this needs to be submitted as soon as possible in order to prevent undue delays in the processing of your application.

If you qualify as an Independent student, the Department requires a copy of your own Assessment Notice plus that of your spouse, cohabitant or civil partner, if applicable.

If a contributor has an income that is derived partly or wholly from a business, or businesses, or a part or controlling interest in a company or trust, they need to submit the following in addition to a copy of the Assessment Notice:

- Audited or certified trading, profit & loss account;
- Audited or certified balance sheet;
- Income Tax Computation.

Please note that the final grant payment will not be distributed until the relevant Assessment Notice(s) has been received by the Department. Also, please be aware that support may have to be reduced or reclaimed should the estimated income figures listed in the original application form prove to be inaccurate once the income verification process is completed.

(b) Verification of Status

If you are claiming Independent status, the Department may ask you to provide additional documents in order to verify your claim, for example, a copy of your marriage certificate to verify that you are married or a copy of your passport to verify your age.

If your parents are divorced or separated, the Department may request to see documentary evidence of your parents' status.

(c) Validation of Qualifications

You will need to submit a copy of your educational qualifications. If these are not available at the time of application, they should be forwarded to the Department as soon as possible after you receive your results.

(d) Confirmation of Acceptance

You will need to submit a copy of your acceptance or admission letter received from your institution, as confirmation that you have been offered a place onto the course for which support is being requested.

5.3. When to Apply

Your completed application form **MUST** be submitted to the Student Awards Section by **31st July, 2019**. The Department cannot guarantee that applications received after this date will be processed prior to you starting your course. This may lead to the delayed payment of any maintenance grant that has been awarded along with problems in paying the tuition fees to the universities and colleges.

6. Payment of Grants

6.1. Fees Grant

For full-time courses within the UK, the tuition fees grant will be paid directly to your university. If you are taking out a Student Tuition Fees Loan to cover your fees contribution of £2,500, the Department will automatically include this with the amount it pays to the university.

Should you choose to fund the contribution yourself, or where there is an additional means-tested contribution, due to gross income exceeding £112,000 per annum, you or your contributors will need to agree separate payment terms with your university's finance office.

For Private/Overseas Institutions and Part-Time/Distance Learning Courses, you will be required to pay your tuition fees **in advance**. The fees will then be refunded by the Department on production of a receipted invoice and, in the case of an overseas institution, confirmation of payment from a student's or parent's bank account showing the exchange rate used in the transaction.

6.2. Maintenance Grant

If you qualify for a maintenance grant, this will be paid in termly instalments, generally at the beginning of each term. This will normally be by BACS direct credit into your bank account.

The Department will withhold payment of your maintenance grant until it is notified of a confirmed offer and acceptance of your place and, where appropriate, written confirmation of your previous year's exam results.

7. Withdrawal of an Award

Should you withdraw from your course, you must notify the Student Awards Section as soon as possible, giving your reasons for withdrawal.

The Department may withdraw all or part of your award should you fail or withdraw from your course, or if your progress, conduct or attendance is unsatisfactory. In such circumstances, you will be required to repay any fees or grant paid in respect of the withdrawn award.

Note that both you and any contributors in respect of your application are jointly liable to repay an award in the event of a repayment being requested by the Department. You should, therefore, ensure that the contributors are informed of any changes in circumstances that might affect your award.

8. Requesting a Review

Your application will be processed by officers of the Student Awards Section in accordance with the Student Awards Regulations. Should you feel that your application has not been dealt with correctly under the Regulations, you can request a review, which will be carried out by a senior officer.

Should you still be aggrieved by the decision following the review by a senior officer then, providing your application has not been rejected on the grounds that the course is not approved for the purposes of the Student Awards Regulations, or you do not classify as an eligible student, a further review of this decision can be requested. This will be heard by the Student Award Review Panel, consisting of a political Member of the Department and 2 Education Council members.

It would greatly assist in this process if you could make sure that the reasons for requesting a review are given clearly and you supply supporting evidence, where necessary (e.g. additional information not included in your original application).

Appendix A

Determination of student or contributor income

Definitions

'Gross Income' means annual income from all sources and includes-

- taxable benefits in kind, within the meaning of section 2G of the Income Tax Act 1970; and
- Social security benefits liable to tax, within the meaning of section 48 of the Income Tax Act 1970.

"Net Income" means gross income after deduction of the following:-

- the amount of any pension contribution for the benefit of a dependent, in respect of which relief is given against income tax;
- the amount of any personal pension contribution, not falling within the above, in respect of which relief is given against income tax, but not exceeding in total 15% of the person's gross income;
- the amount of any interest paid in respect of which relief is given against income tax but not exceeding in total 30% of the person's gross income.

