Writtle University College FE Fees and Refund Policy 2021-22



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1. Introduction

- 1.1 This policy sets out the fees you owe and the financial regulations governing your time at Writtle University College ("the University College", "WUC", "we"). Along with your Terms and Conditions and your Offer Letter, it forms the contract between you and the University College. It is therefore very important that you carefully read this document prior to accepting your offer to study with us.
- 1.2 This Policy applies to all students studying for a Further Education course at WUC, with the exception of Short Courses (see 1.4) and sets out:
 - how your tuition fee is determined;
 - when and how you need to pay your tuition fees;
 - bursaries and scholarships that may be available to you;
 - how your fees are affected by changes to your mode of study or enrolment status; and
 - when you are entitled to refunds or compensation.
- 1.3 The fees and payment terms associated with your halls of residence are the subject to a separate accommodation contract. More details can be found online (http://writtle.ac.uk/Accommodation).
- 1.4 The fees and payment terms for WUC short courses **are subject to a separate contract.** More details can be found online (http://writtle.ac.uk/ShortCourses).
- 1.5 This policy will be reviewed annually. Any revisions will usually apply to the next cohort of students registering with the University College. If, exceptionally, any change is made to it which affects existing students, such change will be made and notified to you in accordance with your Terms and Conditions.
- 1.6 If you have any questions about this FE Fees and Refund Policy, please contact student.finance@writtle.ac.uk.

2. Tuition fee charges

- 2.1 Your tuition fee is the amount paid to undertake a course of study; this is usually charged annually. Your fees are determined by:
 - a) your course of study;
 - b) your mode of attendance;
 - c) your fee status;
 - d) your age as of 31 August 2021 if you are 16-18 as at the 31 August 2021 you would not normally pay tuition fees for government funded courses;
 - e) your course eligibility, funded or non-funded by government agency rules; and
 - f) funding arrangements and the fee regime in force at the time of your first registration

See Appendix A for full details for student eligibility, including first full Level 2 and 3 legal entitlement, Advanced Learner Loans, and remission of tuition fees eligibility, such as unemployed and in receipt of an active state benefit, job seeker's allowance, work-related employment and support allowance in receipt of an active benefit.

2.2 Depending on your personal circumstances and course eligibility (see Appendix A) you may wish to apply to have your tuition fees assessed for a 100% reduction in course tuition fees. The assessment will depend on course eligibility and statutory funding arrangements and your personal circumstances.

The potential reduction in tuition fees does not extend to what is known as a 'full cost' course, which is not fundable.

Full details, support and guidance in assessing eligibility is available from the WUC admissions and student finance teams. Please contact either student.finance@writtle.ac/uk or admissions@writtle.ac.uk

- 2.3 FE course fees can normally be accessed online via the Writtle University College website, available on the subject course pages. The publication of fees is normally available early May each year.
- 2.4 The University College reserves the right to increase these fees on an annual basis. Any increases will be made in line with the Retail Prices Index (RPI). Such fee increases will apply to all modes of study, including repeat years of study.
- 2.5 The University College will not increase tuition fees during the course of an academic year.
- 2.6 The annual tuition fee will not normally be reduced for any reduction in credit volume through recognition of prior learning.

3. Additional costs

3.1. The University College follows the government funding agency funding rules, which are published annually on www.gov.uk website. The University College would not normally make additional charges relating to the direct costs of delivery of the learning aim and follow the statutory funding arrangements when planning fees and charges.

The University College may charge additional costs relating to field trips or specialist materials. Information on these costs can also be accessed via the course pages on the University College website (http://writtle.ac.uk/Further-Education).

4. Fee status

- 4.1. As part of your application to study at the University College, we may ask you to complete a fee status questionnaire to determine your fee status as either "home", "European Union" or "overseas". This assessment is based on your immigration status and residence history and is undertaken in accordance with UK legislation. It is important that you understand our assessment of your fee status before accepting any offer. If you feel you have been incorrectly assessed, please contact the Admissions Department admissions@writtle.ac.uk at the earliest opportunity
- 4.2. The assessment of your fee status will normally apply for the duration of your course. However, if at any point you believe there has been a change to your immigration status you must immediately inform the University College. In such circumstances we reserve the right to review your fee status and to amend your fees accordingly.
- 4.3. The rules governing our approach to fee assessment reflects current UK legislation. Following the result of the referendum on the UK's membership of the European Union, the arrangements for EU students applying for entry to the University College from 2020-21 are subject to change on the advice of the UK Government. <a href="https://www.gov.uk/government/publications/eu-exit-no-deal-preparations-for-further-education-and-apprenticeship-providers/eu-exit-no-deal-preparations-for-fe-and-apprenticeship-providers

