

# General Training Reading Sample 36

## STUDENT LOANS

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The Government has been funding a loans scheme for students in Higher Education since September 1990.

These loans are available as a 'top up' to the standard grant. Although the loan is intended to supplement the grant for living costs, eligibility for a student loan is not restricted to those who receive a maintenance grant.

The decision whether or not to take the loan is yours.

### **Eligibility**

You are eligible for a student loan if you are a UK resident and are attending a full-time Higher Education course, below postgraduate level, or a Postgraduate Certificate in Education course, provided you start your course before your 50th birthday. Full time courses last at least one academic year and include sandwich courses which combine time at college with time spent in a workplace.

Eligible courses are offered by colleges, universities, the Scottish grant-aided colleges and other publicly funded institutions providing Higher Education courses.

In general, eligible courses include first degree courses or their equivalents and any other courses for which your Local Authority will pay your tuition fees.

### **Your financial circumstances**

Students who want loans are not 'means tested' or 'credit vetted' - all those eligible will obtain a loan. This means that:

- The amount of your maintenance grant or tuition fees does not matter.
- Other income, if any, is not taken into account.
- Any previous student loans are not taken into account.
- The income of your parents, spouse, partner or other relatives is not taken into account.
- Your previous financial record is not a consideration.

### **When to apply for a loan**

If you would like more information on how to apply for a student loan in readiness for your entry to Higher Education in Autumn 2003, then you should contact The Student Loans Company from June 2003 onwards.

Once in Higher Education, you can apply for a loan at any time in the academic year.

### Questions 20-27

It is possible for some students in Higher Education in Britain to borrow money through a government scheme. These loans are called '**student loans**' and are described in the passage 10 .  
Read the passage and answer Questions **20-27** below.

In boxes **20-27** on your answer sheet write

**Y** if the answer to the question is 'yes'

**N** if the answer to the questions is 'no'

**NG** if the information is not given in the passage

Example	Answer
I'm a full-time student at a local college of Higher Education. I already get a standard maintenance grant. Does this mean I'm not eligible for a student loan?	NO

**20** I'm taking a month's cookery course at a local college. It's a private catering college. I'm going a couple of evenings a week, after work. I get a diploma at the end of it. Can I get some help with a student loan?

**21** I'm starting a foundation course in September. It's full time and after a year I hope to get on to a degree course. The fees for the actual course are being paid for by my Local Authority. Am I eligible for a student loan?

**22** I finish my first degree in July. I've got a place on a Postgraduate Certificate in Education course to start in September. Will the Local Authority pay the tuition fees for this course?

**23** Now all her children are grown up my mother says she'd like to finish the studies she was forced to give up earlier in life. She's 48 now and her course is full-time for a year. Is she too old to get a student loan?

**24** I've already been given a small scholarship to cover some of my tuition fees. Can I still get a student loan?

**25** I'm actually staying with my aunt while I'm at college. Will the Student Loans Company want to know how much she earns?

**26** I owed the bank rather a lot of money a few years ago. It's all paid back now but they won't lend me any more. Will this disqualify me from getting a student loan?

**27** I took a course a couple of years ago, got a student loan, but had to withdraw half-way through. I've kept up all my payments on my loan. Am I eligible for a second loan?

**Answer:**

20 N

21 Y

22 NG

23 N

24 Y

25 N

26 N

27 Y