

A guide for those starting Further Education at the
College of Agriculture, Food and Rural Enterprise (CAFRE)

Further Education Financial Support | 2014/15 for Students in



College of Agriculture,
Food & Rural Enterprise



Department of
**Agriculture and
Rural Development**

www.dardni.gov.uk

AN ROINN
**Talmhaíochta agus
Forbartha Tuaithe**

MÁNNYSTRIE O
**Fairms an
Kintra Fordèrin**



You can get a copy of this document in other formats, such as:

- Large print
- Braille
- Audio CD
- Computer disk
- Other languages

To get a copy of this document in another format contact:

Supply Chain Development Branch
Dundonald House,
Upper Newtownards Road,
Ballymiscaw,
Belfast,
BT4 3SB

Tel: 0300 200 7852

E-Mail: dard.helpline@dardni.gov.uk

Contents

| | | |
|---|-----------------------------------------------------------------|----|
| 1 | Introduction | 2 |
| 2 | What financial help is available for full-time students | 3 |
| | 2.1 Tuition Fees | 3 |
| | 2.2 Living Expenses Grant | 3 |
| | 2.3 Childcare Grant | 4 |
| | 2.4 Support for Students with Disabilities | 6 |
| 3 | When and how to apply for financial support | 6 |
| 4 | General information | 8 |
| 5 | Extra help available | 10 |
| | 5.1 Hardship Fund | 10 |
| 6 | How you are assessed and paid | 10 |
| | 6.1 Eligibility for financial support | 10 |
| | 6.2 Assessing how much financial support you may be entitled to | 13 |
| | 6.2.1 General information about income | 14 |
| | 6.2.2 Independent students | 15 |
| 7 | Your views on our service | 19 |

1. Introduction

This booklet applies to students commencing or currently in Further Education at Enniskillen, Greenmount or Loughry Campus of the College of Agriculture, Food and Rural Enterprise (CAFRE). CAFRE is an integral part of the Department of Agriculture and Rural Development (DARD).

In this booklet you will find information on the financial help that DARD has put in place for full-time further education students for the academic year 2014/15. It applies to students participating in courses between 1 September 2014 and 31 August 2015.

You can apply for a Further Education Award from April 2014 onwards. You should apply as soon as you know the course you want to do. Do not wait for exam results.

Applications for financial support in the 2014/15 academic year for students at CAFRE will be administered by Student Finance NI, Further Education Awards Section.

This booklet is for guidance only and does not cover all circumstances. For further information please contact:

Student Finance NI
Further Education Awards Section
Western Education and Library Board
1 Hospital Road
Omagh
Co Tyrone
BT79 0AW

Telephone: 028 8225 4546
E-mail: feawards@welbni.org

Hearing impaired users can contact
Student Finance NI via the
Text phone: 028 8241 1550
or by Fax: 028 8241 1233

Application forms are also available from:

www.welbni.org/index.cfm/do/DARD

Note!

Only FULLY COMPLETED applications will be accepted

Verification of date of birth and household income must accompany the application. Original documents only (not photocopies).

If you are posting your application you should obtain a receipt of postage.

2. What financial help is available for full-time students

2.1 Tuition Fees

Tuition fees for full-time students on further education courses at CAFRE will be paid in full by DARD.

2.2 Living Expenses Grant

Financial support for living costs (Living Expenses Grant) is means tested and is available to students living in Northern Ireland. It applies to students who intend to commence a further education course below HND/Degree level, or are already on a course and are applying for support for the second or subsequent year of that course.

Who's eligible?

Students of any age, on a full-time further education course or a sandwich course at Enniskillen, Greenmount or Loughry Campus. You can get further information on the eligibility criteria in Section 6 of this booklet or by contacting Student Finance NI (contact details on page 2 of this booklet).

If you have ever received support for a publicly funded course in the past, or you are not ordinarily resident in Northern Ireland, you should check your eligibility with Student Finance NI.

How much?

The maximum amount of living expenses grant is:

| Living Expenses Grant | |
|---------------------------------------------------------------|--------|
| • Students living in Campus Halls of Residence or in lodgings | £2,362 |
| • Students living in parental home | £1,659 |

The Living Expenses Grant is based on an assessment of your household income. Student Finance NI will carry out this assessment (see Section 6 on page 10 'How you are assessed and paid'). This means that they may expect you and relevant members of your household to contribute towards the costs. If you depend upon your parents financially, your parents' income will be considered when assessing your household's income.

