

Student finance - continuing full-time students

www.gov.uk/studentfinance

sfe

studentfinanceengland
the student finance experts

2017/18





What is Student Finance England?

Student Finance England (SFE) 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 long-term health condition, mental-health condition or a specific learning difficulty.



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



And to apply for student finance, go to 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

Re-applying for student finance is easy:

- You can go online and re-apply for student finance as soon as the application service opens. 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 an application form at www.gov.uk/studentfinance, 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 re-apply for student finance by 23 June 2017 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

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, we'll ask your parents or partner to give us their National Insurance numbers. This means we can automatically check your household income.





1-How and when do I re-apply?



Changes to your circumstances

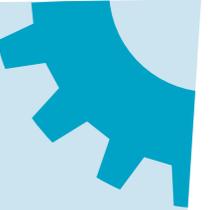


At any point during the academic year you can:

- log into your Student Finance Account and make changes to your personal details;
- advise us of any other change in your circumstances; or
- 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 or college you'll have two main costs – tuition fees and living costs.

What you can get depends on your circumstances and when you started your course.

If you started your course on or after 1 August 2016, you should read pages 5, 6, 7, 10 and 11 for information on what you can get.

If you started your course before 1 August 2016, you should read pages 5, 6, 7, 8, 9, 10 and 11 for information on what you can get.



What's it for?

It 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 £341 a week, £1,481 a month or £17,775 a year.

How much can I get?

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

If you started your course on or after 1 September 2012

If you're studying at a publicly funded university or college you can apply for a Tuition Fee Loan of up to £9,250 a year.

If you're studying at a privately-funded university or college you need to check they run courses eligible for financial support. The maximum loan you can get for tuition fees at a privately-funded university or college is £6,165 per year. Some of their courses may cost more than this. In this case, it's up to you to pay any difference between the course tuition fees and the amount of Tuition Fee Loan you get.

If you started your course before 1 September 2012

You can apply for a Tuition Fee Loan of up to £3,465 a year.

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 directly to your university or college in three instalments across the academic year.



2 - What can I get?



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.

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.

When Tuition Fee Loan payment is made to your university or college	How much of your Tuition Fee Loan is paid to your university or college
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



2 - What can I get?



Maintenance Loan

What's it for?



It 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 £341 a week £1,481 a month or £17,775 a year.

Anything else?

If you can 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.

How much can I get?

The amount you can get depends on when you started your course, where you live, where you study and your household income.

The tables below show the maximum amounts for this year.

If you started your course on or after 1 August 2016, the maximum loan rates are as follows:

Studying in London and not living with parents	Up to £11,002
Studying outside London and not living with parents	Up to £8,430
Living with parents (London and elsewhere)	Up to £7,097
Living and studying abroad for at least one term as part of your course	Up to £9,654

If you started your course between 1 September 2012 and 31 July 2016, the maximum loan rates are as follows:

Studying in London and not living with parents	Up to £8,432
Studying outside London and not living with parents	Up to £6,043
Living with parents (London and elsewhere)	Up to £4,806
Living and studying abroad for at least one term as part of your course	Up to £7,180

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

Studying in London and not living with parents	Up to £7,611
Studying outside London and not living with parents	Up to £5,440
Living with parents (London and elsewhere)	Up to £4,217
Living and studying abroad for at least one term as part of your course	Up to £6,475

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

Studying in London and not living with parents	Up to £7,299
Studying outside London and not living with parents	Up to £5,213
Living with parents (London and elsewhere)	Up to £4,034
Living and studying abroad for at least one term as part of your course	Up to £6,210



2 - What can I get?



Maintenance Grant

What's it for?

It 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 or are overpaid.

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 between 1 September 2012 and 31 July 2016, the full grant available for 2017/18 is £3,482.

If you started your course before 1 September 2012, the full grant available for 2017/18 is £3,197.

