



studentfinanceengland  
the student finance experts

# A GUIDE TO FINANCIAL SUPPORT

FOR FULL-TIME STUDENTS IN  
HIGHER EDUCATION IN 2014/15

# 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.

We're experts in student finance and this guide will tell you everything you need to know about student finance. Depending on your circumstances, your course and where you study, you may be able to get a range of financial help and support. And most students won't have to pay any tuition fees up front. You could get grants and bursaries (which you don't have to pay back) and loans (which you do).

There's also extra help for those with special circumstances (for example, if you have children or adult dependants, a disability, a long-term health condition, a mental-health condition or a specific learning difficulty such as dyslexia or dyspraxia).

For more information and to apply, visit [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

For a range of helpful tools and guidance, visit [www.thestudentroom.co.uk/studentfinance](http://www.thestudentroom.co.uk/studentfinance)



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All 2014/15 figures are still subject to Parliamentary approval. You'll be able to get the most up-to-date figures at [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)



**SECTION 1**  
**WHAT CAN I**  
**GET?**

**THERE'S A LOT OF HELP**  
**AVAILABLE TO YOU WHILE**  
**YOU'RE STUDYING.**

While at university or 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.

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# WHAT CAN I GET?

## TUITION FEE LOAN

### WHAT'S IT FOR?

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Helps with the **TUITION FEES** charged by your university or college.

### HOW MUCH CAN I GET?

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**UP TO £9,000** to cover the tuition fee your university or college charges you.

**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?

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**YES**, but not until you've left 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.

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 direct to the university or college on your behalf.

We pay your Tuition Fee Loan to your university or college in instalments. If you leave or suspend your course you'll have to repay any Tuition Fee Loan that we've paid to your university or college. How much you'll repay will depend on when you leave or suspend your course. The information below shows when we'll pay the money to your university or college and how much we'll pay at each stage:



### WHEN TUITION FEE LOAN PAYMENT IS MADE TO YOUR UNIVERSITY OR COLLEGE

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### HOW MUCH OF YOUR TUITION FEE LOAN IS PAID TO YOUR UNIVERSITY OR COLLEGE?

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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

## MAINTENANCE LOAN

### WHAT'S IT FOR?

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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**, but not until you've left your course and you're making over £21,000 a year.

### ANYTHING ELSE?

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If you get a Maintenance Grant, we'll **REDUCE** the amount of Maintenance Loan you can get.

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

You must be aged under 60 at the start of your course to get a Maintenance Loan.

### HOW MUCH CAN I GET?

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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.

Living with parents	▶▶	Up to <b>£4,418</b>
Studying in London and not living with parents	▶▶	Up to <b>£7,751</b>
Studying outside London and not living with parents	▶▶	Up to <b>£5,555</b>
Living and studying abroad for at least one term as part of your course	▶▶	Up to <b>£6,600</b>

## 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 booklet 'How You are Assessed and Paid' which is available at [www.thestudentroom.co.uk/studentfinance](http://www.thestudentroom.co.uk/studentfinance)

### HOW MUCH CAN I GET?

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You can get up to **£3,387**, depending on your household income. The table below is a rough guide to how much you could get.

HOUSEHOLD INCOME		HOW MUCH?
£25,000 or less	▶▶	Full grant of <b>£3,387</b>
Between £25,001 and £42,620	▶▶	Partial grant, depending on your household income
£42,620	▶▶	<b>£50</b>
More than £42,620	▶▶	<b>NO GRANT</b>

The amount of Maintenance Grant you get will affect the amount of Maintenance Loan you can borrow. We'll reduce the amount of Maintenance Loan you can get by £0.50 for every £1 of Maintenance Grant you're entitled to.

# SPECIAL SUPPORT GRANT

## WHAT'S IT FOR?

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The Special Support Grant replaces the Maintenance Grant in certain circumstances.

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 lone (single) parent;
- 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 below higher-education level;
- 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?

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You can get up to **£3,387**, depending on your household income.

## DO I HAVE TO PAY IT BACK?

---

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

## ANYTHING ELSE?

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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.

## EXTRA HELP

### DISABLED STUDENTS' ALLOWANCES (DSAS)

#### WHAT'S IT FOR?

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Helps with the **EXTRA COSTS YOU MIGHT HAVE AS A RESULT OF A DISABILITY**, long-term health condition, 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 the outcome of a needs assessment.

### CHILDCARE GRANT (CCG)

#### WHAT'S IT FOR?

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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 85% of childcare costs, up to a maximum of £150.23 a week for one child or £257.55 a week for two or more children.

