

Student finance - how you're assessed and paid

www.gov.uk/studentfinance

sfe

studentfinanceengland
the student finance experts

2016/17





What is Student Finance England?

Student Finance England (SFE) is a Student Loans Company service, providing financial support to students 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.



For everything you need to know about student finance, visit SFE's student finance zone on The Student Room at www.thestudentroom.co.uk/studentfinance



Read our interactive quick start guides at www.sfengland.slc.co.uk/quickstartguides



When it's time to apply, visit www.gov.uk/studentfinance

Follow us on Twitter, like us on Facebook and watch our films on YouTube.



/SF_England



/SFEEngland



youtube.com/SFEFILM



Contents



1-What's this guide about?

- What's this guide about? - 3
- How to apply - 3



2 - Eligibility for student finance

- Where you live - 4
- Personal eligibility - 6
- Your course - 7



3-Assessing how much student finance you may be entitled to

- General information about income for all students - 9
- NHS Bursaries - 9
- Your income - 9
- Your household income — parents - 10
- Parental income - 10
- Which section applies to you? - 11



4 - How do you get paid?

- Full-time students - 38
- Part-time students - 38
- Payment of your tuition fees - 39
- Changing your course - 39



5 - Useful information and contacts

- Contacts - 40

?? 1-What's this guide about?

This guide explains how an application for student finance for undergraduate full-time, part-time and Initial Teacher Training (ITT) students will be assessed and paid. It provides guidance only, and doesn't cover every circumstance.

This guide applies to you if you normally live in England and are starting or continuing on a higher-education course, anywhere in the UK in 2016/17.

The legal position is as set out in The Education (Student Support) Regulations 2011 (as amended).

Depending on your circumstances, your course and where you study, you may be able to get a range of financial help and support.

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, including a mental-health condition or a specific learning difficulty such as dyslexia or dyspraxia.

Most students won't have to pay any tuition fees up front.



How to apply



Apply now for your student finance at www.gov.uk/studentfinance

For information on Disabled Students' Allowances, you should read '**Extra help - Disabled Students' Allowances**'.

For information on student finance for students with children or adult dependants you should read, '**Extra help - Dependants' Grants**'.



To download these guides, visit www.thestudentroom.co.uk/studentfinance



2-Eligibility for student finance

This section gives some information about the rules on whether you're eligible to receive student finance.

There are three main conditions you have to meet to qualify for student finance:

- where you live
- your personal eligibility
- your course

Where you live

Normally, you must meet three requirements relating to where you live and your immigration status on the first day of the first academic year of your course. On that date, you must:

- be 'ordinarily resident' (see note 1) in England;
- have been ordinarily resident in the United Kingdom or Islands for the three years immediately before this; and
- have 'settled status' in the UK (under the terms of the Immigration Act 1971).

You can't get finance from Student Finance England if:

- you've moved to England from elsewhere in the UK wholly or mainly for the purpose of receiving full-time education. If this applies to you, please apply for student finance in Wales, Northern Ireland or Scotland
- you're normally resident in the Channel Islands or the Isle of Man. If this applies to you, please contact the educational authority on your island to apply for finance

Students who are settled in the UK may also be eligible if they have exercised a right of residence in the European Economic Area (EEA) or Switzerland before returning to the UK to study.

Note 1:

The term 'ordinarily resident' means where you usually live for most of your time in the three years before your course is due to start.

If you were away from this country during all or part of the three-year period because either you, or a specified family member (for example, a parent or grandparent) were temporarily employed abroad, we may treat you as having lived in the UK for the entire period you or your family member were away.

If you were away from the UK during all or part of the three-year period because you or a specified family member were serving abroad as a member of the regular armed forces (the British Army, the Royal Navy or the Royal Air Force), this may be treated as a temporary absence. This may not prevent you from being eligible for support towards your fees or your course costs.

If you're living in the UK mainly to receive full-time education and, if you weren't studying you'd normally live outside of the UK, we won't usually treat you as being ordinarily resident in the UK.

Note 2:

Academic years start as follows: **1 September** for a course starting in the autumn term, **1 January** for a course starting in the winter term, **1 April** for a course starting in the spring term, and **1 July** for a course starting in the summer term.



2-Eligibility for student finance

If you don't meet the three basic residency requirements, and your course is eligible, you may still be able to apply for a Tuition Fee Loan, Maintenance Loan, grants or bursaries. For example, you may be eligible if:

- you, your spouse, civil partner, parent or step-parent are recognised by the British Government as a refugee and you've lived in this country since this status was awarded
- you, your husband, wife, civil partner, parent or step-parent, have been granted humanitarian protection in the UK by the UK Border Agency. You must still have lived in the UK for three years immediately before the first day of the first academic year of your course

In the above circumstances, the settled status requirement won't apply to you. If this leave to remain expires during your course and isn't renewed then your financial support may be stopped from the end of the academic year in which this occurs. Ask Student Finance England for more information.

If you're applying for student finance as the husband, wife or civil partner of a refugee you must have been so at the time of your partner's application for asylum to the Home Office. If you're applying as the child or step-child of a refugee or a person with leave to enter or remain, you must have been so at the time of your parent's application to the Home Office for asylum. You must also have been under 18 at that time.

Further categories of eligible student are described opposite. Please note that students are also required to meet certain requirements,



which may vary. Full details of these requirements can be found by visiting: www.gov.uk/studentfinance

- If you, your husband, wife, civil partner, parent or step-parent, or child, are a European Economic Area (EEA) or Swiss migrant worker, frontier worker or self-employed person, and you've been living in the EEA and Switzerland during the three years prior to the first day of the first term of your course.
- If you have settled status in the UK and you don't meet the three year ordinary residence requirement in this country, but you or a relevant family member have exercised a right of free movement within the EEA and Switzerland before returning to the UK and have been living in the EEA or Switzerland for the three years prior to the first day of the first academic year of the course.
- If you're an EU national who started your course before 1 August 2016, and have been ordinarily resident in the UK and Islands throughout the five-year period immediately before the first day of the first academic year of your course. EU nationals who are starting their course on or after 1 August 2016 need to have been ordinarily resident in the UK and islands for five years to be eligible.
- If you're the child of a Swiss national who is working in the UK, and you've been ordinarily resident in the EEA and Switzerland for the three-year period immediately before the first day of the first academic year of your course, and your parent(s) are exercising their right to reside in the UK from the first day of the course or earlier.
- If you're the child of a Turkish worker in the UK, and you've been ordinarily resident in the EEA, Switzerland and Turkey for the three years immediately before the first day of the first academic year of your course.

This isn't a comprehensive list, and you are also required to meet certain requirements, which may vary. Full details of these requirements can be found by visiting: www.gov.uk/studentfinance



2-Eligibility for student finance

If you don't fall into the categories set out above, but you're a European Union national (or a family member of an EU national), and have been ordinarily resident in the EEA and Switzerland for the three-year period immediately before the first day of the first academic year of your course, you may be eligible for a Tuition Fee Loan. If you're an EU student, applying through UCAS, you can apply online at www.ucas.com

If you don't apply through UCAS, you'll be able to get an application form from the EU Customer Services Team at:

Student Loans Company
EU Customer Services Team
PO Box 89
Darlington
County Durham
United Kingdom DL1 9AZ

Phone: **0141 243 3570** (10am to 4pm)



Website: www.gov.uk/studentfinance

E-mail: EU_Team@slc.co.uk

You should send the completed form to the above address.



Your personal eligibility

Age

Tuition Fee Loan – There are no age limits for Tuition Fee Loans.

