



A guide to **financial support** for higher education students in 2007/2008

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1 Introduction

This booklet sets out the financial help the Government has put in place for 2007/2008 for students whose homes are in England (whether they are studying in England, Wales, Scotland or Northern Ireland). It applies to the 2007/2008 academic year only.

This booklet is for guidance only and does not cover all circumstances. Students should speak to their local authority (LA) student finance office (or in some cases the SLC - see 'Where to apply' below) or their university for more information.

In this guide, your 'college' means the institution where you are taking, or thinking of taking, a course of higher education. This can be a college, a university, or a lead school if you are following a course of School-Centred Initial Teacher Training (SCITT).

Where to apply

UK nationals

There are different arrangements depending on where you normally live.

If you normally live in England, the local authority (LA) whose area you normally live in will usually consider your application, even if you study outside that area.

But, if you live in any of the LAs listed below, you will need to contact the SLC's Customer Support Office on 0845 6077577 to make your initial

application for support. Your LA will not be involved in the application process for this year and you will need to contact the SLC if you have any questions.

- London Borough of Brent
- Darlington Borough Council
- London Borough of Hackney
- Hartlepool Borough Council
- North Yorkshire County Council
- Redcar and Cleveland Borough Council
- South Tyneside Council
- Southend-on-Sea Borough Council
- London Borough of Southwark
- Stockton-on-Tees Borough Council
- York City Council

Your entitlement to support will not be affected by this change.

If you normally live in Wales, you should contact the local authority (LA) for the area you normally live in about student support arrangements.

You can find the contact details for LAs, along with other information about student financial support services, on the Student Finance Wales website.

- www.studentfinancewales.co.uk (in English)
- www.cyllidmyfyrwycymru.co.uk (in Welsh)

Or, you can call the bilingual Student Finance Wales helpline on 0845 602 8845.

1 Introduction

If you normally live in Scotland, you should contact the Student Awards Agency for Scotland (SAAS) for information about arrangements in Scotland. Their address is:

The Student Awards Agency for Scotland (SAAS)
Gyleview House
3 Redheughs Rigg
South Gyle
Edinburgh EH12 9HH.
Phone: 0845 111 1711
E-mail: saas.geu@scotland.gsi.gov.uk
Website: www.saas.gov.uk

If you normally live in Northern Ireland, you should contact the Education and Library Board (ELB) in whose area you normally live.

You can find the contact details for the ELBs at www.studentfinancenir.co.uk

Other EU nationals

If you are an EU national (that is, a national of a member state of the European Union) or the child of an EU national, you can get information about the financial support arrangements while you are studying at college in England, Wales and Northern Ireland from the EU Customer Services Team. Their address is:

The EU Customer Services Team
Room 38
Mowden Hall
Staindrop Road
Darlington
County Durham DL3 9BG.
Phone: 0141 243 3570 (10am to 4pm)
Website: www.studentfinancedirect.co.uk/EU
E-mail: EU_Team@slc.co.uk

Students who want to study abroad (UK and other EU nationals)

If you are planning to study abroad as part of your course, you may be able to get help through the Erasmus exchange programme if the country in which you want to study is part of the Socrates-Erasmus scheme.

You should contact the European Office in your university or college for more information.

The scheme in the UK is currently administered by the UK Socrates-Erasmus Council (UKSEC). Please note that they cannot answer other questions about student finance. Their address is:

UK Socrates-Erasmus Council
Rothford
Giles Lane
Canterbury
Kent CT2 7LR.
Phone: 01227 762712
E-mail: info@erasmus.ac.uk
Website: www.erasmus.ac.uk

The administration of the Erasmus scheme is expected to transfer to the British Council during 2007.

Changes to student finance from 2007

The Government plans to introduce the following changes to the student finance system from September 2007.

- **Increase in loan and grant amounts for full-time students.** For full-time students, loans and grants for tuition fees, and loans and grants for living and other costs, have been increased in line with inflation.
- **Increase in loan and grant amounts for part-time students.** For part-time students, the amount of fee grant available has been increased. For example, those studying the equivalent of 75% or more of a full-time course may get up to £1,150 a year, as well as a course grant of £250.
- **Eligibility for overseas rate of loan for living costs.** New and existing students who are studying abroad as part of their UK course for at least 50% of an academic quarter (normally equivalent to a term) will be entitled to the overseas rate of loan for living costs for that period. The requirement to study overseas for at least eight weeks in a row during the academic year has been removed.
- **Eligibility for Travel Grant.** New and existing students who are studying abroad as part of their UK course for at least 50% of the time in an academic quarter (normally equivalent to a term) will be eligible for the Travel Grant for that period. The requirement to study overseas for at least eight weeks in the academic year has been removed.
- **Eligibility for Childcare Grant.** The categories of childcare that qualify for the higher-education Childcare Grant will be extended to include:
 - other forms of childcare used by English students studying in England or Wales that qualify for the childcare element of Working Tax Credit; and
 - for the first time, childcare used by English students studying in Scotland or Northern Ireland that qualifies for the the childcare element of Working Tax Credit.
- **National Insurance numbers and paying Student Loans.** From 2007, all instalments for Student Loans for Tuition Fees and for Student Loans for Maintenance may be withheld if a National Insurance (NI) number is not provided. People who do not have National Insurance numbers may be asked to contact either HM Revenue & Customs or the Department for Work and Pensions to get one, and the SLC will not pay out loan instalments unless the student provides evidence that they are actively seeking a NI number.
- **College Fee Loans for specific second degrees at Oxford and Cambridge.** Students with a UK honours degree from a publicly funded institution who are studying a second undergraduate degree at either Oxford or Cambridge University (starting after 1 September 2006) may apply for a new College Fee Loan (CFL) to help with the extra college fee which the Oxford or Cambridge college may charge.
- **Confirmation of identity documentation.** From 2007, you may be asked to send your original UK passport to your local authority as evidence of your identity. If you do not have a passport, you may send an original birth certificate as identification, accompanied by a declaration to confirm your identity signed by a person of good standing in the community, such as a teacher or other professional person. In some local authority areas, you may be able to take your UK passport into their offices in person - please contact your local authority for more details.

2 When and how to apply for financial help for full-time courses

Summary

This section gives details on the steps you need to take to apply for help, when you should make your application, and what happens when you've made it.

New students

The table below sets out what you need to do as a new student to apply for financial support for a full-time course or a part-time initial teacher-training course. Your application will generally take six to eight weeks to process.

Please check the introduction section to see whether you need to apply to your local authority (LA) or to the SLC.

If you plan to study part-time, please see section 3 of this guide.

Step 1	<p>You should start thinking about applying for financial help as soon as you have applied for a place on a course.</p> <p>If you want to check what help you might be entitled to, visit the calculator on-line at www.direct.gov.uk/studentfinance</p> <p>Do not wait until you have a confirmed place on a course before applying - simply quote the course that you think you are most likely to attend. If your course changes after you apply, tell your LA (or the SLC if you have made your application there) straight away.</p>				
Step 2	<p>You can apply on-line at www.direct.gov.uk/studentfinance from March 2007. The website will have information about what date the on-line service will be available. You can also get a paper application form by contacting your LA (or the SLC). Paper application forms will also be available from March 2007.</p>				
Step 3	<p>Fill in your application form.</p> <p>You can get further information about student loans in the guide 'Student loans - A guide to terms and conditions' which you can download from www.direct.gov.uk/studentfinance. You can also get a copy from your LA (or from the SLC) or by calling 0800 731 9133.</p>				
Step 4	<p>Return your application form. Make sure you send all the information you are asked for when you return your application.</p> <p>If you decide to take out a student loan, make sure you provide your National Insurance number. If you do not provide your National Insurance number, or you provide an incorrect one, your loan instalments may not be paid.</p> <p>To guarantee you get a payment at the start of the first term of your course, make sure you and your family fill in and return your application form by the relevant deadline. The deadlines are as follows.</p> <table><tr><td>For new students who choose not to provide financial information on their form.</td><td>27 April 2007</td></tr><tr><td>Other new students</td><td>29 June 2007</td></tr></table> <p>If you miss the deadline, there is no guarantee that you will receive a payment at the start of term.</p>	For new students who choose not to provide financial information on their form.	27 April 2007	Other new students	29 June 2007
For new students who choose not to provide financial information on their form.	27 April 2007				
Other new students	29 June 2007				

2 When and how to apply for financial help for full-time courses

Existing students

The table below sets out what you need to do as an existing student to make your application for financial support for a full-time course or a part-time initial teacher-training course. Your application will generally take six to eight weeks to process.

