



**QUICK
GUIDE**

Further Education Funding 2025/26

from SERC Student Finance





Student Finance at SERC

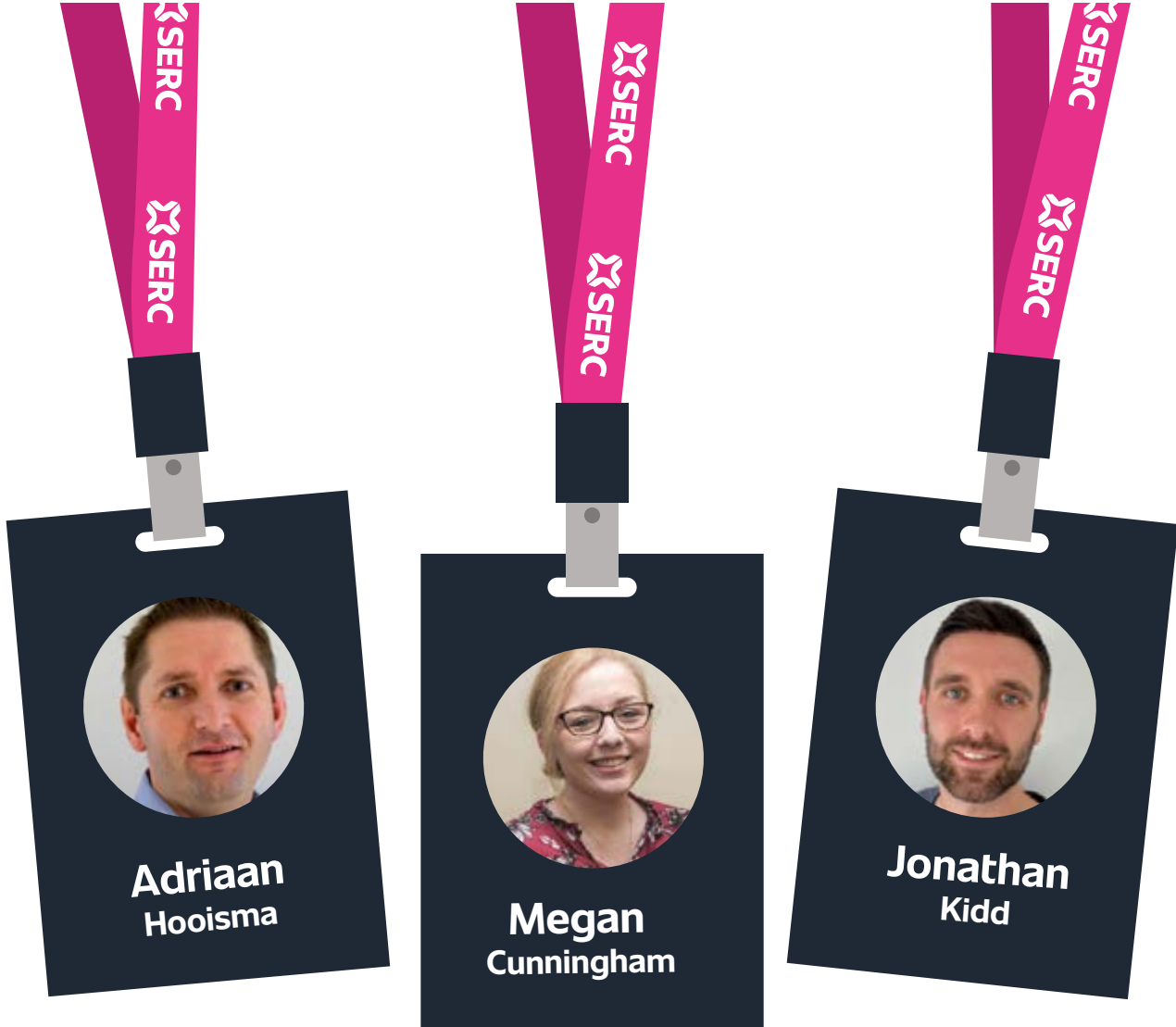
It can be difficult to juggle your finances when you're a student. Thankfully, there is support available.

