

ACCESSING STUDENT FINANCE WHILST IN PRISON – AY 25/26

cyllid myfyrwyr cymru
student finance wales

ELIGIBILITY:

Can I get student finance?

You'll generally need to meet certain criteria in order to be eligible for financial support from Student Finance Wales:

- Settled status – can live in the UK without any Home Office restriction
- Ordinarily resident in Wales on the first day of the first academic year of your course
- Been living in the UK for the three years immediately prior to this date (UK 'Home' and Rest of World students)
- Authorised by the prison Governor or Director or other appropriate authority to study the current part-time course

You may also be eligible under other residency categories. For more information please speak to your HMP Education Co-ordinator.

Prisoners must be serving a sentence of imprisonment in the United Kingdom, (beginning an undergraduate (UG) course on or after the 1st of September 2012, or beginning postgraduate (PG) Master's course on or after the 1st of August 2017, or beginning a PG doctoral on or after the 1st August 2018) and be within:

UG - 6 years of your release date before the first day of the first academic year of the current course

PG master's - 4 years of your release date before the first day of the first academic year of the course

PG doctoral – 8 years of your release date before the first day of the first academic year of the course

ENTITLEMENT:

What loans can I get?

Whilst serving your custodial sentence you are only eligible to apply for a Tuition Fee Loan if you are studying a UG course and if you are

studying a PG course you will be eligible to apply for a PG loan that will be capped at a maximum of the cost of your tuition fees. This helps pay the cost of your course and we issue the funds directly to your course provider.

WHEN TO APPLY?

Once you have decided which course you are studying and have registered your interest with the learning provider, they will send you the relevant student finance application form and a pro forma.

Pro forma: This form will be completed by your HMP Education Coordinator and then signed by your HMP Governor.

Student finance application form: This form will be partly completed by your learning provider before being sent to you to complete the rest. Please refer to your Education coordinator if you need assistance as not all sections need to be completed.

Key points:

If you do not know your Customer Reference Number (CRN) you can disregard this field.

You will need your National Insurance number.

You do not need your passport details as the pro forma form will confirm your identity.

When asked for contact details, you will need to provide your HMP address, but email and telephone numbers are not required. You will also need to provide a point of contact within the HMP, where requested.

You must complete the 'Previous Study' section if relevant.

You do not need to provide us with your bank details.

Ensure you read, understand, accept and sign the loan terms and conditions.

REPAYMENTS:

How do repayments work?

Your repayment period will not start until the April following your completion or withdrawal from your course.

If studying at UG level, you will repay 9% of any income earned over the set repayment thresholds and if employed, these deductions get made direct from your pay via the HMRC tax system.

You won't need to start making repayments until you are earning over the set repayment thresholds for your loan, which for financial year 2025-26 Plan 2 repayments are **£28,470 per year (gross)** or the **weekly (£547)** or **monthly (£2,372)** equivalent. These are subject to change.

If studying at PG level, you will repay 6% of any income earned over £21,000 per year or the weekly (£403) or monthly (£1,750) equivalent. These are subject to change.

Example of Plan 2 UG repayment amount for financial year 25/26, based on income:

Gross Annual Income	Approximate Monthly Income	Approximate Monthly Repayment
£28,470	£0	£0
£30,000	£2,500	£11
£35,000	£2,916	£48

If your income drops below the set repayment threshold, then your repayments will stop.

Interest applied to the outstanding balance is linked to inflation; the Retail Prices Index (RPI) is used. Interest is accrued on the loan from the time the first payment is made, until the loan is fully paid off.

Any outstanding loan balance will be written off 30 years after entering repayment (Plan 2).

*Plan 2 refers to student loans for maintenance and tuition fees taken out by Welsh borrowers for HE and FE courses on or after the 1st of September 2012.

Continuing students will remain on their existing repayment plans and if student has studied both UG and PG courses, repayments for each will remain separate .

What funding is available upon release?

Upon release, former prisoner's will be assessed the same way as a non-prisoner which means that you may be entitled to the following if you are studying a UG course:

- Tuition Fee's
- Maintenance Support**
- Disabled Student's Allowance (if applicable)
- Grants for Dependants (if applicable) - such as Child Care Grants, Parental Learning Allowance and Adult Dependant's Allowance
- NHS Bursary Support (both new and continuing UK domiciled nursing, midwifery and many allied health Students undertaking pre-registration courses at English universities)

**If you are due to be released mid-course during the academic year, upon release you can apply for a Maintenance Loan. This can only be applied for once you have been released. If successful, this will be pro-rata'd and paid into your bank account once your educational institution confirm that you are back in study.

Please note that if you are applying for funding mid-course, SLC require copies of your HMP release documents, confirming the date you left prison.