5. Deposits (Level 3 international students only)

- 5.1. The University College normally requires a tuition fee deposit from international applicants as part of the conditions of their offer. The tuition fee deposit for Level 3 is £4000 for entry in September 2021.
- 5.2. If you have paid a deposit and subsequently do not register and start your studies as expected, you agree to forfeit your tuition fee deposit except where:
 - a) you provide verifiable evidence that your student visa application has been refused by the Home Office;
 - b) the University College has been unable to issue your Confirmation of Acceptance of Studies (CAS); or
 - c) the University College otherwise withdraws your offer.
- 5.3. The University College will withdraw your offer and will not permit you to register where you do not pay the full tuition fee deposit according to the deadline specified in your offer letter.

6. Sponsorship

- 6.1. A fee sponsor is defined as an employer or other organisation that agrees to pay your tuition fees in part or in full. A parent, friend or relative will not be considered a fee sponsor. Under the terms of this FE Fees and Refund Policy, the Student Loans Company (SLC), local authorities and research councils are not defined as fee sponsors.
- 6.2. Where you are being sponsored for part or all of your tuition fees, you must provide a completed EMP/SPO1 Employer/Sponsor from (excludes apprenticeship students) confirming this to the Admissions Department (admissions@writtle.ac.uk) no later than 30 August 2021.
- 6.3. The University College will invoice sponsors for their contribution to your fees once you have registered. Sponsors must pay in full within 30 days from the date of invoice.
- 6.4. Where your sponsor defaults on any fee payment arrangement, you will be immediately liable for all outstanding fees.

7. Bursaries and scholarships

- a) A range of bursaries and scholarships are available to students, dependent on individual circumstances. Full details, including the deadline for application to each scheme, can be accessed via the Writtle University College website https://writtle.ac.uk/Scholarships-&-Bursaries-21-22
- 7.2. In the event that you are awarded financial support, you agree to be bound by the terms and conditions relating to the relevant bursary or scholarship scheme. You must apply by the deadline stated by the bursary or scholarship scheme for your application to be considered.

8. Other financial assistance

8.1. If you are experiencing financial difficulties with your studies, it is very important that you discuss this with the University College, student.finance@writtle.ac.uk at the earliest opportunity.

- 8.2. The University College operates an FE Hardship Fund for home/EU students experiencing serious financial hardship. To apply for support from the FE Hardship Fund, you should contact student.finance@writtle.ac.uk or complete the application form available on the Writtle University College website http://writtle.ac.uk/FE-Financial-Hardship-Assistance.
- 8.3. You can seek advice and assistance on payment of tuition fees and associated costs from a number of external agencies, including:
 - a) the Student Loans Company (<u>www.slc.co.uk</u>);
 - b) the National Union of Students (www.nus.org.uk);
 - c) UKCISA, The Council for International Education (www.ukcisa.org.uk); and
 - d) National Association of Citizen's Advice Bureau (www.nacab.org.uk).

9. Replacement WUC Student ID cards

Your WUC student ID card and lanyard are issued free of charge and must be worn on campus at all times. A fee of £5 will be payable for a replacement student ID card.

10. How and when to pay – please also refer to Appendix A Tuition Fee Guidance 2021/22

10.1. Full Cost course

A full cost course means that students are not eligible for free tuition fees. Regardless of your age or previous study/achievement you will need to pay your tuition fees in full 2 weeks prior to your course commencement date. If full payment is not received, the University College may terminate your registration and restrict access to classes.

10.2. Advanced Learner Loan

See paragraph 12. If you have not provided the University College with evidence of your approved Advanced Learner loan by **30 August 2021**, for courses commencing **in September 2021**, and have not otherwise paid your tuition fees or confirmed sponsorship, the University College may terminate your registration and restrict access to classes and you will need to pay the full tuition fee amount 2 weeks prior to your course commencement date.