Step 1	<p>If you started your course before September 2007 and you have already applied for financial support, you will automatically be contacted with details about how to apply, so you do not need to contact your LA or the SLC. You can also apply on-line at www.studentfinancedirect.co.uk. The website will have information about when the on-line service will be available.</p> <p>If you are an existing student and you have not applied for student finance before, you should use the instructions for new students.</p>				
Step 2	<p>Fill in your application.</p> <p>You can get further information about student loans in the guide 'Student loans - A guide to terms and conditions' which you can download from www.direct.gov.uk/studentfinance. You can also get a copy from your LA (or from the SLC) or by calling 0800 731 9133.</p>				
Step 3	<p>Return your application form. Make sure you send all the information you are asked for when you return your application.</p> <p>If you decide to take out a student loan, make sure you provide your National Insurance number. If you do not provide your National Insurance number, or you provide an incorrect one, your loan instalments may not be paid.</p> <p>To guarantee you get a payment at the start of the first term of your course, make sure you and your family fill in and return your application form by the relevant deadline. The deadlines are as follows.</p> <table><tr><td>For current students who choose not to provide financial information on their form.</td><td>27 April 2007</td></tr><tr><td>Other current students</td><td>25 May 2007</td></tr></table> <p>If you miss your deadline, there is no guarantee that you will receive a payment at the start of term.</p>	For current students who choose not to provide financial information on their form.	27 April 2007	Other current students	25 May 2007
For current students who choose not to provide financial information on their form.	27 April 2007				
Other current students	25 May 2007				

2 When and how to apply for financial help for full-time courses

Late applications

If you decide that you want to apply for financial help after your course starts, you must apply no later than nine months after the first day of the academic year of your course. For example, if your course starts in autumn 2007, you have until 31 May 2008 to apply. However, in certain circumstances this limit can be extended - contact your LA for advice.

What happens next

In summary, the following happens once you have sent in your application along with any evidence.

- Your local authority (or the SLC) will check your application and the evidence you have provided to make sure that you are eligible to receive financial help. If you are eligible, we will work out how much financial help you may be entitled to.
- Once this has been completed (and if your application is in order), they will send it to Student Finance Direct (a service managed by the Student Loans Company in partnership with local authorities and the Department for Education and Skills) to be processed.
- Student Finance Direct will send you notice of the support you are entitled to. If you have provided all the information you need to, this will normally be six to eight weeks after you sent in your application.
- Your money will be paid direct into your bank account after you register on your course at the start of term. But remember that your money will not be in your bank account until three working days after your university or college have confirmed that you are attending your course.
- 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.

If you want more information about eligibility for financial help and the assessment process, you can get a leaflet called 'Student finance - how you are assessed and paid' which explains this in more detail. You can download a copy from www.direct.gov.uk/studentfinance, and you can also get a copy from your LA (or from the SLC) or by calling 0800 731 9133.

How to check the progress of your application on-line

The Student Finance Direct 'customer portal' allows all students in England and Wales to access their details on-line. They can update their customer details, view letters that have been sent to them and view the details of scheduled payments. You can find the customer portal at www.studentfinancedirect.co.uk

3 Financial help for full-time students

Summary

This section gives details of the main types of financial help available to new full-time students and to existing full-time students.

Important information for all students

The package of student support you can apply for will depend on whether you are starting a new course in September 2007 or whether you are continuing your course. If you are not sure what package of support you are entitled to, you should contact your local authority (or the SLC) for advice.

New students

New students who are starting their course on or after 1 September 2007 will be entitled to the package of support listed below.

Existing students

Existing students who started their course before 1 September 2007 will be entitled to the package of support they were receiving in the previous academic year. These are summarised on page 19 (new and old packages of support).

New students

What help is available?

While you are at college you will have two main costs.

- Your fees
- Your living costs

There is help available towards both. The main types of help available to new students starting their course from September 2007 are shown in the table below. If you are not sure what package of support you are entitled to, you should contact your local authority or the SLC for advice.

Type of help available	Where can I find more information?
Student Loan for Tuition Fees	See page 11.
Maintenance Grant (or Special Support Grant)	See pages 12 to 13.
Student Loans for Maintenance	See page 14.
Bursaries	See page 13.
Extra help if you have a disability	See page 16.
Extra help if you have children or adult dependants	See page 15.
College fee loan for graduate entrants to specified undergraduate courses at Oxford or Cambridge	See page 18.

Please note that if you think that you may receive an NHS bursary while you are studying (see pages 25 and 26), you should contact your local authority as this may affect the support you can receive.

3 Financial help for full-time students

Tuition fees

From September 2007, universities and colleges of higher education in England can charge up to £3,070 a year for their full-time courses. The amount charged may vary between courses, as well as between universities - check the UCAS website (www.ucas.ac.uk) or the university's prospectus. We expect that the amount will increase each year in line with inflation.

Different fee arrangements apply to universities in Scotland, Wales and Northern Ireland. The table below shows the amount of tuition fees which will be paid each year in the four parts of the UK.

Students who live in England and choose to study in:	Year 1 2007/2008	Year 2 2008/2009 (to be confirmed)	Year 3 2009/2010 (to be confirmed)
England	£3,070	£3,070	£3,070
Wales	£3,000	£3,000	£3,000
Scotland	£1,700	£1,700	£1,700
Medicine courses in Scotland	£2,700	£2,700	£2,700
Northern Ireland	£3,070	£3,070	£3,070

The figures for years 2,3,and 4 depend on yearly increases in line with inflation and will be finalised nearer the time.

Help towards tuition fees - Student Loans for Tuition Fees

No eligible student has to pay fees before they start university or while they are studying.

Instead, students are able to apply for the new Student Loan for Fees to cover these costs. The Student Loans Company (SLC) pays the fees direct to the college on students' behalf. Students will repay these loans once they have left university and are earning over £15,000. Interest on the loan is linked to inflation, so what you repay will be worth what you borrowed.

Who's eligible?	Eligible students in higher education who start their course in 2007 (and existing students who were eligible for a student loan for tuition fees in 2006).
How much?	The fee you are charged, but no more than £3,070 in an academic year.
How is it paid?	Paid direct to your university or college
Is it repayable?	Yes. But you only start repaying it when you have left your course and are earning over £15,000. And then you repay it at 9% of your earnings above £15,000. So, someone earning £18,000 - the average starting salary for a graduate - would be paying back £5.19 a week.

3 Financial help for full-time students

Maintenance Grant

A Maintenance Grant is available. The maximum amount of support available is £2,765 a year, and how much you get will depend on your income and that of your household. The Maintenance Grant does not need to be paid back.

Who's eligible?	New higher education students starting their course in 2007 (and existing students who were eligible for a Maintenance Grant in 2006).								
How much?	<p>How much you get depends on your household income. Your LA (or the SLC if you live in an area testing new student finance arrangements) will work this out when you make your application for help. The table below is a guide to how much you could get.</p> <table><tr><th>Household income</th><th>How much? (See notes.)</th></tr><tr><td>£17,910 or less</td><td>Full £2,765 grant</td></tr><tr><td>Between £17,911 and £38,330</td><td>Partial grant</td></tr><tr><td>Over £38,330</td><td>No grant</td></tr></table>	Household income	How much? (See notes.)	£17,910 or less	Full £2,765 grant	Between £17,911 and £38,330	Partial grant	Over £38,330	No grant
Household income	How much? (See notes.)								
£17,910 or less	Full £2,765 grant								
Between £17,911 and £38,330	Partial grant								
Over £38,330	No grant								
How is it paid?	In three instalments, one at the start of each term, along with any Student Loan for Maintenance payments.								
Is it repayable?	No. You will not have to repay this help.								

