



# ADVANCED LEARNER LOANS

## FOR 19+ STUDENTS TAKING A COURSE AT LEVEL 3 OR ABOVE

Government funding for Level 3 courses is only available to students aged 19 or above if they are between the ages of 19 and 23 and have not already achieved a full Level 3 qualification (2 A- Level passes or equivalent). Students aged 19-23 who already have a level 3 qualification and students over the age of 24 however may be able to apply for an Advanced Learner Loan from Student Finance England which will cover the cost of tuition fees. The loan is only available for courses which are on the approved list of eligible qualifications and is paid directly to the College.

Getting a loan does not depend on your household income and there is no credit check. You won't have to pay anything back until you are earning over **£21,000** per year. Once you earn over this amount, you pay back 9% of the earnings you receive above this figure through the tax system. If you take an Access to Higher Education course and then go on to complete a degree course, your Advanced Learner Loan is completely written off.

### How to apply for an Advanced Learner Loan

To apply for an Advanced Learner Loan you must first apply to the College for the course and be offered a place. The College will then supply you with a 'Learning and Funding Information' letter which provides the details you will need to make your application. If you do not receive this please email [admissions@northkent.ac.uk](mailto:admissions@northkent.ac.uk) or telephone 01322 629468 and ask for admissions. You can then make your loan application online at [www.gov.uk](http://www.gov.uk) from 1st May 2016.



### ADVANCED LEARNER LOAN BURSARY

Students who are eligible for an Advanced Learner Loan may also apply directly to the College for an Advanced Learner Loan Bursary to help with the costs of attending College. This is available to students who have a gross annual household income of below **£23,000** (excluding housing benefit or after deducting annual rent/mortgage costs). Bursaries are individually tailored depending on the course the student is studying, where they live and how they travel to college. The bursary award may include:

- Payment of registration/exam fees (the loan does not cover these fees)
- Payment of any course contribution/course materials fee applicable to your course
- Payment for any compulsory trips
- The cost of essential books, kit, uniform or equipment required for your course
- An award for travel which could be a bus pass, Oyster card top-up allowance, mileage or train fare allowance (depending on how you travel to College)
- Assistance with child care costs (only applies to students aged 20 or above. Students under the age of 20 should apply to the national Care to Learn Scheme for assistance with childcare: <https://www.gov.uk/care-to-learn>)



## How to apply for a bursary

To apply for an Advanced Learner Loan Bursary, please complete the Student Financial Support application form which will be available from April 2016 from reception, or may be printed off from the College website (go to [www.northkent.ac.uk](http://www.northkent.ac.uk), then click on 'College Life' and 'Student Finance') and return it to Student Services.

Along with the completed form, you will need to supply full evidence of your gross household income for the 2015/2016 financial year. The following documentation for you and any partner you live with, or for your parent(s)/guardian(s) if you are aged 16-20 and living with them, is required as applicable:

- **Income from employment:**  
P60 or last 3 payslips
- **Income from self-employment:**  
Accounts showing gross profit
- **Income from any state benefits:**  
Your benefits award notice(s) (including all pages of any tax credits award)

Please send in photocopies of the relevant documentation and not the originals. Your application cannot be processed without the required evidence of income. If the financial circumstances of your household have recently changed (for example as a result of redundancy or a reduction in work hours) please indicate this on the space provided on the form or provide a letter explaining your change in circumstances and we will take this into account.

**Please apply by 1 August 2016** so that we are able to process your application before enrolment. If you are awarded a bursary you will not then be required to pay any materials or trips fees relevant to your course at enrolment.

Applications received after 1st August will be accepted, however we are unable to guarantee that you will receive your award letter before enrolment and you may therefore be required to pay any applicable fees when you enrol. These may be refunded at a later date (end of November) if you are subsequently awarded. The bursary fund is limited however and awards are made on a first come, first-served basis. We therefore recommend that you apply as soon as possible after Easter 2016.



## Appeals

If you wish to appeal against a decision, the appeal must be in writing to the Student Services Manager who will review your application and make a decision. If you are still not happy with the outcome you should follow the complaints procedure as detailed on the College website.

## Further information

For further information or advice please speak to one of our Student Services Officers:

### At Dartford Campus:

Jane Barge (A.M.) – Tel 01322 629428  
Julie Carmichael (P.M.) – Tel 01322 629430

### At Gravesend Campus:

Michelle Humble – Tel 01322 629649

Please note that bursary awards are dependent upon the student maintaining a minimum of 85% attendance. Students must also adhere to the College's code of conduct. The College reserves the right to withdraw the award if attendance and/or conduct falls below these expectations.