Year of calculation of income

The calculation of an award will be based on the contributors' income for the tax year ending on 5th April, 2019.

If a contributor estimates that his or her income will fall below this figure by 20% or more during the year ending 5th April, 2020, for reasons beyond his or her control, the Department can re-assess the award based on the estimate for this year. Should the award be reassessed on this current year basis, this will continue for the duration of the course.

Estimated income figures will be verified at the end of each year and it is important to note that the level of support may need to be reduced or reclaimed should the estimate figures prove to be inaccurate.

Calculation of income of more than one person

If the income of more than one person is to be taken into account for the purposes of these Regulations:-

- the income of each person must be aggregated for the purpose of determining income; and
- in determining net income, any deduction under paragraph 3 must be made once only against the aggregate income.

Assessment of income other than from employment

If the whole or a substantial part of a person's income derives wholly or partly from a business carried on by:-

- the person;
- a firm in which the person is a partner;
- a company (other than a company quoted on a recognised stock exchange) of which the person is a substantial shareholder; or
- from a trust of which the person is a beneficiary,

The declaration of the person's financial circumstances must be accompanied by the following accounts relating to the previous financial year:-

- trading and profit and loss accounts and balance sheet of the business, or
- an income and expenditure account of the trust, and

- In either case, a copy of the income tax computation.

The Department may require that the accounts and computation be produced or certified by an accountant.

The Department must assess the income of the person on the basis of the net profit of the business or trust in accordance with the accounts supplied, having regard to the share or interest of the person in the business or trust, except that:-

- provisions for depreciation and accounting adjustments on the disposal of assets may be adjusted if it appears to the Department that they do not reasonably relate to the value of the assets or accord with generally accepted accounting practices;
- trading losses incurred during the year under assessment, or brought forward from a previous year, are not permitted to be set off against total income;
- if the person has a minority interest only in a business and appears to the Department to exercise no, or no significant, influence over the conduct of the business or the distribution of its profits, the assessment must be limited to the dividends, salary, fees and other payments receivable by the person;
- Provisions or accounting adjustments that are exceptional or extraordinary may be adjusted by the Department if in the view of the Department they do not result in a reasonable and fair calculation of net profit or income.

In this paragraph "financial year", in relation to a business or trust, means a year or other period (not less than 9 months and not more than 15 months), in respect of which the accounts of the business or trust are made up.

Means Testing

Maintenance grants are subject to means testing, in every case, on the basis of the contributors' income as well as that of the student, as per paragraphs (a) and (b), below.

(a) Calculating the Reduction on account of Contributor's Income

The amount of the grant is reduced by the amount shown below with reference to the **total net income** of the contributors in respect of maintenance grants in all cases.

<i>Net income £</i>	<i>Reduction £</i>	<i>Net income £</i>	<i>Reduction £</i>
16,795	0	40,000	3,868
17,000	34	41,000	4,034
18,000	201	42,000	4,201
19,000	368	43,000	4,368
20,000	534	44,000	4,534
21,000	701	45,000	4,701
22,000	868	46,000	4,868
23,000	1,034	47,000	5,034
24,000	1,201	48,000	5,201
25,000	1,368	49,000	5,368
26,000	1,534	50,000	5,534
27,000	1,701	51,000	5,701
28,000	1,868	52,000	5,868
29,000	2,034	53,000	6,034
30,000	2,201	54,000	6,201
31,000	2,368	55,000	6,368
32,000	2,534	56,000	6,534
33,000	2,701	57,000	6,701
34,000	2,868	58,000	6,868
35,000	3,034	59,000	7,034
36,000	3,201	60,000	7,200
37,000	3,368	61,000	7,200
38,000	3,534	61,790	7,200
39,000	3,701	61,795	7,200

For intermediate amounts, the reduction is calculated as follows:-

- Where net income exceeds £16,795 the amount of the grant is further reduced by £1 for each £6 of the contributor's net income above the relevant amount specified in the above table.
- where the grant reduction causes the maintenance grant to fall below the base grant of £300, the student will be entitled to a maintenance grant of £300 per annum unless the total income of contributors exceeds £61,795 as specified in the above table.

(b) Means Testing of Student Income for the Calculation of Maintenance Grants

Reduction on account of student's income

If the student has unearned income in the academic year, the grant is reduced by £1 for every £1 by which the income in the academic year exceeds the relevant amount specified below:

Category of income	£
Any scholarship, studentship, exhibition or award of a similar kind bestowed on the student in respect of the course (in pursuance of a sponsorship scheme or otherwise), except an award under these Regulations	8,000
Any payment made by the student's employer, where the student is released by the employer to attend the course	8,000
Pension	3,300
Trust income	2,000
Other unearned income (except income received by the student from renting out his or her own home)	900

Income falling within the following categories will not be taken into account for the purpose of determining the amount of the grant:–

- remuneration for employment;
- disability pension not subject to income tax;
- bounty received as a member of the Reserve Forces
- payments for an educational purpose, other than to meet:
 - tuition fees;
 - expenses for which an allowance is made in respect of disability;
 - living and course expenses;
- child benefit in respect of dependent children of the student;
- Payments made to the student out of access to learning funds held by the institution which he or she is attending.

