

APPLY NOW



A guide to financial support for new full-time students in higher education 2012/13

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Who are Student Finance England?

We're Student Finance England, a partnership between the Department for Business, Innovation and Skills and 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 are the student finance experts and this guide will help you find out 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. Most students won't have to pay anything 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 mental-health condition or a specific learning difficulty such as dyslexia or dyspraxia.

You can also get more information from www.direct.gov.uk/studentfinance and from your school, university or college.

Follow Student Finance England on Facebook and Twitter to get regular updates.



facebook.com/SFEngland



twitter.com/sf_english



youtube.com/studentloanscouk





Find out about student finance

Make sure you do your homework. In addition to this guide, you'll find more information on our website at www.direct.gov.uk/studentfinance.

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 main types of finance are tuition fee and maintenance loans (which have to be paid back) and grants and bursaries (which don't). The following tables show what you might be able to get and what it's for. You can find fact sheets, explaining each area in more detail, on our website at www.direct.gov.uk/sfforms2012.

Help with tuition fees

Tuition Fee Loan

What is it for?	Helps with the cost of tuition fees.
How much can I get?	You can get an amount to cover the fee your university or college charges you. This could be up to £9,000.
Do I have to pay it back?	Yes, but not until you leave your course and are earning over £21,000 a year.
Anything else?	<p>Tuition fees vary between different universities and colleges, and between different courses at the same university. There may be different fees in place in Scotland, Wales and Northern Ireland.</p> <p>Check with your university or college to confirm the tuition fee you will be charged so that you can ask for the right amount when you apply.</p> <p>We pay your Tuition Fee Loan direct to the university or college on your behalf.</p> <p>You will be liable to pay a percentage of your Tuition Fee Loan from the first day of term. For more information on this see the 'Apply and get paid' fact sheet (FS03).</p>



Help with living costs

Maintenance Grant

What is it for?	Helps with your living costs while you are studying (for example, food, books, travel and other expenses).
How much can I get?	You can get up to £3,250 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 £3,250 grant
Between £25,001 and £42,600	Partial grant, depending on your household income
More than £42,600	No grant

The amount of Maintenance Grant you receive will affect the amount of Maintenance Loan you can borrow. We will reduce the amount of Maintenance Loan you can receive by £0.50 for every £1 of Maintenance Grant you are entitled to.

Do I have to pay it back?	No, unless you leave your course early.
Anything else?	<p>We usually pay the Maintenance Grant in three instalments, one at the start of each term, along with any Maintenance Loan.</p> <p>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 on our website at www.direct.gov.uk/sfforms2012.</p>



Top tips



Be prepared! Get all the information you need about what's available by reading 'What can I get?' (FS02) fact sheet available at www.direct.gov.uk/sfforms2012

Special Support Grant

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

What is it for?	<p>The grant should help with extra course-related costs such as books, equipment, travel, or childcare.</p> <p>You could be eligible for a Special Support Grant if you:</p> <ul style="list-style-type: none">• are a lone (single) parent;• have a partner who is also a 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;• have a disability and qualify for the Disability Premium or Severe Disability Premium;• are deaf and qualify for Disabled Students' Allowances;• have been treated as incapable of work for at least 28 weeks;• have a disability and qualify for income-related Employment and Support Allowance;• are from outside the UK and are entitled to an Income Support Urgent Cases Payment because you are temporarily without any money for up to six weeks;• are 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• are aged 60 or older.
How much can I get?	You can get up to £3,250 depending on your household income.
Do I have to pay it back?	No, unless you leave your course early.
Anything else?	<p>If you are entitled to receive a Special Support Grant, you will not be able to receive a Maintenance Grant as well. However, it will not affect the amount of Maintenance Loan you may be entitled to receive.</p> <p>We work out entitlement to the Special Support Grant in the same way as the Maintenance Grant.</p> <p>If you claim income-related benefits, Jobcentre Plus and your local authority's benefit section will not take account of the Special Support Grant when working out your income.</p> <p>If you're not sure whether to apply for Maintenance Grant or Special Support Grant, contact us for advice or talk to the student advisor at your university or college.</p>

Maintenance Loan

What is it for?	The loan should help towards your living costs while you are studying.
How much can I get?	Any full-time student who is eligible for student finance is eligible to receive a Maintenance Loan. The amount you can get depends on your household income. The table below shows the maximum amounts for this year.



