

Student finance - loans for part-time study

www.gov.uk/studentfinance

sfe

studentfinanceengland
the student finance experts

2016/17





Who should read this guide?

This guide is for new and continuing part-time students who started their course on or after 1 September 2012. This includes part-time students studying with The Open University (OU) or another distance learning course. It tells you what finance is available for part-time students as well as how and when to apply and repay.

If you started your course before 1 September 2012 you should read 'Grants for part-time study'. You can download this guide from our dedicated finance zone at www.thestudentroom.co.uk/studentfinance



To apply, visit 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



What is Student Finance England?

Student Finance England 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.



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Contents



1-What student finance can I get?

Tuition Fee Loan - 3

Extra help - 4



3-How and when do I apply?

Applying online - 7

Evidence you may need to provide - 7

Changing your details - 8

Re-applying every year - 8



5-Other sources of funding available

Your university or college - 10

Benefits - 10



2-Do I qualify?

Personal eligibility - 6

Your university or college - 6

Your course - 6



4-What about repayments?

Repaying your loans - 9

Interest - 9



6-More useful information and contacts

Need more help? - 11

More useful contacts - 11



1-What student finance can I get?



Tuition Fee Loan

New and continuing part-time students who started their course on or after 1 September 2012 will be able to apply for a Tuition Fee Loan.

What's it for?

It covers the cost of the tuition fees charged by your university or college.

How much can I get?

You can apply for a Tuition Fee Loan of up to £6,750 if you're studying at a publicly-funded university or college. If you're studying at a privately-funded university or college you can borrow up to £4,500.

How's it paid?

We pay the Tuition Fee Loan directly to your university or college.

Do I have to pay it back?

Yes, see page 9 for more details.

Anything else?

If you live in England but your university or college is in Wales, Scotland or Northern Ireland the amount of student finance you get may be different. You should contact your university or college to find out how much tuition fee they are charging for your course.

If you choose to study at a private university or college you might be charged more than the maximum Tuition Fee Loan available to you. In this case you'll need to pay the difference.

To qualify for a Tuition Fee Loan students must be studying at a course intensity of at least 25% of the equivalent full-time course for each year of study, taking no longer than four times the time it would take to complete the course if studied full-time (up to a maximum of 16 years).



1-What student finance can I get?



How course intensity is worked out

Course intensity is how long it takes to complete your part-time course compared to the equivalent full-time course.

Course intensity is worked out by taking the number of part-time units (such as credits, credit points or modules) you'll be studying in the academic year and dividing it by the number of units that you'd complete in one academic year if you were studying your course full time.

The result is then multiplied by 100 to give the course intensity as a percentage.

So, the formula to work this out is as follows:

$$\frac{\text{Part-time units}}{\text{full-time units}} \times 100 = \text{your course intensity as a percentage}$$

If your course intensity drops below 25% in any academic year then you won't be able to get a Tuition Fee Loan.

If you're not sure about the number of credits, credit points or modules you'll be studying in each academic year you should speak to your university or college.



Extra help

You can also get extra help if you have a disability, long-term health condition, mental-health condition or specific learning difficulty such as dyslexia or dyspraxia.



Disabled Students' Allowances (DSAs)

What's it for?

DSAs can help with the extra costs you may have in relation to your course as a direct result of your disability, long-term health condition, mental-health condition or specific learning difficulty such as dyslexia or dyspraxia.

How much can I get?

How much you can get depends on your individual needs. The table below shows the help you may be able to get.

Specialist Equipment Allowance	Up to £5,212 for the whole course.
Non-Medical Helper Allowance	Up to £15,543 a year.
General Allowance	Up to £1,305 a year.
Travel Allowance	Helps with extra travel costs you may have to pay to get to your university or college because of your disability.



1-What student finance can I get?

How's it paid?

We'll pay the money directly to the supplier of the service (or services) – for example, your university, college or equipment supplier – or into your bank account, whichever applies.

Do I have to pay it back?

No, unless you leave your course early, in which case you may be asked to pay some back.

Anything else?

Once you've applied for your main student finance and told us you want to apply for DSAs we'll send you an application form.