If you are independent and so do not rely on your parents financially, your household income will include your partner's (if any) income.

Note: depending on the year you began your course, Student Finance NI may need to take account of the income of your natural parent's partner (of either sex).

How is the Living Expenses Grant paid?

You will usually receive the Living Expenses Grant in three instalments, one at the start of each term. Cheques for the first instalment will be distributed through campus administration offices. The second and third instalments will be paid by BACS transfer directly into your bank or building society account. There are a number of things that you as a student can do to make sure that you receive your payment promptly. At enrolment, make sure you bring any documents that your campus needs, in particular the Notification of Award issued by Student Finance NI. Make sure that you always refer to yourself in the same way on all of the documents you are asked to fill in.

For example, if you apply for a place on a course as 'John Anthony Smith', please refer to yourself in the same way in the student support application. It is best to give your full name as it appears on your birth certificate or passport in all dealings with Student Finance NI or CAFRE.

Is the Living Expenses Grant repayable?

You will not have to repay this help **unless** you withdraw from the course, or if we have to re-calculate your grant for any reason (for example, if inaccurate information is given or if you have a poor attendance record).

2.3 Childcare Grant

You can claim a childcare grant if you are using registered or approved childcare. Your childcare provider must be registered or approved by the Health and Social Care Trust, or an out-of-school club who provide childcare provision for up to four hours per day, and more than five days a year, which is available either before or after school and during school holidays. You could receive 100% of your actual childcare costs in term times and during holidays, up to £130 per week for one child, and up to £220 a week for two or more children.

You **will not be eligible** for the Childcare Grant if the childcare is provided by a registered or approved childcare provider who is:

- Your partner
- A relative of the child and providing care in the child's own home
- A relative of the child providing care away from the child's own home and is only caring for children he or she is related to.

A relative of the child means a parent, grandparent, aunt, uncle, brother or sister related by blood or marriage, or living arrangements.

You can claim for childcare costs during:

- term time;
- Christmas and Easter holidays if your childminder charges you;
- If you are on a two year course and need help with childcare costs for the summer holidays between year one and year two.

How much you get depends on your income and that of your dependants (including your husband, wife or partner).

What you Need to Supply

We will need the following information to process your claim:

- A childcare grant application CG1 - you can download this from the Forms and Guides section of the Student FinanceNI website at www.welbni.org/feapplication
- Your child/children's original long version birth certificate(s);
- Your Inland Revenue Notification of Tax Credit for the year ended 5 April 2015 or your Annual review for the year ended 5 April 2014;
- Your childminder's current certificate of registration.

If your childcare costs are more than the grant covers you are responsible for the balance.

Will you have to repay this grant?

You will not have to repay this grant unless you withdraw from the course or give inaccurate information.

Note: If you are claiming Childcare Grant you will not be entitled to claim childcare from the Inland Revenue. Any attempt to dishonestly obtain childcare grant will be treated as fraud and will be subject to disciplinary procedures involving the Police Services of Northern Ireland (PSNI).

2.4 Support for Students with Disabilities

If you have a disability such as a physical disability, a mental health difficulty, long term illness or a specific learning difficulty, you can apply for support. You should contact the CAFRE Student Support Officer who will talk to you and advise you on the support available.

For further information on how to contact the Student Support Office, Telephone: 028 9442 6700.

3. When and how to apply for financial support

The process of applying for financial support for a full-time course depends on whether you are a new or current student. The steps below set out what you need to do.

Step 1 - From April 2014 - New students only

Select your course from those provided by CAFRE and contact CAFRE Admissions for an application form on Freephone 0800 0284291.

Step 2 - From April 2014 - New and current students

You should start thinking about applying for financial help as soon as you have applied for a place on a further education course at Greenmount, Enniskillen or Loughry Campus. Contact Student Finance NI or CAFRE Admissions for a DARD Further Education Award Application and Assessment Form. You can also download this form from **www.welbni.org/index.cfm/do/DARD**

Do not wait until you have a confirmed place on a course before applying - simply quote the course that you think you are most likely to attend.

If your course changes after you apply, contact Student Finance NI straight away.

Note: (Current students only)

If you started your course in or since 2012 and you have previously applied for financial support, Student Finance NI will automatically send you a DARD Further Education Award Application and Assessment Form for the next academic year. You will need to complete this form and return it, along with any evidence you have been asked to provide, to Student Finance NI promptly and within the deadline set.

