

# Student finance - new full-time students

[www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

sfe

studentfinanceengland  
the student finance experts

2016/17





# What is Student Finance England?

Student Finance England (SFE) is a service provided by the Student Loans Company. We provide financial support on behalf of the UK Government to students from England entering higher education in the UK. We're here to help and can offer you financial support when you need it most – during your studies.

This guide will tell you everything you need to know about student finance. Depending on your circumstances, your course and where you study, there's a range of financial help and support available.

Most students won't have to pay any tuition fees up front and you could get loans to help with your living costs. There's also extra help for students with special circumstances, for example, if you have children or adult dependants, or a disability, including a mental-health condition or a specific learning difficulty.



For everything you need to know about student finance from how and when to apply to repaying, bookmark SFE's student finance zone on The Student Room at [www.thestudentroom.co.uk/studentfinance](http://www.thestudentroom.co.uk/studentfinance)



To find out what you can get read our interactive quick start guides at [www.sfengland.slc.co.uk/quickstartguides](http://www.sfengland.slc.co.uk/quickstartguides)



And to apply for student finance, go to: [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)



# Contents



## 1-What can I get?

- Tuition Fee Loan - 3
- Maintenance Loan - 4
- Extra help - 5
- Find out what you're entitled to - 7



## 2-Do I qualify?

- Personal eligibility - 8
- Your course - 9
- Your university or college - 9



## 3-How and when do I apply?

- Applying online - 9
- Evidence you may need to provide - 10
- Changing your details - 10



## 4-How do I get paid?

- Finding out what you'll get - 11
- Starting university or college - 11
- Get paid - 11
- Re-applying next year - 11



## 5-What about repayments?

- Repaying your loans - 12
- Interest - 12



## 6-Useful information

- Need help? - 13
- Contacts - 13
- My checklist - 14





# 1-What can I get?



## Tuition Fee Loan

### What's it for?

It helps pay the **tuition fees** charged by your university or college.

### How much can I get?

**Up to £9,000** to cover your tuition fees if you're studying at a publicly-funded university or college.

**Up to £6,000** towards your tuition fees if you're studying an approved course at a private university or college.

### Do I have to pay it back?

**Yes**, but not until you've finished your course and your income is over £21,000 a year.

### Anything else?

**Tuition fees vary** between different universities and colleges and between different courses at the same university. There may also be different fees in place in Scotland, Wales and Northern Ireland. You should check with your university or college to confirm the tuition fee you'll be charged so you can ask for the right amount when you apply.

We pay your Tuition Fee Loan directly to your university or college in three instalments. If you leave or suspend your course you'll have to repay any money that has been paid on your behalf.



The table below shows when and how much of your Tuition Fee Loan we'll pay to your university or college.

When Tuition Fee Loan payment is made to your university or college	How much of your Tuition Fee Loan is paid to your university or college
At the start of TERM 1	25% of the tuition fee
At the start of TERM 2	25% of the tuition fee
At the start of TERM 3	50% of the tuition fee

### Changing university or college

If you transfer to a new university or college before the start of term 1, your full Tuition Fee Loan will be paid to your new university or college.

If you transfer to a new university or college during term 1, your new university will get 75% of your Tuition Fee Loan. The first 25% will be paid to the university or college you transferred from. If the tuition fee at your new university or college is higher, we'll only pay them 75% of the new tuition fee.

Transferring to a new university or college during term 2 will mean your previous university or college can only get 50% of your Tuition Fee Loan. The other 50% will be paid to your new university or college.

If you transfer during term 3, we won't pay any Tuition Fee Loan to your new university or college. Your previous university or college will get the full Tuition Fee Loan.



# 1-What can I get?



## Maintenance Loan



### What's it for?

It helps with your **living costs**, such as rent, food, books, travel and other expenses, while you're studying.

