



Higher education
student finance -
how you are
assessed and
paid
2010/2011



studentfinanceengland

What is this guide about?

This guide explains how an application for student finance will be assessed and paid. It provides guidance only, and does not 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 2010/2011.

The legal position is as set out in the Education (Student Support) Regulations 2009 (SI 9/1555). The information relates to full time study. If your circumstances are not covered in this guide, or you need clarification, please contact Student Finance England or your local authority.

New students

If your course starts on or after 1 September 2010, Student Finance England will usually be responsible for assessing whether you are eligible for student finance and how much you will receive. Student Finance England is a partnership between the Department for Business, Innovation and Skills and the Student Loans Company Ltd. They provide financial support to students entering higher education in the UK on behalf of the UK Government.

Existing students whose application last year was dealt with by their local authority

If you applied for student finance last year and your application was dealt with by your local authority, your application for 2010/2011 will usually also be dealt with by your local authority. But you can still apply for student finance online at **www.direct.gov.uk/studentfinance**.

However, if you completed a course in 2009/2010 and are going straight on to a new course in

2010/2011, you will need to apply to Student Finance England.

You can apply for student finance online at **www.direct.gov.uk/studentfinance** or you can phone Student Finance England on **0845 300 5090** (textphone: **0845 604 4434**) for an application form.

For information on part-time study, you should refer to 'A guide to financial support for part-time students in higher education in 2010/11'.

For information on Disabled Students' Allowances, you should refer to 'Bridging The Gap: A guide to the Disabled Students' Allowances (DSAs) in higher education'.

For information on student finance, including the Childcare Grant, for student parents you should refer to the booklet, 'Childcare Grant and other support for full-time student parents in higher education'.

To download these guides or for further information, visit the website at **www.direct.gov.uk/studentfinance**.

A. ELIGIBILITY FOR FINANCIAL SUPPORT

Summary

This section tells you about the conditions you will need to meet to be eligible for tuition fee support, maintenance loan and grants. These conditions can be divided into three main areas as follows:

- your **personal eligibility** (section 1);
- the **type of course** you do (section 2); and
- the **university or college** you go to (section 3).

1. Personal eligibility

Basic residence requirements

Normally, you must meet three requirements relating to your residence and immigration status on the first day of the first academic year of your course (see note 1). On that date you must:

- be 'ordinarily resident' (see note 2) in England; and
- have been 'ordinarily resident' in the United Kingdom, the Channel Islands or the Isle of Man for the three years immediately before this date (other than mainly for the purpose of receiving full-time education); and
- have 'settled status' – which means you must be settled in the UK within the meaning of the Immigration Act of 1971.

Note 1:

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.

Note 2:

The term 'ordinarily resident' means where you usually live, and is defined as 'habitual and normal residence from choice and for a settled purpose throughout the three-year period, apart from temporary or occasional absences'.

If you were away from this country because you or a specified family member were temporarily employed abroad, you may be treated as if your residence in the UK had not been interrupted.

If you were away from this country 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 army, navy or air force) of the Crown, this will be treated as a temporary absence. This will not prevent you from being eligible for support towards your fees or your living costs.

If you are living here mainly to receive full-time education and you would normally have lived elsewhere, you will not usually be treated as having been resident in the UK.

If you do not meet the three basic residence requirements, and your course is eligible, you may still be able to apply for tuition fee support, 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 have lived in this country since this status was awarded.
- if you, your spouse, civil partner, parent or step-parent, have been granted humanitarian protection, discretionary leave or exceptional leave to enter or stay in the UK by the Home Office, as the result of a failed asylum application. You must meet the three-year ordinary residence requirement in this country. However, the settled status requirement will not apply to you. If this leave to remain expires during your course and is not renewed then your financial support may need to be terminated from the end of the academic year in which this occurs. Ask Student Finance England for more information.

A. ELIGIBILITY FOR FINANCIAL SUPPORT

Please note that if you are claiming as the spouse or civil partner of a refugee or a person with leave to enter or remain, you must have been so at the time of your partner's application for asylum to the Home Office. If you are claiming 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 for asylum to the Home Office, and also have been under 18 years at that time.

Further categories of eligible student are described below. Please note that students are also required to meet certain requirements, which may vary. Full details of these requirements are on the website, www.direct.gov.uk/studentfinance.

- if you, your spouse, civil partner, parent or step-parent, child, son or daughter-in-law or child's civil partner are an European Economic Area (EEA) or Swiss migrant worker, frontier worker or self-employed person, and you have been living in the EEA and Switzerland during the three years prior to the first day of the first year of your course.
- if you have settled status in the UK and you do not 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 are an EU national who has been ordinarily resident in the UK and Islands throughout the three year period immediately before the first day of the first academic year of your course.
- if you are the child of a Swiss national, and you 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.
- if you are the child of a Turkish worker in the UK, and you have 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 is not a comprehensive list, and students are advised to contact Student Finance England or their local authority. If you are an asylum seeker in the UK, you will not normally be eligible for support unless you have been granted 'settled status' by the Home Office and meet the three-year ordinary residence requirement.