Step 3 - From May 2014 - New and current students

Complete your DARD Further Education Award Application and Assessment Form and return it to Student Finance NI giving all the details and documentary evidence required. Student Finance NI will determine whether or not you are eligible to be considered to receive help with living costs.

Once Student Finance NI has assessed your application they will send you a Financial Assessment Notification telling you how much support you can get and, if necessary, a letter requesting verification of income.

Provisional payments may be made pending the final calculation. If evidence of parental income is not received before the date on which the third instalment is due to be paid, DARD may, at their discretion, recover from you or your family any amount already paid.

Late applications for financial support

If, after your course starts, you decide that you want to apply for financial help, you must apply no later than six months after the first day of the academic year of your course.

For example, if your course starts on 1 September 2014, you have until 28 February 2015 to apply.

Applications received after this date will not be accepted.

If you do not receive an acknowledgement of your application within 2 weeks of posting please contact Student Finance NI on 028 8225 4546.

What happens next?

Your application will be processed as described at Step 3 of this section and will generally take six to eight weeks to process.

If you want to receive the first payment at the start of term one, you must submit the application form and supporting evidence by 30 June 2014. Make sure you have completed **ALL** sections and signed the form.

4. General information

4.1 What are the conditions for student support?

Support is subject to the following conditions:

- you attend the course regularly;
- your academic progress and conduct is satisfactory to CAFRE;
- you sign an undertaking to repay any amount overpaid, for whatever reason.

4.2 For how long will I get support?

Support will last as long as the minimum period normally required to complete the course for which it is made.

4.3 Can the support be terminated or suspended?

Yes - Student Finance NI may suspend or terminate your support or withhold or reduce any payment normally due if the conditions for support are not fulfilled.

4.4 What happens if I withdraw or am absent from the course?

- You must inform your Campus immediately if for any reason you are absent from the course.
- You must also inform Student Finance NI immediately if you withdraw from your course. If you withdraw from your course, Living Expenses Grant will only be payable up until the last date you attended your course. You should state the last day of your attendance and reason for withdrawal or if you have been absent for more than two weeks, state the period and reason for absence. Student Finance NI or DARD may recover money already paid.
- If absence from your course is due to illness you should forward medical certificates at regular intervals to your Campus showing the nature and duration of illness. If you are absent from your course for a continuous period of more than 60 days due to illness or a medical condition, your Living Expenses Grant will be reduced for any further absence. You should always inform Student Finance NI if, due to illness or a medical condition, you are unable to resume attendance at the start of any term forwarding a medical certificate if appropriate.

4.5 How do changes in my circumstances affect my Living Expenses Grant?

- You must inform Student Finance NI immediately if you obtain any other scholarship or grant assistance for your course or acquire any source of income.
- Student Finance NI must also be informed of any change in your financial or other circumstances which might affect the value of support you are entitled to.

4.6 Can I have my travelling expenses paid for?

Student Finance NI does not reimburse travelling or other expenses incurred in attending course pre-admission interviews or to and from Campus during the course.

4.7 What if I am a sandwich student?

- A 'sandwich course' is a course consisting of alternate periods of full-time study at a Campus and associated industrial/professional/commercial experience outside a Campus. Living Expenses Grant is not payable during period of industrial placement. Your grant will be reduced pro-rata for such periods.

5. Extra help available

5.1 Hardship Fund

This is available through CAFRE and provides help for students on lower income who may need extra financial support for their course and to stay in further education.

How do I apply?

Hardship Fund application forms are available from your Campus and should be returned to CAFRE when complete.

6. How you are assessed and paid

Student Finance NI will use the information you provide in your application form to decide whether you can get financial help towards living expenses.

6.1 Eligibility for financial support

To be eligible for help with your living costs you must meet certain conditions. The course you do must be a full-time course of further education at one of the CAFRE campuses (Enniskillen, Greenmount or Loughry) and you must meet the personal eligibility criteria.

Personal eligibility

Your personal eligibility depends on:

- where you live (this is known as the residence requirement);
- whether you have ever attended or received support, for a publicly funded further education course in the past (known as previous study).

Residence

Normally, you must meet the following three requirements on the first day of the first academic year of your course. On that day you must:

- be 'ordinarily resident' in Northern Ireland; and
- have been 'ordinarily resident' in the United Kingdom, (UK) and Islands (i.e. Channel Islands or the Isle of Man) for three years immediately before the starting date of the course (not wholly or mainly for the purpose of receiving full time education); and
- have 'settled status' in the UK as described in the Immigration Act of 1971. This means there are no immigration restrictions on how long you can stay in the UK.