Note 1: New Initial Teacher Training (ITT) students who are studying for 10 weeks or more (apart from those on courses leading to a first degree) will receive a minimum Maintenance Grant of £1,230, no matter what their household income. If they are studying for between six and 10 weeks, they will receive at least £615.

Note 2: Students in lower-income households will have part of their living costs met through a non-repayable Maintenance Grant. Their entitlement to repayable support through a Student Loan for Maintenance will be reduced to reflect this. In practice, this means that the amount of maintenance loan a student can receive will be reduced by £1 for every £1 of Maintenance Grant entitlement up to £1,230.

3 Financial help for full-time students

Special Support Grant

A Special Support Grant is available for new students (and existing students entitled to the new package of support) if, during the academic year, they are 'a prescribed person' under the Income Support or Housing Benefit regulations. This will generally be single parents, other student parents if they have a partner who is also a student, and students with qualifying disabilities. But there are others who may be eligible - ask your LA (or the SLC) for advice. Remember that you do not necessarily have to receive or even have applied for Income Support or Housing Benefit while you are studying to be eligible for the Special Support Grant. You just have to fall within one of the relevant categories of 'prescribed persons' as explained above.

The Special Support Grant covers extra course-related costs such as books, equipment, travel or childcare. The amount of support, the income assessment arrangements and the payment arrangements are the same as for the new Maintenance Grant (see the section above). The amount of Special Support Grant you receive will not affect the amount of Maintenance Loan you may be entitled to receive. Nor will your entitlement to Department for Work and Pensions benefits be affected if you receive a Special Support Grant.

Students eligible for the old package of support (see page 19) will not be entitled to receive the Special Support Grant.

If you are eligible to receive a Special Support Grant, you will not be eligible to receive a Maintenance Grant.

Bursaries

Bursaries are extra financial help for students from the university or college they go to. You do not have to repay any of this help.

English universities and colleges who decide to charge fees of over £2,765 will have to provide extra financial help to students on a low income who receive the full £2,765 Maintenance Grant or Special Support Grant. Many universities and colleges also give bursaries to students who are eligible for some of the Maintenance Grant or Special Support Grant. Financial help could be given in a variety of ways - for example, cash or discounted accommodation costs.

Who's eligible?	New students (and existing students who were eligible for a bursary in 2006) from families on a low income. Students who receive a full Maintenance Grant or Special Support Grant are guaranteed a minimum bursary. Many students eligible for part of the Maintenance Grant or Special Support Grant will also get a bursary depending on the university or college they go to.
How much?	<p>How much depends on the university or college.</p> <p>Students will receive a bursary which will at least match the difference between the tuition fee charged and the £2,765 Maintenance Grant or Special Support Grant.</p> <p>So, students who receive the full £2,765 Maintenance Grant or Special Support Grant and who are being charged the full £3,070 tuition fee will receive a bursary of at least £305 from their university or college. However, many institutions are offering more than this. For example, in 2007/2008, a typical bursary will be around £1,000 for those students receiving the maximum Maintenance Grant and on a course charging the full £3,070.</p> <p>Many universities and colleges are also giving bursaries to students eligible for part of the Maintenance Grant or Special Support Grant as well. The amount will vary but for 2007/2008 ranges from £50 to £2500. Lots of universities are offering considerably more than the minimum.</p> <p>Check the university or college website that you're interested in and find out what it offers.</p>
How is it paid?	This will vary from institution to institution - check the university or college website to find out more.
Is it repayable?	No. You will not have to repay this help.

3 Financial help for full-time students

Student Loans for Maintenance

Student Loans for Maintenance help with your living costs such as accommodation, food, clothes, travel and so on. Interest on the loan is linked to inflation only, so what you repay will be worth what you borrowed.

Who's eligible?	Eligible students aged under 60 at the start of their course.												
How much?	<p>The table below shows the maximum loan that you can get in 2007/2008. These amounts are lower in the final year of your course as you will leave higher education at the end of the summer term and will not need financial support over the summer holiday.</p> <p>Maximum Student Loans for Maintenance in 2007/2008</p> <p>Full-year rates</p> <table> <tr> <td>Students living away from their parents' home and studying in London</td><td>Up to £6,315</td></tr> <tr> <td>Students living away from their parents' home and studying elsewhere</td><td>Up to £4,510</td></tr> <tr> <td>Students living at their parents' home (London and elsewhere)</td><td>Up to £3,495</td></tr> </table> <p>Final-year rates</p> <table> <tr> <td>Students living away from their parents' home and studying in London</td><td>Up to £5,750</td></tr> <tr> <td>Students living away from their parents' home and studying elsewhere</td><td>Up to £4,175</td></tr> <tr> <td>Students living at their parents' home (London and elsewhere)</td><td>Up to £3,155</td></tr> </table>	Students living away from their parents' home and studying in London	Up to £6,315	Students living away from their parents' home and studying elsewhere	Up to £4,510	Students living at their parents' home (London and elsewhere)	Up to £3,495	Students living away from their parents' home and studying in London	Up to £5,750	Students living away from their parents' home and studying elsewhere	Up to £4,175	Students living at their parents' home (London and elsewhere)	Up to £3,155
Students living away from their parents' home and studying in London	Up to £6,315												
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Students living away from their parents' home and studying in London	Up to £5,750												
Students living away from their parents' home and studying elsewhere	Up to £4,175												
Students living at their parents' home (London and elsewhere)	Up to £3,155												
How is it paid?	The SLC will usually pay your loan in three instalments - one at the start of each term. They will make payments for most students straight into your bank or building society account. You will receive a payment schedule from the SLC which tells you how you will get your money.												
Is it repayable?	Yes, but you only start repaying after leaving university and are earning over £15,000 (see section 8 on repayments).												

3 Financial help for full-time students

Some features of the loans scheme are set out below.

'London' rate applies to students on courses at the University of London or at colleges within the area which includes the City of London and the Metropolitan Police District.

You may be taking a postgraduate course of initial teacher training (ITT), either full-time or part-time. If it is full-time, you can get a loan at the relevant full-year rate if the course lasts for only one year. If it lasts for more than one year, the loan in the final year is at the final-year rate. If it is a part-time ITT course, the maximum loan will depend on how much full-time study your course involves. Your LA (or the SLC if you live in an area testing new student finance arrangements) can give you more advice.

What if my course is longer than normal?

You can get an extra amount of income-assessed loan to cover each extra week you have to be on your course above 30 term-time weeks (plus the short holidays). If you have to be on the course for 45 weeks or more in any 12-month period, you will get an extra amount of loan as if you were studying for 52 weeks. The most you can get each week is as follows.

Loan rate for each extra week
£100 (in London)
£79 (elsewhere)
£52 (parental home)
£109 (abroad)

What if I'm studying abroad?

If you study abroad for at least 50% of an academic quarter (normally equivalent to a term) as part of your course, you may be eligible for an overseas rate of loan for that period. In 2007/2008, the maximum loan for study overseas will be £5,375 (£4,675 if you study abroad during the final year of your course). If your course is longer than normal, you can get a loan of up to £109 for each extra week that you spend abroad attending your course.

Other financial help for full-time students

If you have children or adult dependants

There is a range of extra help if you have dependants, and brief details are set out below.