If you only want to apply for DSAs and no other type of student finance you need to complete a DSA1 application form which you'll be able to download at www.gov.uk/studentfinance once the service opens.



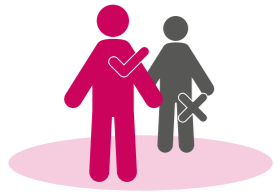
For more detailed information on DSAs, you can download the guide '**Extra help – Disabled Students' Allowances 2016/17**' and the Disabled Students' Allowances quick guide from our student finance zone on The Student Room: www.thestudentroom.co.uk/studentfinance

You can order forms and guides in Braille, large print or audio by emailing your name and address, along with what form and format you need by emailing:

brailleandlargefonts@slc.co.uk or you can phone us on **0141 243 3686**.

The above email address and phone number can only deal with requests for other formats of forms and guides.





2-Do I qualify?



Personal eligibility

Most part-time students will be able to get a Tuition Fee Loan. To be eligible there are a few conditions you have to meet.

Where you live

Normally you must be living in England on the first day of the first academic year of your course and be 'ordinarily resident' in the UK, the Channel Islands or the Isle of Man for three years immediately before this date.

'Ordinarily resident' means where you usually live, apart from temporary or occasional absences.

There are some exceptions to this rule. These exceptions are listed, along with more detailed information on qualifying for student finance, in 'Student finance - how you're assessed and paid' which is available on our student finance zone on The Student Room:

www.thestudentroom.co.uk/studentfinance

Previous study

You won't normally be able to get a Tuition Fee Loan if you already hold a qualification equal to or higher than the one you're studying for. If you've already received student finance for part of a course that you didn't complete you'll normally only be able to get finance for your current course, up to a maximum of 16 years, less the years of support already received.

However, if you're an eligible student who holds an Honours degree or higher level higher-education qualification, and plan on starting a part-time Honours (minimum 25% intensity) degree level course in certain engineering, technology or computer science courses, you might be able to get a Tuition Fee Loan. You should contact your university or college to find out if you're able to apply.



Your university or college

The university or college you plan to study at must be in the UK and can be either publicly (paid for by the UK Government) or privately funded.



Your course

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

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

If you're studying at a private university or college you should check with them that your course is one that qualifies for student finance.



3 - How and when do I apply?



Apply online!

If you started your course on or after 1 September 2012 you should apply online as soon as the application service opens at **www.gov.uk/studentfinance**

If you're a continuing part-time student we'll send you an email when it's time to re-apply.

Apply as early as possible to make sure your student finance is in place for the start of your course.

1. Apply online as soon as the application service opens. You'll normally have to show your funding is in place for the start of your course.
2. Print out the declaration form, sign it and return it to us.
3. We'll process your application and send you a Student Finance Entitlement letter. This will have your customer reference number (CRN) on it. Quote this whenever you contact us.
4. Show your Student Finance Entitlement letter to your university or college when you register.
5. When you start your course your university or college will confirm to us that you have registered. Once this confirmation is received, your first Tuition Fee Loan payment will be paid directly to your university or college.

You don't need to have a confirmed place at university or college to apply. Simply use your preferred choice; you can easily change this later.



Do I need to provide any evidence?

Proof of identity

The first time you apply for student finance you'll need to prove your identity – this helps us check you're eligible.

The easiest way to prove your identity is to give us your valid UK passport details on your application.

This means we can check and confirm your identity without you having to send us your passport.

If you don't have a passport you'll need to send us evidence of your identity, such as your UK birth or adoption certificate. You'll also need to fill in a 'Birth/Adoption certificate form 2016/17' available from **www.gov.uk/studentfinance** and send this with your birth or adoption certificate.

If you're a non-UK passport holder, you'll need to send your valid non-UK passport or Biometric Residence Permit to us.

These must be original documents, not photocopies. We'll return them once we've confirmed your identity and checked you're eligible for student finance.



3 - How and when do I apply?



What if my circumstances change?

At any point you can log into your Student Finance Account and make changes to your personal details.

Before your course starts you can send us a Change of Circumstances form to tell us about any changes to your course or the fee you're being charged.