Living with parents	Up to £4,375
Studying in London and not living with parents	Up to £7,675
Studying outside of London and not living with parents	Up to £5,500
Living and studying abroad for at least one academic term	Up to £6,535



Do I have to pay it back?	Yes, but not until you leave your course and are earning over £21,000 a year.
Anything else?	<p>If you receive a Maintenance Grant, we will reduce the amount of Maintenance Loan available to you.</p> <p>We pay your Maintenance Loan straight into your bank account, usually in three instalments – one at the start of each term.</p> <p>You must be aged under 60 at the start of your course to receive a Maintenance Loan.</p>



What can I get?	What is it for?	Do I have to pay it back?	Find out more
Disabled Students' Allowances (DSAs)	These are available to students who have extra costs because of a disability, mental-health condition or specific learning difficulty. DSAs can help pay for specialist equipment, a non-medical helper, travel or other extra costs. DSAs do not depend on household income. How much you will get depends entirely on your circumstances.	No, unless you leave your course early.	For more information on applying for DSAs, see the guide ' Bridging the gap - a guide to the Disabled Students' Allowances (DSAs) ' and the fact sheet ' Disabled Students' Allowances ' (FS05) on our website at www.direct.gov.uk/sforms2012
Childcare Grant (CCG)	Help for 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 £255 depending on the number of children you have.	No, unless you leave your course early.	For more information on applying for a Childcare Grant, see the guide ' Childcare Grant and other support for student parents ' and the fact sheet ' Students with children or adult dependants ' (FS06) on our website at www.direct.gov.uk/sforms2012
Parents' Learning Allowance (PLA)	Help with course-related costs if you have dependent children. You can get up to £1,508 a year, depending on your income and that of your dependants.	No, unless you leave your course early.	For more information on applying for Parents' Learning Allowance, see the guide ' Childcare Grant and other support for student parents ' and the fact sheet ' Students with children or adult dependants ' (FS06) on our website at www.direct.gov.uk/sforms2012
Adult Dependants' Grant (ADG)	Help if an adult depends on you financially. You can get up to £2,642 a year, depending on your income and that of your dependants.	No, unless you leave your course early.	For more information on applying for an Adult Dependants' Grant, see the guide ' Childcare Grant and other support for student parents ' and the fact sheet ' Students with children or adult dependants ' (FS06) on our website at www.direct.gov.uk/sforms2012
Bursaries and scholarships	You can get help from the National Scholarship Programme or other bursaries from your university or college.	No, unless you leave your course early.	Check the university or college website for details.



Find out what you're entitled to

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

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

To use the calculator, go to www.direct.gov.uk/studentfinancecalculator

Top tips



Once you've used the calculator:

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



How and when to apply

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

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

If you're applying for finance that depends on your household income, we will ask your parents or partner to give us some information about themselves and their income. They can log on and fill in their part separately. **Remember, your application isn't complete and can't be assessed until we have all the information we need.**





How and when to apply

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

- Your passport. ✓
- Details of the 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 complete your application for student finance before 31 May 2012 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 on time. But we will try to make an initial assessment so you will have some money as close to the start of your course as possible.

If any of your details change after you have applied for student finance, don't worry – it's easy to update your application.

You can use your online student finance account to make changes to:

- your course details;
- your university or college details;
- your loan amount; and
- your personal details.

Top tips



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

For more detailed information on how to apply, see the 'Apply and get paid' fact sheet (FS03). This is available on our website at www.direct.gov.uk/sfforms2012.

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.





Evidence you may need to provide



In most cases, you can easily provide the evidence we need by filling in the details we ask for on the application. By providing your UK passport number and your parents' or partner's National Insurance numbers we can automatically check your identity and household income and process your application as quickly as possible.

However, in certain situations you, or your parents or partner, may have to send us evidence such as a non-UK passport, a birth certificate or a P60.

Once you have filled in your online application you will see a list of any evidence you need to send. Remember to send this straight away.

If you don't, your student finance might be delayed and you might not be paid on time.

If we ask you to provide any financial evidence at a later date, we will only ask for photocopies, not originals.

For more information on what evidence you might need to provide, see the "**Evidence: What you may have to send**" fact sheet (FS04). This is available on our website at www.direct.gov.uk/sfforms2012.

Top tips



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



Receive notification of what you will get

Once we have assessed your application, we will send you a Student Finance Entitlement letter showing what student finance you are entitled to.

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

This letter will include a declaration form that you must sign and return to us.





