



Llywodraeth Cymru  
Welsh Government

# ARWEINIAD I GYMORTH CYLLID MYFYRWYR

## A GUIDE TO STUDENT FINANCE SUPPORT



2020/21





## **MEDDWL MYND I BRIFYSGOL? PAID Â GADAEI I ARIAN DY ATAL.**

## **THINKING ABOUT GOING TO UNIVERSITY? DON'T LET MONEY GET IN THE WAY.**

**Mae mynd i'r brifysgol yn gallu gwella'ch gwybodaeth, sgiliau, gobeithion gyrfaol a photensial ennill arian – ond mae hefyd yn gostus.**

Dyna pam mae Llywodraeth Cymru wedi cyflwyno'r pecyn cymorth cyllid myfyrwyr mwyaf hael yn y DU. Mae'n golygu'ch bod chi'n gallu canolbwyntio ar eich astudiaethau a threulio llai o amser yn poeni am sut i gael dau ben llinyn ynghyd.

Cymysgedd o grantiau (nad oes angen eu had-dalu) a benthyciadau (yr ydych chi'n debygol o orfod eu had-dalu maes o law) yw'r cymorth hwn.

**Going to university can improve your knowledge, skills, career prospects and earning potential, but it does cost money.**

That's why Welsh Government has introduced the most generous package of student finance support in the UK. It means you can focus on your studies and spend less time worrying about making ends meet.

The support is made up of a mixture of grants (which you don't have to repay) and loans (which you're likely to have to repay eventually).

**“DYNA PAM MAE  
LLYWODRAETH  
CYMRU WEDI  
CYFLWYNO’R PECYN  
CYMORTH CYLLID  
MIFYRWYR MWYAF  
HAEL YN Y DU”**

Felly, p’un ai’ch bod yn bwriadu astudio’n llawn amser neu’n rhan amser, mae’n bwysig cofio y bydd gennych ddau fath o gostau - ffioedd dysgu a chostau byw.

- Mae ffioedd dysgu wedi’u pennu gan y brifysgol neu’r coleg. Hyd at £9,000 y flwyddyn yw’r ffioedd dysgu yng Nghymru, ond gallech orfod talu hyd at £9,250 y flwyddyn am gwrs israddedig llawn amser yn rhannau eraill o’r DU.
- Mae’n anoddach nodi costau byw gan eu bod yn dibynnu ar sut rydych chi’n astudio ac a ydych chi’n dewis byw gartref yn ystod y cwrs.

**“WELSH GOVERNMENT  
HAS INTRODUCED  
THE **MOST GENEROUS**  
PACKAGE OF  
STUDENT FINANCE  
**SUPPORT IN THE UK”****

Whether you choose to study full or part-time, it’s important to remember you’ll have two types of costs you’ll need to cover – tuition fees and living costs.

- Tuition fees are set by the university or college. In Wales, tuition fees have been capped at £9,000 per year but in other parts of the UK you could be charged up to £9,250 per year for a full-time undergraduate course.
- Living costs are a bit harder to quantify and depend on factors such as how you study and your living arrangements during your course.



## PA FATH O GYMORTH GAF I?

**Ffioedd dysgu** - fydd y rhan fwyaf o fyfyrwyr ddim angen gwneud unrhyw daliadau ymlaen llaw am eu cwrs. Gallu wneud cais am fenthyciad ffioedd dysgu i dalu am gost y cwrs.

**Costau byw** - gall pob myfyriwr cymwys dderbyn cymorth tuag at gostau byw, trwy gymysgedd o grantiau a benthyciadau.

## BETH OS YDW I AM ASTUDIO'N LLAWN AMSER?

**Bydd y rhan fwyaf o fyfyrwyr yn derbyn cymorth sy'n cyfateb i'r Cyflog Byw Cenedlaethol.**

Os ydych chi'n fyfyrwr israddedig sy'n astudio'n llawn-amser mae cyfanswm y grant gewch chi'n dibynnu ar incwm eich aelwyd a lle rydych chi'n dewis astudio:

- Po isaf yw incwm eich aelwyd, po fwyaf o grant gewch chi.
- Mae myfyrwyr nad ydynt yn byw gyda'i rhieni yn derbyn mwy o grant er mwyn adlewyrchu'r gost o fyw'n annibynnol.