Student Finance England will decide whether you are eligible for a Tuition Fee Loan, Maintenance Loan and grants.

If you do not fall into the categories set out above, but you are a **European Union national (or a family member of an EU national)**, you may be eligible to a Tuition Fee Loan. If you are an EU student, and applying through UCAS, they will send you an application form for the Fee Loan when you are offered a place on a course. If you do not apply through UCAS, you will 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,
England,
United Kingdom,
DL1 9AZ.

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

Website: www.direct.gov.uk/studentfinance-EU

E-mail: EU_Team@slc.co.uk

You should send the completed form direct to the above address.

A. ELIGIBILITY FOR FINANCIAL SUPPORT

Previous study

Tuition Fee Loans and Maintenance Grants: This support is **not** available if you hold an equivalent or higher level qualification to the one you are going 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 it will be affected by the time you have previously studied.

Full support is available if you are studying on a teacher training course, not exceeding two years and you do not hold qualified teacher status.

Maintenance Loans: Even if you have previously studied in the UK, Maintenance Loans are available to those who do not 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 doctor and architect.

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

Leaving your course or transferring to a new course

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

It is very important if you want to transfer courses or withdraw from your course that you talk to your university or college and Student Finance England as soon as possible

If you do decide to change course, you must tell Student Finance England. 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.

Age

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

Maintenance Loan - If you are under 60 on the first day of the first academic year of your course (see Note 1 on page 3) you may be eligible for a Maintenance Loan.

Repaying your student loans - When you take out a loan, you must agree to repay your loan in line with the regulations that apply at the time the repayments are due and as they are amended. Your loan agreement is a contract. You will not have to make any repayments before the April after you have left, or finished your course. For most people, repayments will be collected through the UK tax system by employers taking amounts from pay through the pay as you earn (PAYE) system.

For other arrangements, or for writing off loans, you should refer to the Student Loan Repayment website at www.studentloanrepayment.co.uk or to the guide 'Repaying your student loan' which is available on our website.

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

A. ELIGIBILITY FOR FINANCIAL SUPPORT

2. Your course

As well as being personally eligible, your course must also be eligible. Generally, courses are eligible for financial support in the following circumstances.

- If they are **full-time** courses (including sandwich courses) and they lead to:
 - a first degree, such as a BA, BSc or BEd;
 - a Diploma of Higher Education (DipHE);
 - a Higher National Diploma (HND);
 - a Higher National Certificate (HNC);
 - a Certificate of Higher Education;
 - a course for the initial training of teachers;
 - a course for the further training of youth or community workers;
 - 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; or
 - 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 are not appropriate for normal entry to their particular course. Foundation years 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 Student Support Regulations 2009 (SI 9/1555); **and**
- when first enrolling, students enrol for the full length of the extended course.

The following courses are **not** 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 receive a non income-assessed DHSSPS/NHS bursary or award under the Health Services and Public Health Act 1968.
- Access or conversion courses which prepare students to take a higher education course.
- Courses of further education.

If you are taking or thinking of taking a course and you are not sure whether it is eligible for support towards fees or a student loan, ask Student Finance England or the university or college you are hoping to go to. They should be able to help you.

Support for students studying full-time distance learning courses.

If you are studying on a full-time distance learning course you may be eligible for a Fee Grant and a Course Grant that is equivalent to the part-time package of support. You should apply on the part-time application form.

If you are 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. You should contact Student Finance England for more information.

A. ELIGIBILITY FOR FINANCIAL SUPPORT

3. Your university or college

Student Finance England will check the type of course you want to do and where you want to do it. The previous section tells you which type of course meets the criteria for support. If you are studying at a publicly-funded college or university on one of the mentioned courses, you may be eligible to apply for Tuition Fee Loan.

Suitable courses at publicly-funded colleges and universities are automatically designated for support under the Student Support Regulations. If you are studying a course at a privately-funded college or university, you may also be eligible to apply for support. However, the course must have been specifically designated for support.

A definition of 'current system' and 'old system' students can be found in Part B.

'Current system' students at privately-funded colleges

If you are a 'current system' student, on a designated course (see above) at a private college, you will be responsible for the full amount of fees charged, but you could be also eligible for a Tuition Fee Loan of up to £3,290 that does not depend on your household income. You should remember, however, that there is no upper limit to the amount of tuition fee that a private institution can charge, and you will still have to pay the extra amount.

'Old system' students at privately-funded colleges

If you are an 'old system' student studying on a designated course at a private university or college, you can apply to Student Finance England for tuition fee support of £1,225 in 2010/11. Your household income will not be assessed for this support, but you should be aware that private colleges and universities can charge more than £1,225 and you will need to pay this extra cost yourself. Student Finance England will be able to

tell you if the course you are doing is eligible for student finance, but you can also check the list of specifically designated courses on our website.

You will not be eligible to apply for a Tuition Fee Loan.

