

A GUIDE TO FINANCIAL SUPPORT FOR HIGHER EDUCATION STUDENTS

2009/2010 - NEW FULL TIME STUDENTS



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Meet Rob, Carla, Pete, Taj, Jenny & Jeff

They are all going to university. If you are thinking about joining them in 2009/10, you might be wondering what it will cost and how you will pay for it. This guide takes you through what help is available and how to get it.



What is Student Finance England?

Student Finance England is a partnership between the Department for Innovation, Universities and Skills and the Student Loans Company Ltd to provide financial support on behalf of the UK Government to students entering higher education in the UK.

What is student finance?

If you're thinking about going into higher education, you're also probably thinking about how you are going to pay for it. Student Finance England offers all kinds of financial help so that you can make the most of your time at university or college without having to worry about money.

Student finance can be money or services to help you with your tuition fees and living costs (maintenance) while you're studying in higher education. There's also extra help for those with special circumstances, for example if you have children or adult dependants, a disability, mental-health condition or specific learning difficulty. It can include grants, loans, and bursaries. And now, with our new online service, applying has never been easier.

Who is this guide for?

The finance options in this guide apply to you if you normally live in England and are starting a new higher-education course, anywhere in the UK, in 2009/2010. The figures quoted will change in further years.

If you are starting the second or later years of your course, you should read 'A Guide to Financial Support 2009/2010 (Existing Full Time Students)'. You can get this from our website or by calling 0800 731 9133.

If you do not live in England, you can find out more information relevant to where you live at one of these websites.

Wales www.studentfinancewales.co.uk

Northern Ireland www.studentfinanceni.co.uk

Scotland www.saas.gov.uk

EU nationals

www.direct.gov.uk/studentfinance-EU

If you want to study abroad as part of your course, see page 24.

How can I contact you?

You can visit our website at **www.direct.gov.uk/studentfinance** or call us on **0845 300 50 90**.

A Student Loan is money we lend you to help with your living costs and tuition fees while you study. You will have to pay this money back to us after you leave your course and are working.

You do not have to repay any **grants, bursaries or scholarships** you may receive.

This book is for guidance only and does not cover all circumstances. It is not a statement of the law.

HOW TO GET STUDENT FINANCE

Here are some common questions you might have, and where in this guide you can find the answers.

Do I qualify?

Find out if you meet the requirements to receive student finance in **Section 1**.

What can I get?

Learn about what student finance is available in **Section 2**.

How do I apply?

Find out how to apply for student finance in **Section 3**.

How do I get paid?

Find information about how and when you will be paid your student finance in **Section 4**.

What about repayment?

Read about how you pay back any loans you take in **Section 5**.

SECTION 1 - DO I QUALIFY?

Summary - what this section is about

This section gives some brief information about the rules governing whether you are eligible to receive any help. The rules about student finance are very complicated and this page is only a summary. If you would like more detailed information about whether you can get student finance, you should get a copy of the guide 'Higher Education Student Finance – How you are assessed and paid' which is available on our website.

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

1 Personal eligibility

2 Your course

3 The university or college you go to

1 Personal eligibility

Normally you must be living in England on the first day of your course and either:

- have been living in the UK, the Channel Islands or the Isle of Man for the three years immediately before this date and have 'settled status' in the UK (meaning you can live permanently in the UK without the Home Office placing any restrictions on how long you can stay); or
- meet the requirements of one of the other UK residency categories listed in the booklet 'Higher Education Student Finance – How you are assessed and paid' (for example, you are a refugee living in the UK). This booklet is available on our website.

If you have studied before, this may affect your eligibility for student finance.

You may not be able to get financial help if you have taken a course of higher education in the past.

To qualify for a Maintenance Loan you need to be aged under 60 when you start your course.

There's no upper age limit on grants and Tuition Fee Loans.

2 Course

The course you plan to study must be of a certain type and lead to a recognised higher-education qualification. The most common of these are shown below.

- First degree (for example, BSc, BA, BEd and so on)
- Foundation Degree (FdA, FdSc, FdEng)
- Higher National Diploma (HND)
- Higher National Certificate (HNC)
- Diploma of Higher Education (DipHE)
- Postgraduate Certificate of Education (PGCE)
- Some part-time or flexible Initial Teacher Training courses

But remember that this is not a complete list, and it does not cover all courses. If you are not sure if your course is of the right type, you should check with the university or college direct.