Gallwch wedyn gael benthyciad ar gyfer y costau byw ychwanegol. Bydd cyfanswm eich benthyciad yn dibynnu ar incwm eich aelwyd a'r man astudio o'ch dewis.

## WHAT SUPPORT WILL I GET?

**Tuition fees** - most students won't have to pay anything upfront for their course. You can apply for a tuition fee loan to cover the cost of the course.

**Living costs** - all eligible students can get support for living costs, made up of a mixture of grants and loans.

## WHAT IF I WANT TO STUDY FULL-TIME?

**Most students will receive support equivalent to the National Living Wage.**

If you're an undergraduate studying full-time the total grant amount depends on your household income and where you choose to study:

- The lower your household income, the more grant you'll receive.
- Students who do not live at their parental home receive higher grants to reflect the cost of independent living.

You can then take out a loan to cover additional living costs. The total loan amount depends on your household income and where you choose to study.





**BYDD Y TABLAU  
CANLYNOL YN RHOI  
I CHI SYNIAD O'R  
SYMIAU ALLECH  
CHI EU CAEL  
FEL MYFYRIWR  
ISRADDEDIG AR GWRS  
LLAWN AMSER.**

**THE FOLLOWING  
TABLES WILL GIVE  
YOU AN IDEA OF  
THE BREAKDOWN  
OF FUNDS YOU  
COULD RECEIVE AS  
AN UNDERGRADUATE  
STUDYING A  
FULL-TIME COURSE.**



Byw oddi cartref rhieni: Tu allan i Lundain  
Living away from parental home: Outside London

INCWM YR AELWYD HOUSEHOLD INCOME	GRANT COSTAU BYW LIVING COST GRANT	BENTHYCIAD COSTAU BYW LIVING COST LOAN	CYFANSWM TOTAL
▼ £18,370	£8,100	£1,710	£9,810
£25,000	£6,947	£2,863	£9,810
£35,000	£5,208	£4,602	£9,810
£45,000	£3,469	£6,341	£9,810
▲ £59,200	£1,000	£8,810	£9,810

Byw oddi cartref rhieni: Yn Llundain  
Living away from parental home: In London

INCWM YR AELWYD HOUSEHOLD INCOME	GRANT COSTAU BYW LIVING COST GRANT	BENTHYCIAD COSTAU BYW LIVING COST LOAN	CYFANSWM TOTAL
▼ £18,370	£10,124	£2,136	£12,260
£25,000	£8,643	£3,617	£12,260
£35,000	£6,408	£5,852	£12,260
£45,000	£4,174	£8,086	£12,260
▲ £59,200	£1,000	£11,260	£12,260

Byw mewn cartref rhieni  
Living at parental home

INCWM YR AELWYD HOUSEHOLD INCOME	GRANT COSTAU BYW LIVING COST GRANT	BENTHYCIAD COSTAU BYW LIVING COST LOAN	CYFANSWM TOTAL
▼ £18,370	£6,885	£1,450	£8,335
£25,000	£5,930	£2,405	£8,335
£35,000	£4,488	£3,847	£8,335
£45,000	£3,047	£5,288	£8,335
▲ £59,200	£1,000	£7,335	£8,335





## BETH OS YDW I EISIAU ASTUDIO'N RHAN-AMSER?

## WHAT IF I WANT TO STUDY PART-TIME?

Os ydych chi'n fyfyrwr israddedig sy'n astudio'n rhan-amser, byddwch chi'n dal i dderbyn cymorth ariannol, ond bydd y swm yn dibynnu ar faint o amser y byddwch chi'n ei dreulio'n cwblhau'ch cwrs o gymharu â chwrs llawn amser tebyg (dwysedd cwrs).

