Student finance - continuing full-time students 2015/16

www.gov.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.

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 and grants 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 more information, including a range of helpful tools and guidance, visit our dedicated student finance zone:

www.thestudentroom.co.uk/studentfinance

Read our new, interactive quick start guides at www.sfengland.slc.co.uk/quickstartguides

And to apply for student finance, go to:

www.gov.uk/studentfinance

£

GOV.UK

www.thestudentroom.co.uk/studentfinance

www.sfengland.slc.co.uk/quickstartguides

www.gov.uk/studentfinance

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1 - How and when do I re-apply?

How and when to re-apply

Re-apply for your student finance as soon as possible to make sure you have your money when you return to your course. You can do this at [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance).

Re-applying for student finance is easy:

- You can go online and re-apply for student finance now. You need to print out the declaration form, sign it and return it to us. Once we’ve processed your application we’ll send you your Student Finance Entitlement letter.

- If you applied for Disabled Students’ Allowances (DSAs) last year along with your student finance, you won’t need to re-apply for DSAs every year. If you only applied for DSAs last year we’ll send you the form to re-apply. If you’re applying for DSAs for the first time, you’ll need to download the form, or let us know and we’ll send you a copy.

- Remember to register at your university or college. We can’t pay you until you do!

- You need to fill in your application for student finance by **30 June 2015** to be sure you have your money when you start your course. If you apply after this date, you might not get all your money in time for the start of your course, but we’ll try to make an initial assessment so you’ll have some money as close to the start of your course as possible.

Applying for the first time

If you’re a continuing student applying for student finance for the first time, you can do this online at [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance).

Before you start your online application, make sure you have the following to hand:

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

If you’re applying for finance that depends on your household income, your parents or partner will have to supply their contact details, National Insurance number and details about their household income.
1 - How and when do I re-apply?

Changes to your circumstances

At any point during the academic year you can:

- log into your Student Finance Account and make changes to your personal details
- advise us of any other change in your circumstances
- contact us to adjust the amount of Maintenance Loan or Tuition Fee Loan you wish to receive

If the fee you’re being charged changes before you start your course you should tell us about this directly. However, if it changes after your course starts, you need to ask your university or college to tell us about it instead.

If you change your course, repeat a year, leave higher education or suspend your studies after your course has started, you need to ask your university or college to tell us.
2 - What can I get?

There’s lots of help available to you while you’re studying.

While at university and college you’ll have two main costs – tuition fees and living costs.

The information in this section will help you understand what you might be able to get and what it’s for.

**Tuition Fee Loan**

**What’s it for?**
Helps with the tuition fees charged by your university or college.

**Do I have to pay it back?**
Yes.

If you started your course on or after 1 September 2012, you don’t start repaying your loan until you’ve finished or left your course and your income is over £404 a week, £1,750 a month or £21,000 a year.

If you started your course before 1 September 2012, you don’t start repaying your loan until you’ve finished or left your course and your income is over £325 a week, £1,409 a month or £16,910 a year.

You’ll have to repay any percentage of your Tuition Fee Loan that we’ve paid to your university or college from the first day of term, even if you leave or suspend your course.

**How much can I get?**
If you started your course on or after 1 September 2012, your university or college can charge you up to £9,000 a year for tuition fees.

You can apply for a Tuition Fee Loan to pay your fees up to the maximum your university or college can charge.

**Anything else?**
You should check with your university or college to see how much they charge. If you apply for a Tuition Fee Loan, it will be paid direct to your university or college in three instalments across the academic year.

<table>
<thead>
<tr>
<th>When Tuition Fee Loan payment is made to your university or college</th>
<th>How much of your Tuition Fee Loan is paid to your university or college</th>
</tr>
</thead>
<tbody>
<tr>
<td>At the start of TERM 1</td>
<td>25% of the tuition fee</td>
</tr>
<tr>
<td>At the start of TERM 2</td>
<td>25% of the tuition fee</td>
</tr>
<tr>
<td>At the start of TERM 3</td>
<td>50% of the tuition fee</td>
</tr>
</tbody>
</table>
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.
2 - What can I get?

Maintenance Loan

What’s it for?

Helps with your living costs (for example, rent, food, books, travel and other expenses) while you’re studying.

Do I have to pay it back?

Yes.

If you started your course on or after 1 September 2012, you don’t start repaying your loan until you’ve left your course and your income is over £404 a week, £1,750 a month or £21,000 a year.

If you started your course before 1 September 2012, you don’t start repaying your loan until you’ve left your course and your income is over £325 a week £1,409 a month or £16,910 a year.

Anything else?

If you get a Maintenance Grant, we’ll reduce the amount of Maintenance Loan you can get. You must be aged under 60 at the start of your course to get a Maintenance Loan.

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

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 this year.