Childcare Grant

The Childcare Grant is available for full-time students with dependent children in 'prescribed' childcare (previously 'registered or approved' childcare, but now some extra types of childcare as well). You could receive 85% of your actual childcare costs in term times and during holidays, up to £148.75 a week for one child, and up to £255 a week for two or more children. How much help you get depends on your income and that of your dependants (including your husband, wife or partner). You will not have to repay this help. You can apply for the childcare grant before or during your course. You cannot get this grant if you or your husband, wife or partner receives the childcare element of the Working Tax Credit from HM Revenue & Customs.

3 Financial help for full-time students

Parents' Learning Allowance

This helps with course-related costs for full-time students with dependent children. You could receive up to £1,435 a year. How much you get depends on your income and that of your dependants (including your husband, wife or partner). You will not have to repay this help.

Adult Dependants' Grant

If you have a partner (including a partner of the same sex) or another adult, usually a member of your family (but not any of your children), who depends on you financially, you may be eligible for this help. You could receive up to £2,510 a year, and how much you get depends on your income and that of your dependants. You will not have to repay this help.

Child Tax Credit from HM Revenue & Customs (HMRC)

Students with dependent children are eligible for Child Tax Credit. There is more information on Child Tax Credits on page 29 of this booklet, or you can call 0845 300 3900 or visit www.hmrc.gov.uk/taxcredits

If you need more information about any of the above grants, look at our guide called 'Childcare Grant and other support for full-time student parents in higher education'.

The guide is available from our website www.direct.gov.uk/studentfinance. Your LA (or the SLC) can also give you a copy, or you can get one by phoning the Student Finance information line on 0800 731 9133.

'Childcare Grant and other support for full-time student parents in higher education' is also available on audio tape, in Braille and in large print.

If you have a disability, mental health condition or specific learning difficulty

Disabled Students' Allowances (DSAs) may be available if you have a disability, mental health condition, or specific learning difficulty. Brief details of that help are set out below.

Remember that your LA (or the SLC) must be satisfied that your disability, mental health condition or specific learning difficulty will mean that you have to spend more money while on your course.

If you are physically disabled, or have mental health difficulties, you will need to provide medical proof of your condition, such as a letter from your doctor or an appropriate specialist. If you have a specific learning difficulty (for example, dyslexia), you will need to provide evidence of this in the form of an assessment, sometimes called a diagnostic assessment, from a psychologist or suitably qualified specialist teacher.

3 Financial help for full-time students

Disabled Students' Allowances (DSAs)

DSAs help with the extra costs you may have as a result of studying your course and as a direct result of your disability, mental health condition or specific learning difficulty. You can apply at any time before or during your course, and how much you can get **does not** depend on your income or that of your family. You will not have to repay this help.

The following help is available.

- Specialist equipment allowance of up to £4,905 for the whole course.
- Non-medical helper's allowance of up to £12,420 each year.
- General disabled students' allowance of up to £1,640 each year.
- Travel allowance to help with extra travel costs you may have to pay to attend your university or college course as a result of your disability.

If you need more information about any of the above, look at our guide called 'Bridging the Gap'.

The guide is available from our website at www.direct.gov.uk/studentfinance. Your LA (or the SLC) can also let you have a copy, or you can get one by phoning the Student Finance information line on 0800 731 9133.

'Bridging the Gap' is also available on audio tape, in Braille and in large print.

Help available if you have to pay extra travel costs as a result of your course

You can get a grant to meet reasonable travel costs associated with your course if:

- you are attending clinical training as part of your medical or dental course at a hospital or other place in the UK other than your normal place of attendance; or
- you are attending an educational institution outside the UK as part of your UK course for at least 50% of an academic quarter (an academic quarter is normally equivalent to a term).

The grant for travel costs is equal to the amount you reasonably have to pay, less the first £290. This help is also income-assessed. Your LA (or the SLC) will decide whether the costs you have to pay are reasonable.

If you are studying at an educational institution outside the UK for at least 50% of an academic quarter (an academic quarter is normally equivalent to a term) and you have to take out medical insurance, you can also get help to cover the cost of the insurance.

3 Financial help for full-time students

New College Fee Loans for specific second degrees at Oxford and Cambridge

Students with a UK honours degree from a publicly funded institution, and who are studying a second undergraduate degree at either Oxford or Cambridge University after 1 September 2006, may apply for a new **College Fee Loan** (CFL) to help with the extra college fee which the Oxford or Cambridge college may charge.

Who's eligible?	<p>As well as holding a UK honours degree, you will need to meet the same eligibility conditions as those which apply to the Student Loan for Maintenance. Students who have not applied for student finance before will be assessed by the SLC when they make their application. For 2007/2008, the eligible courses are:</p> <ul style="list-style-type: none">• medicine (both the undergraduate degree course and the four-year graduate accelerated course);• dentistry;• veterinary science;• architecture;• landscape architecture;• landscape design;• landscape management;• town planning or town and country planning;• social work; and• courses for which a graduate student is eligible to receive a healthcare bursary.
How much?	As college fees are set by the individual colleges, you will be able to borrow any amount up to the maximum college fee charged by your college (but see note 1 below).
How is it paid?	SLC will make one payment a year, direct to your university or college.
Is it repayable?	Yes - but like other student loans you only start to repay once you have left your course and are earning over £15,000.
How do I apply?	If you are potentially eligible, your college will give you a CFL information leaflet and application form. Once you have filled in the application form, you will need to pass it back to the college to be validated. They will then send your application to the SLC, who will assess your application and, if you are eligible, issue the payment.

Note 1: Students will be responsible for the part of their tuition fees for which they do not receive a College Fee Loan.

3 Financial help for full-time students

Existing students

Existing students generally fall into one of two categories.

- Students who started their course before 1 September 2007 who were entitled to the new package of support listed at A below.
- Students who started their course before 1 September 2007 who were entitled to the old package of support listed at B below.

If you are not sure what package of support you are entitled to, you should contact your local authority or the SLC for advice.

A. New package of support

Existing students who were entitled to the new package of support in 2006 will be able to apply for the same package of support in 2007. They will be able to apply for the following help.

Type of help available	Where can I find more information?
Student Loan for Tuition Fees	See page 11 of the 'New students' section above.
Maintenance Grant (or Special Support Grant)	See pages 12 and 13 of the 'New students' section above.
Student Loans for Maintenance	See page 14 of the 'New students' section above.
Bursaries	See page 13 of the 'New students' section above.
Extra help if you have a disability	See page 16 of the 'New students' section above.
Extra help if you have children or adult dependants	See page 15 of the 'New students' section above.

B. Old package of support

Existing students who were entitled to the old package of support and Student Loans for Tuition Fee Contribution in 2006 will be able to apply for the same package of support in 2007. They will be able to apply for the following help.

Type of help available	Where can I find more information?
Help towards tuition fees	See the section below.
Student Loan for Tuition Fee Contribution	See the section below.
Higher Education Grant	See the section below.
Student Loans for Maintenance	See page 14 of the 'New students' section above.
Extra help if you have a disability	See page 16 of the 'New students' section above.
Extra help if you have children or adult dependants	See page 15 of the 'New students' section above.

Note: Students entitled to the old package of support who started an eligible course at Oxford or Cambridge after September 2006 may be eligible for a College Fee Loan - see page 18.

3 Financial help for full-time students

Help towards tuition fees

For 2007/2008, if you are entitled to the old package of support, you will be charged tuition fees of up to £1,225. You may be entitled to a grant for all or part of your tuition fees, but the amount of grant you can get will depend on your household's 'residual income' ('residual income' means your household's income after certain deductions).

Students from households with a residual household income of less than £23,085	Receive a grant to cover all of their fees
Students from households with a residual household income of between £23,085 and £34,294	Receive a grant to cover part of their fees
Students from households with a residual household income of £34,295 or more	Not entitled to grant support

Student Loans for Tuition Fee Contributions

From September 2006, students entitled to the old package of support have not had to pay fees before they start university or while they are studying.

Instead, eligible students have been able to apply for a Student Loan for Fees to cover the cost of any assessed contribution. The Student Loans Company (SLC) will pay this amount direct to the university or college. Students must repay these loans once they have left university and are earning over £15,000. Interest on the loan is linked to inflation only, so what you repay will be worth what you borrow in real terms.