Maintenance Loan – If you started your course before 1 August 2016 you must be under 60 on the first day of the first academic year of your course to get a Maintenance Loan. If you're over 60 and starting your course after 1 August 2016 you might be able to get a Maintenance Loan.

Grants for fees and other costs – There are no age limits for grants.

Previous study

Tuition Fee Loans and Maintenance Grants

You'll only be able to get Maintenance Grants if you started your course before 2016/17.

This support isn't available if you hold an equivalent or higher level qualification to the one you're intend to study. If you hold a lower level qualification or have previously studied in higher education but not achieved a qualification, support may be available, but that support will depend on the number of years that you've previously studied.

Full support is available if you're studying on an Initial Teacher Training (ITT) course, taken after a first degree has been attained (Postgraduate Certificate in Education (PGCE) and equivalent courses), not exceeding two years and you don't hold qualified teacher status.

Maintenance Loans

Maintenance Loans are available to those who don't have an equivalent or higher-level qualification; and to students who are on a course leading to a professional qualification such as a medical doctor, dentist, veterinary surgeon and architect.

Tuition Fee Loans for part-time students

If you're a new part-time student with previous part-time study, only the years of part-time study where you were eligible to apply for student finance will be taken into account.

Additional grants



Dependants' Grants, childcare costs and DSAs are still available to those who have previously studied in higher education.

For more information visit: www.gov.uk/studentfinance



2-Eligibility for student finance



Your course

As well as being personally eligible, your course must also be eligible. Generally, to be eligible for financial support your course must be a higher-education course at a publicly-funded UK university or college, or a specifically designated course at a privately funded college. The course must lead to:

- a degree (for example, Foundation, or a BSc or BA, with or without Honours)
- a Diploma of Higher Education (DipHE) - or a Higher National Diploma (HND)
- a Higher National Certificate (HNC) - or a Certificate of Higher Education - or a course for the initial training of teachers
- a course in preparation for a professional examination of a standard higher than that of examination for advanced level GCE, or the examination at higher level for the Scottish Certificate of Education, or the examination for the National Certificate or National Diploma of BTEC or SQA, and not being a course for which a first degree (or equivalent qualification) is a normal entry requirement
- a course providing education, the standard of which is higher than that of examination for advanced level GCE, or the examination at higher level for the Scottish Certificate of Education, or the examination for the National Certificate or National Diploma of BTEC or SQA, but not higher than that of a first degree course and not being a course for which a first degree (or equivalent qualification) is a normal entry requirement

Some courses are extended beyond their normal length to include a **foundation year**. These are designed to prepare students for study in their chosen subject if their qualifications or experience are acceptable for entering higher education, but aren't appropriate for normal entry to their particular course.

Foundation year students are eligible for help if:

- the foundation year is an integral part of the course, and the course as a whole is designated by, or under, the Education (Student Support) Regulations 2011 (as amended); **and**
- when first enrolling, students enrol for the full length of the extended course.

The following courses aren't covered:

- all postgraduate courses except postgraduate courses of Initial Teacher Training
- pre-registration nursing and midwifery diploma courses, and any nursing or midwifery course for which you're eligible to apply for a non income-assessed DHSSPS/NHS bursary or award under the Health Services and Public Health Act 1968
- access or conversion courses or foundation years which prepare students to take a higher-education course
- courses of further education

If you're taking or thinking of taking a course and you're not sure whether it's eligible for student finance, ask Student Finance England or the university or college you're hoping to go to. They should be able to help you.



2-Eligibility for student finance

Part-time students (including distance learning)

If you're a new part-time student or a continuing part-time student who started their course on or after 1 September 2012 you must be studying at a rate equal to 25% or more of an equivalent full-time course. This means you must be able to complete your course in no more than four times the time it would take to complete the equivalent full-time course. Continuing part-time students who started before 1 September 2012 must be studying at a rate equal to 50% or more of an equivalent full-time course. This means they must be able to complete their course in no more than twice the time it would take to complete the equivalent full-time course. Some universities and colleges have a points or credits system for their courses.

A course of 30 points or credits in any academic year is usually equivalent to 25% of a full-time course.

Support for students studying full-time distance learning courses

If you're studying on a full-time distance learning course at a publicly-funded institution that began on or after 1 September 2012 you'll be able to apply for a Tuition Fee Loan of up to £9,000. If you're studying on a full-time distance learning course at a privately-funded institution that began on or after 1 September 2012 you'll be eligible to apply for a non means-tested Tuition Fee Loan of up to £6,000.

If you're continuing to study on a full-time distance learning course that started before 1 September 2012 you may be eligible for a Fee Grant and a Course Grant that's equivalent to the part-time package of support.

If you're studying a full-time course by distance learning because you have a disability and your disability prevents you from attending the

course, then you may be eligible for the full-time package of support and extra help in the form of Disabled Students' Allowances.

Leaving your course or transferring to a new course

If you withdraw, suspend or transfer to a new course before your course starts you can update your information online.

After your course starts you must make any withdrawals, suspensions or course transfers with your university or college directly and they should let us know.

It's important to remember the rules about previous courses if you're thinking about leaving your course before it ends or transferring to a new course, as this could affect how much student support you can get if you take another course in the future.

It's very important if you want to transfer courses or withdraw from your course that you talk to your university or college as soon as possible. If the fees are higher than those you pay on your current course, you may be able to apply for an additional amount of Tuition Fee Loan up to a maximum of £9,000. If you transfer course during the academic year a percentage of your Tuition Fee Loan will still be paid to your previous university/college. Please see Section 4 'How do you get paid' for further details.

If you withdraw, transfer or suspend your studies you'll still be liable for any percentage of Tuition Fee Loan paid to your university or college. If you suspend from your studies due to illness you can still get full student finance for this period for up to 60 days. Your entitlement may be affected if you suspend your studies for reasons other than illness, or if the illness exceeds 60 days.

If you withdraw from your course during the academic year we'll reassess your entitlement and send you a new Student Finance Entitlement letter.



3 - Assessing how much student finance you may be entitled to

This section tells you how we use the information you supply to decide how much student finance you can get.

We'll look at your household income which includes:

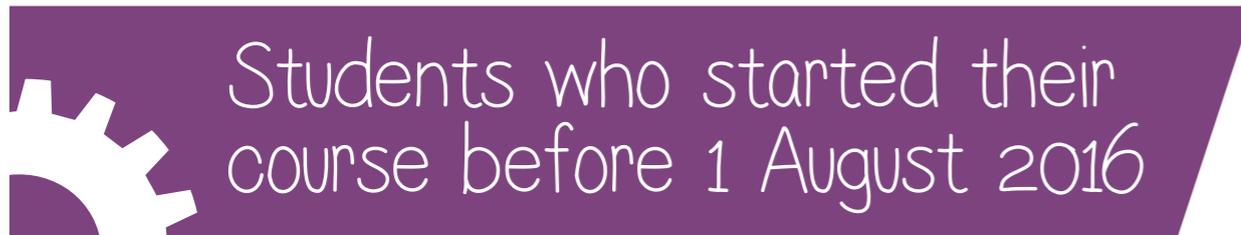
- for dependent students, your parents' income (see note below)
- for independent students, your husband, wife or civil partner's income or your partner's income if you're over 25

Disabled Students' Allowances (DSAs) don't depend on household income.

Note: See page 27 for definitions of an 'independent student'.

General information about income for all students

Some of the grants, and part of the Maintenance Loan, depend on your household income. When applying for financial support that depends on your household income, you'll need to give us some financial information.