You can download a Change of Circumstances form at www.gov.uk/studentfinance

After your course starts you need to ask your university or college to tell us about changes to your tuition fee, your course, your course intensity, or if you repeat a year, leave higher education or suspend your studies.



How do I re-apply every year?

You can re-apply online.

Remember, you'll need to apply for student finance for each year of your course. However, you'll only need to provide proof of identity the first time you apply. Continuing part-time students will receive an email from us when it's time to re-apply.

If you're applying for Disabled Students' Allowances, you'll have to apply for these each year too.



4-What about repayments?



Repaying your loans

Repaying your Tuition Fee Loan is straightforward. You'll be due to start repaying your loan in the April four years after the start of your course or the April after you leave your course – whichever comes first. However, you'll only start making repayments if your income is over £21,000 a year.

Your monthly repayments will be based on your income, not how much you borrowed and you'll only pay back 9% of any income over £21,000.

Income each year before tax	Monthly income	Monthly repayment
Up to £21,000	£1,750	£0
£22,000	£1,833	£7
£25,000	£2,083	£29
£30,000	£2,500	£67
£35,000	£2,917	£105
£40,000	£3,333	£142

Any loan remaining 30 years after you're due to start making repayments will be written off.

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

You'll be able to monitor your repayments at any time by logging on to your account at www.studentloanrepayment.co.uk



Interest

You'll pay interest on your loan from the day we pay your first Tuition Fee Loan instalment until your loan is paid in full or written off.



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

	Interest rate
While you're studying up until the April after leaving your course or the April four years after the start of your course (whichever comes first).	Retail Price Index (RPI) plus 3%
From the April after you finish or leave your course or the April four years after the start of your course (whichever comes first).	Interest will be based on your income. £21,000 or less – RPI £21,001 to £41,000 – RPI plus up to 3%, depending on income £41,001 and over – RPI plus 3%

For more information on repaying, please read the quick guide on 'What, how and when to repay 2016/17'. This is available from our student finance zone on The Student Room:

www.thestudentroom.co.uk/studentfinance

You can also visit www.studentloanrepayment.co.uk



5 - Are there other sources of funding available?



Your university or college

You might be able to get a bursary, scholarship or other award from your university or college. Contact them or visit their website for more details.



Benefits

As a part-time student you can usually still claim benefits such as income-based Jobseeker's Allowance, Housing Benefit, Local Housing Allowance and Council Tax Reduction if you're unemployed. These depend on your household income.

Jobcentre Plus and your local authority's benefit department won't treat the Tuition Fee Loan or Disabled Students' Allowances as income when assessing any means-tested benefit.

Please remember the information given in this guide is general. If you think you might be eligible for any of the benefits mentioned, please contact your local Jobcentre Plus office, your local authority's benefit department or your university or college's student services department.



6-More information and useful contacts



Need more help?



To apply for student finance, go to 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

You'll find:

- quick guides on Disabled Students' Allowances, 'Loans for part-time study' and 'What, how and when to repay';
- downloadable guides including, 'Student finance - how you're assessed and paid 2016/17' and 'Student loans - a guide to terms and conditions 2016/17'.



Useful 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 the information line on **0207 254 6251** or visit their website at www.family-action.org.uk

The EGAS office is open Tuesday, Wednesday and Thursday from 2pm to 4pm.

National Union of Students (NUS)

You can get more information from the NUS website at www.nus.org.uk

Scholarship Search UK

This provides information about other sources of funding for undergraduates. The website is www.scholarship-search.org.uk

The Open University (OU)

If you're studying a distance learning course with OU you can find out more information by visiting www.open.ac.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

My checklist

I've read through this guide and the extra information and guidance online at www.thestudentroom.co.uk/studentfinance

I've applied online at www.gov.uk/studentfinance

I've completed all the sections that apply to me.

I've read and understood the Terms and Conditions.

I've signed and returned my declaration form.

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

I've shown my Student Finance Entitlement letter to my university or college, if required.

I've started my course and my university or college has confirmed I'm registered.

My money has been paid.



To apply, visit www.gov.uk/studentfinance

For more information, including a range of helpful tools and guidance, visit our student finance zone on The Student Room:

www.thestudentroom.co.uk/studentfinance