“Ordinarily resident” is defined as “habitual and normal residence from choice and for a settled purpose throughout the three-year period, apart from temporary or occasional absences”.

If you do not meet the three basic residence requirements you may still be able to apply if you meet any of the following conditions:

You have lived outside the UK and Islands - this table gives a brief guide to entitlement

Note: Some of the categories in the table below refer to a “specified family member”. Who a “specified family member” is depends on the category but will usually include a spouse, civil partner, parent or child.

| | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>You were living outside the UK and Islands because you or a specified family member was temporarily employed abroad.</p> | <p>You may be treated as if your residence in the UK and Islands had not been interrupted. You should submit an application for consideration.</p> |
| <p>You were living outside the UK and Islands during all or part of the 3 year period immediately prior to the beginning of your course because you or a specified family member was serving abroad as a member of the regular armed forces (army, navy or air force).</p> | <p>This will be treated as temporary absence and will not prevent you from being eligible. You should submit an application for consideration.</p> |
| <p>You or a specified family member has been awarded refugee status by the Home Office and you have lived in the UK and Islands since this status was awarded. In this case, you do not need to have been living in the UK and Islands for the 3 year period immediately prior to the start of your course.</p> | <p>You should submit an application for consideration. Note: If you are applying as the spouse/partner/child of a refugee, there are additional criteria you must satisfy.</p> |
| <p>You or a specified family member applied for asylum in the UK - the Home Office decided that you or your family member do not qualify for refugee status but that you should be allowed to stay in the UK. Usually you will have been granted humanitarian protection, discretionary leave or exceptional/indefinite leave to enter or remain in the UK. In this case, you still need to have been ordinarily resident in the UK and Islands in the 3 years immediately prior to the start of your course.</p> | <p>You should submit an application for consideration. Note: If you are applying as the spouse/partner or child of a person with leave to enter or remain, there are additional criteria you must satisfy.</p> |

| | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------|
| <p>You or a specified family member are an EEA or Swiss migrant worker, frontier worker or self-employed person and you have been living in the EEA and/or Switzerland during the 3 years immediately prior to the start of your course.</p> | <p>You should submit an application for consideration.</p> |
| <p>You have settled status in the UK but you have not been ordinarily resident in Northern Ireland during the 3 years immediately prior to the start of your course because you or a specified family member exercised a right of free movement and lived in the EEA and/or Switzerland before returning to the UK.</p> | <p>You should submit an application for consideration</p> |
| <p>You are an EU national who has been ordinarily resident in the UK and Islands throughout the 3 years immediately prior to the start of your course. If during any part of the 3 year period the main purpose of your residence was to receive full time education, you must have been ordinarily resident in the EEA and/or Switzerland immediately prior to the 3 year period.</p> | <p>You should submit an application for consideration</p> |
| <p>You are the child of a Swiss national and you have been ordinarily resident in the EEA and/or Switzerland for the 3 year period immediately prior to the start of your course.</p> | <p>You should submit an application for consideration.</p> |
| <p>You are the child of a Turkish worker and you have been ordinarily resident in the EEA, Switzerland and/or Turkey for the 3 year period immediately prior to the start of your course.</p> | <p>You should submit an application for consideration</p> |

The residence requirements are complicated and even if you do not meet the requirements set out above you may still be eligible for support. You should check with Student Finance NI for information about your individual circumstances.

Student Finance NI will decide whether you meet the 'ordinarily resident' requirement.

As an EU student you will not normally be eligible for a Living Expenses Grant or other grants.

Previous study

If you have previously attended a publicly funded course we will take this into consideration.

Awards will be made only where Student Finance NI is satisfied that there is clear evidence that the applicant is progressing to a more advanced level of study.

Leaving your course or transferring to a new course

It is important to remember the rules about previous courses if you are thinking about leaving your course before it ends or transferring to a new course, as this could affect how much help you can get if you take another course in the future. So, it is very important if you want to transfer courses or withdraw from your course that you talk to your college and Student Finance NI as soon as possible.

Repeat years

If you have unsuccessfully completed a year of the course and decide to repeat the year, you will not be eligible for any support unless medical or other mitigating circumstances contributed to the need to repeat the year. You will need to look into other ways of paying for your course. You should seek advice from Student Finance NI.