If you are an 'old system' student attending a course provided at a private institution on behalf of a publicly-funded institution, you should contact Student Finance England for advice on fees. If you are an 'old system' student on a designated course at the University of Buckingham, you can apply for a fee grant of £3,110 that does not depend on your household income.

Heythrop College and Guildhall School of Music and Drama

Heythrop College became a publicly-funded college from September 2006 and Guildhall School of Music and Drama became a publicly-funded college from August 2006. If you are continuing your studies in 2010 at either of these two colleges as an 'old system' student you will be eligible for a grant for fees of £2,345 at Heythrop College or £4,775 at Guildhall School of Music and Drama. You will not, however, be eligible for a Tuition Fee Loan. All new students starting their courses at Heythrop College and Guildhall School of Music and Drama from September 2006 will be eligible to apply for a Tuition Fee Loan of up to £3,290 that does not depend on household income. You will not be able to apply for a Tuition Fee Grant.

B. ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

Summary

Summary

This section tells you how Student Finance England or your local authority uses the information you supply to decide how much financial help you may receive. Student Finance England or your local authority will look at your household income which includes:

- for dependent students, your parents' income (see note below);
- for independent students, your partner's income (if any).

Disabled Students' Allowances (DSAs) do not depend on household income.

Note: See paragraph 19 on page 22 for definitions of an 'independent student'.

General information about income for all students

The amounts of most of the grants (including the Tuition Fee Grant and the Higher Education Grant for 'old system' students, and the Maintenance Grant or the Special Support Grant for 'current system' students) that you will receive, and part of the Maintenance Loan, depend on your household's income. The lower the household income, the more grant or Maintenance Loan you will be entitled to - see section 2 for details. If you want to apply for this financial support, you will need to supply information about your income in the application form. You and relevant members of your household will need to declare your and their income, even if you filled in a similar form last year.

If you choose not to provide information about your household's income, the most support you are likely to receive is the part of the Maintenance Loan (72% of the maximum available if you started your course after 2009 or 75% of the maximum available for all other students) that does not depend on your household income. However, you will still be able to apply for a loan to cover the full cost of your tuition fees.

B. ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

'Old system' or 'current system' student?

The type of help you can get, and the way the amount you can get is worked out, depends on whether you are an old system or a current system student.

- **Current system** students are those who started their course in September 2006 or later.

Note: Current system students starting their courses from September 2008 are known as '2008 cohort' students. Current system students who started their courses from September 2009 onwards are known as '2009 cohort' students. In either case, if you have previously studied on a higher education course before 2008 then you may be treated as a 'current system' student who is not a 2008 or 2009 cohort student.

- **Old system** students are those who:
 - Are continuing on a course that they started before 1st September 2006, **or**
 - are treated as gap-year students and started their course in 2006/2007; **or**

- transferred on to their current course from a course that they began before 1st September 2006 or, if the student is treated as a gap year student, that they began before 1st September 2007; **or**

- started an 'end-on' degree or honours degree course (other than a first degree course for the initial training of teachers) after completing a Foundation Degree, Higher National Certificate (HNC), Higher National Diploma (HND) or Diploma of Higher Education course which they began before 1st September 2006 or, if the student is treated as a gap-year student, before 1st September 2007.

Each heading in this section shows whether it is applicable to current system students, old system students, or all students. For your information, the table below gives details of what types of help are available to old system students, current system students, and to all students. Further information is contained in the booklet 'A guide to financial support for higher education students in 2010/2011'.

Type of help available	For current system students?	For old system students?
Tuition Fee Grant	No	Yes
Tuition Fee Loan	Yes	No
Fee Contribution Loan	No	Yes
Maintenance Grant (or Special Support Grant)	Yes	No
Higher Education Grant	No	Yes
Maintenance Loan	Yes	Yes
Extra help if you have a disability	Yes	Yes
Extra help if you have children or adult dependants	Yes	Yes

NHS Bursaries

Holders of NHS bursaries that depend on your household income who meet the student finance eligibility requirements may apply to Student Finance England or your local authority for a reduced rate Maintenance Loan that does not depend on your household income using the standard application forms – PN1 for new students and PR1 for existing students. Holders of NHS bursaries that do not depend on household income are ineligible for the standard student finance package. You can get more information about NHS bursaries from the website on www.nhsbsa.nhs.uk/students or on telephone number **0845 358 6655**.

B. ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

1. Your income (applies to all students)

You may be expected to contribute depending on how much income you have and where it comes from. Student Finance England or your local authority will ask you to estimate your total income for the coming academic year. This income includes all money that you earn or receive that you pay income tax on, **except** for income from work done during any academic year of your course (including holiday, evening or weekend working but not including any sums paid in respect of periods for which you have leave of absence or are relieved of your normal duties for the purpose of attending your course). It will also include certain social security benefits. **Student Finance England or your local authority will then ignore the following:**

- Pension payments that qualify for certain specified tax relief.
- £1,130 for any child who is totally or mainly financially dependent on you or your partner.

