



# Higher Education Funding 2026/27

from SERC Student Finance



# HE Student Finance

Higher Education (HE) Student Finance is available if you are attending a full-time or part-time higher education course at SERC and you normally live in Northern Ireland. HE Student Finance consists of non-repayable grants, repayable loans, or a combination of both. Student finance can help pay for the costs of:

- the tuition fees charged by the College;
- day to day expenses whilst studying;
- costs relating to a disability or long-term health condition including mental health condition, physical disability or specific learning difficulty;
- childcare costs; and
- travel costs.

This guide provides you with an overview of the funding options available to full and part-time Higher Education students at SERC. For an explanation of the key terms used in this guide, please see page 18.

## **Eligibility**

Generally, tuition fee loans and means-tested maintenance grants are available for the full length of your course at SERC, plus one extra year if needed.

If you already have an Honours degree, or you are applying for support for a course that is equivalent or lower in level than your first higher education course, you will not generally be eligible for any further fee or maintenance support from Student Finance NI. You can clarify your eligibility by contacting [Student Finance NI](#).

Your course at SERC must be of a certain type that leads to a recognised higher education qualification, such as HNC, HND, Foundation Degree or Degree.

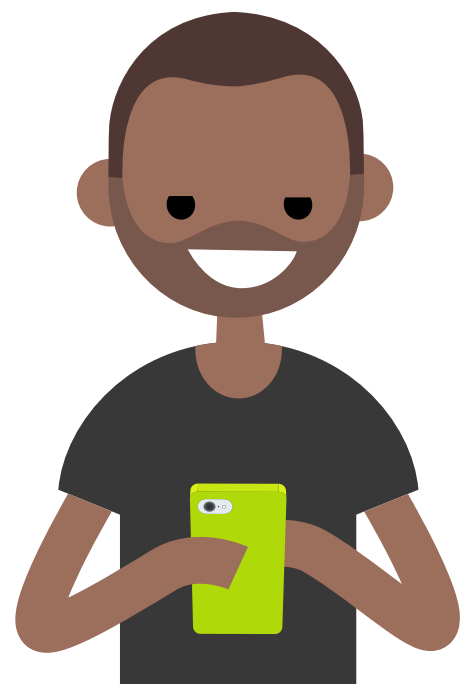


## Meet the team

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 (TBC), 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](mailto:studentfinance@serc.ac.uk) or telephone **0345 600 7555**, choose Option 3 for 'Finance and Funding' then Option 1 for 'Student Finance'.



# Full Time Higher Education Funding

As a full-time student, you can apply to Student Finance NI for the following grants, loans and allowances:

- Tuition Fee Loan Page 5
- Maintenance Grant Page 5
- Special Support Grant Page 6
- Maintenance Loan Page 7
- Disabled Students' Allowance (DSA) Page 8
- Adult Dependants' Grant Page 8
- Childcare Grant Page 9
- Parents' Learning Allowance Page 9

Other additional support is also available:

- SERC Access Bursary Page 11
- Care to Learn Page 17
- Student Support Fund Page 18



# Tuition Fee Loan

The Tuition Fee loan is paid to the college, on your behalf, and will cover the cost of the £3150 tuition fee charged by SERC for each year of your course. As this is a loan you will have to repay this funding, with interest, once you earn over a set threshold (currently £24,990 per year, subject to change).

# Maintenance Grant

This grant is to assist with living costs you will incur as a student. The amount of maintenance grant you receive will depend upon your household income:

Household Income	How much?
£19,203 or less	Full grant of £3,475
Between £19,204 and £41,065	Partial grant, depending on household income
More than £41,065	No grant

The maintenance grant is not repayable unless you leave your course early or a re-assessment of household income occurs.

