



How and when to apply

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What if a student's circumstances change? 



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The quickest way to apply is online at www.gov.uk/studentfinance. The student doesn't need to have a confirmed place at university to apply - they should simply apply using their preferred choice of course and can always update this later if they need to. Students should apply as soon as the application service opens to make sure their student finance is in place at the start of their course. It takes at least six weeks to process an application so it's important they apply as soon as possible.

If they apply after the deadline they might not get all their money on time, but we'll try to make an initial assessment so they have some money as close to the start of their course as possible.

Our online application is designed to make sure students only see the sections they need to fill in. They can also save the application at any time and complete it later.

If students are applying for finance that depends on their household income, we'll ask their parents or partner to give us information about their household income and their National Insurance number.

Before students start their online application, they should have the following to hand:

- valid UK passport (if they have one);
- university and course details;
- bank account details; and
- National Insurance number.

Evidence

We can't process the student's application until we have all the evidence we've asked for. In most cases, it's easy to provide the evidence we need by simply filling in all the details on their application. For example, the student's valid UK passport details gives us the identity evidence we need and their parents' National Insurance numbers allow us to check their household income.

However, in certain situations the student or their parents may have to send us evidence. If they do, we'll let them know what evidence they need to send. For more information download the 'Evidence' factsheet from the resources section of the practitioner website.

What happens next?



Once we've assessed the student's application, we'll send them a Student Finance Entitlement letter showing what student finance they'll get. Students should keep this letter as they might have to show it to their university or college when they register.

If the student applied online, they should also print the declaration form, which they must sign and return to us.

What if a student's circumstances change?



Full-time students can log into their student finance account at any time and change the following details:

- address
- bank account details
- password and secret answer
- loan amount, such as their Tuition Fee Loan amount

Before their course starts they'll also be able to let us know if they're leaving, returning or taking a break from their course, or changing their:

- course, or
- university or college.

After the start of their course, they should speak to their university or college and they'll let us know about any changes to their course or university or college details.

Getting paid



Students will have to enrol at university or college before we can make their first payment.

The university or college will then let us know the student has registered and we'll make the first payment.

We'll pay the Tuition Fee Loan to the university or college and any Maintenance Loan into the student's bank account in three instalments, one at the start of each term. It can take two to three days for the money to reach the student's account, depending on their bank.

Students will be liable to pay back any of the Tuition Fee Loan paid to the university or college from the first day of term. This will be the case regardless if they withdraw, transfer or suspend their studies.

The table below shows when and how much of the Tuition Fee Loan is paid to a university or college across the academic year.

When payment is made to the university or college	How much of the total Tuition Fee Loan is paid to the university or college
At the start of term 1	25% of the total tuition fee
At the start of term 2	25% of the total tuition fee
At the start of term 3	50% of the total tuition fee

Applications for additional support

Students applying for additional support, such as Disabled Students' Allowances or Childcare Grant, will need to complete the relevant application form, and provide supporting evidence. The student will be able to download the forms they need from their online account once they've told us they want to apply. These forms can also be downloaded from www.gov.uk/studentfinance

Students should submit these applications as soon as possible.

Need help?

If your students need any help with the application process point them to our dedicated student finance zone at www.thestudentroom.co.uk/studentfinance where they'll find a range of helpful information, guidance and films about student finance.

www.practitioners.slc.co.uk

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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.