Student Finance is assistance in the form of money towards:

- Course tuition fees costs;
- Living / maintenance costs;
- Books / kit / equipment costs;
- Home to College travel costs; and
- Childcare costs

This guide provides you with an overview of the funding options available to Further Education students at SERC, for both full and part time study. For an explanation of the key terms used in this guide, please see page 16.

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Meet the team

At SERC, we have an experienced team of Student Finance Advisors on hand to help answer your questions at Lisburn (1B-7), Bangor (A27), Newtownards (A3), Downpatrick (B2-8), Newcastle and Ballynahinch.

We are here to help - you can correspond with us via email, telephone or in person. We can offer general advice and are also happy to provide confidential one-to-one appointments.

Contact us via email studentfinance@serc.ac.uk or telephone 0345 600 7555, choose Option 3 for 'Finance and Funding' then Option 1 for 'Student Finance'.



Education Maintenance Allowance (EMA)

EMA is a weekly payment of £30, paid fortnightly, to help with the costs of Further Education. You must be undertaking a full time Further Education course (15 or more hours per week).

To be eligible, you must be under the age of 20 years old on 1st July 2025 AND household income must be below £20,500, or £22,500 if there is more than one dependent child in the household.

There are also two performance-based bonuses of £100 normally paid out in January and June.



Contact Details / How to Apply

Applications can be downloaded and printed from www.nidirect.gov.uk/articles/how-apply-education-maintenance-allowance

The EMA team can be contacted via email: ema_ni@slc.co.uk or telephone: 0300 200 7089.

Further Education Grant (FE Grant) – Full Time

If you are aged 19 or over on 1st July 2025 and studying an accredited full-time Further Education course (Level 1-3) , you may be entitled to a means-tested FE Grant administered by the Education Authority. The grant is to assist with living costs and purchasing books and materials for your course. How much you get will depend on your household income:

Household Income	Amount of Grant - Living at Parent's Home	Amount of Grant - Living away from Parent's Home
Up to £21,330	£1,674	£2,092
£21,331 - £26,160	£1,490	£1,863
£26,161 - £31,580	£1,306	£1,633
£31,581 - £38,805	£1,122	£1,402
£38,806 or more	No Funding	No Funding

The Education Authority will pay the maintenance grant in three installments, one at the start of each term. Release of funding is subject to satisfactory attendance.

Contact Details / How to Apply

For further information on FE Grants, including full eligibility criteria and to apply online, please visit: www.eani.org.uk/fegrants

The FE Grants teams can be contacted via email: fegrants@eani.org.uk or telephone: 028 9047 0155 and selection option 2. The closing date for FE Grant applications is October 2025.

FE Grant - Childcare Full Time

If you are aged 20 or over when your course commences, and studying an accredited Full-Time Further Education Course (Level 1 -3) you may be able to receive funding from the Further Education Childcare Grant for childcare support.

This is a means-tested grant which can assist with the costs of Childcare, in a registered Childcare facility, whilst you are attending College or placement. The funding is paid directly to your Childcare Provider and they will invoice the Further Education Grant each month. How much you get will depend on your household income and the number of children you have.

Household Income	1 Child / Week	2 or more Children / Week
Up to £21,330	£130	£220
£21,331 - £26,160	£110	£188
£26,161 - £31,580	£78	£133
£31,581 - £38,805	£40	£70
£38,806 or more	No Funding	No Funding

Contact Details / How to Apply

You can indicate that you wish to apply for childcare on your Further Education Grant online application: www.eani.org.uk/fegrants

The FE Grants teams can be contacted via email: fegrants@eani.org.uk or telephone: 028 9047 0155 and selection option 2. The closing date for FE Grant applications is October 2025.

FE Grant - Part Time

If you are aged 19 or over on 1 July 2025 and studying an accredited part-time Further Education Course (Level 1 - 3) you may be able to receive a Further Education Grant, administered by the Education Authority.

Eligible courses for this funding must be:

- At least one academic year in duration;
- be completed in no longer than twice the time it would take to complete the full time equivalent;
- If no full-time equivalent course exists then the part time course must be for at least 8 hours per week in duration with the 8 hours being made up of taught hours plus compulsory placement hours

The part time grant can assist with course fees and also books and stationery. Your entitlement is means-tested and depends on your own income and that of your spouse/partner (if applicable):

Household Income	Grant for Fee Support	Grant for books & stationery
Up to £15,000	£465	£265
£15,001 - £20,000	£275	£157
£20,001 - £25,000	£185	£105
£25,001 and over	NIL	NIL



FE Grant - Childcare

Part Time

In addition to the grants for Fee Support and Books & Stationery, you can also apply for a Childcare Grant if you are aged 20 or over when your course commences and are using registered or approved childcare. If approved, the funding is paid directly to the Childcare Provider.