Who's eligible?	Eligible students in higher education who started their course before September 2006 and were entitled to the old package of support in 2006.
How much?	Any amount up to the full amount of fee charged (£1,225). This may be the difference between the total fee charged and the amount of fee grant awarded.
How is it paid?	Paid direct to your university or college
Is it repayable?	Yes. But you only start repaying when you have left your course and are earning over £15,000. And then you repay it at 9% of your earnings above £15,000. So, someone earning £18,000 - the average starting salary for a graduate - would be paying back £5.19 a week.

3 Financial help for full-time students

Higher Education Grant

The Higher Education Grant helps with the costs of higher education. The grant is assessed on your household income. Jobcentre Plus and local authorities' Housing Benefit departments will not count the Higher Education Grant when working out your right to benefit. You do not have to repay this grant.

Who's eligible?	<p>Full-time students in higher education who started their original course on or after 1 September 2004 who were entitled to the old package of support in 2006.</p> <p>This means that you are not eligible for this grant if you either:</p> <ul style="list-style-type: none">• started a course on or after 1 September 2004, having transferred to it from a course that you started before 1 September 2004; or• started a course on or after 1 September 2004 which you are taking end-on to a course that you were attending before 1 September 2004.
How much?	<p>Up to £1,000 (at least £50). If your household income is £16,340 or less, you will be entitled to the full amount of grant. If the income is between £16,341 and £22,324, you will receive part of the grant. If the income is £22,325, you will receive the minimum grant. If the income is over £22,325, you will not receive any grant.</p>
How is it paid?	<p>In three instalments, one at the start of each term, along with any Student Loan for Maintenance payments.</p>
Is it repayable?	<p>No. You will not have to repay this help.</p>

4 Extra help available from your college

Summary

This section gives details of the extra help available through your college from the Access to Learning Fund (ALF).

The Access to Learning Fund

This is available through your college and provides help for students in hardship who may need extra financial support for their course and to stay in higher education.

More specifically, the fund:

- can meet particular course and living costs which are not already being met from other grants;
- can help if students are in financial hardship;
- can provide emergency payments for unexpected financial crises; and
- can help students who may be considering giving up their course because of financial problems.

Students will be assessed on their individual needs. However, the following groups of students are a priority for help from the Access to Learning Fund.

- Full-time and part-time students with children
- Other full-time mature students, especially those with existing financial commitments

- Full-time students from low-income families
- Part-time students who receive the full statutory support package
- Full-time and part-time disabled students (if your disability prevents you from studying 50% of a full-time course, you may also be eligible for support from the fund, as long as you are studying at least 25% of a full-time course)
- Full-time students who have been in care
- Full-time students from Foyers (which provide accommodation, guidance and support for homeless young people) or who are homeless
- Full-time students in their final year

You can apply through your college student services department. The college will tell you what information you need to provide and how they will assess your application.

Your college will decide whether you are able to get this help and, if so, how much you can receive. This will depend on your own circumstances. Payments are usually given as grants and do not have to be repaid, although sometimes they may be given as short-term loans. The college will also decide whether to pay you in a lump sum or in instalments.

5 Help if you are studying on a part-time course

Summary

This section details the help available to part-time students who are taking a higher education course.

Help for part-time students

If you are a part-time higher education student and studying at least 50% of an equivalent full-time course, you may be entitled to a grant towards your fees and a grant towards your course costs. Your college will be able to tell you if your course qualifies. Entitlement to the grants will depend on your income and that of your husband, wife or partner, and there is no age limit for this support. Your LA (or the SLC) will work out how much support you can get. You will not have to pay this help back.

Students who already have a degree cannot normally apply for this support.

Fee grant

In 2007/2008, there will be three different rates of fee grant depending on how intensive your course is.

	Maximum fee grant
Equivalent to 50% to 59% of the full-time course	£765
Equivalent to 60% to 74% of the full-time course	£920
Equivalent to 75% or more of the full-time course	£1150

Course grant

In 2007/2008, the maximum course grant is £250 and **does not** depend on how intensive your course is.

Maximum amounts

The total maximum amounts available to part-time students are as follows.

For students on a part-time course equivalent to 50% to 59% of the full-time course	Up to £1015 (fee grant of up to £765 and course grant of up to £250)
For students on a part-time course equivalent to 60% to 74% of the full-time course	Up to £1170 (fee grant of up to £920 and course grant of up to £250)
For students on a part-time course equivalent to 75% or more of the full-time course	Up to £1400 (fee grant of up to £1150 and course grant of up to £250)

You can get an application form (PTG1) from the DfES information line on 0800 731 9133 (from June 2007). The form will also be available from our website at www.direct.gov.uk/studentfinance from that date. You should send applications to your LA (or the SLC).

The **Open University (OU)** deals with its own students' applications for the fee grant, the course grant and DSAs. The OU has its own application form which is used instead of the PTG1. For information about applying to the OU, e-mail them at general-enquiries@open.ac.uk or phone them on 01908 653411.

5 Help if you are studying on a part-time course

Other help for part-time students

Part-time students with disabilities, mental health conditions or specific learning difficulties (including distance-learning students), who are studying at least 50% of an equivalent full-time course, may be able to get Disabled Students' Allowances (DSAs). The specialist equipment allowance available to part-time students is the same as that available to full-time students (see page 17). Part-time students can receive a percentage of the non-medical helper's allowance and general allowance available to full-time students, depending on their rate of study.

Disabled part-time (and full-time) postgraduate students, including distance-learning students, may also be able to get Disabled Students' Allowances. For more information about the DSAs available to postgraduate students, please go to page 17.

Part-time initial teacher-training students are eligible for the student loan for full-time students.

Important note

If you receive the grant or fee, but your tuition fees are more than the amount of support available to you, you may be eligible for extra support from your institution. Your institution will decide the amount of support you are eligible for. Please contact your institution for more details.

A booklet called 'Financial support for part-time students in higher education' sets out the help available in more detail, and will be available from May 2007.

The guide will be available to download from our website at www.direct.gov.uk/studentfinance. You will also be able to get a copy of this booklet by ringing the DfES information line on 0800 731 9133.

6 Other help available

Summary

This section gives details of other help available to full-time postgraduate teaching course students, students taking a health professional, medical or dental course, and students studying to be a social worker. It also gives details of some of the help available from other sources, for example, for postgraduate study, study in Europe and so on.

Training bursary for teacher training in England

This help is available for home and EU graduates on postgraduate courses which lead to Qualified Teacher Status at colleges in England, as long as they do not already hold Qualified Teacher Status and are not employed as teachers in a school or further- or higher-education college at the start of their training course. It is worth up to £6,000 for eligible students taking primary or secondary non-priority subjects. For students taking secondary priority subjects, the training bursary will be £9,000.

Remember, you can apply for extra help from your college through the Access to Learning Fund.

Visit www.dfes.gov.uk/go4itnow/eligibility.shtml for more details, and you can also get more information on teacher training support and other issues from the Teaching Information Line on 0845 6000 991.

National Health Service bursaries for health professional courses

NHS bursaries are available for full-time or part-time pre-registration courses in England and Wales in the following subjects.

- Audiology (for courses recognised by the British Association of Audiological Technicians (BAAT), the British Association of Audiological Scientists (BAAS) and the British Society of Hearing Therapists (BSHT))

- Chiropody and podiatry
- Dental hygiene
- Dental therapy
- Dietetics
- Nursing (including conversion courses for second-level nurses (ENs) who have not practised for a year or more)
- Midwifery
- Occupational therapy
- Operating department practice (in England only - students in Wales earn a salary)
- Orthoptics
- Physiotherapy
- Prosthetics and orthotics
- Radiography
- Speech and language therapy

To be eligible for an NHS bursary, you must be accepted for an NHS-funded place. If you are studying in England, your bursary application will be dealt with by the Business Services Authority Student Bursaries Unit. You can find details about the type and level of support available at www.nhsstudentgrants.co.uk

NHS-funded students are also eligible to apply for hardship loans and payments from the Access to Learning Fund. Your university will be able to give you more information when you have enrolled.