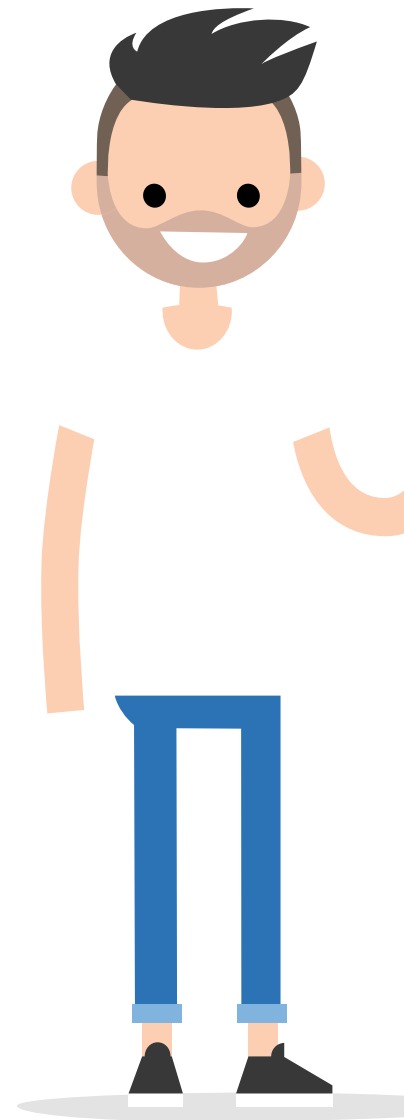
# Special Support Grant

In certain circumstances you may receive a Special Support Grant instead of a Maintenance Grant:

- are a lone (single) parent of a child or young person aged under 20 who is in full-time education below higher education level;
- have a partner who is also a student, and one or both of you is responsible for a child or young person under 20 who is in full-time education below higher education level;
- have a disability, and qualify for the Disability Premium or Severe Disability Premium;
- are deaf and qualify for Disabled Students' Allowance;
- have been treated as incapable of work for at least 28 weeks;
- have a disability and qualify for income-related Employment and Support Allowance or Universal Credit;
- are waiting to return to the same course within the same academic year having taken agreed time out from that course due to an illness or caring responsibility that has now ended;
- are aged 60 or over;
- are eligible for Housing Benefit whilst you're studying;
- are entitled to Disability Living Allowance, Personal Independence Payment; or
- are entitled to Armed Forces Independence Payment (AFIP).

**The maximum Special Support Grant is £3,475. It is based on household income and calculated in the same way as the Maintenance Grant.**

**You can only receive either the Special Support Grant or a Maintenance Grant.**



# Maintenance Loan

The maintenance loan is to assist with living costs throughout the academic year. As this is a loan you will have to repay this funding, with interest, once you earn over a set threshold (currently £24,990 per year, subject to change).

Any full-time student eligible for student finance will be eligible to receive a Maintenance Loan. The amount you receive depends on where you live during term-time and on your household income.

## Full Year Rates

Living with parents	Up to £5,250
Not living with parents	Up to £6,776

## Final year rates are slightly lower:

Living with parents	Up to £4,746
Not living with parents	Up to £6,272

If you are in receipt of a Maintenance Grant, the amount of Maintenance Loan available will be reduced. For example, if you are awarded the full Maintenance Grant of £3,475, you will be eligible for a Maintenance Loan of £3,135 (if living with parents) or £4,661 (if living away from home).



# Additional Support

## Disabled Students' Allowance (DSA)

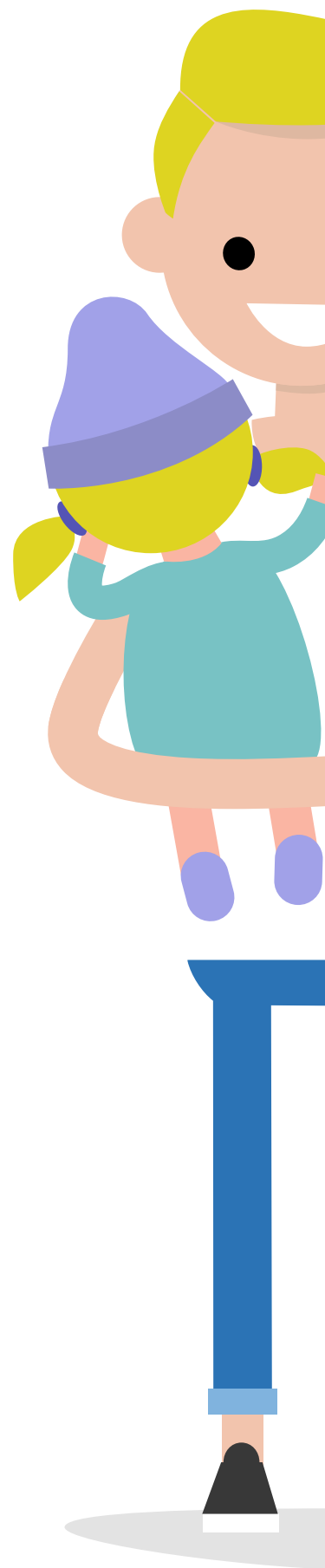
This is available to assist with extra costs because of a long-term health condition, mental-health condition, physical disability or specific learning difficulty such as dyslexia or dyspraxia. DSA's do not depend on household income. How much you will get depends entirely on your circumstances.