2. Your household income - parents (applies to all dependent students)

Student Finance England or your local authority will assess your parents' income, including the income of a relevant partner of your parent unless:

- you are an independent student (see page 22); or
- you choose not to provide details of your parents' income because you only want support that is not assessed on your household income. If your parents do not give these details, you may get the full Tuition Fee Loan but only 75% of the Maintenance Loan or 72% if you are a 2009 cohort student. Student Finance England or your local authority will usually look at your parents' residual income for the financial year 2008-09. But if your parents' residual income has fallen a lot, they can ask Student Finance England or the local authority to look at their likely income for the **current** financial year.

Your parents' income will be added to yours to arrive at the total household income. Using your household income, Student Finance England or your local authority will work out what support you are 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 are a dependent student (refer to page 22 to see whether you are a dependent or an independent student), the income of your parents will be assessed. If your parents are separated or divorced, Student Finance England or your local authority will take the income of whichever parent they consider to be appropriate in the circumstances. They will ignore the income of the other parent. A parent's 'partner' means one of the following:

- A spouse (husband or wife);
- 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 and you should check with Student Finance England or your local authority.

B. ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

‘OLD SYSTEM’ STUDENTS

3. Assessing the household contribution (applies to ‘old system’ dependent students only).

If you are an ‘old system’ student who is a dependent student, your household contribution is assessed in the following way.

Student Finance England or your local authority works out your parents’ (generally including a partner of your parent) residual income. It does this by taking their gross income (before tax and National Insurance) and taking off allowances for the following:

- Pension payments that qualify for certain specified tax relief.
- £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 Student Finance England or your local authority has taken away the right amounts and worked out your parents’ residual income, they add this to your income and assess a household contribution as follows:

- No contribution if the total income is less than £23,660.
- £45 if the total income is £23,660.
- £45 plus £1 for every £9.27 by which the total income exceeds £23,660, if the total income is more than £23,660.

For example, if the total income is £25,000, Student Finance England or your local authority would assess a contribution of £45 plus £144, giving a total contribution of £189.

The first line of the table below shows the income level at which the household (normally your parents) will be assessed to pay the £1,310 tuition fee contribution in full. You will, however, be able to take out a loan to cover the cost of this contribution. At this income level, you would be entitled to the full amount of available Maintenance Loan.

The table then shows the income level at which the household might be expected to contribute towards the 25% portion of the Maintenance Loan that depends on household income. This amount will depend on which loan rate applies (in other words, studying in London rate, studying elsewhere rate or living at home rate). You would then be entitled to the 75% of the Maintenance Loan that is not based on your household income.

For example, for a student receiving a full-year Maintenance Loan at the London rate, the household would contribute £2,946 on an income of £50,785. For students at publicly-funded institutions, this contribution would be made up of £1,310 (full tuition fee contribution) and £1,661 (25% of the maximum London rate Maintenance Loan of £6,643).

Household contribution – ‘old system’ students

	Full year		Final year	
Household contribution towards	Household residual income	Household contribution income	Household residual income	Household contribution income
Tuition fees only	£35,387	£1,310	£35,387	£1,310
London rate*	£50,785	£2,971	£49,403	£2,822
Elsewhere rate*	£45,380	£2,496	£45,565	£2,408
Parental-home rate*	£43,897	£2,228	£43,081	£2,140

* fees plus 25% income-assessed Maintenance Loan

B. ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

CURRENT SYSTEM STUDENTS WHO ARE NOT '2008 or 2009 COHORT' STUDENTS

(If you started your course in 2008, please refer to paragraphs 9 - 13. If you are starting your course in 2009 please refer to paragraph 14.)

4. Assessing the household contribution (applies only to 'current system dependent students who are not 2008 or 2009 cohort students')

If you are a 'current system' student who is a dependent student, and you started your course in 2006 or 2007, your household contribution is assessed in the following way: Student Finance England or your local authority works out your parents' (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:

- Pension scheme payments that qualify for certain specified tax relief.
- £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 Student Finance England or your local authority has taken away 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 £39,796
- £1 for every £9.27 of the total income over £39,796, if the total income exceeds £39,796.

For example, if the household income is £45,000, Student Finance England or your local authority would assess a contribution of £561.

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 are on a one-year postgraduate ITT course (for example, a PGCE course), that year will not be treated as a final year. It then shows the household income levels at which you would only be entitled to the 75% of Maintenance Loan that is not based on your household income.

Household contribution – current system students who are not 2008 or 2009 cohort				
	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	£55,194 or above	£1,661	£53,813	£1,512
75% Maintenance Loan - student living away from home and studying outside London	£50,791	£1,186	£49,975	£1,098
75% Maintenance Loan - student living at home	£48,306	£918	£47,491	£830

B. ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

5. Assessing Maintenance Grant entitlement (applies to 'current system students who are not 2008 or 2009 cohort students' and who are on courses other than Initial Teacher Training courses not leading to first degrees) If you started your course in 2008, please refer to paragraphs 9-13. If you started your course in 2009, or are starting in 2010, please refer to paragraphs 14-18.

You may be entitled to receive a non-repayable Maintenance Grant of up to £2,906 a year. If your household income is £18,360 or less, you may be entitled to the full Maintenance Grant of £2,906.