For more information on careers in the NHS, contact the NHS Careers Helpline.

Phone: 0845 6060655.

Website: www.nhs.uk/careers

E-mail: advice@nhscareers.nhs.uk

6 Other help available

NHS bursaries for medical and dental courses

Undergraduate medical and dental students living in England and Wales on standard five- or six-year courses in any UK country and who joined their course from September 1998 onwards are eligible for NHS bursaries and help with tuition fees in their fifth and further years of study. They can also receive approximately 50% of the full loan in their fifth and further years of study. For the first four years on the medical or dental course, their support will be on the same basis as for other higher-education students.

Students living in England and Wales on the four-year graduate-entry medical programmes will be eligible for NHS bursaries and help with tuition fees in years two to four of the course. They can also receive approximately 50% of the full loan in years two to four of the course. In the first year of the course their support will be on the same basis as other graduate-entry higher-education students, except there is no income-assessed tuition fee support.

Students on medical and dental courses should apply for help from the relevant authority for the country in which they are normally living.

NHS-funded students (including medical and dental students living in England) supported from the NHS Student Grants Unit are also eligible to apply for hardship loans and payments from the Access to Learning Fund (see section 5 - Extra help available from your college).

More information for students in England

The 'Financial Help for Health Care Students' booklet explains NHS funding in more detail. You can get a copy of the booklet on-line at www.nhsstudentgrants.co.uk or by writing to:

The NHS Pensions Agency
Hesketh House
200-220 Broadway
Fleetwood FY7 8LG.

For information about NHS bursaries in England, contact:

The Customer Services Team
The NHS Student Grants Unit
Hesketh House
Fleetwood FY7 8LG.
Phone: 0845 358 6655
Fax: 01253 774490
E-mail: enquiries@nhspa.gov.uk
Website: www.nhsstudentgrants.co.uk

Financial help for students studying approved social work courses

The General Social Care Council (GSCC) manages the bursary scheme for students studying approved degree or diploma courses in social work. Applicants must meet eligibility conditions set out in the GSCC bursary application packs, which can be downloaded from the Bursaries page of the GSCC website (www.gsccl.org.uk).

For full details, visit the GSCC Bursaries website as shown above. If your question is not answered on the website, please e-mail your enquiry to bursaries@gsccl.org.uk.

You can also write to:

GSCC Bursaries
General Social Care Council
Bursaries Office
Goldings House
2 Hay's Lane
London SE1 2HB.
Phone enquiry line: 020 7397 5835 (open Monday to Friday 9am to 12.30pm)

6 Other help available

Thinking about a career in a profession?

This section contains brief information about the help that undergraduates can get if they are taking a degree to become a teacher, doctor, dentist or social worker, or to join certain health-related professions.

However, this publication does not provide information about other professions. So, if you're interested in a profession that isn't one of those listed above, you should contact the governing body of that profession for more advice. So, for example, if you are interested in becoming a solicitor, you should contact The Law Society, or if you'd like to become a vet you should contact The Royal College of Veterinary Surgeons.

Your local Connexions advisor should have more information about the career options available, and your local reference library should have more information about the governing bodies of various professions.

Help for students on designated dance and drama courses of higher education at private institutions

Students on designated dance and drama courses of higher education at private institutions may be entitled to financial support. The financial support that may be available to you depends on the type of place you are offered through an independent audition or interview process. For details of the audition process, contact your private institution.

If, following the audition process, you are offered a **'state-funded'** place, you may be entitled to financial help towards your tuition fee, a student loan and other grants (depending on your circumstances). Chapter 3 of this booklet contains information about this help. You should contact

your LA (or the SLC if you live in an area testing new student finance arrangements) for details on how to apply for help once you have a confirmed 'state-funded' place on a designated course. The same arrangements apply if you are offered a place at a private institution affiliated (linked) to the Conservatoire of Dance and Drama.

If, following the audition process, you are offered a place as a **'private'** student, you will have to pay the full cost of the private tuition fee. The private institution will be able to tell you how much you need to pay and how. You may also be entitled to some help towards the cost of your tuition fee, a student loan and other grants depending on your circumstances. Chapter 3 of this booklet contains information about this help. You should contact your LA (or the SLC) for details of how to apply for help once you have a confirmed place as a private student on a designated course.

Note: Higher Education Dance and Drama Awards are not available for students who started an HE course in Dance or Drama on or after 1 September 2004, as the HE Dance and Drama Awards scheme has been replaced with the 'state-funded places' scheme.

Postgraduate funding

The student support system does not provide the same support for students on postgraduate courses as those on undergraduate courses, except for initial teacher training. While there are studentships and research grants available for postgraduate courses from the research councils, and some other charitable sources, there are no subsidised loans for postgraduates.

6 Other help available

Disabled Students' Allowances (DSAs) for postgraduate study

Full-time and part-time postgraduate students (including distance-learning students) with disabilities, mental health conditions or specific learning difficulties may be able to get a Disabled Students' Allowance.

Courses must have an entry requirement of at least a first degree and last for at least one academic year. If the course is part-time, you must complete it in no longer than twice the time taken to complete an equivalent full-time course.

If you hold an award from a Research Council or a bursary from the NHS or General Social Care Council, you are not eligible for a postgraduate DSA. Postgraduates who receive awards from universities and colleges which include support for disabilities are also not eligible for postgraduate DSAs.

The postgraduate DSA provides a single allowance of up to £5,915 a year for full-time and part-time postgraduates. Postgraduate DSAs are not income-assessed. You will not have to repay this help.

If you need more information about the DSAs, we have produced a guide called 'Bridging the Gap'. Details of how to get a copy are given on page 32.

Access to Learning Fund

Postgraduate students may be eligible to apply for help from the Access to Learning Fund through their college.

Research councils

All the research councils consider funding for individual postgraduates. You need to contact the relevant council direct to find out more. You will have to compete for research council funding, and getting a place on a postgraduate programme does not entitle you to an award.

There are eight councils as shown below.

- Arts and Humanities Research Council (AHRC) at www.ahrc.ac.uk
- Biotechnology and Biological Sciences Research Council (BBSRC) at www.bbsrc.ac.uk
- Council for the Central Laboratory of the Research Councils (CCLRC) at www.cclrc.ac.uk
- Engineering and Physical Sciences Research Council (EPSRC) at www.epsrc.ac.uk
- Economic and Social Research Council (ESRC) at www.esrc.ac.uk
- Medical Research Council (MRC) at www.mrc.ac.uk
- Natural Environment Research Council (NERC) at www.nerc.ac.uk
- Particle Physics and Astronomy Research Council (PPARC) at www.pparc.ac.uk

Educational trusts and charities

There are also educational trusts and charities that make individual awards to students. You can find standard lists of these in most public libraries. Useful publications include the Educational Grants Directory, the Charities Digest, the Grants Register and the Directory of Grant Making Trusts. You can find more information about these publications at the end of this section.

6 Other help available

Benefits

Although most full-time students are not entitled to social security benefits, certain students in vulnerable groups (including single parents and disabled students) may be eligible for social security benefits including Housing Benefit. If you want to take a full-time course of education, you should ask your local Jobcentre Plus office how this may affect your benefits.

If you are eligible for benefits, Jobcentre Plus will take account of any income you receive through loans (and some grants) under the main student support arrangements. **If you are eligible for a loan, Jobcentre Plus will take account of the money available to you whether or not you take it out.** If your partner is eligible for benefits, Jobcentre Plus will take account of your student income in the same way when they work out his or her benefits. They do not take account of support towards your tuition fees. The HE Grant, Special Support Grant, Childcare Grant and Parents' Learning Allowance are not taken into account for benefit purposes. Payments from the Access to Learning Fund that are not intended for general living costs should also be ignored for benefit purposes.