### PARENTS' LEARNING ALLOWANCE (PLA)

#### WHAT'S IT FOR?

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Helps with **COURSE-RELATED COSTS** if you have dependent children. You can get up to £1,523 a year, depending on your household income.

#### DO I HAVE TO PAY IT BACK?

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

#### FIND OUT MORE

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For more information on applying for DSAs, see the guide 'Bridging the gap – a guide to the Disabled Students' Allowances (DSAs) in higher education 2014/15' at [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

#### DO I HAVE TO PAY IT BACK?

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

#### FIND OUT MORE

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For more information on applying for a Childcare Grant, see the guide 'Childcare Grant and Other Support for Full-time Student Parents in Higher Education 2014/15' at [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

#### 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 Parents' Learning Allowance, see the guide 'Childcare Grant and Other Support for Full-time Student Parents in Higher Education 2014/15' at [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

## EXTRA HELP

### ADULT DEPENDANTS' GRANT (ADG)

#### WHAT'S IT FOR?

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Helps with costs **IF AN ADULT DEPENDS ON YOU FINANCIALLY**. You can get up to £2,668 a year, depending on your household income.

#### DO I HAVE TO PAY IT BACK?

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**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 'Childcare Grant and Other Support for Full-time Student Parents in Higher Education 2014/15' at [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance).

### TRAVEL GRANT

#### WHAT'S IT FOR?

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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?

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**NO**

#### FIND OUT MORE

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

### BURSARIES AND SCHOLARSHIPS

#### WHAT'S IT FOR?

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You may also get help from the **NATIONAL SCHOLARSHIP PROGRAMME** or other bursaries from your university or college.

#### DO I HAVE TO PAY IT BACK?

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

#### FIND OUT MORE

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Check the university or college website for details.



## SECTION 2

### DO I QUALIFY?

#### FIND OUT IF YOU QUALIFY

Whether you qualify for student finance depends on:

- your personal eligibility
- your course; and
- your university or college

# DO I QUALIFY?

## PERSONAL ELIGIBILITY

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### WHERE YOU LIVE

You can only apply if:

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

If you don't meet those conditions, you may still be eligible if you are:

- an EU national, or a relative of one;
- a refugee, or a relative of one;
- under humanitarian protection (as a result of a failed application for asylum);
- an EEA/Swiss migrant worker, or a relative of one;
- the child of a Swiss national (your parents must provide information and evidence they'll be living in the UK at the start of your course); or
- the child of a Turkish worker.

If you normally live in the Channel Islands you can't apply to Student Finance England. You should contact the education authority on your island to apply for student finance.

### PREVIOUS STUDY

Usually you can only get student finance for your first higher-education course. However, you may still get it if, for example:

- you've changed course;
- you left your course but have decided to start again; or
- you're 'topping up' a higher-education qualification (for example, if you've finished an HNC, HND or foundation degree and now want to do an honours degree).

### YOUR AGE

There's no upper age limit for grants or for Tuition Fee Loans. To be able to get a Maintenance Loan you must be under 60 when you start your course.

## YOUR COURSE

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Your course should lead to a recognised higher-education qualification such as:

- first degree (for example, BA, BSc or BEd);
- Foundation Degree;
- Certificate of Higher Education;
- Diploma of Higher Education (DipHE);
- Higher National Certificate (HNC);
- Higher National Diploma (HND);
- Postgraduate Certificate of Education (PGCE); or qualification from Initial Teacher Training.

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

## YOUR UNIVERSITY OR COLLEGE

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The university or college you plan to study at must be either:

- publicly funded (paid for by the Government) and in the UK;
- or
- privately funded but running individual courses that get public funding.

If you're not sure whether your university or college qualifies, check with them direct.

For more information on whether you qualify for student finance go to **[www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)**

### 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've used the calculator:

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

## SECTION 3

# HOW AND WHEN DO I APPLY?

### CREATING A STUDENT FINANCE ACCOUNT

You don't have to wait until you've accepted a place on a course to apply for student finance. Just create your student finance account and apply using your first choice of course. You can change your course or university details online before the start of your course. So apply early and have everything in place at the start of your course.

You can apply online from early 2014 at [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance). Follow us on Twitter or Facebook to get updates on the launch and deadline dates.

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 some information about themselves and their income. Remember, your application isn't complete and can't be assessed until we have all the information we need.

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# HOW AND WHEN DO I APPLY

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



YOUR PARENTS' OR PARTNER'S DETAILS,  
INCLUDING THEIR NATIONAL INSURANCE  
NUMBER AND INCOME

You need to fill in your application for student finance by May 2014 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.

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

We don't normally need evidence of your household income when you first apply. However, we may contact you at a later date and ask you to send us evidence to support your application.