If you choose not to provide information about your household's income, you'll only be assessed for the part of the Maintenance Loan that doesn't depend on your household income (65% of the maximum available to new students starting from 1 September 2012, 72% of the maximum available if you started between 2009 and 2011, or 75% of the maximum available for all other students). However, you'll still be able to apply for a loan to cover the full cost of your tuition fees.

NHS bursaries

If you're eligible to apply for NHS bursaries that depend on your household income, and you meet the student finance eligibility requirements you can apply for a reduced rate Maintenance Loan that doesn't depend on your household income. If you're eligible to apply for NHS bursaries that don't depend on household income you can't apply for student finance from us. You can get more information about NHS bursaries by visiting: www.nhsbsa.nhs.uk/students or calling **0845 358 6655**.

Your income

This applies to all students.

We'll ask you to estimate your total income for the coming academic year.

You should include details of any taxable unearned income you receive from the following sources:

- bank or building society gross interest
- property, lettings or rent
- dividends or investments
- trusts or sponsorships
- any other payment received for attending the course

You should only include payments from an employer if you are being released from your employment by your employer to attend your course. Income from earnings during an academic year of your course (including holiday, evening or weekend work) doesn't need to be declared.



3 - Assessing how much student finance you may be entitled to

We'll then ignore the following:

- pension payments that qualify for certain specified tax relief
- the first £1,130 for any child who is totally, or mainly financially dependent on you or your husband, wife or civil partner or your partner if you're over 25

Your household income – parents

This applies to all dependent students.

We'll assess your parents' income, including the income of a relevant partner of your parent unless:

- you're an independent student (see page 27); or
- you choose not to provide details of your parents' income because you only want support that isn't assessed on your household income.

If your parents don't give these details, you may get the full Tuition Fee Loan but only 65% of the Maintenance Loan if you started your course between 1 September 2012 and 31 July 2016, 72% if you started your course between 1 September 2009 and 31 August 2012, and 75% if you started your course before 1 September 2009. If you start your course after 1 August 2016, the basic rate of Maintenance Loan you can get depends on where you live and study.

We'll usually look at your parents' residual income for the financial year 2014-15. But if your parents' residual income has fallen by 15%, they can ask us to look at their likely income for the current financial year. Your parents' income will be added to yours to work out the total household income. Using your household income, we'll then work out what support you're entitled to and whether your parents should make a contribution, and if so, how much it will be.

Parental income

Depending on their income, parents may have to contribute towards the living costs of their student children. If you're a dependent student (refer to page 27 to see whether you're a dependent or an independent student), the income of your parents will be assessed. If your parents are separated or divorced, we'll take the income of whichever parent you're financially dependent on. We'll ignore the income of the other parent as well as £1,130 for any child who is totally, or mainly financially dependent on you or your partner.

A parent's 'partner' means one of the following:

- a spouse (husband or wife)
- a civil partner
- a person ordinarily living with the parent as his or her spouse
- a person ordinarily living with the parent as his or her civil partner

If your circumstances change during the academic year, this may affect your assessment.



3 - Assessing how much student finance you may be entitled to

Which section applies to you?

The way we assess your household income depends on whether you are a dependant or independent student and when you started your course.

If you're an **independent student** (see page 27 to find out if you are classed as independent) you should read the information on page 29.

If you're a **dependant student** and you started your course:

- between **1 September 2006 and 31 August 2008** – go to page 12
- between **1 September 2008 and 31 August 2009** – go to page 16
- between **1 September 2009 and 31 August 2012** – go to page 20
- between **1 September 2012 and 31 July 2016** – go to page 22
- on or after **1 August 2016** - go to page 25





3 - Assessing how much student finance you may be entitled to



This section applies to dependent students who started their course between 1 September 2006 and 31 August 2008

Assessing the household contribution

We'll work out your parents' (generally including your parent's partner) residual income by taking their gross income (before tax and National Insurance) and taking off allowances for the following:

- payments into private pension schemes, additional voluntary contributions and employment related expenditure
- £1,130 for any child other than you who is totally or mainly financially dependent on them
- £1,130 if your parent is also a student

Once we've taken off the relevant allowances and worked out your parents' residual income, we'll add this to your income and assess a household contribution as follows:

- no contribution for total income of up to £39,796
- £1 for every £8.97 of the total income over £39,796

For example, if the household income is £45,000, we'll assess a contribution of £580. The first line of the table below shows the household income level at which you would receive the full-rate Maintenance Loan or the maximum-rate Maintenance Loan in your final year. If you're on a one-year postgraduate ITT course i.e. a Postgraduate Certificate of Education (PGCE) course, that year won't be treated as a final year.

The table then shows the household income levels at which you'd only be entitled to the 75% of Maintenance Loan that isn't based on your household income.

| Household contribution | | | | |
|--|---------------------------|------------------------|---------------------------|------------------------|
| | Full year | | Final year | |
| Support covered | Household residual income | Household contribution | Household residual income | Household contribution |
| Full-rate Maintenance Loan or maximum-rate final year Maintenance Loan | Up to £39,796 | Nil | Up to £39,796 | Nil |
| 75% Maintenance Loan – student living away from home and studying in London | £55,718 or above | £1,775 | £54,291 | £1,616 |
| 75% Maintenance Loan – student living away from home and studying outside London | £51,170 | £1,268 | £50,318 | £1,173 |
| 75% Maintenance Loan – student living at home | £48,596 | £981 | £47,752 | £887 |



3 - Assessing how much student finance you may be entitled to

Assessing Maintenance Grant entitlement for courses other than Initial Teacher Training courses

You may be entitled to receive a non-repayable Maintenance Grant of up to £3,110 a year.

If your household income:

- is £18,360 or less, you may be entitled to the full Maintenance Grant of £3,110
- exceeds £18,360 but doesn't exceed £28,075, the amount of grant you can receive will decrease by £1 for every £5.68 of household income above £18,360

- exceeds £28,075 but doesn't exceed £39,571, the amount of grant you can receive is £1,400 reduced by £1 for every £8.51 of income above £28,075
- is £39,571, you may be able to receive the minimum Maintenance Grant of £50
- is more than £39,571, you won't be able to receive any Maintenance Grant (see table on page 14)



3 - Assessing how much student finance you may be entitled to

Maintenance Loan entitlement if you receive a Maintenance Grant

If you apply for a Maintenance Grant, you can also apply for a Maintenance Loan. However, if you're eligible for a Maintenance Loan, the maximum amount may be reduced by £1 for every £1 of Maintenance Grant you receive.

It won't be reduced by more than £1,400 even where you get more than £1,400 of Maintenance Grant. So, if you receive the full Maintenance Grant of £3,110 and you qualify for a Maintenance Loan, your Maintenance Loan entitlement will be reduced by £1,400.

| Maintenance Grant and Maintenance Loan entitlement | | | | |
|--|-------------------|--|---|--|
| Household income | Maintenance Grant | Maintenance Loan – living away from home and studying outside London | Maintenance Loan – living away from home and studying in London | Maintenance Loan – living in parents' home |
| £18,360 | £3,110 | £3,671 | £5,700 | £2,524 |
| £25,000 | £1,941 | £3,671 | £5,700 | £2,524 |
| £30,000 | £1,174 | £3,897 | £5,926 | £2,750 |
| £35,000 | £587 | £4,484 | £6,513 | £3,337 |
| £39,571 | £50 | £5,021 | £7,050 | £3,874 |
| £39,796 | £0 | £5,071 | £7,100 | £3,924 |



3 - Assessing how much student finance you may be entitled to

Special Support Grant

The Special Support Grant replaces the Maintenance Grant in certain circumstances. You may get the Special Support Grant if any of the following apply while you're on your course:

- you're a lone parent or lone foster parent with 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 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 Premium or Severe Disability Premium
- 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
- you're deaf and qualify for Disabled Students' Allowances
- you've 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 aged 60 or over

- you're entitled to Housing Benefit or the housing element of Universal Credit
- you're entitled to Personal Independence Payment (PIP)
- you're entitled to Disability Living Allowance (DLA)
- you're entitled to Armed Forces Independence Payment (AFIP)

If you can get a Special Support Grant, you won't be able to get a Maintenance Grant as well. However, the Special Support Grant won't affect the amount of Maintenance Loan you can get.