### How much can I get?

The amount you can get depends on where you live, where you study and your household income. [The table below shows the maximum amounts for the year.](#)

Living with parents	Up to £6,904
Studying in London and not living with parents	Up to £10,702
Studying outside London and not living with parents	Up to £8,200
Living and studying abroad for at least one term as part of your course	Up to £9,391

### Do I have to pay it back?

**Yes**, but not until you've finished your course and your income is over £21,000 a year.

### Anything else?

We pay your Maintenance Loan straight into your bank account, usually in three instalments, one at the start of each term.

You might be able to get extra Maintenance Loan to help towards your living costs if any of the following apply while you're on your course:

- you're a single parent or single foster parent of a child or young person under 20 who is in full-time education below higher-education level or on an approved training course;
- you have a partner who is also a full-time student and one or both of you is responsible for a child or young person under 20 who is in full-time education below higher-education level or on an approved training course;
- you have a disability and qualify for the Disability Living Allowance, Disability Premium or Severe Disability Premium;
- you qualify for Personal Independence Payment or Armed Forces Independence Payment;
- you're deaf and qualify for Disabled Students' Allowances;
- you have been treated as incapable of work for a continuous period of at least 28 weeks;
- you have a disability and qualify for income-related Employment and Support Allowance; or
- you're waiting to go back to a course having taken agreed time out from that course due to an illness or caring responsibility that has now ended.



You can find out more about how your household income affects your entitlement by reading '**Student finance - how you're assessed and paid**' available at:

[www.thestudentroom.co.uk/studentfinance](http://www.thestudentroom.co.uk/studentfinance)



# 1-What can I get?



## Extra help



### Disabled Students' Allowances (DSAs)

#### What's it for?

DSAs help with the **extra essential costs you might have as a direct result of your disability**, including a mental-health condition or specific learning difficulty, such as dyslexia or dyspraxia.

DSAs can help with the cost of having a person to support you (for the additional support you might need while studying), items of specialist equipment, travel and other study-related costs. It doesn't depend on your household income. How much you'll get depends on your individual needs.

#### Do I have to pay it back?

**No**, unless you leave your course early.

#### Find out more



For more information on applying for DSAs, read '**Extra help - Disabled Students' Allowances**', at [www.thestudentroom.co.uk/studentfinance](http://www.thestudentroom.co.uk/studentfinance)



### Childcare Grant

#### What's it for?

It helps with **childcare costs** if you have dependent children aged under 15 (or under 17 if they have special educational needs) in registered or approved childcare.

Depending on your household income you can get 85% of childcare costs, up to a maximum of £155.24 a week for one child, or up to £266.15 a week for two or more children.

#### Do I have to pay it back?

**No**, unless you are overpaid or leave your course early.

#### Find out more



For more information on applying for a Childcare Grant, read '**Extra help - Dependants' Grants**' at [www.thestudentroom.co.uk/studentfinance](http://www.thestudentroom.co.uk/studentfinance)



# 1-What can I get?



## Extra help



### Parents' Learning Allowance

#### What's it for?

It helps with **course-related costs** if you have dependent children.

You can get up to **£1,573** a year, depending on your household income.

#### Do I have to pay it back?

**No**, unless you are overpaid or leave your course early.



### Adult Dependants' Grant

#### What's it for?

It helps with costs **if an adult depends on you financially**.

You can get up to **£2,757** a year depending on your household income.

#### Do I have to pay it back?

**No**, unless you are overpaid or leave your course early.

## Find out more



For more information on applying for **Parents' Learning Allowance** or **Adult Dependants' Grant**, read '**Extra help - Dependants' Grants**' at [www.thestudentroom.co.uk/studentfinance](http://www.thestudentroom.co.uk/studentfinance)





# 1-What can I get?



## Extra help



### Travel Grant

#### What's it for?

It helps with **travel costs** if you're attending a clinical placement in the UK or studying abroad as part of your course. It covers reasonable travel expenses during the academic year. You have to pay the first £303 of your travel costs but depending on your household income you can claim back anything you spend over this amount.