3 University or college

The university or college you plan to study at must be either:

- publicly funded (paid for by the Government) and in the UK; or
- privately funded but running individual courses that receive public funding.

If you are not sure if your university or college meets either of these conditions you should check with them direct.

For a more detailed description of each of the requirements above, please read the booklet 'Higher Education Student Finance – How you are assessed and paid' which is available on our website.

SECTION 2 – WHAT HELP CAN I GET?

Summary – what this section is about

While you are at university or college you will have two main costs to find – your fees and your living costs. This section will take you through what finance may be available to you to help with these costs. The main types of finance available are grants and bursaries, loans, extra help for those in special circumstances, and extra help if you are studying in a medical or teaching profession.



Based on your circumstances, you can use our online calculator to work out what is available to you.



MAIN FINANCE AVAILABLE

Tuition fees

Your university or college can charge you up to £3,225 a year for tuition fees. You can get financial help so that you do not have to pay fees before you start university or college or while you are there.

Tuition Fee Loan	
What is it for?	The loan should help with the costs of the tuition fees that your university or college will charge you.
How much can I get?	You can get an amount to cover the full fee charged by your university or college. This could be up to £3,225.
Do I have to pay it back?	Yes, but not until you have left your course and are earning over £15,000 a year.
Anything else?	<p>The amount you may be charged can vary between different universities and colleges and also different courses at the same university. There may be different fees in place in Scotland, Wales and Northern Ireland.</p> <p>If you decide to apply for help with your tuition fees, check with your university or college direct to confirm the amount you will be charged to make sure you ask for the appropriate amount of Tuition Fee Loan.</p> <p>This amount is likely to increase in future years of your course.</p> <p>If you are starting a flexible postgraduate Initial Teacher Training (ITT) course from September 2009, including courses lasting from six weeks to one year, you will be eligible for a fee loan to cover the cost of your fees.</p> <p>We pay your Tuition Fee Loan direct to the university or college on your behalf.</p>

Living costs

As well as help to pay tuition fees you can also get help with your living costs.

Maintenance Grant									
What is it for?	The grant helps cover your living costs throughout the academic year.								
How much can I get?	<p>You can get up to £2,906 depending on your household income. The table below is a rough guide to how much you could get.</p> <table><tr><th>Household income</th><th>How much?</th></tr><tr><td>£25,000 or less</td><td>Full £2,906 grant</td></tr><tr><td>Between £25,001 and £50,020</td><td>Partial grant</td></tr><tr><td>More than £50,020</td><td>No grant</td></tr></table> <p>The amount of Maintenance Grant you receive will affect the amount of Maintenance Loan you can borrow. We will reduce the amount of Maintenance Loan you can receive by £0.50 for every £1 of Maintenance Grant you are entitled to.</p>	Household income	How much?	£25,000 or less	Full £2,906 grant	Between £25,001 and £50,020	Partial grant	More than £50,020	No grant
Household income	How much?								
£25,000 or less	Full £2,906 grant								
Between £25,001 and £50,020	Partial grant								
More than £50,020	No grant								
Do I have to pay it back?	No.								
Anything else?	<p>We usually pay the Maintenance Grant in three instalments, one at the start of each term, along with any Maintenance Loan.</p> <p>Under the Higher Education Student Support Guarantee, students who start getting Education Maintenance Allowance (EMA) from September 2008 and then go on to university could qualify for the top level of grant in 2010/2011, whatever their household income. More information is available on our website.</p> <p>New Initial Teacher Training (ITT) students who take 10 weeks or more combined study and teaching practice during the academic year (apart from those on courses leading to a first degree), will receive a Maintenance Grant of at least £1,106, no matter what your household income. If you are doing between six and 10 weeks of combined study and teaching practice during the academic year you will receive at least £553.</p> <p>You can find out more about how your household income affects your entitlement in the booklet 'How You are Assessed and Paid' which is available on our website.</p>								

Special Support Grant

The Special Support Grant replaces the Maintenance Grant for people who, as a full-time student, can claim income-related benefits. You cannot receive both a Maintenance Grant and a Special Support Grant.