10.3. **Legal entitlement age 19-23 years old – Level 2 and Level 3* (L2/L3 Form)** (Eligibility assessment period March-August)

The University College will assess your eligibility for legal entitlement funding for Level 2 and Level 3, this excludes Full Cost courses. You will need to complete and sign the L2/L3 entitlement form. The University College will check the Learner Records Service for your previous level/s of study using your Unique Learner Number (ULN). If you meet the criteria you may be eligible to study your course free of charge. Evidence and assessment must be completed 2 weeks prior to course commencement. If you are not eligible you will need to pay the full tuition fee amount 2 weeks prior to your course commencement date. If full payment is not received the University College may terminate your registration and restrict access to classes.

10.4. Level 2 Low Wage Flexibility – Level 2* (LWF Form) (Eligibility assessment period March-August) The University College will check your entitlement for Low Wage Flexibility and course eligibility; this excludes Full Cost courses. You will need to complete and sign the LWF entitlement form. If you meet the criteria you may be eligible to study your course free of charge. Evidence and assessment must be completed 2 weeks prior to the commencement of your course. If you are not eligible you will need to pay the full tuition fee amount 2 weeks prior to your course commencement date. If full payment is not received the University College may terminate your registration and restrict access to

classes. Low wage flexibility guidance and funding rules are reviewed annually by the Education and Skills Funding Agency (ESFA) and a normally published in March.

10.5. **Remission of fees* (FC1 Form)** (Eligibility assessment period March-August)

The University College will check your entitlement for tuition fee remission and course eligibility; this excludes Full Cost courses. You will need to complete and sign the FC1 remission form. If you meet the criteria you may be eligible to study your course free of charge. Evidence and assessment must be completed 2 weeks prior to the commencement of your course. If you are not eligible you will need to pay the full tuition fee amount 2 weeks prior to your course commencement date. If full payment is not received the University College may terminate your registration and restrict access to classes.

10.6. Employer/Sponsor (EMP/SPO1 Form) (excludes apprenticeships)

Where you are being sponsored for part or all of your tuition fees, you must provide a completed EMP/SPO1 Employer/Sponsor from (excludes apprenticeship students) confirming this to admissions admissions@writtle.ac.uk no later than **30 August 2021** for courses commencing in **September 2021**. If you are unable to provide the EMP/SPO1 form or confirm that your sponsor/employer are paying, you will need to pay the full tuition fee amount 2 weeks prior to your course commencement date. If full payment is not received the University College may terminate your registration and restrict access to classes.

- 10.7. You are required to pay the full tuition fee amount due 2 weeks prior to the start of your course, this covers all intakes across the year.
- 10.8. **AEB devolved areas*** (Eligibility assessment period March-August)

Due to government changes around the Adult Education Budget (AEB), a student may not be eligible for fee remission and would, therefore, need to personally cover the cost of the tuition fee in full. This will only affect applicants with post codes that exist within one of the nine AEB devolved areas. Please see this link for further details https://www.gov.uk/guidance/adult-education-budget-aeb-devolution-includes. The Writtle University College admissions team will check the post codes of all 19+ applications and any students this affects will be communicated to by the admissions team.

NB * subject to the Education and Skills Funding Agency (ESFA) funding rules and regulation which are published annually, normally March.

- 10.9. Payment of fees can be made using one of the following methods:
 - a) by bank transfer quoting your WUC student number:

Barclays Bank Chelmsford Account Number 50936146 Sort Code 20-20-35;

- b) by telephone using a credit or debit card (call 01245 424207);
- c) by cheque made payable to Writtle University College; or
- d) in person at the WUC campus (Finance Office, Main Building, Lower Floor).
- 10.10. You should ensure that you obtain a receipt of payment which confirms any bank transfers made.
- 10.11. If you experience difficulties in paying by any of the above methods, you should contact student.finance@writtle.ac.uk at the earliest opportunity.