If you started your course on or after 1 September 2012, the maximum loan rates are as follows:

<table>
<thead>
<tr>
<th></th>
<th>Up to £8,009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studying in London and not living with parents</td>
<td>Up to £7,230</td>
</tr>
<tr>
<td>Studying outside London and not living with parents</td>
<td>Up to £4,005</td>
</tr>
<tr>
<td>Living with parents (London and elsewhere)</td>
<td>Up to £6,151</td>
</tr>
<tr>
<td>Living and studying abroad for at least one term as part of your course</td>
<td>Up to £6,820</td>
</tr>
</tbody>
</table>

If you started your course between 1 September 2009 and 31 August 2012, the maximum loan rates are as follows:

<table>
<thead>
<tr>
<th></th>
<th>Up to £8,009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studying in London and not living with parents</td>
<td>Up to £7,230</td>
</tr>
<tr>
<td>Studying outside London and not living with parents</td>
<td>Up to £5,167</td>
</tr>
<tr>
<td>Living with parents (London and elsewhere)</td>
<td>Up to £4,005</td>
</tr>
<tr>
<td>Living and studying abroad for at least one term as part of your course</td>
<td>Up to £6,151</td>
</tr>
</tbody>
</table>

If you started your course before September 2009 the maximum loan rates are as follows:

<table>
<thead>
<tr>
<th></th>
<th>Up to £8,009</th>
</tr>
</thead>
<tbody>
<tr>
<td>Studying in London and not living with parents</td>
<td>Up to £6,933</td>
</tr>
<tr>
<td>Studying outside London and not living with parents</td>
<td>Up to £4,952</td>
</tr>
<tr>
<td>Living with parents (London and elsewhere)</td>
<td>Up to £3,832</td>
</tr>
<tr>
<td>Living and studying abroad for at least one term as part of your course</td>
<td>Up to £5,899</td>
</tr>
</tbody>
</table>
2 - What can I get?

Maintenance Grant

What's it for?
Helps with your living costs (for example, rent, food, books, travel and other expenses) while you’re studying.

Do I have to pay it back?
No, unless you leave your course early.

Anything else?
We usually pay the Maintenance Grant in three instalments, one at the start of each term, along with any Maintenance Loan.

You can find out more about how your household income affects your entitlement in the guide 'Student finance - how you're assessed and paid' which is available at: www.thestudentroom.co.uk/studentfinance

How much can I get?
If you started your course on or after 1 September 2012, the full grant available for 2015/16 is £3,387.
If you started your course before 1 September 2012, the full grant available for 2015/16 is £3,110.

The amount of Maintenance Grant you can get depends on your household income and when you started your course.

<table>
<thead>
<tr>
<th>If you started your course on or after 1 September 2012</th>
<th>Household income</th>
<th>How much?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£25,000 or less</td>
<td>Full grant</td>
</tr>
<tr>
<td></td>
<td>Between £25,001 and £42,620</td>
<td>Partial grant</td>
</tr>
<tr>
<td></td>
<td>More than £42,620</td>
<td>No grant</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If you started your course between Academic Year 2009/10 and 2011/12</th>
<th>Household income</th>
<th>How much?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£25,000 or less</td>
<td>Full grant</td>
</tr>
<tr>
<td></td>
<td>Between £25,001 and £50,706</td>
<td>Partial grant</td>
</tr>
<tr>
<td></td>
<td>More than £50,706</td>
<td>No grant</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If you started your course in Academic Year 2008/09</th>
<th>Household income</th>
<th>How much?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£25,000 or less</td>
<td>Full grant</td>
</tr>
<tr>
<td></td>
<td>Between £25,001 and £61,047</td>
<td>Partial grant</td>
</tr>
<tr>
<td></td>
<td>More than £61,047</td>
<td>No grant</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>If you started your course in Academic Year 2007/08 or earlier</th>
<th>Household income</th>
<th>How much?</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£18,360 or less</td>
<td>Full grant</td>
</tr>
<tr>
<td></td>
<td>Between £18,360 and £39,571</td>
<td>Partial grant</td>
</tr>
<tr>
<td></td>
<td>More than £39,571</td>
<td>No grant</td>
</tr>
</tbody>
</table>
2 - What can I get?

Special Support Grant

What’s it for?
The Special Support Grant replaces the Maintenance Grant in certain circumstances. It helps with extra course related costs such as books, equipment, travel, or childcare. You may get a Special Support Grant if any of the following apply while you’re on your course:

• you’re a single parent responsible for a child or young person under 20 who is in full-time education;
• you have a partner who is also a full-time student and one or both of you are responsible for a child or young person under 20 who is in full-time education;
• you have a disability and qualify for the Disability Living Allowance, Disability Premium or Severe Disability Premium;
• you qualify for Personal Independence Payments or Armed Forces Independence Payment;
• you qualify for housing benefit or the housing element of Universal Credit;
• you’re deaf and qualify for Disabled Students’ Allowances;
• you have been treated as incapable of work for at least 28 weeks;
• you have a disability and qualify for income-related Employment and Support Allowance;
• 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; or
• you’re aged 60 or older.

How much can I get?
The amount of Special Support Grant you can get depends on your household income and when you started your course.

If you started your course on or after 1 September 2012, the maximum grant available for 2015/16 is £3,387.

If you started your course before 1 September 2012, the maximum grant available for 2015/16 is £3,110.

Do I have to pay it back?
No, unless you leave your course early.