If any of your details change after you've applied for student finance, don't worry – it's easy to 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 use your online account to change your personal details once your course has started, but you should let your university or college know about any changes to your course and they'll tell us about those changes.

Provide your UK passport details when you apply and we'll check your identity so you won't need to send us your passport.

## EVIDENCE YOU MAY NEED TO PROVIDE

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In most cases, you can easily provide the evidence we need by filling in the details we ask for on the application.

### IDENTITY EVIDENCE

By providing your valid UK passport details we can automatically check your identity and process your application as quickly as possible. This means you don't have to send us any paper evidence.

However, in certain 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 a birth certificate.

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.

### FINANCIAL EVIDENCE

If you're applying for student finance that depends on your household income your parents or partner will be asked to provide their National Insurance numbers. This means we can automatically check your household income.

If we do need to ask for financial evidence you can send us photocopies. Don't send original documents as financial evidence as we can't return these.

#### TOP TIP

**Remember to put your customer reference number on everything you send us.**

## SECTION 4

# HOW DO I GET PAID?

### RECEIVE NOTICE OF WHAT YOU'LL GET

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

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

If you applied online, the Student Finance Entitlement letter will include a declaration form that you must sign and return to us.

# HOW DO I GET PAID?

## STARTING UNIVERSITY OR COLLEGE

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**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, so make sure you keep this safe.

Once you've registered, your university or college will let us know you're attending and we'll make your payment.

You don't need to do anything else. It can then take two to three working days for the money to reach your account.

We'll pay any Maintenance Grant or Maintenance Loan you're entitled to into your bank account. We'll pay your Tuition Fee Loan direct to your university or college.

TOP TIP

**Remember to register at your university or college – we can't pay you until you do!**

TOP TIP

**Beware of fraudulent emails from anyone claiming to be us. 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 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.**

## RE-APPLYING NEXT YEAR

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

Remember to keep the password and secret answer for your online account safe as you'll need these, along with 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 also need to keep these safe.



## SECTION 5

# WHAT ABOUT REPAYMENTS?

### REPAYING YOUR LOANS

Once you've finished your course, repaying your student loans is straightforward. The amount you repay each month is linked to your income, not what you borrow.

You won't have to make repayments before April 2016, even if you finish or leave your course earlier. And then you won't have to repay until your income is over the current threshold of £404 a week, £1,750 a month or £21,000 a year.

# WHAT ABOUT REPAYMENTS?

## REPAYING YOUR LOANS

### SOME IMPORTANT POINTS ABOUT REPAYMENT:

- Your repayments are 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.

The example below shows what you might repay each month depending on your income.



#### TOP TIP

You can also use our repayment calculator at [www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk) to work out what your repayments might be.

# INTEREST

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You'll pay interest on your loan from the day we pay your first instalment until the loan is repaid or written off, whichever is first. Any loan remaining after 30 years will be written off.

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

## YOUR CIRCUMSTANCES

## INTEREST RATE

While you're studying



Retail Price Index (RPI) plus 3%.

If you finish or leave your course before April 2015



RPI plus 3% until the April after you leave your course and then RPI until April 2016

From April 2016 or the April you are due to start repaying your loans



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
- Over £41,000 – RPI plus 3%

# USEFUL INFORMATION & CONTACTS

## NEED HELP?

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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 'How you are assessed and paid' and 'A guide to terms and conditions'.

These resources are available to download from [www.thestudentroom.co.uk/studentfinance](http://www.thestudentroom.co.uk/studentfinance)

## CONTACTS

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### STUDENT FINANCE ENGLAND

For more information and to apply, visit [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

For a range of helpful tools and guidance, visit [www.thestudentroom.co.uk/studentfinance](http://www.thestudentroom.co.uk/studentfinance)

You can also phone us on **0845 300 5090** (textphone: **0845 604 4434**) between 8am and 8pm Monday to Friday, and between 9am and 4pm on Saturdays and Sundays.

### 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](http://www.family-action.org.uk)

The EGAS office is open Tuesdays, Wednesdays and Thursdays from 2pm to 4pm. Telephone calls are only accepted **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](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)

### 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 online 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 May 2014.



I've registered online 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 in to my student finance account and applied online before the deadline.



My parents or partner have registered and completed their part of my application.



Student Finance England has asked me to send evidence or further info.



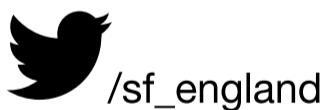
Student Finance England has sent me a Student Finance Entitlement letter telling me how much I'll get.



I've signed and returned the declaration form.



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



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