#### Do I have to pay it back?

**No.**

#### Find out more



For more information on the Travel Grant see our website [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)



### Bursaries and scholarships

#### What are they for?

You may also get financial help from your university or college. Bursaries and scholarships can help pay for living costs. It's not always money, for example you could get a discount on accommodation. You should check your university or college website for details.

#### Do I have to pay it back?

**No**, unless you leave your course early.

#### Find out more

Check your university or college website for details.

## Find out what you're entitled to

You can get a personalised estimate online by using our student finance calculator. You'll need to provide some information about yourself, your course and your household income.

You can get estimates for up to five different universities, colleges or courses to let you compare costs and work out the best choice for you financially.

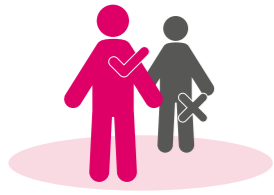
Once you find out what you're entitled to, you can:

- save your estimate so you can go back to it later;
- email the estimate to yourself; or
- transfer the information from the calculator to your online application to save you time and effort.



To use the calculator, go to [www.gov.uk/student-finance-calculator](http://www.gov.uk/student-finance-calculator)





## 2-Do I qualify?



### Personal eligibility

#### Where you live

##### To apply, you must:

- be a UK national or have settled status (this means you have, no restrictions on how long you can stay in the UK);
- normally live in the UK; and
- have been living in the UK for at least three years before the first day of your course.

##### You might still be able to apply if you're:

- an EU national, or a relative of one;
- a refugee, or a relative of one;
- under Humanitarian Protection, or a relative of someone under Humanitarian Protection;
- under 18 and have lived in the UK for at least seven years,
- 18 or over and have lived in the UK for at least 20 years or at least half your life,
- an EEA/Swiss migrant worker, or a relative of one;
- the child of a Swiss national; or
- the child of a Turkish worker.

If you normally live in Wales, go to [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

If you normally live in Northern Ireland, go to [www.studentfinancenir.co.uk](http://www.studentfinancenir.co.uk)

If you normally live in Scotland, go to [www.saas.gov.uk](http://www.saas.gov.uk)



If you normally live in the Channel Islands or on the Isle of Man you can't apply to Student Finance England. You should contact the education authority on your island to find out more.

#### Your age



There's no upper age limit for student finance but if you're over 60 on the first day of the first academic year of your course, the amount of loan you can get depends on your household income.

#### Previous study

Usually you can only get student finance for your first higher-education qualification. As a general rule, Tuition Fee Loans are available for the full length of your course, plus one extra year if needed, for example if:

- you change your course, or
- you leave your course but decide to start again.

The number of years for which you are eligible for funding is calculated as:

**Length of current course + one additional year – years of previous study**

You might be able to get an extra year of tuition fee support if you need to repeat a year due to compelling personal reasons, such as illness.

If you've previously studied in the UK or abroad, you might be able to get some financial support if you don't have an equivalent or higher-level qualification, or if you're studying a course which leads to a professional qualification, such as medicine, veterinary science or architecture.





## 2 - Do I qualify?



### Personal eligibility

#### Your course

The course you plan to study must be in the UK and one of the following:

- first degree, eg BA, BSc or BEd;
- Foundation Degree;
- Certificate of Higher Education;
- Higher National Certificate (HNC);
- Higher National Diploma (HND);
- Diploma of Higher Education (DipHE);
- Postgraduate Certificate in Education (PGCE);
- Integrated Masters; or
- Initial Teacher Training (ITT).

If you're not sure whether your course qualifies for student finance, check with your university or college.

#### Your university or college

Your university or college must be in the UK and either:

- publicly funded (paid for by the government); or
- privately funded but running individual courses that receive public funding.



## 3 - How and when do I apply?



### Applying online

The quickest and easiest way to apply is online at [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

**You don't need a confirmed place at university.** Just create your student finance account and apply using your preferred choice of course. You can simply change the details once you've accepted an offer.

To complete your application, you'll need:

- your passport;
- details of your university and course;
- your bank details; and
- your National Insurance number.