What is it for?	<p>The grant should help with extra course-related costs such as books, equipment, travel, or childcare.</p> <p>You could be eligible for a Special Support Grant if you:</p> <ul style="list-style-type: none">• are a lone (single) parent;• have a partner who is also a student and one or both of you are responsible for a child or young person under 20 who is in full-time education below higher education level;• have a disability and qualify for the Disability Premium or Severe Disability Premium;• are deaf and qualify for Disabled Students' Allowances;• have been treated as incapable of work for at least 28 weeks;• have a disability and qualify for income-related Employment and Support Allowance;• are from abroad and are entitled to an Income Support Urgent Cases Payment because you are temporarily without any money for up to six weeks;• are waiting to go back to a course having taken agreed time out from that course due to an illness or caring responsibility that has now ended; or• are aged 60 or older.
How much can I get?	You can get up to £2,906 depending on your household income.
Do I have to pay it back?	No.
Anything else?	<p>If you are entitled to receive a Special Support Grant, you will not be able to receive a Maintenance Grant as well.</p> <p>We work out entitlement to the Special Support Grant in the same way as the Maintenance Grant. However, it will not affect the amount of Maintenance Loan you may be entitled to receive.</p> <p>If you claim income-related benefits Jobcentre Plus will not take account of the Special Support Grant, nor will your local authority's Housing Benefit section when working out your income.</p> <p>If you're not sure whether to apply for Maintenance Grant or Special Support Grant, contact us for advice. (You'll find our contact details on page 4.) Or, talk to the student advisor at your university or college.</p>

Maintenance Loan

What is it for?	The loan should help cover your living costs throughout the academic year.								
How much can I get?	<p>Any student who is eligible for student finance is eligible to receive a Maintenance Loan. The amount you can get depends on your household income. The table below shows the maximum amounts for this year</p> <table> <tr> <td>Living at your parents' home</td><td>Up to £3,838</td></tr> <tr> <td>Living elsewhere or in your own home and studying in London</td><td>Up to £6,928</td></tr> <tr> <td>Living elsewhere or in your own home and studying elsewhere</td><td>Up to £4,950</td></tr> <tr> <td>Studying abroad for at least one academic term</td><td>Up to £5,895</td></tr> </table> <p>If your course is longer than 30 weeks (not including holidays), you can also get an extra amount of loan for each extra week, ranging between £54 to £115.</p>	Living at your parents' home	Up to £3,838	Living elsewhere or in your own home and studying in London	Up to £6,928	Living elsewhere or in your own home and studying elsewhere	Up to £4,950	Studying abroad for at least one academic term	Up to £5,895
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Living elsewhere or in your own home and studying elsewhere	Up to £4,950								
Studying abroad for at least one academic term	Up to £5,895								
Do I have to pay it back?	Yes, but not until you have left your course and are earning over £15,000 a year.								
Anything else?	<p>If you receive a Maintenance Grant, we may reduce the amount of Maintenance Loan available to you.</p> <p>We usually pay your Maintenance Loan straight into your bank account in three instalments – one at the start of each term.</p> <p>You must be aged under 60 at the start of your course to receive a Maintenance Loan.</p>								

EXTRA HELP

Students with a disability

Disabled Students' Allowances are available if you have a disability, mental-health condition or specific learning difficulty. There is a range of help available and a brief description of this help is set out below.

For more detailed information, you can get a guide called 'Bridging The Gap: A guide to the Disabled Students' Allowances (DSAs) in higher education' from our website or by calling our publication line (see page 34). The guide is also available on audio tape, in Braille, and in large print.

Disabled Students' Allowances (DSAs)									
What is it for?	DSAs can help pay for 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.								
How much can I get?	<p>How much you can get does not depend on your income or that of your family. The table below shows the help available and the maximum amounts for this year.</p> <table> <tr> <td>Specialist equipment allowance</td><td>Up to £5,161 for the whole course</td></tr> <tr> <td>Non-medical helper's allowance</td><td>Up to £20,520 a year</td></tr> <tr> <td>General allowance</td><td>Up to £1,724 a year</td></tr> <tr> <td>Travel allowance</td><td>Reasonable spending on extra travel costs you may have to pay to attend your university or college course because of your disability.</td></tr> </table>	Specialist equipment allowance	Up to £5,161 for the whole course	Non-medical helper's allowance	Up to £20,520 a year	General allowance	Up to £1,724 a year	Travel allowance	Reasonable spending on extra travel costs you may have to pay to attend your university or college course because of your disability.
Specialist equipment allowance	Up to £5,161 for the whole course								
Non-medical helper's allowance	Up to £20,520 a year								
General allowance	Up to £1,724 a year								
Travel allowance	Reasonable spending on extra travel costs you may have to pay to attend your university or college course because of your disability.								
Do I have to pay it back?	No.								