10.12. The University College **does not** accept American Express and does not accept payment by banker's draft

11. Refunds and compensation

- 11.1. The University College will refund tuition fees paid in the following circumstances:
 - a) where you exercise your right to cancel your contract within the 14-day cancellation period (clauses 14.1 and 14.2) in which case the University College commits to issuing a full refund of any fees and deposits paid;
 - b) where you withdraw from your course of study, or are required to withdraw, or transfer your course at WUC, the University College will re-calculate your tuition fees according to clause 15.2 of this FE Fees and Refund Policy, and will return any fees you are no longer liable to pay;
 - c) where the University College is no longer able to teach, assess or otherwise provide you with the course of study on which you registered, tuition fees will be refunded in accordance with clause 11.2 of this FE Fees and Refund Policy; or
 - d) where you have made an overpayment of your tuition fees.
- 11.2. In the following circumstances, the University College will offer a full refund of all tuition fees you have paid for any incomplete years of study:
 - a) the University College makes material changes to your course of study and, following consultation with you, you choose not to accept those changes and to withdraw from your course; or
 - b) you are unable to complete your course of study due to an operational, financial, regulatory or "force majeure" event, and the University College has been unable to identify a suitable alternative course, study location or FE provider, or you choose not to accept the alternative option(s) provided to you.
- 11.3. Where a situation described in clause 11.2 applies and you decide to transfer to another institution to complete the course of study you commenced at Writtle University College, we will refund any difference in the tuition fee costs. In this situation we continue to pay any scholarship and bursaries relating to the year(s) of study you were unable to compete at Writtle University College, and which you would otherwise have been paid.
- 11.4. Where a situation described in clause 11.2 applies, the University College will compensate you for reasonable costs incurred during any incomplete years of study at the point where you choose to withdraw, or are required to withdraw, from your course. Reasonable maintenance costs will be calculated according to individual circumstances, but will normally include the accommodation and travel costs you have incurred as a result of studying at the University College.
- 11.5. The University College reserves the right to make minor changes to courses at any point. Minor course modifications are usually made on an annual basis, often as a result of student feedback, to enhance the student experience and ensure that WUC courses remain relevant and up-to-date. Such changes might involve updates to unit content, alterations to timetables and the timing of assessments, or changes to the individual staff members involved with delivery. Neither tuition fee refunds nor compensation will be issued as a result of minor course modifications.

- 11.6. Where an operational, financial, regulatory or "force majeure" event requires the University College to make a major change to teaching or assessment, we will ensure that you are not financially penalised, either with respect to tuition fees or reasonable maintenance costs, should additional periods of teaching and assessment be required beyond your original course schedule.
- 11.7. The University College will not award compensation for future loss of earnings as a result of you choosing to withdraw, or being required to withdraw, from your course.
- 11.8. The University College will not offer a refund in respect of courses where an award has been conferred.
- 11.9. The University College will not refund any credit balances more than three (3) years after you have left the University College.
- 11.10. You may request a refund by writing to student.finance@writtle.ac.uk. Your eligibility for a refund will be notified to you in writing and, if confirmed, will be processed within 30 days.
- 11.11. If you are entitled to a refund, the refunded amount will be:
 - a) made to the original person or organisation who paid the fee;
 - b) where payment was made by debit/credit card, paid back to the original card;
 - c) made to the country from which the funds originated; and
 - d) made in pounds sterling.
- 11.12. Where you are awarded a tuition fee refund and your tuition fees have been paid directly to the University College by the Student Loans Company via an Advanced Learner Loan, the refunded fees will be returned to the Student Loan Company.
- 11.13. No refunds or compensation will be paid in cash.
- 11.14. The University College accepts no liability for losses arising from exchange rate fluctuations or bank charges.

12. Advanced Learner Loans

- 12.1. Home/EU students over the age of 19 studying a Level 3 or above may be eligible for an Advanced Learner Loan from Student Finance England. This financial support is administered by the Student Loans Company. For students who take a loan the tuition fees will be paid by the SLC directly to the University College. You cannot apply for a loan until you have received a 'learning and funding information letter' from Writtle University College.
 - Please follow this link for further details https://www.gov.uk/advanced-learner-loan.
- 12.2. You are responsible for entering the correct course and fee information when applying for the Advanced Learner Loan. The University College will provide you with a Learning and Funding Information Letter. We strongly encourage you to apply for Advanced Learner Loan funding well in advance of the start of the academic year. The Advance Learner Loan application system normally opens mid-May.
- 12.3. If you have not provided the University College with evidence of your approved Advanced Learner loan by **30 August 2021**, for courses commencing in September 2021, and have not otherwise paid

your tuition fees or confirmed sponsorship, the University College may terminate your registration and restrict access to classes.