The "parent or guardian", in relation to a student, includes any person (other than a public authority) who has parental responsibility for him or her, or would have parental responsibility for him or her if he or she were under the age of 18.

Examples of how to calculate the amount of Maintenance Grant

(i) One student attending University/College in the UK for an undergraduate degree.

	£	£
Gross Parental Income		25,000
Less Taxable Allowances		1,776
Net Income		23,224
Reduction		1,071
Full maintenance grant	7,500	
Less Reduction	1,071	
Maintenance grant awarded	6,429	

(ii) Two students from the same household attending University/College in the UK, both for undergraduate degrees. Because the student has a sibling also attending University/College at the same time, the calculated reduction will be apportioned between those students.

	£	£
Gross Parental Income		25,000
Less Taxable Allowances		1,776
Net Income		23,224
Reduction		1,071
Full maintenance grant	7,500	
Less Reduction per student	536	
Maintenance grant awarded	6,964	

(c) Part-Time/Distance Learning Courses

The amount payable by the Department in terms of part time/distance learning courses is calculated using the following table, subject to an **upper limit of £6,000**.

Family* Net Income Total income exceeds £	... but does not exceed £	Reduction
31,000	35,000	25%
35,000	40,000	50%
40,000	45,000	75%
45,000	-	100%

* Includes the income of the student and contributors

(d) Contribution towards Tuition Fees where Family Income exceeds £112,000

The universal contribution of £2,500 towards annual tuition fees is increased by 35% of that part of **total gross income** that exceeds £112,000 per annum, up to the full cost of tuition fees.

If there is more than one student from a family attending College/University at the same time, the level of income above which the additional 35% becomes payable is increased by £19,285 per student.

This additional contribution is payable by the student and/or contributors and is not covered by the loan scheme operated by the Department.

Examples of how to calculate the contribution for incomes exceeding £112,000

- (i) *Family gross income of £120,000 per annum, with one student attending University/College in the UK for an undergraduate degree. Additional contribution is calculated at 35% of the £8,000 in excess of the £112,000 threshold.*

	£	£
University tuition fee		9,250
Universal contribution (paid via Government loan)	2,500	
Family income contribution (35% of £8,000)	2,800	
Total student / family contribution		5,300
Fees Grant payable by Student Awards		3,950

- (ii) *Family gross income of £132,000 per annum, with one student attending University/College in the UK for an undergraduate degree. Additional contribution is calculated at 35% of the £20,000 in excess of the £112,000 threshold, but is capped to the balance of fees due after deducting the universal contribution.*

	£	£
University tuition fee		9,250
Universal contribution (paid via Government loan)	2,500	
Family income contribution (capped)	6,750	
Total student / family contribution		9,250
Fees Grant payable by Student Awards		0

- (iii) *Family gross income of £140,000 per annum, with two students attending University/College in the UK, both for undergraduate degrees. Additional contribution is calculated at 35% of the £8,715 in excess of the higher threshold of £131,285.*

	£	£
University tuition fee (2 @ £9,250)		18,500
Universal contribution x 2 (paid via Government loan)	5,000	
Family income contribution (35% of £8,715)	3,050	
Total student / family contribution		8,050
Fees Grant payable by Student Awards		10,450

Regulated Qualifications Framework (“RQF”)

A student is not eligible for support if they have previously commenced a course at the same or a higher level.

The following table shows a selection of individual qualifications and their levels within the RQF.

	UNIVERSITY			
LEVEL 8	Doctorate PhD			
LEVEL 7	Master’s Degree MA, MSc, MPhil			
LEVEL 6	University Degree BA, BSc			
LEVEL 5			Foundation Degree FdA, FdSc	HND
LEVEL 4				HNC
LEVEL 3	A-Level	A2 AS	L3 Extended Diploma (National Diploma)	L3 Diploma (National Certificate)
LEVEL 2	GCSE Grades A-C		L2 Diploma (1st Diploma)	
LEVEL 1	GCSE Grades D-G		L1 Diploma (Foundation)	
ENTRY LEVEL 3	Key Stage 3		E3 Diploma (Foundation)	
	SCHOOL / 6TH FORM		F.E. COLLEGE	



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