If your household income exceeds £18,360 but does not exceed £27,819, the amount of grant you can receive will decrease by £1 for every £5.86 of household income above £18,360. If your household income exceeds £27,819 but does not exceed £39,333, the amount of grant you can receive is £1,292 reduced by £1 for every £9.27 of income above £27,819. If your household income is £39,333, you may be able to receive the minimum Maintenance Grant of £50. If the household income is more than £39,333, you will not be able to receive any Maintenance Grant (see table below).

6. Maintenance Grant entitlement for Initial Teacher Training (ITT) course students (applies to 'current system students who are not 2008 or 2009 cohort' students only)

If you are on an ITT course you may be eligible for a Maintenance Grant of up to £2,906. If you are continuing on an ITT course (for example, a PGCE

course but not a course for a first degree) in 2010 and your periods of full-time attendance are in aggregate 10 or more weeks in the academic year, you may receive a £1,292 Maintenance Grant regardless of your income. Depending on your household income, you may be able to receive up to £2,906 in total.

If you are continuing on an ITT course (other than a course for a first degree) in 2010 and your periods of full-time attendance are in aggregate between six and 10 weeks, you may receive a £646 Maintenance Grant regardless of your income. Depending on your household income, you may be able to receive up to £1,453 in total.

7. Maintenance Loan entitlement for people who receive a Maintenance Grant (applies to 'current system students who are not 2008 or 2009 cohort' only)

If you apply for a Maintenance Grant, you can also apply for a Maintenance Loan (the rate of which will vary according to where you are living or studying). However, if you are eligible for a Maintenance Loan, the maximum amount may be reduced by £1 for every £1 of Maintenance Grant you receive. It will not be reduced by more than £1,292 even where you get more than £1,292 of Maintenance Grant.

So, if you receive the full Maintenance Grant of £2,906 and you qualify for a Maintenance Loan, your Maintenance Loan entitlement will be reduced by £1,292.

Maintenance Grant and Maintenance Loan entitlement				
Household income	Maintenance Grant	Maintenance Loan - living away from home and studying outside London (max £4,745)	Maintenance Loan - living away from home and studying in London (max £6,643)	Maintenance Loan - living at their parents' home (max £3,673)
£18,360	£2,906	£3,453	£5,351	£2,381
£25,000	£1,773	£3,453	£5,351	£2,381
£30,000	£1,057	£3,688	£5,586	£2,616
£35,000	£518	£4,227	£6,125	£3,155
£39,333	£50	£4,695	£6,593	£3,623
£39,796	£0	£4,745	£6,643	£3,673

B. ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

8. Special Support Grant (applies to 'current system students who are not 2008 or 2009 cohort students' only).

If your household income does not exceed £39,333 and you fall within certain prescribed categories – these include students who are eligible for income support or housing benefit - you may be entitled to receive a Special Support Grant. The amount of grant payable is assessed in the same way as the Maintenance Grant (see above). Students who are eligible for the Special Support Grant will not be eligible for the Maintenance Grant.

If you apply for the Special Support Grant, you can also apply for a Maintenance Loan (which will vary according to where you are living or studying). However, if you qualify for a Maintenance Loan, the maximum amount of loan you can receive will not decrease if you are assessed to receive a Special Support Grant.

Different rules apply if you have a brother, sister or parent who is also receiving student support. Student Finance England or your local authority will work out your household's contribution before they share it between you and the other students in your family. In normal circumstances, it will 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. Student Finance England or your local authority will be able to give you more information.

If your circumstances change during your course, (for example, if one of your parents loses their job), Student Finance England or your local authority will assess the household contribution again.

B. ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

CURRENT SYSTEM STUDENTS WHO ARE '2008 COHORT' STUDENTS

9. Assessing the household contribution (applies to 'current system 2008 cohort' dependent students only)

If you are a 'current system 2008 cohort' student (i.e. you started your course in 2008 and do not have previous HE level study) who is a dependent student, your household contribution is assessed in the following way: Student Finance England or your local authority works out your parents' (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:

- Pension scheme payments that qualify for certain specified tax relief.
- £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.

Contribution towards Maintenance Grant and Maintenance Loan

Once Student Finance England or your local authority has taken away 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 £61,062
- £1 for every £9.27 of the total income over £61,062, if the total income exceeds £61,062.

For example, if the household income is £63,000, Student Finance England or your local authority would assess a contribution of £209.

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 are on a one-year postgraduate ITT course (for example, a PGCE course), that year will not be treated as a final year. It then shows the household income levels at which you would only be entitled to the 75% of Maintenance Loan that is not based on your household income.

Household contribution – current system 2008 cohort students				
	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 £61,062	Nil	up to £61,062	Nil
75% Maintenance Loan – student living away from home and studying in London	£76,460	£1,661	£75,080	£1,512
75% Maintenance Loan – student living away from home and studying outside London	£72,057	£1,186	£71,241	£1,098
75% Maintenance Loan – student living at home	£69,572	£918	£68,757	£830

B. ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

10. Assessing Maintenance Grant entitlement

(applies to 'current system 2008 cohort' students who are on courses other than Initial Teacher Training Courses not leading to first degrees)

You may be entitled to receive a non-repayable Maintenance Grant of up to £2,906 a year.