Disabled Students' Allowances (DSAs) continued

Anything else?

If you want to apply for DSAs make sure that you follow the instructions on your application to answer the appropriate questions. You will then need to fill in a Disabled Students' Allowances application as well as the main application form. You can download this from our website and return it along with the main application form.

In exceptional circumstances we can make some payments before you start your course. Contact us for more information.

Students studying a full-time distance learning course due to a disability, mental-health condition or specific learning difficulty will be eligible to apply for the **full-time** Disabled Students' Allowances. There are also DSAs available for part-time students.

For more detailed information, you can get a guide called 'Bridging The Gap: A guide to the Disabled Students' Allowances (DSAs) in higher education' from our website.

If you need more help or advice, you can speak to us. (Our contact details are on page 4.) Or, you can speak to the disability adviser at your chosen university or college.

Students with children or adult dependants

If you have any children or adult dependants and you want to go into higher education, there is financial help available to you, including a Childcare Grant, Parents' Learning Allowance and Adult Dependants' Grant.

You can find more detailed information in the booklet 'Childcare Grant and other support for student parents in higher education' which is available on our website.

We have included a brief description of what help is available on the next page.

Childcare Grant	
What is it for?	The grant can help with childcare costs if you have dependent children aged under 15 at the beginning of the academic year – or under 17 if they have special educational needs – and they are in registered or approved childcare.
How much can I get?	Depending on your household income you can apply for 85% of your actual childcare costs during term times and holidays. You can get up to £148.75 a week for one child or up to £255 a week for more than one child.
Do I have to pay it back?	No.
Anything else?	<p>If you want to apply for the Childcare Grant, make sure you follow the instructions to answer the appropriate questions on your application. You will then need to fill in a Childcare Grant application form as well as your main application. You can download this from our website.</p> <p>If, as a full-time student, you can claim income related-benefits, Jobcentre Plus and your local authority's Housing Benefits section should not take account of any Childcare Grant you receive when they are working out the benefit you are entitled to.</p> <p>You cannot get this grant if you or your husband, wife or partner receives the childcare part of the Working Tax Credit from HM Revenue & Customs.</p> <p>You can find out more information in the booklet 'Childcare Grant and other support for full-time student parents in higher education' which is available on our website.</p>

Parents' Learning Allowance	
What is it for?	The allowance can help with course-related costs if you have dependent children.
How much can I get?	The amount you receive depends on your income, the income of your husband, wife or partner (if you have one) and that of your dependants. You can get up to £1,508 a year.
Do I have to pay it back?	No.
Anything else?	<p>For more detailed information on Parents' Learning Allowance, you can get a guide called 'Childcare Grant and other support for full-time student parents in higher education' from our website.</p> <p>Jobcentre Plus and your local authority's Housing Benefit section do not count Parents' Learning Allowance when working out your other benefits, so you do not have to choose between Parents' Learning Allowance and those other benefits.</p>

Adult Dependants' Grant	
What is it for?	The grant should help if you have an adult who depends on you financially. (The adult cannot be any of your children.)
How much can I get?	The amount of Adult Dependants' Grant you can receive depends on your income and your dependants (including your husband, wife or partner). You can get up to £2,642 a year.
Do I have to pay it back?	No.
Anything else?	For more detailed information on the Adult Dependants Grant, you can get a guide called 'Childcare Grant and other support for full-time student parents in higher education' from our website.

OTHER HELP

Travel Grant

You can get help if you have to pay extra travel costs as a result of your course.

Travel Grant	
What is it for?	The grant should cover expenses for students who study abroad for most of an academic quarter (normally a term) in the academic year, or students who have to travel to and from clinical training in the UK for medical and dental courses.
How much can I get?	The Travel Grant is based on your household income and is equal to the amount you reasonably have to pay, minus the first £303.
Do I have to pay it back?	No.
Anything else?	<p>You may also be able to get help to cover the costs of medical insurance, visas and vaccinations.</p> <p>If you want to receive a Travel Grant, make sure you follow the instructions to answer the appropriate questions on your application. We will then send you another form to fill in at a later date during the academic year.</p>

