

# Student finance - loans for part-time study

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

sfe

studentfinanceengland  
the student finance experts

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



To apply, visit [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)



## 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 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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# 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 £6,935 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 £4,625.

### 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.

### For example:

60 part-time units  
÷ 120 full-time units x 100  
**= 50% course intensity**

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, including a 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, including a 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 £5,358 for the whole course.
Non-medical Helper Allowance	Up to £15,978 a year.
General Allowance	Up to £1,342 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 – 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 download and complete a DSA1 application form at [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance) once the application service opens.



For more detailed information on DSAs, you can download the guide '**Extra help – Disabled Students' Allowances**' from our student finance zone on The Student Room [www.thestudentroom.co.uk/studentfinance](http://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 which form and format you need to [brailleandlargefonts@slc.co.uk](mailto: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 circumstances

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

#### Previous study

You can usually only get student finance for your first higher-education course. If you have already studied a higher-education course, you might not get help for a second course.

You can only have a maximum of 16 years of part-time funding. You'll have to self-fund anything over this amount.

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, or certain nursing, midwifery or allied health professional 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 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](http://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.

-  1 Apply online as soon as the application service opens to make sure your student finance is ready 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 showing you what student finance you can get.
-  4 Show your Student Finance Entitlement letter to your university or college if they ask to see it.
-  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 able to get student finance.

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

We can then check and confirm your identity without you having to send us your passport.

If you don't have a valid UK passport, you'll need to send us your UK birth or adoption certificate. You'll also need to fill in a 'Birth/Adoption certificate form 2017/18' available from [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance) and send this with your 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' (CO2) form to tell us about any changes to your course or the fee you're being charged.

You can download a CO2 form at [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

After your course starts, you'll 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.



### Do I need to re-apply each 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 the current threshold of £21,000 a year, £1,750 a month or £404 a week.

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 a year.

Income each year before tax	Monthly income	Monthly repayment
Up to £21,000	£1,750	£0
£22,000	£1,833	£7
£23,500	£1,958	£18
£25,000	£2,083	£29
£27,000	£2,250	£45
£30,000	£2,500	£67

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

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/repayment](http://www.slc.co.uk/repayment)

You'll be able to monitor your repayments at any time by logging on to your account at [www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk)



## Interest

Interest is charged from the day we make your first payment until your loan is paid in full or cancelled.



The interest rate is based on the UK Retail Price Index (RPI)\* and will vary depending on your circumstances. The interest rate is updated once a year in September, using the RPI from March of that year.

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. <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%

\*RPI is a measure of UK inflation. It measures changes to the cost of living in the UK.

For more information on repaying, visit [www.slc.co.uk/repayment](http://www.slc.co.uk/repayment)



## 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 income-assessed 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 contacts



## Need more 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, 'Loans for part-time study' and 'What, how and when to repay';
- downloadable guides including, 'Student finance - how you're assessed and paid' and 'Student loans - a guide to terms and conditions'.

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.

### National Union of Students (NUS)

You can get more information from the NUS website at [www.nus.org.uk](http://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](http://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](http://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](http://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](http://www.thestudentroom.co.uk/studentfinance)

I've applied online at [www.gov.uk/studentfinance](http://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.