This allowance can help pay for specialist equipment, a non-medical helper, travel or other extra costs. You do not have to repay the amount awarded, unless you leave your course early.

To apply for a DSA for your study at SERC please contact the SERC Learning Support team and they will guide you through the application process – [learning-support@serc.ac.uk](mailto:learning-support@serc.ac.uk).

## Adult Dependents' Grant

To help with everyday costs if you're financially responsible for another adult while you're studying. You could receive up to £2,695 a year, depending on your income and that of your dependants. This allowance is not repayable unless you leave your course early.



## **Childcare Grant**

Help is available for childcare costs if you have dependent children aged under 15 (or 17 if they have special educational needs) in registered or approved childcare. The amount of support will depend on your income and that of your dependants. The Grant is up to £148.75 a week for one child or up to £255 for two or more children.

The childcare grant is not repayable unless you leave your course early or a reassessment of your childcare expenses occurs.

## **Parents' Learning Allowance**

An additional allowance to help with course-related costs if you have dependent children. The allowance is up to £1,538 a year, depending on your income and that of your dependants. This allowance is not repayable unless you leave your course early.

## **Contact Details / How to Apply**

For further information on Student Finance NI, including full eligibility criteria and to complete an online application form, please visit: [www.studentfinancenico.uk](http://www.studentfinancenico.uk)

Student Finance NI can also be contacted by telephone: 0300 100 0077

Further Student Finance NI contact details can be found via the 'contact' button on [www.studentfinancenico.uk](http://www.studentfinancenico.uk) You can also access the details of your local Education Authority Office by using the postcode search on the contact details page.



**Eligible students will receive a one-off bursary payment.**



# SERC Access Bursary

As part of the Widening Access and Participation Plan agreed with the Department for the Economy, SERC offers a bursary payment to eligible Northern Ireland domiciled students. To be eligible you need to be in receipt of either the full maintenance grant or special support grant. Eligible students will receive a one-off bursary payment.

The Bursary payment currently amounts to 10% of the tuition fees for your full time Higher Education course. Payment will be released to you by the Student Loans Company, on behalf of SERC.

Students and their Sponsors need to have agreed to the sharing of their financial details, for bursary purposes, with Student Loans Company during the Student Finance NI application process.

## Contact Details / How to Apply

For further information regarding the SERC Access Bursary, please contact the Student Finance Team at SERC. Email: [studentfinance@serc.ac.uk](mailto:studentfinance@serc.ac.uk)

For queries relating to the sharing of your financial details, for bursary purposes, with Student Loans Company, please [contact Student Finance NI](#).

# Part Time Higher Education Funding

If you are studying a part-time Higher Education course (Level 4 – Degree Level), you can apply to Student Finance NI for the following:

- Fee Grant Page 13
- Course Grant Page 14
- Fee Loan Page 15
- Disabled Students' Allowance Page 16

Other additional support is also available:

- Care to Learn Page 17
- Student Support Fund Page 18
- Student Support Fund - Childcare Page 19



# Fee Grant

This non-repayable grant helps towards the cost of tuition fees. You could get up to £1,230 depending on your course intensity (see below) and the cost of your course fees. How much you get will depend on your residual household income.

Course Intensity	Maximum Fee Grant you can get
50% to 59% of the equivalent full-time course	Up to £820 or the fee charged by the College, whichever is lower.
60% to 74% of the equivalent full-time course	Up to £985 or the fee charged by the College, whichever is lower.
75% or more of the equivalent full-time course.	Up to £1,230 or the fee charged by the College, whichever is lower.