12.4. If your application for funding is unsuccessful after you have commenced your course of study, you will be immediately liable for all outstanding tuition fees. Students receiving late notification from the SLC of an unsuccessful application should contact the University College Student Finance team student.finance@writtle.ac.uk as soon as possible to discuss their options.

13. Non-payment

- 13.1. You are responsible for all fees associated with your course of study, even where sponsorship arrangements are in place. The University College will always seek to recover fees directly from you in cases where payment from other approved sources is not forthcoming, except where you are enrolled on a course, for example an apprenticeship course directly commissioned and funded by a third party.
- 13.2. The University College will take action to enforce settlement of debt for unpaid fees and charges against all current and former students who have failed to discuss with the University College a solution to settle the debt, or who have failed to honour agreements to pay.
- 13.3. If you do not pay your tuition fees in accordance with this FE Fees and Refund Policy the University College reserves the right to restrict access to the University College premises and facilities, to suspend or terminate your registration with the University College, and to withhold your results.
- 13.4. In addition to the restrictions listed in clause 13.3, the University College may charge a late payment administration fee of £25. The University College also reserves the right to charge interest on any unpaid fees at an annual rate of 5% above the Bank of England base rate.
- 13.5. If you leave the University College with outstanding debts, we will continue to pursue the debt. The University College may engage third parties to recover outstanding tuition fee debts and may take legal proceedings in relation to non-payment of tuition fees, together with any costs incurred to recover the debt.

14. Cancellation

- 14.1. Once you have accepted an offer, you have the right to cancel your contract with the University College at any time within 14 days of the date that you formally accepted the offer (not applicable to Short Courses or courses of less than 10 weeks).
- 14.2. To exercise your right to cancel, you must notify the University College in writing. You can do this by writing to admissions@writtle.ac.uk, confirming your wish to cancel.
- 14.3. If you have made any payment under the contract prior to the date of cancellation, the University College commits to issuing a full refund within 30 days.
- 14.4. You may terminate your contract after the expiry of the 14-day period noted above; however, where this does not occur within the cancellation period, you will be liable for tuition fees according to clause 10.7 of this FE Fees and Refund Policy.

15. Withdrawal

- 15.1. You may terminate your registration with the University College at any point. To withdraw from the University College you must give notice in writing to admissions@writtle.ac.uk. Notice takes effect on receipt.
- 15.2. Where you withdraw from your course once your studies have commenced, or are required to withdraw by the University College, you may be entitled to a tuition fee refund. We will re-calculate your tuition fees based on the point in the academic year that the withdrawal takes effect in accordance with the following fee liability schedule:

3	•		
Withdrawal between the following periods (for academic year 2021-22)	% of annual tuition fee refundable if fees have been paid	% of tuition fee the student pays	
You do not commence your studies and have notified WUC 2 weeks prior to the course start date	100%	0% - you do not pay	
Course length equal to or less than 10 weeks and you have commenced your studies	0%	100% - you pay the full fee	
Course length greater than 10 weeks and you withdraw before the end of term 1	60%	40% - percentage you pay	
Course length greater than 10 weeks and you withdraw before the end of term 2	20%	80% - percentage you pay	
Course length greater than 10 weeks and you withdraw before the end of term 3	0%	100% - you pay the full fee	
Advanced Learner Loans			
No payment from your loan will be made to your college or training organisation until you have attended your course for more than two weeks.	Students will not be refunded directly.	Student Loans Company will calculate the loan instalments based on the withdrawal date	
If you leave after more than two weeks, you'll have to pay back any loan payments that have been made, based on the length of time you attended your course.			
Once you stop attending, the loan payments will stop.			

- 15.3. On termination of your registration with the University College you will become immediately liable for any outstanding tuition fees in accordance with this FE Fees and Refund Policy.
- 15.4. Where you are in receipt of an Advanced Learner Loan and you choose to withdraw from your course, or are required to withdraw by the University College, we will notify the SLC of your withdrawal.
- 15.5. If you withdraw from your course and subsequently wish to recommence your studies, you will be required to re-apply and will be assessed as a new student for tuition fee purposes.
- 15.6. The University College may suspend your registration in accordance with our student regulations and policies. A decision to suspend registration will normally be for a short period of time (typically no more than 4 weeks) to enable an investigation to be conducted or whilst an appropriate course of action is being determined. If you are subsequently permitted to recommence your studies, you will not be eligible for any tuition fee refund.
- 15.7. If you are suspended by the University College and are subsequently required to withdraw from your course, or choose to withdraw, your eligibility for a refund will be calculated according to the schedule in clause 15.2 of this FE Fees and Refund Policy, based on the date of suspension.