**Cymru yw'r wlad gyntaf yn Ewrop i gyflwyno cymorth cyfwerth â chostau byw ar draws astudiaethau israddedigion llawn amser a rhan-amser.**

**Ffioedd dysgu** – gall myfyrwyr rhan-amser sy'n astudio cwrs â dwyster 25% neu fwy wneud cais am fenthyciad ffioedd dysgu er mwyn helpu i dalu am eu cwrs. Bydd swm y benthyciad yn dibynnu ar lle a sut rydych chi'n dewis astudio, e.e. a ydych chi'n astudio ar-lein ai peidio.

**Costau byw** – mae pob myfyrwr cymwys yn gallu cael cymorth tuag at gostau byw, trwy gyfuniad o grantiau a benthyciadau.

Os ydych chi'n astudio'n rhan-amser fel myfyrwr israddedig, cewch hefyd isafswm y **grant costau byw**.

Mae cyfanswm y grant yn dibynnu ar incwm eich aelwyd a pha mor ddwys yw'ch cwrs. Po leiaf yw incwm eich aelwyd a pho uchaf yw dwyster eich cwrs, y mwyaf o grant gewch chi.

Gallwch hefyd gael benthyciad i dalu costau byw ychwanegol. Mae cyfanswm y benthyciad yn dibynnu ar incwm eich aelwyd a'r man astudio o'ch dewis.

If you're an undergraduate studying part-time, you'll still receive financial support, but the amount will depend on how long your course will take you to complete in comparison to a similar full-time course (course intensity).

**Wales is the first country in Europe to introduce comparable living cost support across full and part-time undergraduate study.**

**Tuition fees** – part-time students studying at an intensity of 25% or more can apply for a tuition fee loan to help cover the cost of their course. Loan amounts will vary depending on where and how you choose to study such as whether you study online.

**Living costs** - all eligible students can get support for living costs, made up of a mixture of grants and loans.

If you study part-time as an undergraduate, you'll also get a minimum living cost grant.

The total grant amount depends on your household income and the intensity of your course. The lower your household income and the higher the intensity of your course, the more grant you'll receive.

You can then take out a loan to cover additional living costs. The total loan amount depends on your household income and where you choose to study.



**BYDD Y TABL  
CANLYNOL YN RHOI  
I CHI SYNIAD O'R  
CYLLID ALLECH  
CHI EI GAEL  
FEL MYFYRIWR  
ISRADDEDIG AR  
GWRS RHAN-AMSER.**

**THE FOLLOWING  
TABLE WILL GIVE  
YOU AN IDEA OF THE  
BREAKDOWN OF FUNDS  
YOU COULD RECEIVE AS  
AN UNDERGRADUATE  
STUDYING A PART-TIME  
COURSE.**

DWYSTER Y CWRS COURSE INTENSITY	INCWM YR AELWYD HOUSEHOLD INCOME	GRANT COSTAU BYW LIVING COST GRANT	BENTHYCIAD COSTAU BYW LIVING COST LOAN	CYFANSWM TOTAL
25%	▼ £25,000	£1,500	£311.25	£1,811.25
25%	£45,000	£769.25	£1,042.00	£1,811.25
25%	▲ £59,200	£250	£1,561.25	£1,811.25
50%	▼ £25,000	£3,000	£622.50	£3,622.50
50%	£45,000	£1,538.50	£2,084.50	£3,622.50
50%	▲ £59,200	£500	£3,122.50	£3,622.50
75% +	▼ £25,000	£4,500	£933.75	£5,433.75
75% +	£45,000	£2,307.75	£3,126.00	£5,433.75
75% +	▲ £59,200	£750	£4,683.75	£5,433.75

## PWY SY'N GYMWYS?

Os ydych chi'n mynd i'r brifysgol am y tro cyntaf ac yn astudio yn y DU, gallech fod yn gymwys. Bydd hyn yn dibynnu ar sawl peth, gan gynnwys:

- Lle rydych chi'n byw
- Eich oedran
- Eich prifysgol a'ch cwrs dewisol

I weld os ydych chi'n gymwys, ewch i:  
[cyllidmyfyrwyr.cymru.co.uk](http://cyllidmyfyrwyr.cymru.co.uk)