6.2 Assessing how much financial support you may be entitled to

This section tells you how Student Finance NI uses the information you supply to decide how much financial help you may receive. Student Finance NI will look at your household's income which includes:

- Your income (the student);
- For those who depend financially on their parents, their parents' income, including the income of a relevant partner;
- For students who do not depend financially on parents, the income of their partner (if any).

6.2.1 General information about income

Your entitlement to most grants depends on your household's income (the lower the income the more grant you will be entitled to).

If you want to apply for this financial support you **MUST** supply income information in the DARD Further Education Application and Assessment Form. You and relevant members of your household will need to declare your and their income, even if you filled in a similar form last year.

Your income

You may be expected to contribute towards your financial support depending on how much income you have and where it comes from. Student Finance NI will ask you to estimate your total income for the coming academic year. This income includes all money that you earn or receive and that you pay tax on (e.g. this will include interest earned on bank accounts). It will also include certain social security benefits. Student Finance NI will then ignore the following income which will not affect your entitlement:

- Personal pension scheme payments and payments into an employers pension scheme that qualify for tax relief; and
- For full time students £1,153 for any child who is totally or mainly financially dependent on you or your partner and £1,153 if the parent is also a student
- For full time students an allowance of £2695 will be given if you have a partner (including a partner of the same sex) or another adult, usually another member of your family who depends on you financially.

Your household income - parents

Student Finance NI will assess your parents' income, including the income of a relevant partner unless:

- you are an independent student (see Section 6.2.2); or
- you choose not to provide details of your income because you only want support that is not assessed on your income, for example, disability related support.

If your parents do not give these details, you may not receive or get monies you are entitled to.

Student Finance NI will usually look at your parents' income before deductions for the financial year 2012/13 but if your parents' income has fallen by more than 15%, Student Finance NI can ask to look at their likely income before deductions for the **current** financial year.

If your parents are separated, divorced or widowed, the income of whichever parent you normally live with will be assessed. Student Finance NI will continue to ignore the income of the parent who does not live with you.

A parent's 'partner' means one of the following:

- A spouse (husband or wife);
- Civil partner;
- A person ordinarily living with the parent as his or her spouse;
- A person ordinarily living with the parent as his or her civil partner.

Student Finance NI works out your parents' residual income. It does this by taking their gross income (before tax and National Insurance) and taking off allowances for the following:

- Parents' pension scheme and superannuation payments that qualify for tax relief;
 - £1,100 for any child who is totally or mainly financially dependent on them;
 - £1,100 if the parent is also a student.

Once Student Finance NI has taken away the right amounts and worked out your parents' residual income, they add this to your income and assess a household contribution as follows:

- No contribution if the total income is less than £23,660;
- £45 if the total income is £23,660;
- Plus £1 for every £12.50 of the total income over £23,660.

For example, if the household income is £25,000, Student Finance NI would assess a contribution of £45 plus £107, giving a total contribution of £152.

Different rules apply if you have a brother, sister or parent who is also receiving student support. Student Finance NI will work out your household's contribution before they share it between you and the other students in your family. In normal circumstances, it will be shared out equally. However, Student Finance NI must share out the parental contribution in unequal parts in certain circumstances.

If your circumstances change during your course (for example, if one of your parents dies), Student Finance NI will reassess the household contribution.

6.2.2 Independent students

If you are an independent student, Student Finance NI will not take your parents income into account when working out the household income and contribution.

You are an independent student if you meet one of the following conditions:

- You have care of a person under the age of 18 on the first day of the academic year for which you are applying for support;
- You are 25 or over on the first day of the academic year for which you are applying;
- You have been married or formed a civil partnership before the start of the academic year for which you are applying for support, even if that marriage or civil partnership has broken down. Student Finance NI will need to see your marriage certificate or civil partnership schedule;
- You have no living parents;
- You have supported yourself for at least three years before the start of the academic year of your course. This includes any time when you:
 - were in paid full-time employment;
 - received Income Support or Jobseeker's Allowance or were registered for unemployment;
 - received incapacity benefits, invalidity pension or maternity allowance;
 - received training under any scheme for the unemployed or other funding by any state authority or agency; or
- Your parents cannot be traced or it is not practical or possible to contact them;
- Your parents live outside of the EC and an income assessment would put them in danger (this may apply if you are a refugee);
- You are permanently estranged from your parents (see 'Students who have no contact with their parents') - Student Finance NI will review your situation each time it assesses your application for a new academic year; or
- You are in the care of a local authority or voluntary organisation, or you are under a custodianship order on your 18th birthday or immediately before your course if you are not 18 when it begins.