College Fee Loan for specific second degrees at Oxford and Cambridge	
What is it for?	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 can apply for a College Fee Loan (CFL) to help with the extra college fee which colleges at Oxford or Cambridge may charge.
How much can I get?	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 and we will pay this direct to your college.
Do I have to pay it back?	Yes, but not until you have left your course and are earning over £15,000 a year.
Anything else?	<p>As well as holding a UK honours degree, you will need to meet the same conditions for being eligible as those which apply to a Maintenance Loan. The eligible courses for a College Fee Loan 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; • social work; and • courses for which a graduate student can receive a healthcare bursary. <p>If you are eligible, your college will give you a CFL information leaflet and application form.</p> <p>You will be responsible for the part of your tuition fees for which you do not receive a College Fee Loan.</p>

Help for part-time students and students on full-time distance-learning courses

If you plan to study part-time, or you will be studying full-time on a distance-learning course, you can get support for this too. The two main types of financial support are a Fee Grant and a Course Grant.

If you are studying on a full-time distance-learning course, you should check with your university or college to find out if your course qualifies for this support.

Whether you are entitled to the grants will depend on your income and that of your husband, wife or partner. There is no age limit for this support and you will not have to pay these grants back.

If you already have a degree, you cannot normally apply for this support.

Fee grant

In 2009/2010, we can provide a grant for fees of up to £1,210. If the cost of your fees is less than this amount, the most you can get will be the cost of your fees. If your fees are more than this amount, you will need to make up the difference. We pay the Fee Grant direct to your university or college.

Course grant

In 2009/2010, the maximum course grant is £260 and this is to help with the cost of books, travel and other expenses. We pay this into your bank account in one lump sum.

You can apply for the Fee Grant and Course Grant by filling in form PTG1. You can get a copy of form PTG1 by calling our student finance publication line on 0800 731 9133 (textphone 0800 328 8988) or download a copy of the form from our website. For detailed information you should read the 'Financial Support for part-time students in higher education: Guide for 2009/2010' which is also available on our website.

The part-time guide and PTG1 form will be available from June 2009.

Disabled Students' Allowances

Students studying a full-time distance learning course, due to a disability, mental-health condition or specific learning difficulty, will be eligible to apply for the full-time Disabled Students' Allowances. There are also DSAs available for part-time students.

For more information on DSAs, you can get a guide called 'Bridging The Gap: A guide to the Disabled Students' Allowances (DSAs) in higher education' from our website.

Bursaries and scholarships	
What are they for?	Bursaries are extra financial help from your university or college.
How much can I get?	<p>This depends on your university or college and your household income.</p> <p>If you receive the full Maintenance Grant or Special Support Grant and are being charged the full tuition fee by an English university, you will get at least £319. You could get much more. Bursaries for students on the full Maintenance Grant or Special Support Grant currently range from £319 to £3,150. Most universities and colleges will also give you a bursary if you're eligible for some of the Maintenance Grant or Special Support Grant, and some give a bursary to everyone, regardless of their household income.</p> <p>Check what is on offer at your preferred place of study or use the online calculator on our website.</p>
Do I have to pay it back?	No.
Anything else?	<p>Your bursary may be 100% in cash or a combination of cash and a discounted service (for example, discounted accommodation or entrance to sports facilities.)</p> <p>Some universities and colleges award bursaries that are not based on finances (for example, to students who live locally or are studying a particular subject). Some also give academic scholarships.</p> <p>Check with your university or college to find out how to apply.</p>

The Access to Learning Fund

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

The fund can:

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

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

- Students with children, especially single parents.
- Other mature students, especially those with existing financial commitments.

- Students from low-income families (individual higher education institutions will decide this after considering their student population and local circumstances).
- 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).
- People leaving local authority care.
- Students from 'Foyers' (which provide accommodation, guidance and support for homeless young people) or who are homeless.
- Students in their final year who are in financial difficulty.

You can apply through your university or college student services department. They will tell you what information you need to provide and how they will assess your application. They will decide whether you can get this help and, if so, how much you can receive. This will depend on your circumstances.

Payments are usually given as grants which you do not have to repay, although sometimes you may receive a short-term loan. The university or college will also decide whether to pay you in a lump sum or in instalments.

National Health Service bursaries for health professional courses

These bursaries are available for full- or part-time students on pre-registration courses in certain subjects. You must be accepted on an NHS-funded place to be eligible and can apply through the NHS Business Services Authority. If you receive an NHS bursary based on your income, you may also be eligible for a reduced-rate non-income-based Maintenance Loan. The NHS may also pay your contribution to tuition fees. You can get more information at www.nhsstudentgrants.co.uk.