**Cyllid Myfyrwyr  
Cymru ar ran Llywodraeth  
Cymru sy'n darparu Cyllid  
i Fyfyrwyr o Gymru  
sy'n mynd ymlaen i  
addysg uwch yn y Du.**

## WHO IS ELIGIBLE?

If you're going to university for the first time and are studying in the UK you could be eligible. Your eligibility will depend on a number of things, including:

- Where you live
- Your age
- Your chosen university and course

To find out if you're eligible, visit:  
[studentfinancewales.co.uk](http://studentfinancewales.co.uk)

**Funding for students from  
Wales entering higher  
education in the UK is  
provided though Student  
Finance Wales on behalf  
of the Welsh Government.**

## BETH OS YDW I'N ASTUDIO Y TU ALLAN I GYMRU?

Does dim gwahaniaeth – bydd pob myfyriwr cymwys o Gymru yn cael cymorth lle bynnag mae'n dewis astudio yn y DU.

## WHAT IF I STUDY OUTSIDE OF WALES?

It doesn't matter, all eligible students from Wales will get supported wherever they choose to study in the UK.



## ALLA I GAEL CYMORTH YCHWANEGOL AR BEN Y CYMORTH FFIOEDD DYSGU A CHOSTAU BYW?

Yn dibynnu ar incwm eich aelwyd, gallech fod yn gymwys am ragor o gymorth penodol ar ffurf Grant Gofal Plant, Grant Oedolion Dibynnol a Lwfans Dysgu i Rieni.

**Os oes gennych chi anabledd, cyflwr iechyd meddwl neu anhawster dysgu penodol, gallech hefyd dderbyn Lwfans i Fyfirwyr Anabl.**

Mae rhagor o wybodaeth ar gael yn:  
[cyllidmyfyrwycymru.co.uk](http://cyllidmyfyrwycymru.co.uk)

## CAN I GET EXTRA HELP ON TOP OF TUITION AND LIVING COST SUPPORT?

Depending on your household income, you may be eligible for additional targeted support in the form of a Childcare Grant, Adult Dependants' Grant and Parents' Learning Allowance.

**If you have a disability, mental health condition or a specific learning difficulty you could also receive a Disabled Students' Allowance.**

You can find out more by visiting:  
[studentfinancewales.co.uk](http://studentfinancewales.co.uk)



**NI FYDD ANGEN  
I'R RHAN FWYAF O  
FYFYRWYR DALU  
UNRHYW BETH  
YMLAEN LLAW FEL  
RHAN O'U CWRS.**

**MOST STUDENTS  
WON'T HAVE TO PAY  
ANYTHING UPFRONT  
FOR THEIR COURSE.**

### **YDW I ANGEN ARIAN YMLAEN LLAW WRTH GYCHWYN PRIFYSGOL?**

Gall myfyrwyr llawn amser a rhan-amser wneud cais am fenthyciad i dalu ffioedd dysgu, ac nid yw'r benthyciadau hyn yn dibynnu ar incwm eich aelwyd.

Os gwnewch chi gais am gymorth costau byw mewn da bryd, bydd yr arian hwnnw ar gael i chi ar ddechrau'ch cwrs.

Bydd yr arian yn cael ei dalu'n syth i'ch cyfrif fesul rhandal ar ddechrau bob tymor.

### **DO I NEED MONEY UPFRONT WHEN I START UNIVERSITY?**

Full and part-time students can apply for a loan to cover tuition fees and these loans do not depend on your household income.

If you apply for living cost support in plenty of time, your money will be available when you start your course.

Payments will go directly into your account in installments at the start of each term.



## OS BYDDA I'N CAEL BENTHYCIAD, OES RAID EI DALU'N ÔL?

Os byddwch chi'n cael benthyciad ffioedd dysgu, bydd llog yn cael ei godi arno o'r diwrnod cyntaf y caiff yr arian ei dalu i'ch prifysgol neu goleg, tan gaiff y benthyciad ei dalu'n llawn neu ei ganslo.