When you register online you'll create a password and secret answer. You need to keep these safe as you'll need them to log into your account or re-apply for student finance next year.



**You must apply by 27 May 2016.** If your application is late, your money might be too. If you do apply after this date, we'll try to make an initial assessment so you'll get some money as close to the start of your course as possible.



# 3-How and when do I apply?



## Evidence

### Evidence you may need to provide

When you apply, you'll be asked for some evidence to support your application. In most cases, you can easily provide the evidence we need by filling in the details we ask for on your application.

### Identity evidence



By giving us your valid UK passport details when you apply we can automatically check your identity so you won't need to send us your passport.

However, in some circumstances, for example, if you don't have a UK passport you may have to send us evidence, such as a non-UK passport or your UK birth or adoption certificate.

You should send this as quickly as possible to avoid any delay in your application being processed.

**Any identity evidence we ask for should be originals, not photocopies. Remember to include your customer reference number with everything you send us.**

### Financial evidence

If you're only applying for the Tuition Fee Loan and the basic Maintenance Loan (the bits that don't depend on your household income) you can fill in your application without your parents or partner giving any details.

If you're applying for finance that depends on your household income, we'll ask your parents or partner to give us their National Insurance numbers. This means we can automatically check your household income.

In some cases, we may contact your parents or partner to ask for further evidence, such as their P60 or payslips. These should be photocopies. **Don't send originals, we can't return financial evidence.** Remember, your application isn't complete and can't be assessed until we have all the information we need.



## Changing your details



If any of your details change after you've applied for student finance, don't worry – you can simply update your application. Before the start of your course you can use your online student finance account to make changes to:

- your choice of course;
- your choice of university or college;
- the amount of loan you're applying for; and
- your personal details.

You can also use your online account to change your personal details once your course has started. But **if there are any changes to your course, you should let your university or college** know so they can tell us.



# 4-How do I get paid?

## Finding out what you'll get



If you applied online, you should also print out the declaration form which you must sign and return to us.

Once we've assessed your application, we'll send you a Student Finance Entitlement letter showing you what you can get.

You should keep this letter safe as you might have to show it to your university or college when you register.

## Starting university or college

You have to register at your university or college before we can make your first payment. You'll usually do this in the first week of your course and you may have to take along your Student Finance Entitlement letter. Your university or college will let us know you've registered and we'll make your payment.

## Re-applying next year

You need to re-apply for student finance for every year of your course. Fees and loan amounts may change each year. We'll contact you when it's time to re-apply.

Remember to keep the password and secret answer for your online account safe as you'll need these and the

Customer Reference Number you were given when you registered online to re-apply each year or to let us know about any changes to your details.

Your parents or partner will have their own password and secret answer so they will need to keep these safe too.

## Get paid

You don't need to do anything else.

We'll pay any Maintenance Loan you're entitled to into your bank account - it can take three working days for the money to reach your account - and we'll pay your Tuition Fee Loan direct to your university or college.



**Warning: Beware of fraudulent emails from anyone claiming to be Student Finance England. We'll never ask you to update your bank details or confirm your student account details by email.**

If you get an email asking you to give details or follow a link to the Student Finance England website, send it to [phishing@slc.co.uk](mailto:phishing@slc.co.uk). Don't reply to the email or click on the link.



For more information on phishing, watch our short animation at [youtube.com/SFEFILM](https://www.youtube.com/SFEFILM)



# 5-What about repayments?

## Repaying your loans

Here are the key facts you should know about repaying your student loan:

- You don't have to repay your loan until you've finished or left your course and your income is over the current threshold of £404 a week, £1,750 a month or £21,000 a year.
- The amount you repay each month is based on your income, not what you borrowed.
- Your income includes your salary and any other sources of income you have, for example pension or rental income.
- Your employer will automatically take 9% of your income above the threshold through the UK tax system (Pay As You Earn – PAYE). If you're self employed you'll pay through self assessment.
- If your income stops or falls below the threshold, your repayments will automatically stop.
- You can make voluntary repayments at any time.  
To make voluntary repayments or find out more, visit [www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk)

You might be asked to make repayments while you're studying, but only if you've been overpaid and we can't adjust your loan and/or grant payments to correct it. The example below shows what you might repay each month depending on your income.