16. Course transfers

- 16.1. Where a course transfer involves an increase in tuition fees you will be immediately liable for the difference between the old and new course fee.
- 16.2. Where a course transfer involves a decrease in tuition fees, you will be refunded any overpayment you have made in accordance with clause 11.1 of this FE Fees and Refund Policy.

17. Certificates and costs

- 17.1. You will be issued with a certificate free of charge. You are responsible for ensuring that the University College has an up-to-date record of your postal address. All subsequent copies will incur a charge according to the awarding charges.
- 17.2. Writtle University College presentation ceremonies are usually held mid-June. All students who attend are entitled to two free guest tickets, which can be requested at the first stage of the booking process. Additional tickets are chargeable and will be released on a first come, first served basis; details are published on our website http://writtle.ac.uk/Presentation-Days.
- 17.3. Though there is no charge for eligible students to attend the presentation day, photography, buffet lunch, memorabilia maybe chargeable. If you are concerned that you will be unable to attend your presentation for financial reasons, please contact student.finance@writtle.ac.uk at the earliest opportunity.

18. Further information

18.1. If you wish to raise a complaint regarding the application of this Policy, or any other aspect of the University College's service, you may do so by following our Student Complaints Procedure (http://writtle.ac.uk/PDFS/complaints procedure.pdf).

Appendix A

Tuition Fee Guidance 2021/22 (please note that the table below may be subject to change when the new ESFA guidance is published for AY 2021/22)

Note: this guidance applies to eligible courses only. All learners are required to pay fees for courses marked as 'full cost only'.

Some courses may have additional costs e.g. study tours

Learners aged 19-24 with an Educational Health Care Plan or continuing from 2020/21 with high needs funded support and funded by the ESFA, will not be subject to a tuition fee.

I am a 16-18 Learner	I am 19-23 years old and looking to study full level 2 qualification	I am 19-23 year old and looking to study a full level 3 qualification	I am 24+ years old and looking to study a level 2 qualification	I am 24+ years old and looking to study a level 3 qualification	What is a Full Cost course?
If you aged 16, 17 or 18 on 31 August 2021 and enrolling on an eligible course, you will not be required to pay tuition fees. If you wish to undertake a full cost course, you will be required to pay the stated tuition fee.	This is my first full level 2 qualification: If you are 19-23 years old at the start of your course and this is your first full level 2 qualification, you may be eligible to receive funding and not have to pay tuition fees. I've already achieved a full level 2 qualification: If you are 19-23 years old at the start of your course, have already achieved a full level 2 qualification or higher and are unemployed, you may be eligible to receive funding and not have to pay tuition fees. I have already achieved a full level 2 qualification and my gross annual salary is less than £17,004 If you are 19-23 years old at the start of your course, have already achieved a full level 2 qualification and your gross annual salary is less than £17,004, you could be eligible for funding.**	This is my first full level 3 qualification: If you are 19-23 years old at the start of your course and this is your first full level 3 qualification, you may be eligible to receive funding and not have to pay tuition fees. I've already achieved a full level 3 qualification: If you are 19-23 years old at the start of your course and have already achieved a level 3 qualification or higher previously, you may be eligible for an Advanced Learner Loan.	And I'm unemployed: If you are 24+ and unemployed you may be eligible for funding and not have to pay tuition fees.* My annual gross salary is less than £17,004: If you are 24+ and your gross annual salary is less than £17,004, you could be eligible for funding.**	If you are 24+ and looking to study a level 3 qualification, you may be eligible for an Advanced Learner Loan. This is regardless of employment status and whether you have already achieved a level 3 qualification.	Some of our courses are 'full cost' courses which means they are not eligible for free tuition fees. Regardless of your age or previous achievement, if you are looking to do one of our full costs courses, you will need to pay the full cost of the course.

^{*}JSA, ESA and in the work-related activity group, Universal Credit in some circumstances, some other state benefits in certain circumstances.

^{**}Evidence of your salary will be required as part of the enrolment process.