Tax credits from HM Revenue and Customs (HMRC)

Child Tax Credit

Students with dependent children are entitled to claim Child Tax Credit. Student loans and grants to meet the costs of tuition fees, childcare and other course-related costs are not treated as income in new claims for tax credits. However, the Adult Dependents' Grant will be taken into account as income. Students receiving the maximum amount of Child Tax Credit (and no Working Tax Credit) are also entitled to free school meals for their children.

Working Tax Credit

You must be in paid work to qualify for Working Tax Credit so, in general, students will not be able to claim this credit unless they are responsible for looking after a child or young person or are disabled and are doing at least 16 hours a week of paid work. Mature students (aged 25 and over) who are working in a paid job for at least 30 hours a week may also be eligible, even if they do not have children.

For more information:

- call the helpline on 0845 300 3900 (textphone 0845 300 3909);
- drop into your local HM Revenue & Customs Enquiry Centre (listed under HM Revenue & Customs in the phone book); or
- visit the website at www.hmrc.gov.uk/taxcredits

European study - the Erasmus exchange programme

As part of the Socrates-Erasmus programme, mobility grants are provided for students who fulfil the eligibility conditions for taking part in the Erasmus programme and want to follow a part of their course of higher education in one of the 31 countries taking part in the scheme. Most higher education institutions in the UK listed on the Recognised Bodies Charter take part in Erasmus exchanges which cover a wide range of subjects. As well as the mobility grant, a student who studies abroad for a full year as part of a Socrates-Erasmus exchange will be eligible for a tuition fee waiver for the year in question. For more information about the Erasmus programme and details of the countries involved, visit www.erasmus.ac.uk, phone the UK Socrates-Erasmus Council on 01227 762712, or e-mail info@erasmus.ac.uk. (Note: the administration of the Erasmus part of the new lifelong learning programme is expected to transfer to the British Council during 2007.)

7 How to find out more

Summary

This section contains details of organisations, helplines, websites and publications where you can find more information on student finance.

Contact points and other information

There are a range of contacts that can answer your questions.

- For **general** questions about student finance and how to apply, contact your LA or the Student Loan Company's Customer Support Office (CSO) on 0845 607 7577.
- For **detailed** questions about your entitlement to help, contact your LA or the Student Finance helpline.
- To **apply on-line or monitor your application**, go to www.studentfinancedirect.co.uk.
- For a **paper** copy of the application form, contact your LA. Or, if you live in one of the local authorities testing new student finance arrangements named in the introduction section, contact the CSO on 0845 607 7577.
- For a copy of one of our **guides**, contact the Student Support Information Line on 0800 731 9133.

Local authorities

Students living in **England** can contact their **local authority (LA)**. LAs provide advice on detailed questions about your likely entitlement and the result of the assessment of your application, but please check if your local authority is testing new student finance arrangements (see the introduction section) as you may need to contact the SLC.

You should also contact your LA if you need a paper copy of an application form. Contact the SLC for a paper copy if your local authority is testing new student finance arrangements.

You can access a list of LA contacts at www.studentsupportdirect.co.uk

If you are still at school, your careers teacher can give you the address and phone number of your LA.

The Customer Support Office (CSO)

Students in England can now use the **Student Loans Company Customer Support Office (CSO)** to access a range of information relating to student finance.

The CSO advises on **general questions** such as:

- what financial help is available;
- the application process and timetable;
- questions about the on-line services at www.studentfinancedirect.co.uk;
- progress in assessing your application; and
- paying your loan.

You can contact the CSO on 0845 607 7577 between 8am and 8pm Monday to Friday, and between 9am and 5.30pm Saturday and Sunday.

You can also use the on-line services at www.studentfinancedirect.co.uk to:

- find out how much loan and help towards your fees you are likely to receive using the entitlement calculator;
- track the progress of your application;
- update your address and other contact details;
- view copies of letters that have been sent to you;
- check when you are next due to be paid; and
- ask questions.

Student Support helpline

We run a helpline for students, parents and members of the public living in England. We can deal with **detailed questions** about student finance and eligibility, and can explain the information in our booklets. You can phone the helpline on **0845 602 0583** between 10am and 4pm from Monday to Friday.

Student Support Information Line

Students living in **England** can ring **0800 731 9133** to order a copy of any of our guides free of charge.

7 How to find out more

Other sources of funding information

Scholarship Search UK

Provides information about other sources of funding for undergraduates.

Website: www.scholarship-search.org.uk

National Union of Students (NUS)

Write (enclosing a stamped addressed envelope) to:

NUS
2nd floor
Centro 3
Mandela Street
London NW1 0DU.

You can get more information from the NUS website at www.nusonline.co.uk

Educational Grants Advisory Service (EGAS)

The Educational Grants Advisory Service is an independent advice agency for people who want to get funding for further or higher education. It is mainly concerned with helping students who are not eligible for statutory funding (mandatory awards, discretionary awards, bursaries for the pre-registration nursing and midwifery diploma course and other government grants and bursaries).

EGAS can also give detailed advice about the statutory funding system to those who are considering entering further or higher education. To apply for funding or to carry out a search for educational trust funding, complete the trust fund search on the website or send a stamped addressed envelope to:

EGAS
501-505 Kingsland Road
Dalston
London E8 4AU.

You can phone the information line on 020 7254 6251 or visit their website at www.egas-online.org.uk

The EGAS office is open Tuesdays, Wednesdays and Thursdays from 2pm to 4pm.

HM Revenue & Customs

If you need help and advice on tax and tax credits, phone 0845 300 3900 or visit www.hmrc.gov.uk

If you qualified under the old system, you should continue to qualify for help.

Visit www.HMRC.gov.uk/taxcredits or call 0845 300 3900 (textphone 0845 300 3909) or drop into your HMRC Enquiry Centre (listed under HM Revenue & Customs in the phone book). You can also visit your LA or your local Jobcentre Plus office.

For more information about how tax affects you, visit www.HMRC.gov.uk/students and download the TAX + U information pack.

Teacher training

For information about how to become a teacher, including what support may be available to you if you choose undergraduate, postgraduate, school-centred or employment-based teacher training, contact the Training and Development Agency for Schools (TDA).

Phone them on the **Teaching Information Line** on **0845 6000 991**. You can e-mail the TDA at teaching@ttainfo.co.uk or visit their website at www.tda.gov.uk/

7 How to find out more

Useful publications

Remember that some of these publications will be available from your local library.

You can get extra copies of this guide and the following four other student finance guides from:

- the Student Finance information line on 0800 731 9133;
- your LA (or the SLC if you live in an area testing new student finance arrangements); and
- the StudentFinanceDirect website at www.direct.gov.uk/student_finance, where they can be downloaded or printed.

You can also get copies in Braille, on audio tape and in large print.

1 Disabled Students' Allowances - Get the DfES guide 'Bridging the Gap: a guide to Disabled Students' Allowances (DSAs) in higher education' (reference S/BTGB/V7).

2 Help for students with children or adult dependants - Get the DfES guide 'Childcare Grant and other support for full-time student parents in higher education' (reference S/CCGB/V7).

3 Information about student loans - Get the DfES guide 'Student Loans - a guide to terms and conditions' (reference S/SLTC/V7).

4 Information about help for part-time students - Get the DfES guide 'A guide to financial support for part time students in higher education' (reference S/FSPT/V7).