Your monthly income



You repay

If you're planning to travel or work abroad for more than three months after you finish or leave your course you have to let us know. You can find out more about repaying from overseas at [www.slc.co.uk/studentloanrepayment](http://www.slc.co.uk/studentloanrepayment)

## Interest

You'll pay interest on your loan from the day we pay your first instalment until your loan is paid off in full or written off, whichever comes first. (Any loan remaining 30 years after you're due to start making repayments will be written off.)



The amount of interest charged will vary, depending on your circumstances:

	Interest rate
While you're studying up until the April after you finish or leave your course.	Retail Price Index (RPI) plus 3%
From the April after you finish your course.	Interest will be based on your income:  <b>£21,000 or less</b> = RPI  Between <b>£21,000</b> and <b>£41,000</b> = RPI plus up to 3%, depending on your income  Over <b>£41,000</b> = RPI plus 3%



# 6-Useful information and contacts



## Need help?



To apply for student finance, go to [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)



For everything you need to know about student finance from how and when to apply to repaying, bookmark SFE's student finance zone on The Student Room at [www.thestudentroom.co.uk/studentfinance](http://www.thestudentroom.co.uk/studentfinance)

You'll find quick guides on Disabled Students' Allowances, Dependants' Grants and What, how and when to repay.

To find out what you can get read our interactive quick start guides at [www.sfengland.slc.co.uk/quickstartguides](http://www.sfengland.slc.co.uk/quickstartguides)

Visit our YouTube channel - [www.youtube.com/SFEFILM](http://www.youtube.com/SFEFILM) - to watch our series of animations that break down the student finance process into easy steps.



## Contacts

### Student Finance England

You can phone us on **0300 100 0607** (textphone: **0300 100 0622**) between 8am and 8pm Monday to Friday, and between 9am and 4pm on Saturday and Sunday.

### Educational Grants Advisory Service (EGAS)

EGAS is an independent advice agency for people who want to get funding for further or higher education. It's mainly concerned with helping students who aren't eligible for funding from the UK Government.

You can phone EGAS on **020 7254 6251** between 2pm and 4pm Wednesday and Thursday or visit their website at [www.family-action.org.uk](http://www.family-action.org.uk)

### National Union of Students (NUS)

You can get more information about student finance and related topics from the NUS website at [www.nus.org.uk](http://www.nus.org.uk)

### Scholarship Search UK

For information about other sources of funding for undergraduates, go to [www.scholarship-search.org.uk](http://www.scholarship-search.org.uk)

### National Association of Student Money Advisers (NASMA)

NASMA is a charity working to help students by providing advice, information and training.

You can get more information by visiting [www.nasma.org.uk](http://www.nasma.org.uk)



# My checklist

**Check off each step to be sure you have your money when you start your course.**

I've read through this guide and checked out the additional information and guidance on SFE's student finance zone on The Student Room at [www.thestudentroom.co.uk/studentfinance](http://www.thestudentroom.co.uk/studentfinance)

I've used the student finance calculator and have an idea of what student finance I could get.

I know how to apply for student finance and that the deadline is **27 May 2016**.

I've created a student finance account at [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance) and now have a Customer Reference Number.

I've found out whether I need financial details from my parents or partner to support my application.

I've logged into my student finance account and applied online before the deadline.

My parents or partner have created an online account and completed their part of my application.

I've sent further evidence that Student Finance England needed to complete my application.

I've read and understood the Terms and Conditions.

I've printed out the declaration form, signed it and returned it to Student Finance England.

Student Finance England has sent me a Student Finance Entitlement letter telling me what I'll get.

I've taken my Student Finance Entitlement letter to my university or college and registered with them.