How much you get depends on your household income and also on the number of hours involved in your course. **The number of hours stated refers to the number of taught hours plus compulsory placement hours.**

Household Income	1 Child 1 - 7 Hours / Week	1 Child 8-14 Hours / Week	2 or more Children 1-7 Hours / Week	2 or more Children 8 - 14 Hours / Week
Up to £21,330	£33	£65	£56	£110
£21,330 - £26,160	£28	£56	£48	£95
£26,161 - £31,580	£20	£39	£34	£67
£31,581 - £38,805	£10	£20	£17	£34
£38,806 and over	No Funding	No Funding	No Funding	No Funding

Contact Details / How to Apply

For further information on FE Grants, including full eligibility criteria and to apply online, please visit: www.eani.org.uk/fegrants

The FE Grants teams can be contacted via email: fegrants@eani.org.uk or telephone: 028 9047 0155 and selection option 2. The closing date for FE Grant applications is October 2025.

Free Travel Pass

You can apply for a free travel pass for your travel to and from College if you:

- are under age 19 on 1 July 2025;
- are studying a full-time Further Education course; and
- live more than 3 miles from the closest College campus offering your chosen course.

Contact Details / How to Apply

Applications can be made online at [Further Education Transport Applications.](#)



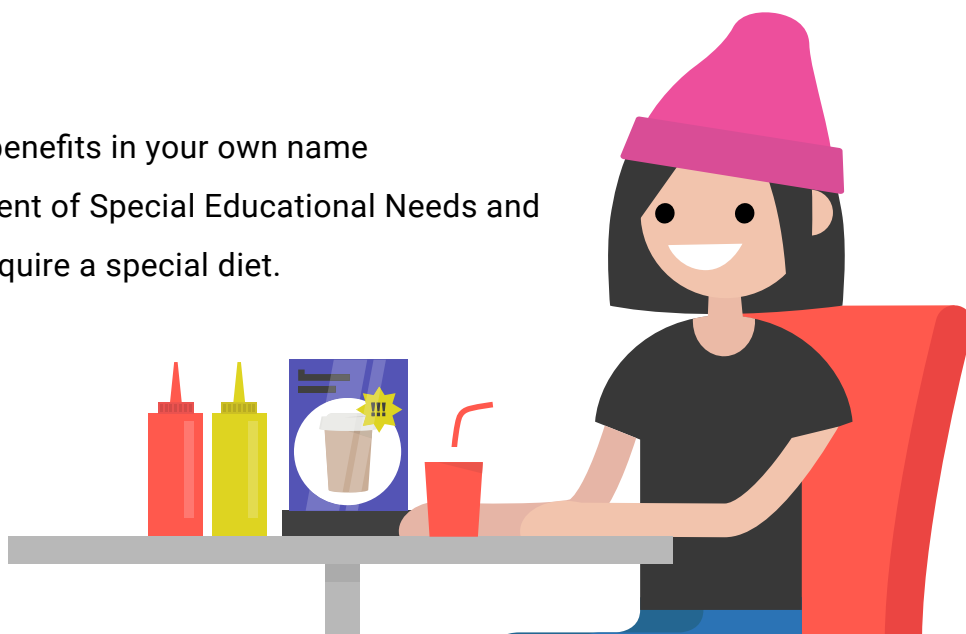
Free School Meals

You may be entitled to free school meals if you are aged under 18 on 31st July 2025, studying a full time Further Education course and your parent(s)/ guardian(s) are in receipt of:

- Income Support
- Income Based Jobseeker Allowance
- Income Related Employment Support Allowance
- Guaranteed Element of State Pension Credit
- Child Tax Credit or Working Tax Credit with a taxable household income of £16,190 or less
- Universal Credit and have net household earnings of £15,000 or less per year
- If they are an Asylum Seeker supported by the Home Office Asylum Support Team