Anything else?
If you can get a Special Support Grant, you won’t be able to get a Maintenance Grant as well. However, it won’t affect the amount of Maintenance Loan you may get. We work out entitlement to the Special Support Grant in the same way as the Maintenance Grant. Jobcentre Plus and your local authority’s benefit section won’t take account of the Special Support Grant when working out your income if you’re claiming an income-related benefit.

If you’re not sure whether to apply for Maintenance Grant or Special Support Grant, contact us for advice or talk to the student adviser at your university or college.
2 - What can I get?

Extra help

Disabled Students’ Allowances (DSAs)

What’s it for?
Helps with the extra costs you might have as a result of a disability, including a mental-health condition or specific learning difficulty. Disabled Students’ Allowances can help pay for specialist equipment, a non-medical helper, travel or other extra costs.

They don’t depend on your household income. How much you’ll get depends on your individual needs.

If you applied for Disabled Students’ Allowances along with your main application for student finance, you won’t have to re-apply every year.

Do I have to pay it back?
No, unless you leave your course early.

Find out more
For more information on applying for DSAs, see the guide ‘Extra help – Disabled Students’ Allowances 2015/16’ at www.thestudentroom.co.uk/studentfinance

Childcare Grant (CCG)

What’s it for?
Helps with childcare costs if you have dependent children aged under 15 (or 17 if they have special educational needs) in registered or approved childcare. You can get up to 85% of childcare costs, up to a maximum of £155.24 a week for one child or £266.15 a week for two or more children.

Do I have to pay it back?
No, unless you leave your course early or are overpaid.

Parents’ Learning Allowance (PLA)

What’s it for?
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 leave your course early or are overpaid.

Find out more
For more information on applying for Childcare Grant or Parents’ Learning Allowance, see the guide ‘Extra help – Dependants’ Grants 2015/16’ at www.thestudentroom.co.uk/studentfinance
2 - What can I get?

Adult Dependants’ Grant (ADG)

What’s it for?
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 leave your course early or are overpaid.

Find out more
For more information on applying for Adult Dependants’ Grant, see the guide ’Extra help – Dependants’ Grants 2015/16’ at www.thestudentroom.co.uk/studentfinance

Travel Grant

What’s it for?
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 costs spent on travel expenses during the academic year. You have to pay the first £303 of travel costs, so you’d get help with your travel costs over this amount.

Do I have to pay it back?
No

Find out more
For more information on Travel Grant see our website www.gov.uk/studentfinance

Students on medical and dental courses
Undergraduate students in the fifth (or higher) year of their medical or dental courses should contact the NHS authority for the country in which they normally live for financial help.

NHS-funded medical and dental students living in England and getting NHS bursaries can also apply for a reduced rate loan from Student Finance England.
3 - What about repayments?

**Repaying your loans**

If you started your course on or after 1 September 2012, you don’t start repaying your loan until you’ve left your course and your income is over £404 a week, £1,750 a month or £21,000 a year.

If you started your course before 1 September 2012, you don’t start repaying your loan until you’ve left your course and your income is over £325 a week, £1,409 a month or £16,910 a year.

You can start making voluntary repayments at any time.

To make voluntary repayments or find out more, visit www.studentloanrepayment.co.uk

For more information on repaying, download the quick guide ‘What, how and when to repay 2015/16’ at www.thestudentroom.co.uk/studentfinance

**Facts about repaying your loan**

Some important points about repayment:

- Your repayments will be based on your income once you finish studying, not what you borrowed.
- It doesn’t matter if you choose a course that costs £6,000 or £9,000 a year, you’ll still repay the same amount each month.
- Your income includes your salary and any other sources of income you have for example pension or rental income.
- The threshold will be updated each year in line with average earnings.
- 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.

You can also use our repayment calculator at www.thestudentroom.co.uk/studentfinance to work out what your repayments might be.
4 - Useful information and contacts

Need help?
We have other useful resources to help you apply including:

• quick guides on ‘Disabled Students’ Allowances’, ‘Dependants’ Grants’ and ‘What, how and when to repay’;

and

• downloadable guides including ‘Student finance – How you’re assessed and paid’ and ‘Students loans – A guide to terms and conditions’.

These resources are available to download at: www.thestudentroom.co.uk/studentfinance

Contacts

Student Finance England
For more information and to apply, visit www.gov.uk/studentfinance

For a range of helpful tools and guidance, visit our dedicated student finance zone at: www.thestudentroom.co.uk/studentfinance

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

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

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 between 2pm and 4pm Wednesdays and Thursdays or visit their website at www.family-action.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
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 online at www.thestudentroom.co.uk/studentfinance

☐ I know how to re-apply for student finance and that the deadline is 30 June 2015.

☐ I’ve logged in to my student finance account and re-applied online before the deadline.

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

☐ I’ve told Student Finance England my university or college if my circumstances have changed since I last applied for student finance and sent evidence or further information if needed.

☐ I’ve logged in to my student finance account to check the progress of my application.

☐ I’ve taken my Student Finance Entitlement letter to my university or college and registered.

☐ My money has been paid.