If you are claiming to be an independent student because you have supported yourself for three years or more, you must provide evidence to show how you have supported yourself. If you have been working or claiming benefits, you must provide written confirmation of this. Acceptable proof includes your P60s or letters from employers confirming the dates you worked there and your levels of earnings. For periods where you have claimed benefits, you should

ask your local Social Security Agency office for a letter to confirm the dates you claimed benefit and the type of benefit received. If you do not provide birth or marriage certificates or evidence to prove you have supported yourself for three years, it will delay your application.

If you have care of a child and are claiming independent status, you should send your child's original birth certificate and provide other evidence that you are caring for the child (for example, evidence that you are receiving Child Benefit or Child Tax Credit).

Students who have no contact with their parents

If you want to claim independent status because you have no contact with your parents, you must provide confirmation from a professional person outside your family who knows about your circumstances. Examples of proof you could provide are:

- a letter from your social worker (if you have one);
- if you claimed Income Support when you were under 18, a letter from your local Social Security Agency office showing that you received benefits because of your situation;
- if your relationship with your parents broke down while you were at school or college, a letter from an advice worker or personal tutor or teacher, confirming your circumstances; or
- if you have visited your doctor because of problems relating to your broken relationship with your parents, a letter to confirm your circumstances.

To qualify for independent status because of this, you will need to prove that the lack of contact with your parents is permanent. You must provide evidence of this to Student Finance NI explaining the circumstances, which led to this. Student Finance NI would normally expect you to have had no contact with your parents for at least 12 months although this may not apply in exceptional circumstances.

You will not be able to claim independent status just because you do not get on with your parents or because you do not live with them. You will also not be able to claim independent status simply because your parents do not want to give details of their income or refuse to provide financial support to you.

Your household income - husband, wife or partner of either sex.

If you are an independent student who is married or is in a civil partnership, Student Finance NI will take into account the income of your husband, wife or civil partner.

If you are 25 or over on the first day of the academic year for which you are applying for support, the income of your same sex partner may also be taken into account.

Student Finance NI will ignore the same types of income as apply to parents' income. Once Student Finance NI has worked out your husband, wife or partner's residual income they add this to your income and assess a household contribution which will be further reduced by £1,100 for each dependant child. The household income threshold is the same.

The household contribution is then assessed as follows:

- No contribution for residual income up to £23,660.
- £45 if his or her residual income is £23,660.
- Plus £1 for every £9.50 of residual income above £23,660.

For example, if the household income is £25,000 Student Finance NI would assess a contribution of £45 plus £141, giving a total contribution of £186.

Single independent students

If you are single and have independent status, you will have an income threshold of £11,020. Student Finance NI will ignore all the same types of income that apply for other students. It will assess for a contribution in the way shown below:

- No contribution if the student's income is less than £11,020;
- A £45 contribution if the student's income is £11,020;
- £45 plus £1 in every £9.50 that their income is over £11,020.

7. Your views on our service

If you would like to comment on any aspect of the service provided by Student Finance NI, if you have a complaint or appeal to make on a decision, or if you wish to make any suggestions to improve the quality of the service you can do this:

- by letter;
- by telephone;
- by E-mail;
- in person; or
- simply by completing the section below and returning it to the address stated

Name _____

Address _____

_____ Postcode _____

My comment/complaint is: _____

Please post to: Student Finance NI
Further Education Awards Section
Western Education and Library Board
1 Hospital Road
Omagh
Co Tyrone
BT79 0AW

Tel: 028 8225 4546

Hearing impaired users can contact Student Finance NI via the

Textphone: 028 8241 1550 or by Fax: 028 8241 1233

Tel: You can get a copy of this guide by calling Student Finance NI, on
028 8225 4546.

Braille and audio-tape versions of this guide are also available.





Enniskillen, Greenmount and Loughry Campuses
are integral parts of the
College of Agriculture, Food and Rural Enterprise

ISBN 978-1-84807-473-6



Department of
**Agriculture and
Rural Development**

www.dardni.gov.uk

AN ROINN
**Talmhaíochta agus
Forbartha Tuaithe**

MÁNNYSTRIE O
**Fairms an
Kintra Fordèrin**



**INVESTORS
IN PEOPLE**