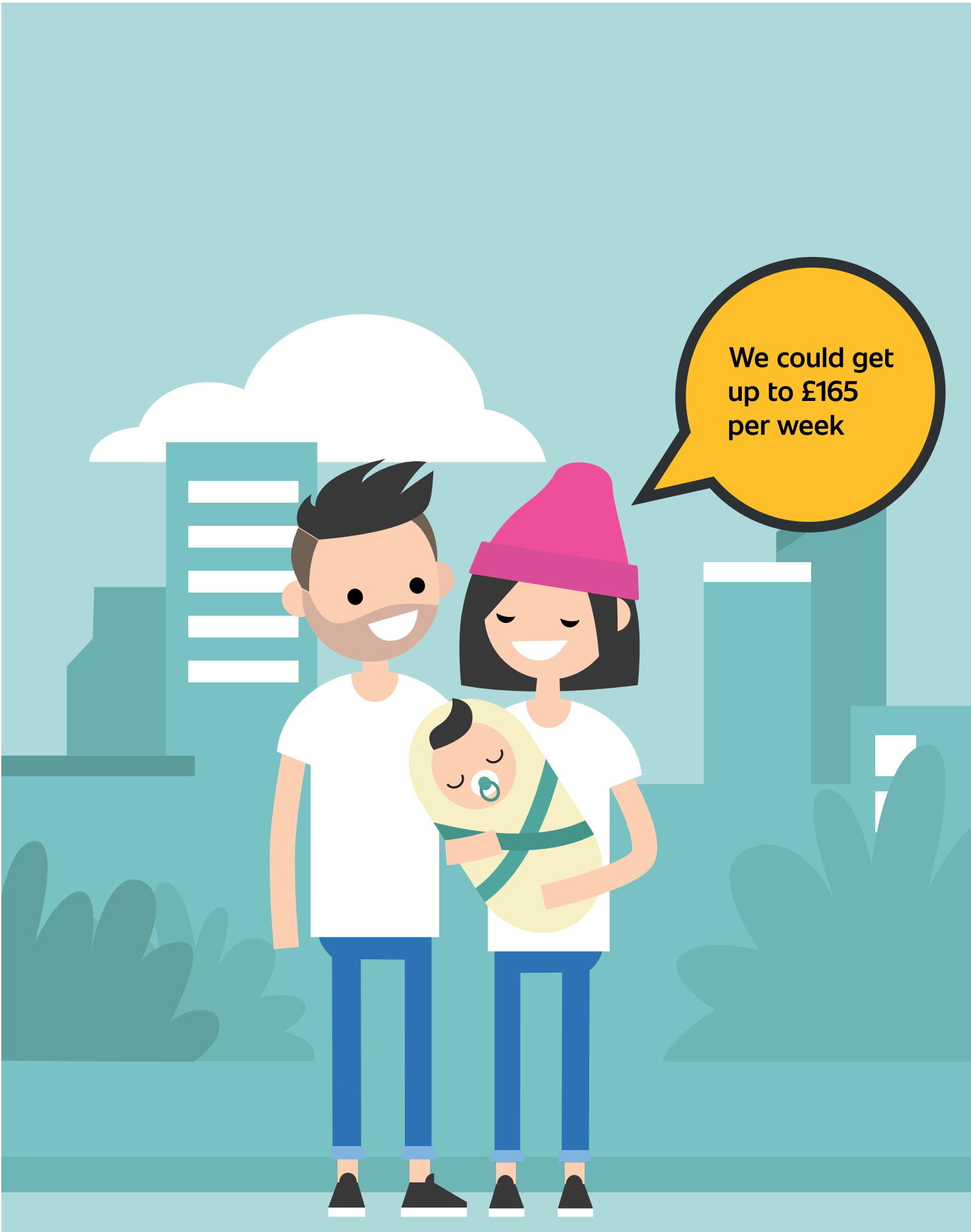
Or

- If you are receiving benefits in your own name
- If you have a statement of Special Educational Needs and are designated to require a special diet.



Contact Details / How to Apply

Applications can be made online at www.eani.org.uk/financial-help/free-school-meals-uniform-grants/apply-for-free-school-meals-uniform-grants



Care to Learn

The Care to Learn (NI) Scheme provides students aged between **16 and 20**, who are a parent, with help towards **childcare costs**. The scheme is open to all students studying on an accredited full-time or part-time Further Education course.