If your household income is £25,000 or less, you may be entitled to the full Maintenance Grant of £2,906. If your household income exceeds £25,000 but does not exceed £34,459, the amount of grant you can receive will decrease by £1 for every £5.86 of household income above £25,000. If your household income exceeds £34,459 but does not exceed £60,032, the amount of grant you can receive is £1,292 reduced by £1 for every £20.59 of income above £34,459.

If your household income is £60,032, you may be able to receive the minimum Maintenance Grant of £50. If the household income is more than £60,032, you will not be able to receive any Maintenance Grant (see table on page 17).

11. Maintenance Grant entitlement for Initial

Teacher Training (ITT) course students (applies to 'current system 2008 cohort' students only)

If you are on an ITT course you may be eligible for a Maintenance Grant of up to £2,906, regardless of your income.

If you started an ITT course (for example, a PGCE course but not a course for a first degree) in 2008, and your periods of full-time attendance are in aggregate 10 or more weeks in the academic year, you may receive a £1,292 Maintenance Grant. Depending on your household income, you may be able to receive up to £2,906 in total. If you started an ITT course (other than a course for a first degree) in 2008 and your periods of full time attendance are in aggregate between 6 and 10 weeks, you may receive a £646 Maintenance Grant. Depending on your household income, you may be able to receive up to £1,453 in total.

B. ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

12. Maintenance Loan entitlement for people who receive a Maintenance Grant (applies to 'current system 2008 cohort' students only)

If you apply for a Maintenance Grant, you can also apply for a Maintenance Loan (the rate of which will vary according to where you are living or studying). However, if you are eligible for a Maintenance Loan, the maximum amount may be reduced by £1 for every £1 of Maintenance Grant you receive.

It will not be reduced by more than £1,292 even where you get more than £1,292 of Maintenance Grant. So, if you receive the full Maintenance Grant of £2,906 and you qualify for a Maintenance Loan, your Maintenance Loan entitlement will be reduced by £1,292.

Maintenance Grant and Maintenance Loan entitlement				
Household income	Maintenance Grant	Maintenance Loan living away from home and studying outside London (max £4,745)	Maintenance Loan living away from home and studying in London (max £6,643)	Maintenance Loan living in parents' home (max £3,673)
£25,000	£2,906	£3,453	£5,351	£2,381
£30,000	£2,053	£3,453	£5,351	£2,381
£40,000	£1,023	£3,722	£5,620	£2,650
£50,000	£538	£4,207	£6,105	£3,135
£61,062	£0	£4,745	£6,643	£3,673

13. Special Support Grant (applies to 'Current system 2008 cohort' students only)

If your household income does not exceed £60,032 and you fall within certain prescribed categories - these include students who are eligible for income support or housing benefit - you may be entitled to receive a Special Support Grant. The amount of grant payable is assessed in the same way as the Maintenance Grant (see above). Students who are eligible for the Special Support Grant will not be eligible for the Maintenance Grant.

If you apply for the Special Support Grant, you can also apply for a Maintenance Loan (which will vary according to where you are living or studying). However, if you qualify for a Maintenance Loan, the maximum amount of loan you can receive will not decrease if you are assessed to receive a Special Support Grant.

PLEASE NOTE: The income thresholds shown in section 9 above are used only to calculate your assessed household contribution towards your Maintenance Grant and Maintenance Loan. If you are applying for, and are considered to be eligible for, other elements of the student support package that depend on your household income (i.e. Long Courses Loan, grants for dependants, Travel Grant), your assessed household contribution towards these elements will be calculated using the income thresholds shown in section 4.

B. ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

Different rules apply if you have a brother, sister or parent who is also receiving student support. Student Finance England or your local authority will work out your household's contribution before they share it between you and the other students in your family. In normal circumstances, it will 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. Student Finance England or your local authority will be able to give you more information.

If your circumstances change during your course, (for example, if one of your parents loses their job), Student Finance England or your local authority will assess the household contribution again.

CURRENT SYSTEM STUDENTS WHO ARE '2009 COHORT' STUDENTS

14. Assessing the household contribution (applies to 'current system 2009 cohort' dependent students only)

If you are a 'current system 2009 cohort' student (i.e. you started your course in 2009 or are starting in 2010 and you do not have previous HE level study) who is a dependent student, your household contribution is assessed in the following way. Student Finance England or your local authority works 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:

- Pension scheme payments that qualify for certain specified tax relief.
- £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

B. ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

Contribution towards Maintenance Grant and Maintenance Loan

Once Student Finance England or your local authority has taken away 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 £50,778
- £1 for every £5 of the total income over £50,778, until 72% of the full maintenance loan remains

For example, if the household income is £52,000, Student Finance England or your local authority

would assess a contribution of £244. 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 are on a one-year postgraduate ITT course (for example, a PGCE course), that year will not be treated as a final year.