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

If you started your course between 1 September 2012 and 31 July 2016	Household income	How much?
	£25,000 or less	Full grant
	Between £25,000 and £42,641	Partial grant
	More than £42,641	No grant
If you started your course between academic year 2009/10 and 2011/12	Household income	How much?
	£25,000 or less	Full grant
	Between £25,000 and £50,706	Partial grant
	More than £50,706	No grant
If you started your course in academic year 2008/09	Household income	How much?
	£25,000 or less	Full grant
	Between £25,000 and £61,047	Partial grant
	More than £61,047	No grant
If you started your course in academic year 2007/08 or earlier	Household income	How much?
	£18,360 or less	Full grant
	Between £18,360 and £39,571	Partial grant
	More than £39,571	No grant



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 or single foster parent of a child or young person under 20 who is in full-time education below higher-education level or on an approved training course;
- 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 or on an approved training course;
- 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're deaf and qualify for Disabled Students' Allowances;
- you have been treated as incapable of work for a continuous period of 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 between 1 September 2012 and 31 July 2016, the maximum grant available for 2017/18 is £3,482.

If you started your course before 1 September 2012, the maximum grant available for 2017/18 is £3,197.

Do I have to pay it back?

No, unless you leave your course early or are overpaid.

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?

It helps with the extra costs you might have as a result of a disability, including a long-term health condition, mental-health condition or specific learning difficulty. DSAs 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 DSAs 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**' at www.thestudentroom.co.uk/studentfinance



Childcare Grant (CCG)

What's it for?

It 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. Depending on your household income, you can get up to 85% of childcare costs, up to a maximum of £159.59 a week for one child or £273.60 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?

It helps with course-related costs if you have dependent children. You can get up to £1,617 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**' at www.thestudentroom.co.uk/studentfinance



2 - What can I get?



Adult Dependants' Grant (ADG)

What's it for?

It helps with costs if an adult depends on you financially. You can get up to £2,834 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**' at www.thestudentroom.co.uk/studentfinance



Travel Grant

What's it for?

It 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, but depending on your household income you can claim back anything you spend over this amount.

Do I have to pay it back?

No

Find out more

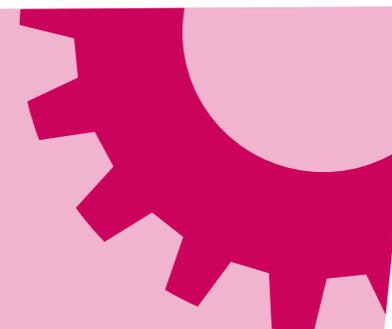


For more information on Travel Grant see our website www.gov.uk/studentfinance

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 Maintenance 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 the April after 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 £341 a week, £1,481 a month or £17,775 a year.

You can start making voluntary repayments at any time.

To make voluntary repayments, visit www.studentloanrepayment.co.uk

For more information on repaying, visit www.slc.co.uk/repayment

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



Facts about repaying your loans

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 £6,165 or £9,250 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.
- Interest is charged from the day we make your first payment until your loan is paid in full or cancelled.
- 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 changes, either rising or falling, your repayment amounts will change to reflect this. If you stop working, your repayments will stop until you start working again and your income is over the threshold.



3 - What about repayments?

Interest

You'll pay interest on your loan from the day we pay your first instalment until your loan is paid off in full or cancelled, whichever comes first. Any loan remaining 30 years after you're due to start making repayments will be 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 RPI is a measure of UK inflation. It measures changes to the cost of living in the UK.

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

	Interest rate
While you're studying up until the April after you finish or leave your course.	Retail Price Index (RPI) plus 3%
From the April after you finish your course.	Interest will be based on your income: £21,000 or less = RPI Between £21,000 and £41,000 = RPI plus up to 3%, depending on your income Over £41,000 = RPI plus 3%

If you don't keep your details up to date RPI plus 3% will be applied to your loan, whatever your income, until we have all the information we need.



4-Useful information and contacts

Need help?

Student Finance England

For more information and to apply, visit 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



We have other useful resources to help you including downloadable guides, such as '**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

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

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 **23 June 2017**.

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

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

I've read and understood the Terms and Conditions.

I've told Student Finance England or 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.