

## Previous Study and How This Affects Funding on a New Course

If you are a 'Home' or 'EU' student who has already studied on a Higher Education (HE) course prior to coming to Middlesex and you plan to apply to Student Finance England (SFE) for funding, read on. Previous study restricts funding, therefore this is essential reading for those who:

- have transferred to us from a different HE institution
- have moved from one course to another within Middlesex
- have previously started an HE level course some time ago, but failed to complete it, or
- have already graduated with an HE level course and are coming to study an additional course, even if the first course was some years ago or studied abroad

### What constitutes an 'HE course'?

When we refer to HE courses we mean;

- Undergraduate degrees
- Postgraduate degrees
- Higher National Diplomas/Certificates (HND/HNC)
- Diplomas in Higher Education (Dip HEs)
- Certificates in Higher Education (Cert EDs)
- Foundation Degrees
- Integrated Masters Degrees

**Please Note:** It is irrelevant how long ago you previously studied or whether it was in the UK or abroad. The restrictions below apply to everyone with previous study.

### I studied abroad. How will I know if my previous course is equivalent to any listed above?

On your application for Student Support you are asked to disclose details of any 'undergraduate course of higher education in any country since leaving school'. You have a legal duty to be truthful or you could risk losing all funding for the duration of the course. Research the equivalence if you have any doubt as currently, Student Finance England (SFE) does little to check your answers and assumes that you have answered this question correctly. Your previous institution may be able to advise on this or for a charge, you can contact NARIC, who provide expert advice. For further details please see [www.naric.org.uk](http://www.naric.org.uk)

### Why does all of this matter?

Your previous qualifications or periods of study will impact on the amount of new funding you can expect during your new course. The Government has imposed limitations on funding so you need to be aware of these restrictions, otherwise you may enrol but have no means to pay for the course.

### How is funding affected?

SFE uses a formula to determine your remaining entitlements. Depending on your circumstances, your funding package is made up of many different elements and previous study can affect whether or not these elements are paid to you. For example:

- Fee Loans
- Maintenance Loans
- Targeted Support; Disabled Student Allowances, Childcare Grants, Adult Dependents Grants and Parent Learning Allowances

### I already have a first degree. What funding can I expect?

Unless you are studying an exempted course (see below), applying for a second HE course which is 'equivalent or lower' in level to your first HE qualification, will only allow entitlement to 'targeted support' (as described above). This means no Fee Loan and no Income Assessed Maintenance Loans at all. This is known as the ELQ rule. For more information about paying fees privately, including deadlines and penalties for late payment, please see Welfare Advice Guide: 2018/19 'Fees and Payments'

### Exempted courses

Students taking second undergraduate degree courses in nursing, midwifery, medicine, veterinary science, architecture, social work and undergraduate Initial Teacher Training (ITT) may attract some limited government funding, even if they hold a degree.

Students taking a second undergraduate degree course **part time** studying in engineering, technology and computer science are eligible for a tuition fee loan.

**Note:** Postgraduate Social Work students are not eligible for an undergraduate student loan.

## **I have studied on an HE course previously, but never attained a qualification. Will I have these funding restrictions too?**

If you started an HE course but did not complete it and were not awarded a qualification, you should be entitled to some elements of the funding package. However, the exact calculation will generally depend on the amount of previous study you have already benefited from. However, please note that in this instance, Maintenance Loans and Targeted Support are not restricted at all. SFE applies a formula to work out your entitlements so for more information about this, please seek advice from the Student Welfare Advice Team (SWAT).

**Note:** The above applies to those who:

- Return to study after some time away
- Have been studying at a different institution and transfer to Middlesex to start a new course
- Have been enrolled at Middlesex but decide to change course

## **I have completed a Higher National Level course in the past; will I also have restrictions on my funding?**

If you have already obtained a higher education qualification such as an ordinary degree, HND or HNC this would be calculated in the SFE formula to determine your remaining entitlement to funding. This would reduce the number of years you can receive the Student Finance England Tuition Fee Loan for a new full-time degree course.

## **How will I pay my fees if I do not receive a Fee Loan?**

If you do not receive a fee loan from SFE, then you are personally liable to pay the fees. You become liable as soon as you enrol so it is very important that you are confident about your Fee Loan entitlement if relying on it to pay Middlesex. If you are paying the fees personally, it is vital that you know the Fee Payment Policy so you can meet the deadlines imposed by Finance. For more information on key terms and conditions see Welfare Advice Guides: 2018/19 'Fees and Finance' and 'Change of Circumstances: Interrupting, Withdrawing or Transferring'

## **I had to leave/interrupt my previous course because of personal/health issues. Why should I be penalised?**

In certain situations, some periods of previous study can be

ignored when applying the previous study formula. If you fail a year or are forced to leave a course due to exceptional circumstances, then it is in your interest to inform SFE of these 'compelling personal reasons' (CPR) to try and claim an extra year of funding. You would need to provide supporting evidence of your difficulties.

## **What constitutes CPR?**

CPR is not defined in the Student Support Regulations, but if you had serious issues affecting your attendance or concentration and can evidence this, then your entitlements may be protected or increased despite previous study. It is important to discuss these issues with SFE as soon as you can or you may lose this protection. For more information about Compelling Personal Reasons please see the Welfare Advice Guide:2018/19 'Change of Circumstances: Interrupting, Withdrawing or Transferring'.

## **Are there other circumstances where SFE can ignore my previous study?**

**Yes.** Study on a previous part-time HE course where no qualification was gained or study on an entirely self-funded full time course, taken at a private institution, where no qualification was gained, should be fully disregarded. These do not need to be disclosed on the Student Support application form.

## **What do you mean by 'entirely self-funded'?**

This is where no support of any kind was paid either to you, the university or college, to meet tuition fees or maintenance costs. If you have paid personally for a course but the charges were subsidised/reduced, for example, then this previous study would need to be disclosed as it would not be entirely self-funded. Again, your previous institution should be able to guide you about these issues.

## **Any questions?**

Contact the Middlesex University Student Welfare Advice Team on 020 8411 3008 or email: [welfare@mdx.ac.uk](mailto:welfare@mdx.ac.uk)

You can access some of our other Welfare Advice Guide information leaflets at: [unihub.mdx.ac.uk/welfare-guides](http://unihub.mdx.ac.uk/welfare-guides)

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