It then shows the household income levels at which you would only be entitled to the 72% of Maintenance Loan that does not depend on your household income.

Household contribution – current system 2009 cohort students				
	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 £50,778	Nil	up to £50,778	Nil
72% Maintenance Loan – student living away from home and studying in London	£60,478	£1,940	£59,608	£1,766
72% Maintenance Loan – student living away from home and studying outside London	£57,708	£1,386	£57,193	£1,283
72% Maintenance Loan – student living at home	£56,153	£1,075	£55,653	£975

B. ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

15. Assessing Maintenance Grant entitlement (applies to '**current system 2009 cohort**' students excluding those who started a course of Initial Teacher Training Courses before September 2010)

You may be entitled to receive a non-repayable Maintenance Grant of up to £2,906 a year. If your household income is £25,000 or less, you may be entitled to the full Maintenance Grant of £2,906.

If your household income exceeds £25,000 but does not exceed £34,000, the amount of grant you can receive will decrease by £1 for every £5 of household income above £25,000. If your household income exceeds £34,000 but does not exceed £50,020, the amount of grant you can receive is further reduced by £1 for every £15.17 of income above £34,000. If your household income is £50,020, you may be able to receive the minimum Maintenance Grant of £50. If the household income is more than £50,020, you will not be able to receive any Maintenance Grant (see table on page 21).

16. Maintenance Grant entitlement for those who started a course of Initial Teacher Training (ITT) in 2009/10 and are continuing on their course in 2010/11 (applies to '**current system 2009 cohort**' students only)

If you are on an ITT course you may be eligible for a Maintenance Grant of up to £2,906. If you started an ITT course (for example, a PGCE course but not a course for a first degree) in 2009, and your periods of full-time attendance are in aggregate 10 or more weeks in the academic year, you will receive a £1,106 Maintenance Grant irrespective of your income. Depending on your household income, you may be able to receive up to £2,906 in total. If you started an ITT course (other than a course for a first degree) in 2009, and your periods of full-time attendance are in aggregate between 6 and 10 weeks, you will receive a £553 Maintenance Grant regardless of your income. Depending on your household income, you may be able to receive up to £1,453 in total.

B. ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

17. Maintenance Loan entitlement for people who receive a Maintenance Grant (applies to 'current system 2009 cohort' students only)

If you apply for a Maintenance Grant, you can also apply for a Maintenance Loan (the rate of which will vary according to where you are living or studying). However, if you are 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 £2,906 and you qualify for a Maintenance Loan, your Maintenance Loan entitlement will be reduced by £1,453.

Maintenance Grant and Maintenance Loan entitlement				
Household income	Maintenance Grant	Maintenance Loan living away from home and studying outside London (max £4,950)	Maintenance Loan living away from home and studying in London (max £6,928)	Maintenance Loan living in parents' home (max £3,838)
£25,000	£2,906	£3,497	£5,475	£2,385
£30,000	£1,906	£3,997	£5,975	£2,885
£40,000	£711	£4,595	£6,573	£3,483
£50,020	£50	£4,925	£6,903	£3,813
£50,778	£0	£4,950	£6,928	£3,838

18. Special Support Grant (applies to 'current system 2009 cohort' students only)

If your household income does not exceed £50,020 and you fall within certain prescribed categories - these include students who are eligible for income support or housing benefit - you may be entitled to receive a Special Support Grant. The amount of grant payable is assessed in the same way as the Maintenance Grant (see above). Students who are eligible for the Special Support Grant will not be eligible for the Maintenance Grant.

If you apply for the Special Support Grant, you can also apply for a Maintenance Loan (which will vary according to where you are living or studying). However, if you qualify for a Maintenance Loan, the maximum amount of loan you can receive will not decrease if you are assessed to receive a Special Support Grant.

PLEASE NOTE: The income thresholds shown in section 17 are used only to calculate your assessed household contribution towards your Maintenance Grant and Maintenance Loan. If you are applying for, and are considered to be eligible for, other elements of the student support package that depend on your household income (i.e. Long Courses Loan, grants for dependants, Travel Grant), your assessed household contribution towards these elements will be calculated as shown in section 4.

B. ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

Different rules apply if you have a brother, sister or parent who is also receiving student support. Student Finance England or your local authority will work out your household's contribution before they share it between you and the other students in your family. In normal circumstances, it will 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. Student Finance England or your local authority will be able to give you more information.

If your circumstances change during your course, (for example, if one of your parents loses their job), Student Finance England or your local authority will assess the household contribution again.

19. Independent students (applies to all students)

If you are an independent student, Student Finance England or your local authority will not take your parents' income into account when working out the household income and contribution.