Starting university or college

You have to register at your university or college before we can make your first payment. You will 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.

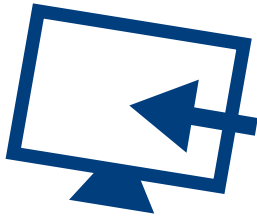
Once you have registered, your university or college will let us know you're attending and we'll make your payment. You don't need to do anything else. It can then take two to three working days for the money to reach your account.

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

Top tips



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



Top tips



Beware of fraudulent emails from anyone claiming to be Student Finance England. We will **never** ask you to update your bank details or verify your student account details by email. If you get an email asking you to follow a link to the Student Finance England website to confirm your account details, you should forward it to phishing@slc.co.uk.



Reapplying next year

You need to reapply for student finance for every year of your course. Fees may go up each year and grant and loan amounts can also change.

We will contact you when you need to reapply.

Remember to keep your password and secret answer safe as you'll need these to reapply 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.

Remember – the amount of student finance available may change each year.





Repaying your loan

Once you've finished studying, repaying your student loans is straightforward and the amount you repay each month is linked to your earnings.

Under new repayment arrangements for 2012/13, you won't have to start making repayments until 2016, even if you finish or leave your course earlier. And then you won't have to repay until you are earning over £21,000 a year. Repayments are based on future earnings and not what you borrow.

Here are some important points about repayment.

- Your repayments are based on how much you earn once you finish studying.
- Your earnings are based on your salary and any other sources of income you have.
- Your employer will automatically take 9% of your income above the threshold (currently £21,000) through the UK tax system (Pay As You Earn - PAYE) or you will pay through self-assessment if you are self employed.
- If your income stops or falls below the salary threshold, your repayments will automatically stop.

The table below shows some examples of what you might repay each month.

Income each year before tax	Monthly earnings (before tax)	Approximate monthly repayment
£21,000	£1,750	£0
£24,000	£2,000	£22
£27,000	£2,250	£45
£30,000	£2,500	£67
£33,000	£2,750	£90
£36,000	£3,000	£112

The threshold will be updated annually in line with inflation.

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



Repaying your loan

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

	Interest rate
While you are studying	Retail Price Index (RPI) plus 3%.
If you finish or leave your course before April 2016	RPI plus 3% until the April after you leave your course and then RPI
From April 2016	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%

Go to www.studentloanrepayment.co.uk for more information.

Top tips



To find out more about repayment - download our **'What, when and how to repay'** checklist from www.studentfinance.direct.gov.uk/dates



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This booklet is for guidance only and is not a statement of law.



Useful information and contacts

Student Finance England

You can go to **www.direct.gov.uk/studentfinance** at any time, or you can phone us on **0845 300 5090** (textphone **0845 604 4434**) between 8am and 8pm Monday to Friday, and between 9am and 5.30pm on Saturdays and Sundays.

Download our key dates checklist about what to do and when to do it at **www.studentfinance.direct.gov.uk/dates** (Attach it to your fridge or notice board)

Watch our myth-busting student finance film at **www.studentfinance.direct.gov.uk/videos**

Watch our range of 'how to' films at **www.direct.gov.uk/sfvideos**

Use our new facebook app to walk you through the steps to applying at **<http://apps.facebook.com/financeguide>**

Check out our student finance zone on The Student Room at **www.thestudentroom.co.uk/studentfinance**

WWW.

www.direct.gov.uk/studentfinance

Educational Grants Advisory Service (EGAS)

EGAS is an independent advice agency for people who want to get funding for further or higher education. It is mainly concerned with helping students who are not eligible for funding from the 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 Tuesdays, Wednesdays and Thursdays 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**





My checklist

START



I've read through this guide and checked out the additional information and guidance online at www.direct.gov.uk/studentfinance



I've used the Student Finance Calculator and I have an idea of what student finance I'm entitled to.



I know how to apply for student finance and that the deadline is **31 May 2012**.



I've registered online at www.direct.gov.uk/studentfinance and now have a customer reference number.



I've found out whether I need financial input from a parent or partner to support my application.



I've logged on and applied online before the deadline.



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



FINISH



My money has been paid.



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



I've signed and returned the declaration form.



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



I have logged into my online account to check the progress of my application.



I have sent evidence or further info to SFE remembering only to send photocopies of financial evidence.



SFE has contacted me asking to send evidence or further info.

student finance
matters
to me

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