Fyddwch chi ddim yn dechrau ad-dalu'ch benthyciad tan i chi orffen yn y brifysgol, a bod eich incwm personol uwchlaw trothwy ad-daliad y DU. Yn Ebrill 2020, mae'r trothwy yn codi o £25,725 i £26,575 y flwyddyn.

Mae'r swm fyddwch chi'n ei ad-dalu bob mis yn seiliedig ar eich incwm. Os yw'ch incwm yn cynyddu neu'n lleihau, yna bydd y swm a ad-dalwch yn newid er mwyn adlewyrchu hynny.

Os bydd eich incwm yn cwmpo o dan y trothwy ad-dalu, bydd yr ad-daliadau'n stopio a dim ond yn aildechrau pan fydd eich cyflog dros y trothwy eto.

**Os ydych chi'n astudio'n llawn amser, gallech gael hyd at £1,500 tuag at leihau'ch benthyciad costau byw pan fyddwch chi'n gwneud yr ad-daliad benthyciad cyntaf. Dyma'r Cynllun Dileu Rhannol. Mae rhagor o fanylion ar ein gwefan.**

**Os na fydd eich balans wedi'i glirio ymhen 30 mlynedd, bydd yn cael ei ddileu.**

Hefyd, mae croeso i chi wneud ad-daliadau ychwanegol o'ch gwirfodd i'r Cwmni Benthyciadau Myfyrwyr unrhyw bryd.

Rhagor o wybodaeth am ad-dalu'ch benthyciad: [cyllidmyfyrwrycymru.co.uk](http://cyllidmyfyrwrycymru.co.uk)

## IF I TAKE OUT A LOAN, WHEN DO I HAVE TO PAY IT BACK?

If you take out a tuition fee loan, you'll be charged interest from the first day the money is paid to your university or college, until the loan is repaid in full or cancelled.

You will only start paying back your loan once you've finished university and your personal income is over the UK repayment threshold. In April 2020 the threshold increases from £25,725 to £26,575 a year.

The amount you repay each month is based on your income. If your income increases or decreases then the amount you repay changes to take this into account.

If your income falls below the repayment threshold, repayments will stop and only restart when your salary is over the threshold again.

**If you are studying full-time, you could get up to £1,500 towards reducing your living cost loan when you make your first loan repayment. We call this the Partial Cancellation Scheme. Further details can be found on our website.**

**If your balance has not been cleared within 30 years, it is written off.**

You can also make additional voluntary repayments to the Student Loans Company at any time.

For more information about repaying your loan, visit: [studentfinancewales.co.uk](http://studentfinancewales.co.uk)





cyllid myfyrwyr **cymru**  
student finance **wales**



Llywodraeth Cymru  
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## SUT MAE GWNEUD CAIS?

Dylai pob myfyriwr wneud cais am gyllid myfyriwr trwy wefan Cyllid Myfyrwyr Cymru.

Gall myfyrwyr llawn amser a rhan-amser sy'n gwneud cais am gyrsiau yn **2019/20** ymgeisio nawr. Bydd myfyrwyr sy'n cychwyn cwrs yn **2020/21** yn gallu gwneud cais am gyllid myfyrwyr ddechrau'r gwanwyn.

## AM WYBOD MWY?

Mae rhagor o fanylion ar gael yn [llyw.cymru/arianmyfyrwyr](http://llyw.cymru/arianmyfyrwyr)

Neu, ewch i [cyllidmyfyrwryrcymru.co.uk](http://cyllidmyfyrwryrcymru.co.uk) a'u dilyn ar Twitter a Facebook i gael y manylion diweddaraf.

## HOW DO I APPLY?

All students should apply for student finance through the Student Finance Wales website.

Full-time and part-time students applying for courses in **2019/20** can apply now. Students starting a course in **2020/21** will be able to apply for student finance early spring.

## WHERE CAN I FIND OUT MORE?

You can find out more on our website at [gov.wales/studentmoney](http://gov.wales/studentmoney)

Alternatively, you can visit [studentfinancewales.co.uk](http://studentfinancewales.co.uk) and follow them on Twitter and Facebook for the latest updates.



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