The maximum fee grant will be available if your residual household income is **below £16,843**; and no fee grant will be available if your residual household income is **above £25,420**. A partial grant is available on a sliding scale between these two residual income levels, down to a minimum grant of £50.

For further information on providing proof of residual household income and on course intensity, please refer to the SFNI Guide to Financial Support for Part Time students in Higher Education, available on the [Student Finance NI website](#).

# Course Grant

This non-repayable grant helps towards the cost of books, travel and other course related expenses. You could get up to £265 depending on your residual household income:

Residual Household Income	Maximum Course Grant you can get
Up to £26,029	Full Course Grant of £265
£26,030 to £28,066	Course Grant of £265 less £1 for every £9.47 of your residual income over £26,030
£28,067	£50 Course Grant
£28,068 and over	No Course Grant

You could get a grant up to £265.



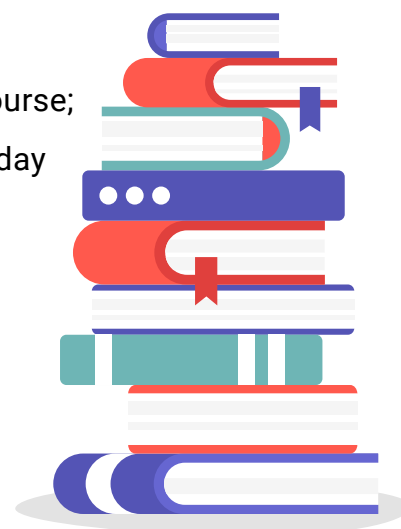
# Fee Loan

This repayable loan helps towards the cost of tuition fees. The loan isn't based on residual household income, but you do have to pay it back. You could get up to £3,562.50. Your Fee Loan will be reduced by any amount of the Fee Grant that you get.

Course Intensity	Maximum Fee Loan you can get
25% of the equivalent full-time course or above	Up to £3,562.50 (less any Fee Grant received) or the fee charge by the College, whichever is lower

Fee loans will be repaid under existing Plan 1 residual income contingent repayment terms. You will repay 9% of anything you earn over the minimum threshold of £24,990 before tax per year, and you will become eligible to begin repaying from the earlier of:

- April 6 after you complete or withdraw from your course;
- April 6 after four years have elapsed since the first day of the first academic year of the course.



# Extra Help

## Disabled Students' Allowance

This non-repayable allowance can help with the extra costs you may have in relation to your course as a direct result of your disability, long-term health condition, mental-health condition or specific learning difficulty. For more information, please contact the SERC Learning Support Team - [learning-support@serc.ac.uk](mailto:learning-support@serc.ac.uk).

## Childcare

Part-time HE students can apply to the Care to Learn Scheme (if aged under 20) or to the College Student Support Fund (if aged 20 and over) for assistance with childcare costs. Please see the relevant sections of this leaflet for further information.



## Contact Details / How to Apply

For further information, including full eligibility criteria and to apply, please visit: [www.studentfinanceneni.co.uk](http://www.studentfinanceneni.co.uk)

The SFNI Part-Time team can also be contacted via email: [studentfinance-pt@eani.org.uk](mailto:studentfinance-pt@eani.org.uk) or telephone: 028 9047 0155

# 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 Higher Education course.

Full-Time

FT

Part-Time

PT

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](mailto: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, maintenance, travel costs & 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.

## Student Support Fund – Travel Costs

If you are in receipt of funding from Student Finance NI, and have taken out the maximum grants and loans available, you can apply to the Student Support Fund for assistance with travel costs and placement travel costs. This is only applicable if you are required to travel more than 3 miles from your home to the College or your placement provider.

**You must explore all other sources of funding before applying.**



## Student Support Fund – Childcare

Available to **part-time HE students only**, with dependent children in registered or approved childcare. Only the primary carer of the child/children can receive childcare support. (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:

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	

### 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](mailto: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.

**Loan Funding** – you will be required to repay any loan funding you receive, usually from the April after you leave your course and are in employment earning above a [set threshold](#).



## **SERC Student Finance**

Email: [studentfinance@serc.ac.uk](mailto:studentfinance@serc.ac.uk)

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