Part-Time

PT

Full-Time

FT

Further Education

FE

Higher Education

HE

Eligibility Criteria

To be eligible, you must, during your course of study:

- be, or become: the main carer of your child/children;
- be at least 16 years old but under 20 years of age at the start of your course of study; and
- meet residency requirements under the prevailing Education (Student Support) Regulations (Northern Ireland).

The maximum assistance for all costs, including travel, is up to £165 per week for each child. This funding is paid directly to your Childcare Provider. If weekly childcare costs exceed the maximum support, you will be responsible for making direct payment to the childcare provider for the additional amount due.

Contact Details / How to Apply

For further information regarding the Care to Learn Scheme, please contact the Student Finance Team at SERC. Email: studentfinance@serc.ac.uk

Once you have enrolled on your course, a Student Finance Advisor will be happy to arrange an appointment to guide you through the application process.

Student Support Fund

The College offers a Student Support Fund for students who are experiencing exceptional financial hardship. The Student Support Fund can assist with **tuition fees, books / kits / materials, travel costs and childcare**. You must be aged 18 or over and have explored all other sources of funding before applying.

To be eligible, you must meet residency requirements and be enrolled on an accredited course (leisure courses are not eligible). Assistance is means-tested against gross household income up to a maximum limit – support cannot be offered where household income is £33,951 and over.

NB The Student Support Fund cannot assist with a category of support for which you are already receiving assistance with from another funding body.

Tuition Fees – you may be assisted if funding is not available from another source. If you are a part time student, you can only be assisted if you are in receipt of Income Support, Income Based Job Seekers Allowance, Housing Benefit, Income Related Employment Support Allowance or Working Tax Credit and have a household income of below £22,930 or you have lost your job during your course of study.

Maintenance - a contribution towards the maintenance costs that you may experience due to studying. This support is not intended to cover the living costs that you would ordinarily incur regardless of whether or not you are studying. Maintenance costs can only be paid to full time students.

Books / Kits / Materials - costs can be supported up to a maximum limit of £300. Items must be deemed essential before the Student Support Fund can cover any costs and original receipts must be submitted prior to payment.

Home to College Travel - available if you live a minimum of 3 miles away from College and is based on public transport costs (ticket price) or a mileage allowance if travelling by private car.

Student Support Fund – Childcare

Part-Time

PT

Full-Time

FT

Further Education

FE

Higher Education

HE

If you are aged 20 and over and have not been approved for childcare support through FE grants, you may be eligible for a Childcare Grant from the Student Support Fund. (NB If you are under 20 on the first day of the academic year, you should apply for childcare assistance through the Care to Learn scheme).

This is a discretionary, means-tested grant that is paid directly to your registered Childcare Provider. If approved, you could receive the following based on household income:

Full Time Students

Household Income	1 Child / Week	2 or more Children / Week
Up to £22,930	£110	£188
£22,931 - £28,125	£78	£133
£28,126 - £33,950	£40	£70
£33,951 and over	No Funding	No Funding

Part Time Students

Household Income	1 Child / Week	2 or more Children / Week
Up to £22,930	£56	£95
£22,931 - £28,125	£39	£67
£28,126 - £33,950	£20	£34
£33,951 and over	No Funding	No Funding

Contact Details / How to Apply

For further information regarding the Student Support Fund, please contact the Student Finance Team at SERC. Email: studentfinance@serc.ac.uk

Look out for the emails about the Student Support Fund at the start of the Academic Year. You must be enrolled prior to applying to the Student Support Fund.

Key Terms

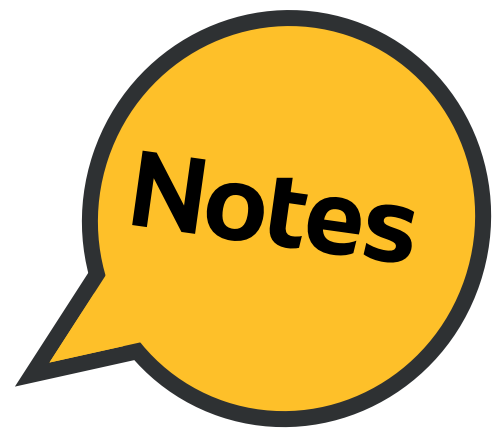
Accredited Course – your course must be a nationally accredited professional or technical course, entry level 1 to level 6, listed on the Qualifications and Credit Framework which can be found on the [Register of Regulated Qualifications \(RRQ\)](#).