Other students in your household

Different rules apply if you have a brother, sister or parent who is also receiving student finance. We'll work out your household's contribution before it's shared between you and the other students in your family. In normal circumstances, it'll be shared out equally. However, in certain circumstances it may be shared differently to make sure that the amount of contribution reflects whose income has been included in the income assessment. If your circumstances change during your course, (for example, if one of your parents loses their job), we'll assess the household contribution again.



3 - Assessing how much student finance you may be entitled to



This section applies to dependent students who started their course between 1 September 2008 and 31 August 2009

Assessing the household contribution

We'll work out your parents' (generally including your parent's partner) residual income by taking their gross income (before tax and National Insurance) and taking off allowances for the following:

- payments into private pension schemes, additional voluntary contributions and employment related expenditure
- £1,130 for any child other than you who is totally or mainly financially dependent on them
- £1,130 if your parent is also a student

Once we've taken off the relevant allowances and worked out your parents' residual income, we'll add this to your income and assess a household contribution as follows:

- no contribution for total income of up to £61,062
- £1 for every £8.67 of the total income over £61,062

For example, if the household income is £65,000, we'll assess a contribution of £454. The first line of the table shows the household income level at which you'd receive the full-rate Maintenance Loan or the maximum-rate Maintenance Loan in your final year. If you're on a one-year postgraduate ITT course (for example, a PGCE course), that year won't be treated as a final year. It then shows the household income levels at which you'd only be entitled to the 75% of Maintenance Loan that isn't based on your household income.

| Household contribution – current system 2008 cohort students | | | | |
|--|---------------------------|------------------------|---------------------------|------------------------|
| Support covered | Full year | | Final year | |
| | Household residual income | Household contribution | Household residual income | Household contribution |
| Full-rate Maintenance Loan or maximum-rate final year Maintenance Loan | Up to £61,062 | Nil | Up to £61,062 | Nil |
| 75% Maintenance Loan – student living away from home and studying in London | £76,459 | £1,775 | £75,073 | £1,616 |
| 75% Maintenance Loan – student living away from home and studying outside London | £72,056 | £1,268 | £71,232 | £1,173 |
| 75% Maintenance Loan – student living at home | £69,572 | £981 | £68,752 | £887 |



3 - Assessing how much student finance you may be entitled to

Maintenance Loan entitlement if you receive a Maintenance Grant

If you apply for a Maintenance Grant, you can also apply for a Maintenance Loan. However, if you're eligible for a Maintenance Loan, the maximum amount may be reduced by £1 for every £1 of Maintenance Grant you receive.

It won't be reduced by more than £1,400 even where you get more than £1,400 of Maintenance Grant. So, if you receive the full Maintenance Grant of £3,110 and you qualify for a Maintenance Loan, your Maintenance Loan entitlement will be reduced by £1,400.

| Maintenance Grant and Maintenance Loan entitlement | | | | |
|--|-------------------|--|---|--|
| Household income | Maintenance Grant | Maintenance Loan – living away from home and studying outside London | Maintenance Loan – living away from home and studying in London | Maintenance Loan – living in parents' home |
| £25,000 | £3,110 | £3,671 | £5,700 | £2,524 |
| £30,000 | £2,230 | £3,671 | £5,700 | £2,524 |
| £40,000 | £1,129 | £3,942 | £5,971 | £2,795 |
| £50,000 | £617 | £4,454 | £6,483 | £3,307 |
| £61,062 | £0 | £5,071 | £7,100 | £3,924 |



3 - Assessing how much student finance you may be entitled to

Special Support Grant

The Special Support Grant replaces the Maintenance Grant in certain circumstances. You may get the Special Support Grant if any of the following apply while you're on your course:

- you're a lone parent or lone foster parent with 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 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 Premium or Severe Disability Premium
- 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
- you're deaf and qualify for Disabled Students' Allowances
- you've 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 aged 60 or over

- you're entitled to Housing Benefit or the housing element of Universal Credit
- you're entitled to Personal Independence Payment (PIP)
- you're entitled to Disability Living Allowance (DLA)
- you're entitled to Armed Forces Independence Payment (AFIP)

If you can get a Special Support Grant, you won't be able to get a Maintenance Grant as well. However, the Special Support Grant won't affect the amount of Maintenance Loan you can get.

Other students in your household

Different rules apply if you have a brother, sister or parent who is also receiving student finance. We'll work out your household's contribution before it's shared between you and the other students in your family. In normal circumstances, it'll be shared out equally. However, in certain circumstances it may be shared differently to make sure that the amount of contribution reflects whose income has been included in the income assessment. If your circumstances change during your course, (for example, if one of your parents loses their job), we'll assess the household contribution again.



3 - Assessing how much student finance you may be entitled to



This section applies to dependent students who started their course between 1 September 2009 and 31 August 2011

Assessing the household contribution

We'll work out your parents' (generally including your parent's partner) residual income by taking their gross income (before tax and National Insurance) and taking off allowances for the following:

- payments into private pension schemes, additional voluntary contributions and employment related expenditure
- £1,130 for any child other than you who is totally or mainly financially dependent on them
- £1,130 if your parent is also a student

Once we've taken off the relevant allowances and worked out your parents' residual income, we'll add this to your income and assess a household contribution as follows:

- no contribution for total income of up to £50,778
- £1 for every £4.68 of the total income over £50,778, until 72% of the full Maintenance Loan remains

For example, if the household income is £55,000, we'll assess a contribution of £902. The first line of the table below shows the household income level at which you'd receive the full-rate Maintenance Loan or the maximum-rate Maintenance Loan in your final year. If you're on a one-year postgraduate ITT course (for example, a PGCE course), that year won't be treated as a final year. The table then shows the household income levels at which you'd only be entitled to the 72% of Maintenance Loan that doesn't depend on your household income.

| Household contribution | | | | |
|--|---------------------------|------------------------|---------------------------|------------------------|
| Support covered | Full year | | Final year | |
| | Household residual income | Household contribution | Household residual income | Household contribution |
| Full-rate Maintenance Loan or maximum-rate final year Maintenance Loan | Up to £50,778 | Nil | Up to £50,778 | Nil |
| 72% Maintenance Loan – student living away from home and studying in London | £60,485 | £2,074 | £59,614 | £1,888 |
| 72% Maintenance Loan – student living away from home and studying outside London | £57,714 | £1,482 | £57,199 | £1,372 |
| 72% Maintenance Loan – student living at home | £56,156 | £1,149 | £55,659 | £1,043 |



3 - Assessing how much student finance you may be entitled to

Maintenance Loan entitlement if you receive a Maintenance Grant

If you apply for a Maintenance Grant, you can also apply for a Maintenance Loan. However, if you're eligible for a Maintenance Loan, the maximum amount may be reduced by £0.50 for every £1 of Maintenance Grant you receive.