The Grants Register 2007 - published by Palgrave Macmillan Limited (price £175). This lists over 3300 separate awards for students studying in the United Kingdom and abroad. It is available from:

Palgrave Macmillan Ltd
Houndmills
Basingstoke
Hampshire RG21 6XS.
Phone: 01256 329242
Website: www.palgrave.com

Educational Grants Directory - published by the Directory of Social Change (price £34.95 - 2006/2007 edition). You can get this from:

Directory of Social Change
24 Stephenson Way
London NW1 2DP.
Phone: 020 7391 4800
Enquiries: 0845 077 7707

Into Higher Education - This is a guide for disabled people planning to apply for higher education. It costs £2.50 for disabled students, trainees and jobseekers, otherwise it costs £15 from SKILL at:

SKILL
Chapter House
18-20 Crucifix Lane
London SE1 3JW.
Phone or minicom: 020 7450 0620
Information line: 0800 328 5050
Minicom: 0800 068 2422
E-mail: info@skill.org.uk
Website: www.skill.org.uk

Student Life - A Survival Guide - helps students to budget and make the most of their time as students. ISBN 1 904979 017 (fourth edition). Price £10.99 (plus postage and packing). Published by Lifetime Careers Wiltshire Ltd in association with UCAS. You can get this by post from:

Orca Bookservices Ltd
Stanley House
3 Fleet Lane
Poole
Dorset BH15 3AJ.
Website: www.lifetime-publishing.co.uk
Phone: 01202 665432

8 Repaying your student loan

Summary

This section gives more details about how and when you will need to start to repay any Student Loans you have.

You will not have to start repaying your loan until the April after you have finished or left your course. The amount you repay will be linked to your income. Each year, you will be expected to repay 9% of your income over £15,000, or the monthly (£1250) or weekly (£288) equivalent.

The SLC will work with HM Revenue & Customs to collect repayments. Your employer will take the repayments and they will be shown on your pay statements. If you are self-employed, the repayments will be collected through the tax self-assessment system.

The SLC will not receive your repayment details until after the end of each tax year so it will be

important that you monitor your own repayments, keeping track of your own balance so you know when you are due to finish repaying. The SLC will remind you when you are approaching the end of repayments but if you choose to do nothing, you are likely to pay too much. If you plan to leave the country to work abroad, you must tell the SLC who will make arrangements to collect repayments directly from you.

You will not have to make repayments while your income is below £15,000. If for any reason your income falls below that amount, you will not have to make repayments until your income rises above it.

The table below shows the monthly repayments that you would need to pay if you were earning different amounts, and how much the repayments would be as a percentage of your total income (rounded down to the nearest pound).

Income each year before tax	Monthly repayment	Repayment as a percentage of your income
up to £15,000	0	0%
£16,000	£7	0.6%
£17,000	£15	1.1%
£18,000	£22	1.5%
£19,000	£30	1.9%
£20,000	£37	2.3%
£21,000	£45	2.6%
£22,000	£52	2.9%
£23,000	£60	3.1%
£24,000	£67	3.4%
£25,000	£75	3.6%

8 Repaying your student loan

How much will you have to pay back?

The Government does not make any money on student loans. In fact, the Government pays some of the interest on the amount that you owe so that you only pay interest at a rate linked to inflation.

This means that the amount you pay back will have the same value in real terms as the amount you borrowed.

Interest will apply as long as the loan lasts, and will include any time when you are studying or are not repaying the loan, as well as when you are repaying the loan.

The length of time you take to repay your loan will depend on your income after you leave college and the total amount you have borrowed. You will normally continue to repay the loan until you have paid off the full amount.

If you started your studies in 2006 or later, the Government will write off any part of your student loans left unpaid 25 years after you leave your course instead of at age 65. The Government will also write off any part of your student loans that is left unpaid if you become disabled and as a result can never work again, or if you die.

Remember that you must tell the SLC about any changes to your personal details, such as your name and address, and provide any information they ask for. Otherwise, the SLC may apply penalties to your loan account. If you do not respond to requests from the SLC, you may have to repay your loan in one go - and the SLC will take you to court if necessary.

You can find more details on repaying your loan in the guide 'Student Loans: A Guide to Terms and Conditions', which is available from your LA (or the SLC if you live in an area testing new student finance arrangements) and which you must read if you want to take out a loan. This guide is also available on the DfES Student Finance website at www.direct.gov.uk/studentfinance

If you have any questions about repaying your student loan, contact:

Student Loans Company Limited
100 Bothwell Street
Glasgow G2 7JD.
Phone: 0800 405 010
Website: www.slc.co.uk or
www.studentfinancedirect.co.uk

9 What to do if you are not satisfied

Summary

This section gives you some advice on what to do if you are not satisfied and you feel that you may want to complain or appeal.

Making a complaint or an appeal

You will have seen from this guide that you might be dealing with a number of different organisations involved in student support - your LA, the SLC, your college, the DfES, HM Revenue and Customs and so on.

All these organisations want to provide good services. But sometimes things go wrong or mistakes are made. For example, there may be an unacceptable delay, or you may find that you are not dealt with politely, or a decision in your case seems wrong.

If this happens, you will need to decide if you want to make a complaint or to appeal against a decision that has been made. But before considering what to do, you should make sure that you have done everything that you should have. For example, have you provided information or documents that you have been asked for or done things on time?

What you should do if you want to complain

All public services should publicise their system for handling complaints. They often do this in a leaflet or as part of other publicity material. It will help you and the organisation that you are dealing with if you follow their system.

So the first thing to do, if you do not know already, will be to find who to make your complaint to. This may be to the person you have been dealing with or to one of the managers in the organisation.

You should also find out **how** to make your complaint. In the first place it may be fine to do it by phone, when perhaps the matter can be sorted out quickly and easily.

If you are still not satisfied with the way you are being treated or the problem is more complicated, it may be appropriate to put things in writing.

The organisation's system for dealing with complaints should also be clear about what happens if you are still not satisfied with the way that your case or complaint is being handled. This usually involves you being able to take a complaint to higher positions in the organisation ending with the head of the organisation, perhaps the chief executive, chief officer or a director.

If you have been through the complaints system of the organisation concerned and you are still not satisfied, there may be an independent review of complaints that you can go to. The organisation's publicity material on their complaints system should describe this and how to get in touch with that person or organisation. If it does not, please ask them what you should do.

Some local authorities may have set up their own arrangements for providing an independent review of complaints, which they should include in their publicity material.

But generally, the main ones involved in aspects of student support are:

- the Local Government Ombudsman (for services provided by local authorities);
- the Parliamentary Ombudsman (for services provided by central government, for example, the DfES);
- the Student Loans Company Assessor; and
- the Adjudicator (for services provided by HM Revenue and Customs, who will be involved in collecting repayments of your loan after you have finished studying).

9 What to do if you are not satisfied

What you should do if you want to appeal

This is different from making a complaint.

You may be happy with the way that the organisation has dealt with you (they have been efficient and polite and so on) but feel that the organisation has reached the wrong decision in your case. For example, on whether you are eligible for financial support, or how much support you are entitled to.

This means that appeals should be about:

- matters of law;
- decisions or action based on the interpretation of law or regulations; or
- breaking their obligations;

rather than failures in administration.

As with considering making a complaint, the organisation that you are dealing with should be able to give you information on how to appeal.

So your first step should be to make sure that you have this information. But before going any further you should also make sure that you have told the organisation concerned that you are unhappy with their decision. You should also ask them for an explanation of how they have reached it. This may help to sort the problem out without the need to take it any further.

If you are still not satisfied, you should make sure that you know how to appeal and who to appeal to. Some of the organisations you will be dealing with have their own appeals arrangements, which you should use first. These range from appeals to chief awards officers in local authorities to appeals to the tax commissioners, for decisions taken by HM Revenue and Customs.

But in some circumstances you may have to consider using the legal system (going to a county court or applying for a judicial review in the high court) if, for example, you need to take the appeal to another stage. This can also apply if it is the only route of appeal available in your particular case. If you are thinking of doing this, you must first get independent legal advice, for example from a solicitor, a legal advice centre, the advice centre in your university or student union, or Citizens Advice (which used to be the Citizens Advice Bureau).

You can get a copy of this guide by calling the Student Finance information line on 0800 731 9133, quoting reference S/FSHE/V7.

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

You can also get Braille and audio-tape versions of this guide by calling the Freephone information line.

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