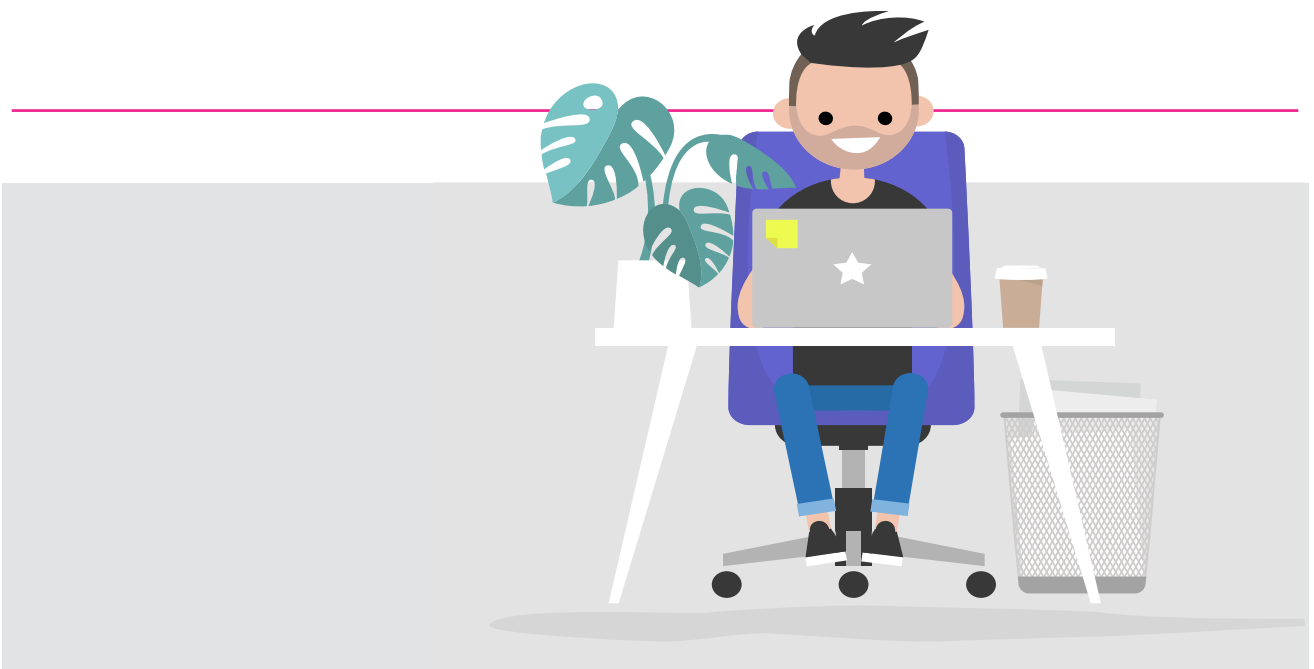
Registered/Approved Childcare facility - the childcare provider must be a childminder, pre-school playgroup, day nursery, out-of-school club, or other provider, registered or approved by the Health and Social Care Trust.

Household Income – a calculation of your own annual gross income and that of your spouse/partner if applicable. Income includes any taxable income: earnings from employment, income from benefits (e.g., Universal Credit, Working Tax Credit, Income Support, Housing Benefit) and interest earned on bank accounts and private pensions etc. Any Disability Living Allowance (DLA) or Personal Independence Payment (PIP) will not be treated as income.

Means-tested – the amount of funding you are eligible to receive will be determined using your household income calculation. This works on a sliding scale, with those from lower household income households eligible for more (and vice versa).

Grant Funding – you will not be required to repay any grant funding, unless you withdraw from your course early or receive an overpayment.





SERC Student Finance

Email: studentfinance@serc.ac.uk

Telephone: 0345 600 7555 (Option 3 for Finance / Funding
then Option 1 for Student Finance)