So, if you receive the full Maintenance Grant of £3,110 and you qualify for a Maintenance Loan, your Maintenance Loan entitlement will be reduced by £1,555.

| Maintenance Grant and Maintenance Loan entitlement | | | | |
|--|-------------------|--|---|--|
| Household income | Maintenance Grant | Maintenance Loan – living away from home and studying outside London | Maintenance Loan – living away from home and studying in London | Maintenance Loan – living in parents' home |
| £25,000 | £3,110 | £3,737 | £5,849 | £2,547 |
| £30,000 | £2,080 | £4,252 | £6,364 | £3,062 |
| £40,000 | £799 | £4,893 | £7,005 | £3,703 |
| £50,706 | £50 | £5,267 | £7,379 | £4,077 |
| £50,778 | £0 | £5,292 | £7,404 | £4,102 |



3 - Assessing how much student finance you may be entitled to

Special Support Grant

The Special Support Grant replaces the Maintenance Grant in certain circumstances. You may get the Special Support Grant if any of the following apply while you're on your course:

- you're a lone parent or lone foster parent with 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 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 Premium or Severe Disability Premium
- 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
- you're deaf and qualify for Disabled Students' Allowances
- you've 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 aged 60 or over

- you're entitled to Housing Benefit or the housing element of Universal Credit
- you're entitled to Personal Independence Payment (PIP)
- you're entitled to Disability Living Allowance (DLA)
- you're entitled to Armed Forces Independence Payment (AFIP)

If you can get a Special Support Grant, you won't be able to get a Maintenance Grant as well. However, the Special Support Grant won't affect the amount of Maintenance Loan you can get.

Other students in your household

Different rules apply if you have a brother, sister or parent who is also receiving student finance. We'll work out your household's contribution before it's shared between you and the other students in your family. In normal circumstances, it'll be shared out equally. However, in certain circumstances it may be shared differently to make sure that the amount of contribution reflects whose income has been included in the income assessment. If your circumstances change during your course, (for example, if one of your parents loses their job), we'll assess the household contribution again.



3 - Assessing how much student finance you may be entitled to



This section applies to dependent students who started their course between 1 September 2012 and 31 July 2016

Assessing the household contribution

We'll work out your parent's (generally including your parent's partner) residual income. It does this by taking their gross income (before tax and National Insurance) and taking off allowances for the following:

- payments into private pension schemes, additional voluntary contributions and employment related expenditure
- £1,130 for any child other than you who is totally or mainly financially dependent on them
- £1,130 if the parent is also a student

Once we've taken off the relevant amounts and worked out your parents' residual income, they add this to your income and assess a household contribution as follows:

- no contribution for total income of up to £42,875
- £1 for every £9.36 of the total income over £42,875, until 65% of the full Maintenance Loan remains

For example, if the household income is £55,000, we'll assess a contribution of £1,295. The first line of the table below shows the household income level at which you would receive the full-rate Maintenance Loan or the maximum-rate Maintenance Loan in your final year. If you're on a one-year postgraduate ITT course (for example, a PGCE course), that year won't be treated as a final year. It then shows the household income levels at which you would only be entitled to the 65% of Maintenance Loan that doesn't depend on your household income.

| Household contribution | | | | |
|--|---------------------------|------------------------|---------------------------|------------------------|
| | Full year | | Final year | |
| Support covered | Household residual income | Household contribution | Household residual income | Household contribution |
| Full-rate Maintenance Loan or maximum-rate final year Maintenance Loan | Up to £42,875 | Nil | Up to £42,875 | Nil |
| 65% Maintenance Loan – student living away from home and studying in London | £69,756 | £2,871 | £67,352 | £2,615 |
| 65% Maintenance Loan – student living away from home and studying outside London | £62,143 | £2,058 | £60,791 | £1,914 |
| 65% Maintenance Loan – student living at home | £58,201 | £1,637 | £56,953 | £1,504 |



3 - Assessing how much student finance you may be entitled to

Assessing Maintenance Grant entitlement

You may be entitled to receive a non-repayable Maintenance Grant of up to £3,387 a year.

If your household income:

- is £25,000 or less, you may be entitled to the full Maintenance Grant of £3,387
- exceeds £25,000 but doesn't exceed £42,620, the amount of grant you can receive will decrease by £1 for every £5.28 of household income above £25,000
- is £42,620, you may be able to receive the minimum Maintenance Grant of £50
- is more than £42,620, you won't be able to receive any Maintenance Grant

Maintenance Loan entitlement if you receive a Maintenance Grant

If you apply for a Maintenance Grant, you can also apply for a Maintenance Loan. However, if you're eligible for a Maintenance Loan, the maximum amount may be reduced by £0.50 for every £1 of Maintenance Grant you receive.

So, if you get the full Maintenance Grant of £3,387 and you qualify for a Maintenance Loan, your Maintenance Loan entitlement will be reduced by £1,693.

| Maintenance Grant and Maintenance Loan entitlement | | | | |
|--|-------------------|--|---|--|
| Household income | Maintenance Grant | Maintenance Loan – living away from home and studying outside London | Maintenance Loan – living away from home and studying in London | Maintenance Loan – living in parents' home |
| £25,000 | £3,387 | £4,185 | £6,509 | £2,982 |
| £30,000 | £2,441 | £4,658 | £6,982 | £3,455 |
| £40,000 | £547 | £5,605 | £7,929 | £4,402 |
| £42,620 | £50 | £5,853 | £8,177 | £4,650 |
| £55,000 | £0 | £4,583 | £6,907 | £3,380 |



3 - Assessing how much student finance you may be entitled to

Special Support Grant

The Special Support Grant replaces the Maintenance Grant in certain circumstances. You may get the Special Support Grant if any of the following apply while you're on your course:

- you're a lone parent or lone foster parent with 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 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 Premium or Severe Disability Premium
- 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
- you're deaf and qualify for Disabled Students' Allowances
- you've 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 aged 60 or over

- you're entitled to Housing Benefit or the housing element of Universal Credit
- you're entitled to Personal Independence Payment (PIP)
- you're entitled to Disability Living Allowance (DLA)
- you're entitled to Armed Forces Independence Payment (AFIP)

If you can get a Special Support Grant, you won't be able to get a Maintenance Grant as well. However, the Special Support Grant won't affect the amount of Maintenance Loan you can get.

Other students in your household

Different rules apply if you have a brother, sister or parent who is also receiving student finance. We'll work out your household's contribution before it's shared between you and the other students in your family. In normal circumstances, it'll be shared out equally. However, in certain circumstances it may be shared differently to make sure that the amount of contribution reflects whose income has been included in the income assessment. If your circumstances change during your course, (for example, if one of your parents loses their job), we'll assess the household contribution again.



3 - Assessing how much student finance you may be entitled to



This section applies to new full-time dependant students starting their courses on or after 1 August 2016

If you're a new full-time student starting your course on or after 1 August 2016 you'll be able to apply for an increased Maintenance Loan.

Assessing the household contribution

We'll work out your parents' (generally including your parent's partner) residual income by taking their gross income (before tax and National Insurance) and taking off allowances for the following:

- payments into private pension schemes, additional voluntary contributions and employment related expenditure
- £1,130 for any child other than you who is totally or mainly financially dependent on them
- £1,130 if your parent is also a student

Once we've taken off the relevant amounts and worked out your parents' residual income, they add this to your income and assess a household contribution as follows:

Students living at home

- no contribution for total income of up to £25,000
- £1 reduction in loan for every £8.59 of the total income over £25,000 up to £58,201.

Students living away from home and studying in London

- no contribution for total income of up to £25,000
- £1 reduction in loan for every £8.34 of the total income over £25,000 up to 69,803.

Students living away from home and studying outside London

- no contribution for total income of up to £25,000
- £1 reduction in loan for every £8.49 of the total income over £25,000 up to £62,180.