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

- You have care of a person under the age of 18 on the first day of the academic year for which you are applying for support.
- You are 25 or over on the first day of the academic year for which you are applying for support.
- You have been married or formed a civil partnership before the start of the academic year for which you are applying for support, even if that marriage or civil partnership is not still subsisting. Student Finance England or your local authority will need to see your marriage certificate or civil partnership schedule. (See Note 1 on page 3 for the dates on which academic years can start.)
- You have no living parents.
- You have supported yourself for at least three years before the start of the academic year of your course. This includes any time when you:
 - Were in paid full-time employment;
 - Received Income Support or Jobseeker's Allowance or other state benefit paid to a

person who is available for employment but is unemployed, or registered for unemployment;

- Received any pension, allowance or other benefit by reason of a disability to which you are subject or by any reason of confinement, sickness or illness; or
- Received training under any scheme for the unemployed or other funding by any state authority or agency.
- Your parents cannot be traced or it is not practical or possible to contact them.
- Your parents live outside of the EC and an income assessment would put them in jeopardy, or it is not reasonably practicable for them to send funds to the UK if a contribution were assessed (this may apply if you are a refugee).
- You have not communicated with your parents for one year before the beginning of the year in respect of which you are applying for support, or you can demonstrate that you are permanently estranged from your parents (see "Students who have no contact with their parents" on page 23) – Student Finance England or your local authority will review your situation each time it assesses your application for a new academic year).
- 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.

If you are claiming to be an independent student because you have supported yourself for three years or more, you must provide evidence to show how you have supported yourself. If you have been working or claiming benefits, you must provide written confirmation of this. Acceptable proof includes your P60s or letters from employers confirming the dates you worked there and your levels of earnings. For periods where you have claimed benefits, you should ask your local Jobcentre Plus office for a letter to confirm the dates you claimed benefit and the type of benefit received. If you do not provide birth or marriage certificates or evidence to prove you have supported yourself for three years, it will delay your application.

If you have care of a child and are claiming independent status, you should send your child's original birth certificate and provide other evidence that you are caring for the child (for example, evidence that you are receiving Child Benefit or Child Tax Credit).

B. ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

Students who have no contact with their parents

If you want to claim independent status because you are 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; or
- if you have visited your doctor because of problems relating to your broken relationship with your parents, a letter to confirm your circumstances.

To qualify for independent status because of this, you will need to prove that the lack of contact with your parents is permanent. You must provide evidence of this to Student Finance England or your local authority explaining the circumstances which led to this. Student Finance England or your local authority 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 will not be able to claim independent status just because you do not get on with your parents or because you do not live with them. You will also not be able to claim independent status simply because your parents do not want to give details of their income, or refuse to provide financial support to you.

20. Your household income - husband, wife or partner of either sex (applies to all students)

If you are an independent student who is married or is in a civil partnership, Student Finance England or your local authority will take into account the income of your husband, wife or civil partner. This will apply regardless of when you started your course.

If you started your course in or after the 2005/06 academic year and are 25 or over on the first day of the academic year for which you are applying for support, the income of your same sex partner may also be taken into account. If you started your course on or after 1 September 2000 and are 25 or over on the first day of the academic year for which you are applying for support, the income of your opposite sex partner may also be taken into account. These rules may not apply if you have transferred on to the current course or are on an end-on course. Student Finance England or your local authority will be able to tell you what a transfer or an end-on course is, and whether these rules apply to you.

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.

21 Single independent students (applies to 'old system' students only)

If you are an 'old system' single independent student, you will be assessed for a contribution as follows:

- No contribution if the total income is less than £11,020.
- £45 if the total income is £11,020.
- £45 plus £1 for every £9.27 by which the total income exceeds £11,020.

C. How you will receive any payments due to you

Summary

This section tells you how you will be told how much financial help you will receive, and how you will be paid any support.

1. Notice of entitlement

Student Finance England will write to you telling you how much support you can get and the contribution (if any) you and your family are expected to make towards your living costs (and towards your tuition fees if you are an 'old system' student).

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 will usually receive any amounts due in three instalments, normally one at the start of each term.

2. Payment of your loans

Take the letter detailing your student finance along with you when you register at your university or college, usually done in the first week of your course. Once you have registered, your university or college will inform Student Finance England that you are attending and the first instalment of your Maintenance Loan and any grants will be released.

There are several things that as a student you can do to make sure that you receive your payment promptly.

- 1) Open a bank or building society account and give Student Finance England your account details before the start of term.
- 2) At enrolment, make sure you take any documents that your college needs, in particular the financial notice issued by Student Finance England.
- 3) Make sure that you always refer to yourself in the same way on all of the documents you are 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 support application.

It is best to give your full name as it appears on your birth certificate or passport in all dealings with UCAS, Student Finance England, your local authority or your university or college.

For a few students, the first instalment will be made by cheque, which you can collect from your college at the start of term. The payment method will be shown on the letter Student Finance England send you.

For all students, Student Finance England will pay further loan instalments straight into your bank or building society account. If you have taken out a loan to cover all or part of your tuition fees, this will be paid direct to your university or college.

Notes

Notes



studentfinance england

You can get a copy of this guide, including braille, large print and audio versions, by calling the freephone Student Finance publications line on 0800 731 9133, quoting reference S/HYAP/V10.

There is a free textphone service available on 0800 328 8988.

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