3 - Assessing how much student finance you may be entitled to

The table shows the Maintenance Loan income assessment levels

| Household contribution | | | | | | |
|--|----------------------------|---------------------------|-------------------|----------------------------|---------------------------|------------------|
| | Full year | | | Final year | | |
| Support covered | Household residual Income | Income assessment to loan | Loan Amount | Household residual Income | Income assessment to loan | Loan Amount |
| Maintenance Loan – Student living at home | Up to £25,000 | Nil | £6,904 (maximum) | Up to £25,000 | Nil | £6,496 (maximum) |
| Maintenance Loan – student living at home | From £25,000 up to £58,201 | Nil to £3,865 | £6,904 to £3,039 | From £25,000 up to £56,818 | Nil to £3,704 | £6,496 to £2,792 |
| Maintenance Loan – student living away from home and studying in London | Up to £25,000 | Nil | £10,702 (maximum) | Up to £25,000 | Nil | £9,914 (maximum) |
| Maintenance Loan – student living away from home and studying in London | From £25,000 up to £69,803 | Nil to £5,372 | £10,702 to £5,330 | From £25,000 up to £67,193 | Nil to £5,059 | £9,914 to £4,855 |
| Maintenance Loan – student living away from home and studying outside London | Up to £25,000 | Nil | £8,200 (maximum) | Up to £25,000 | Nil | £7,756 (maximum) |
| Maintenance Loan – student living away from home and studying outside London | From £25,000 up to £62,180 | Nil to £4,379 | £8,200 to £3,821 | From £25,000 up to £60,684 | Nil to £4,203 | £7,756 to £3,553 |



3 - Assessing how much student finance you may be entitled to

| Maintenance Loan entitlement | | | |
|------------------------------|--|---|--|
| Household income | Maintenance Loan – living away from home and studying outside London | Maintenance Loan – living away from home and studying in London | Maintenance Loan – living in parents' home |
| £25,000 | £8,200 | £10,702 | £6,904 |
| £30,000 | £7,612 | £10,103 | £6,322 |
| £35,000 | £7,023 | £9,503 | £5,740 |
| £40,000 | £6,434 | £8,904 | £5,158 |
| £42,875 | £6,095 | £8,559 | £4,824 |
| £45,000 | £5,845 | £8,304 | £4,576 |

If you're entitled to benefits:

Depending on where you live whilst studying, there will be a reduction in loan amount depending on your household income.

Students living at home

- no contribution for total income of up to £25,000
- £1 reduction in loan for every £5.38 of the total income over £25,000 up to £42,875.
- £1 reduction in loan for every £8.59 of the total income over £42,875.

Students living away from home and studying in London

- no contribution for total income of up to £25,000
- £1 reduction in loan for every £5.74 of the total income over £25,000 up to £42,875.
- £1 reduction in loan for every £8.34 of the total income over £42,875.

Students living away from home and studying outside London

- no contribution for total income of up to £25,000
- £1 reduction in loan for every £5.49 of the total income over £25,000 up to £42,875.
- £1 reduction in loan for every £8.49 of the total income over £42,875.

The first line of the table shows the income assessment level at which you would receive the full-rate Maintenance Loan or the maximum-rate Maintenance Loan in your final year.



3 - Assessing how much student finance you may be entitled to

The table shows the Maintenance Loan income assessment levels for students who **are eligible** for benefits.

| Household contribution | | | | | | |
|--|----------------------------|------------------------|-------------------|----------------------------|------------------------|-------------------|
| | Full year | | | Final year | | |
| Support covered | Household residual Income | Household contribution | Loan Amount | Household residual Income | Household contribution | Loan Amount |
| Maintenance Loan – Student living at home | Up to £25,000 | Nil | £8,144 (maximum) | Up to £25,000 | Nil | £7,765 (maximum) |
| Maintenance Loan – student living at home | From £25,000 up to £58,209 | Nil to £5,105 | £8,144 to £3,039 | From £25,000 up to £56,818 | Nil to £4,973 | £6,496 to £2,792 |
| Maintenance Loan – student living away from home and studying in London | Up to £25,000 | Nil | £11,671 (maximum) | Up to £25,000 | Nil | £10,938 (maximum) |
| Maintenance Loan – student living away from home and studying in London | From £25,000 up to £69,805 | Nil to £6,341 | £11,671 to £5,330 | From £25,000 up to £67,193 | Nil to £6,083 | £10,938 to £4,855 |
| Maintenance Loan – student living away from home and studying outside London | Up to £25,000 | Nil | £9,347 (maximum) | Up to £25,000 | Nil | £8,935 (maximum) |
| Maintenance Loan – student living away from home and studying outside London | From £25,000 up to £62,182 | Nil to £5,526 | £9,347 to £3,821 | From £25,000 up to £60,684 | Nil to £5,382 | £8,395 to £3,553 |



3 - Assessing how much student finance you may be entitled to

Students who are eligible for benefits

| Maintenance Loan entitlement | | | |
|------------------------------|--|---|--|
| Household income | Maintenance Loan – living away from home and studying outside London | Maintenance Loan – living away from home and studying in London | Maintenance Loan – living in parents' home |
| £25,000 | £9,347 | £11,671 | £8,144 |
| £30,000 | £8,438 | £10,801 | £7,216 |
| £35,000 | £7,528 | £9,930 | £6,287 |
| £40,000 | £6,618 | £9,060 | £5,358 |
| £42,875 | £6,095 | £8,559 | £4,824 |
| £45,000 | £5,845 | £8,305 | £4,577 |

If you're over 60

New full-time students starting a course on or after 1 August 2016 who are aged 60 or over on the first day of the first academic year of their course will qualify for a means-tested loan for living costs. The maximum Maintenance Loan available is £3,469.

Students with household incomes above £25,000 lose £1 of loan for every complete £5.46 increase in income above £25,000 until a household income of £43,668 is reached where a minimum £50 loan is paid. Students on household incomes above £43,668 do not qualify for a loan for living costs.

| Household income | Income Assessment | Loan for living costs |
|------------------|-------------------|-----------------------|
| £25,000 | 0 | £3,469 |
| £30,000 | £915 | £2,554 |
| £35,000 | £1,831 | £1,638 |
| £40,000 | £2,747 | £722 |
| £43,668 | £3,419 | £50 |
| £43,669 | N/A | £0 |



3 - Assessing how much student finance you may be entitled to



Information for all students

Independent students

If you're an independent student, Student Finance England won't take your parents' income into account when working out the household income and contribution.

You're an independent student if you meet one of the following conditions:

- You have the care of a person under the age of 18 on the first day of the academic year.
- You're 25 or over on the first day of the academic year.
- You've been married or in a civil partnership before the start of the academic year, even if you're now divorced or separated.
- You have no living parents.
- You've supported yourself for at least three years before the start of your course. This includes any time you:
 - were in paid, full-time employment
 - received Income Support, Jobseeker's Allowance or other state benefits
 - received any pension, allowance or other benefit because of their disability or by any reason of confinement, sickness or illness
 - received training under any scheme for the unemployed or other funding by any state authority or agency
- Your parents can't be traced or it's not practical or possible to contact them.
- Your parents live outside the European Commission and an income assessment would put them in jeopardy, or it's not reasonably practical for them to send funds to the UK if a contribution were assessed (this may apply to you if you're a refugee).
- You've not communicated with your parents for one year before the beginning of the academic year, or you can demonstrate you're permanently estranged from your parents.
- Subject to certain exceptions, you were looked after by a local authority throughout any three month period ending on or after the date on which you turned 16, and before the first day of the first academic year of your course.



3 - Assessing how much student finance you may be entitled to

Evidence

If you are, or have been, married or in a civil partnership we'll need to see your marriage certificate or civil partnership schedule.

If you're applying as an independent student because you've supported yourself for three years or more, you must provide evidence to show how you've supported yourself. If you've been working or claiming benefits you must provide written confirmation of this.

Acceptable proof includes photocopies of your P60 or a letter from your employer (signed, dated and on headed paper) confirming the dates you worked there and your earnings. For periods where you've claimed benefits, you should ask your local Jobcentre Plus office for a letter confirming the dates you claimed benefits and the type of benefits received.

If you have care of a child and you're applying for independent status, you should send the child's original birth certificate and provide evidence you're caring for the child. For example, evidence you're receiving Child Benefit, Child Tax Credit or the child element of Universal Credit.

If you don't provide the correct evidence, it will delay your application and you might not get all the student finance you're entitled to.

Students who have no contact with their parents

If you want to claim independent status because you're estranged from your parents, you must provide confirmation from a professional person, outside your family, who knows about your circumstances. Examples of proof you could provide are:

- a letter from your social worker (if you have one)
- if you claimed Income Support when you were under 18, a letter from your local Jobcentre Plus office showing that you received benefits because of your situation
- if your relationship with your parents broke down while you were at school or college, a letter from an advice worker or personal tutor or teacher, confirming your circumstances
- if you've visited your doctor because of problems relating to the break down of your relationship with your parents, a letter to confirm your circumstances

To qualify for independent status because of this, you'll need to prove that the lack of contact with your parents is permanent. We would normally expect you to have had no contact with your parents for at least 12 months although this may not apply in exceptional circumstances.

You can't claim independent status just because you don't get on with your parents or because you don't live with them.

You can't claim independent status simply because your parents don't want to give details of their income, or refuse to provide financial support to you.



3 - Assessing how much student finance you may be entitled to

Your household income

If you're an independent student who is married or is in a civil partnership, Student Finance England will take into account the income of your husband, wife, civil partner or partner including same sex partners.

Your partner's residual income will generally be worked out in the same way as your parents' residual income. However, different rules apply if you separate from your partner. The household income threshold is also the same.



New and continuing part-time students who started their course on or after 1 September 2012

Part-time students on a course starting on or after 1 September 2012 will be able to apply for a Tuition Fee Loan that doesn't depend on household income. Part-time students at publicly-funded universities or colleges will be able to apply for a Tuition Fee Loan of up to £6,750. Meanwhile, part-time students at privately-funded universities or colleges will be eligible to apply for tuition fee support of up to £4,500.

Continuing part-time students who started their course before September 2012

This section tells you how we use the information in your application to decide how much part-time student finance you may receive.

The amount of help you receive for fee costs will be based on your own income (income before tax and National Insurance) and, where appropriate, the income of your partner (your husband, wife, or civil partner, or someone you live with as if you were their husband, wife or civil partner).

If you're a married student studying at a rate equal to 50% or over of an equivalent full-time course, the most income you can have while receiving full support is £18,844. If your income is £18,845 or over, your grants will decrease as shown in the table on page 34. If you're eligible for financial support, the minimum amount you can receive (or a university or college can be paid towards your fees) is £50.

You can get the full Fee Grant and Course Grant if you get one or more of the following benefits:

- Universal Credit
- Income Support
- Housing Benefit
- Local Housing Allowance
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)



3 - Assessing how much student finance you may be entitled to

When you apply, we'll tell you what evidence you'll need to provide to support your application.

We'll assess your own income and, where appropriate, your partner's income. If you're a single student (a student without a partner or dependants) you may be entitled to the full Fee Grant and Course Grant if your income is less than £16,845.

The income level for getting the maximum Fee Grant and Course Grant is raised as shown below:

- by £2,000 if you live with a partner (see the table below)
- by £2,000 for your first dependent child
- by £1,000 for each of your other dependent children

If you started your course after 1 September 2005 the income of your partner will be taken into account as part of the income assessment. This includes spouses, civil partners or partners of the opposite or the same sex that you live with.

The income limit for the full Fee Grant and Course Grant is shown below:

| Your marital status | No children | One child | Two children | Three children |
|--|-------------|-----------|--------------|----------------|
| If you're single | £16,844 | £18,844 | £19,844 | £20,844 |
| If you're in a relationship and living with your partner | £18,844 | £20,844 | £21,844 | £22,844 |

The income limit is higher for larger families.

There are maximum household income limits, above which you cannot get any financial support. These maximum income limits are £28,065 if you're single; plus £2,000 for any partner whose income is taken into account; £2,000 for the first of your or your partner's dependent children; and £1,000 for any other dependent children.

| Maximum income limit (before tax) | | |
|--|----------------|------------------------|
| All single students | No children | £28,065 |
| | One child | £30,065 |
| | Two children | £31,065 |
| | Three children | £32,065 |
| Students who started their course on or after 1 September 2005 and who are married, have a civil partner, or are living with a partner of either sex | No children | £30,065 (joint income) |
| | One child | £32,065 (joint income) |
| | Two children | £33,065 (joint income) |
| | Three children | £34,065 (joint income) |



3 - Assessing how much student finance you may be entitled to

If you're a single student studying at a rate equal to 50% or over of an equivalent full-time course, the most income you can have while still receiving full support is £16,844. If your income is £16,845 or over, your grants will decrease as shown in the table below. If you're eligible for support, the minimum amount you can receive (or a university or college can be paid towards your fees) is £50.

| Single student, no dependent children | |
|---------------------------------------|--|
| Your income | Your entitlement |
| Below £16,845 | Full Course Grant of £280. Full Fee Grant (or the fees charged by the college, whichever is lower) Amount of Fee Grant <ul style="list-style-type: none"> • If your course is equivalent to 50% or more but less than 60% of a full-time course – £855 • If your course is equivalent to 60% or more but less than 75% of a full-time course – £1,025 • If your course is equivalent to 75% or more of a full-time course – £1,285 |
| £16,845 | Full Course Grant of £280 The Fee Grant is reduced by £50 Amount of Fee Grant <ul style="list-style-type: none"> • If your course is equivalent to 50% or more but less than 60% of a full-time course – £805 • If your course is equivalent to 60% or more but less than 75% of a full-time course – £975 • If your course is equivalent to 75% or more of a full-time course – £1,235 |

| | |
|--------------------|--|
| £16,845 to £25,419 | Full Course Grant of £280 The Fee Grant is worked out as follows (or the fees charged by the college, whichever is lower) Amount of Fee Grant <ul style="list-style-type: none"> • If your course is equivalent to 50% or more but less than 60% of a full-time course – £805 less £1 for every £11.36 of income (before tax) over £16,845 • If your course is equivalent to 60% or more but less than 75% of a full-time course – £975 less £1 for every £9.27 of income (before tax) over £16,845 • If your course is equivalent to 75% or more of a full-time course – £1,235 less £1 for every £7.24 of income (before tax) over £16,845 |
| £25,420 | Full Course Grant of £280 Fee Grant of £50, no matter how intensive the course is |
| £25,421 to £26,029 | Full Course Grant of £280 No Fee Grant |
| £26,030 to £28,064 | Course Grant of £280 less £1 for every £8.84 of income (before tax) over £26,030 (This applies no matter how intensive the course is) No Fee Grant |
| £28,065 | Course Grant of £50 No Fee Grant |
| £28,066 and over | No Course Grant and no Fee Grant |



3 - Assessing how much student finance you may be entitled to

Case study

Jack is in the third year of a part-time degree course. He agreed with his university that he would complete 90 credits in his third academic year. A full-time student would be expected to complete 120 credits.

Jack's course intensity is calculated as $90 \div 120 \times 100 = 75\%$

Jack is a single person and is earning £26,000 a year. The tuition fees for his course are £1,000. As Jack is single, the income level for getting full support is £16,844. Even though his income is more than this, he's eligible for some financial support. He'll receive a Course Grant of £280, but no Fee Grant.

If you're a married student, in a civil partnership, or living with a partner of the same or opposite sex and studying at a rate equal to 50% or over of an equivalent full-time course, the most income you can have while receiving full support is £18,844. If your income is £18,845 or over, your grants will decrease as shown in the table on page 36. If you're eligible for financial support, the minimum amount you can receive (or a university or college can be paid towards your fees) is £50.





3 - Assessing how much student finance you may be entitled to

Married student, no dependent children or a student in a civil partnership or living with a partner

| Your household income | Your entitlement |
|-----------------------|--|
| Below £18,845 | <p>Full Course Grant of £280. Full Fee Grant (or the fees charged by the college, whichever is lower)</p> <p>Amount of Fee Grant</p> <ul style="list-style-type: none"> • If your course is equivalent to 50% or more but less than 60% of a full-time course – £855 • If your course is equivalent to 60% or more but less than 75% of a full-time course – £1,025 • If your course is equivalent to 75% or more of a full-time course – £1,285 |
| £18,845 | <p>Full Course Grant of £280 The Fee Grant is reduced by £50</p> <p>Amount of Fee Grant</p> <ul style="list-style-type: none"> • If your course is equivalent to 50% or more but less than 60% of a full-time course – £805 • If your course is equivalent to 60% or more but less than 75% of a full-time course – £975 • If your course is equivalent to 75% or more of a full-time course – £1,235 |

| | |
|--------------------|--|
| £18,845 to £27,419 | <p>Full Course Grant of £280 The Fee Grant is worked out as follows (or the fees charged by the college, whichever is lower)</p> <p>Amount of Fee Grant</p> <ul style="list-style-type: none"> • If your course is equivalent to 50% or more but less than 60% of a full-time course – £805 less £1 for every £11.36 of income (before tax) over £18,845 • If your course is equivalent to 60% or more but less than 75% of a full-time course – £975 less £1 for every £9.27 of income (before tax) over £18,845 • If your course is equivalent to 75% or more of a full-time course – £1,235 less £1 for every £7.24 of income (before tax) over £18,845 |
| £27,420 | <p>Full Course Grant of £280 Fee Grant of £50, no matter how intensive the course is</p> |
| £27,421 to £28,029 | <p>Full Course Grant of £280 No Fee Grant</p> |
| £28,030 to £30,064 | <p>Course Grant of £280 less £1 for every £8.84 of income (before tax) over £26,030 (This applies no matter how intensive the course is) No Fee Grant</p> |
| £30,065 | <p>Course Grant of £50 No Fee Grant</p> |
| £30,066 and over | No Course Grant and no Fee Grant |



3 - Assessing how much student finance you may be entitled to

The income limits in the table on the previous page will be increased by £2,000 for you or your partner's first dependent child, and £1,000 for any other dependent children. Here's an example of how it might work for you.

Case study

Claire is in the third year of a part-time degree course. She agreed with her university that she'd complete 60 credits in her third academic year. A full-time student would be expected to complete 120 credits.

Claire's course intensity is calculated as $60 \div 120 \times 100 = 50\%$

Claire is married with two children. She has no income of her own and her husband's income is £23,700 a year. The tuition fees for her course are £900.

As Claire is married, her husband's income will be taken into account. The income level for getting full support is £21,844 (taking account of the allowances of £2,000 for her husband, £2,000 for their eldest child, and £1,000 for their second child). Her family income is more than this, so she is entitled to a Fee Grant of £642 and a full Course Grant of £280.



All part-time distance learning students

If you're a part-time student undertaking a course by distance learning you're eligible for finance from the government of the country you live in and not the country you'll be studying in, for example:

If you're living in England but the course is provided by a Scottish university or college, you're eligible for finance from the English administration.

Part-time students studying in Wales, Scotland or Northern Ireland

If you're a part-time student living in England but you choose to study in Wales, Scotland or Northern Ireland you can still get financial support in the form of a Fee Grant and Course Grant. The Fee Grant available will be equal to that which the government of the country you're studying in would provide to its own students. However, it won't be more than the maximum Fee Grant offered to students living in England who choose to study in England.



4-How do you get paid?

Full-time students

This section is about how we'll notify you about the student finance you can get, and how it will be paid.

Student Finance Entitlement letter

We'll send you a Student Finance Entitlement letter telling you how much support you can get.

The letter will tell you how much your payments are and when your instalments are due and will also include details of any grants or other payments you may be due. You'll usually receive any amounts due in three instalments, normally one at the start of each term.

Payment of your Maintenance Loan and Grant

Remember to register – we can't pay you until you do!

You need 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 and we'll make your payment. You don't need to do anything other than register. It can then take two to three days for the money to reach your account, depending on your bank.

We'll pay any Maintenance Grant or Loan to your bank account.

There are several things you can do to make sure that you receive your payment promptly:

- 1 Open a bank or building society account and send us your account details before the start of term.
- 2 When you register at your university or college, make sure you take any documents that your college needs, in particular your Student Finance Entitlement letter.
- 3 Make sure that you always refer to yourself in the same way on all of the documents you're asked to fill in. For example, if you apply for a university place through UCAS as 'John Anthony Smith', please refer to yourself in the same way in your student finance application. It's best to give your full name as it appears on your birth certificate or passport.

Part-time students

We'll send continuing part-time students who began their course before 1 September 2012 a Student Finance Entitlement letter and pay their part-time student finance within six weeks of receiving their completed application form.

Part-time students who began their course after 1 September will only receive tuition fee support which will be paid directly to their university or college as detailed below.



4-How do you get paid?

Payment of your tuition fees

This applies to all students.

If you apply for a Tuition Fee Loan, it'll be paid directly to your university or college in three instalments across the academic year.

You'll be liable for any percentage of your Tuition Fee Loan paid to your university or college from the first day of term if you're a full-time student.

If you're a part-time student you'll be liable for any percentage of your Tuition Fee Loan paid to your university or college once you've been on your course for two weeks of the academic year.

This will be the case regardless of any withdrawals, transfers or suspensions of study.

| 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 |

Changing your course

This applies to all students.

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 only get 75% of your Tuition Fee Loan. The remaining 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 the university 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.



5-Useful information and contacts

Need help?

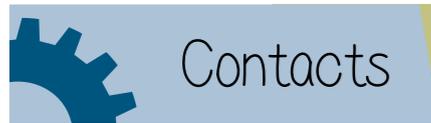


For everything you need to know about student finance, visit SFE's student finance zone on The Student Room at: www.thestudentroom.co.uk/studentfinance

Read our interactive quick start guides at: www.sfengland.slc.co.uk/quickstartguides

For more information on repayment visit www.studentloanrepayment.co.uk

Visit our YouTube channel to watch our series of animations that break down the student finance process into easy steps.



Student Finance England



When it's time to apply, visit www.gov.uk/studentfinance

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 and Sunday.

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 EGAS on **020 7254 6251** between 2pm and 4pm Wednesday and Thursday or visit their website at www.family-action.org.uk

National Union of Students (NUS)

You can get more information about student finance and related topics from the NUS website at www.nus.org.uk

Scholarship search UK

For information about other sources of funding for undergraduates, go to 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