National Health Service bursaries for medical and dental courses

If you are an undergraduate student living in England on a standard five- or six-year medical or dental course in any UK country who joined your course from September 1998 onwards, you are eligible for support on the same terms as other undergraduate students for the first four years of your course. For the fifth and any future years of your course, you may be eligible for an income-assessed NHS bursary and you may also apply for a reduced-rate non-income-based Maintenance Loan.

If you are on the shortened four-year medical degree for graduate entrants, you may be eligible to apply for the full Maintenance Loan (28% which is based on your income) for the first year of your course. However, in most cases you will not be entitled to help with tuition fees as you have already studied on a previous course.

In years two, three and four of your course, you may become eligible for an NHS bursary and help with tuition fees (from the NHS). You may also apply for the reduced-rate non-income-based Maintenance Loan in years two to four of the course. If you are on a medical or dental course, you should apply for help from the relevant authority for the country in which you are normally living.

The 'Financial Help for Health Care Students' booklet explains NHS funding in more detail.

You can get a copy of the booklet online at www.nhsstudentgrants.co.uk.

Financial help for students studying approved social work courses

The NHS Business Services Authority (NHSBSA) - Prescription Pricing Division (PPD) runs the bursary scheme for students studying on approved degree or diploma courses in social work. You must meet certain conditions set out in the bursary application packs. You can download these from the social work bursaries section of the NHSBSA PPD website <http://www.ppa.org.uk/ppa/swb.htm>.

For full details about the bursary, visit the bursaries website as shown above. If your question is not answered on the website, send an e-mail to swb@ppa.nhs.uk or phone 0845 610 1122. The line is open between 8am and 6pm, Monday to Friday, and between 9am and 3pm on Saturdays.

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

If you are on a dance and drama course of higher education at a private institution, and that course has been “designated” for student support purposes, the financial support that may be available to you will depend 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 you are offered a '**state-funded**' place, you may be entitled to financial help towards your tuition fees, a student loan and other grants (depending on your circumstances). Section 1 of this booklet contains information about this help. The same arrangements apply if you are offered a place at a private institution affiliated (linked) to the Conservatoire of Dance and Drama.

If 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. Section 1 of this booklet contains information about this help.

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 charities, there are no subsidised loans for postgraduates.

Career Development Loans (CDLs) are the most popular postgraduate loans and are awarded to those completing vocational courses. CDLs are a long-standing government-sponsored programme, run by the Learning and Skills Council and available within Great Britain (England, Scotland, and Wales). You can borrow between £300 and £8,000 to pay for vocational courses with many HE providers

Full- and part-time postgraduate students (including distance-learning students) with disabilities, mental-health conditions or specific learning difficulties may be able to get Disabled Students' Allowances (DSAs). For more detailed information, you can get a guide called 'Bridging The Gap: A guide to the Disabled Students' Allowances (DSAs) in higher education' from our website.

If you are a postgraduate student, you may be eligible to apply for help from the Access to Learning Fund through your university or college.

Research councils

The Research Councils award funding direct to universities and research organisations, and not to students. Departments and supervisors advertise for students, so you should contact the institution you want to do a research degree at.

Funding from the Research Council is competitive, and getting a place on a postgraduate programme does not entitle you to an award.

Benefits

Most full-time students are not entitled to income-related benefits. However certain groups (including single parents, student couples with dependent children and some disabled students) may be eligible for income-related benefits including Housing Benefit. If you want to take a full-time course of education, you should ask your local Jobcentre Plus office and your local authority's Housing Benefit section how this may affect your benefits.

If you are eligible for benefits, Jobcentre Plus and your local authority's Housing Benefit section will take account of most of any Maintenance Loan (and some student grants) that you are entitled to. If you receive the Special Support Grant, this will not be taken into account.



Tax credits from HM Revenue & Customs (HMRC)

Child Tax Credit

If you are a student with dependent children, you may be 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 for tax credits purposes. However, the Adult Dependents' Grant will be taken into account as income. If you are receiving the maximum amount of Child Tax Credit (and no Working Tax Credit) you are also entitled to free school meals for your children.

Working Tax Credit

You must be in paid work to qualify for Working Tax Credit. So, in general, you will not be able to claim this credit unless you 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 don't have children.

For more information on tax credits:

- 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

If you are planning to study abroad as part of your course, you may be able to get help through the Erasmus Scheme which provides grants to allow students to follow part of their course of higher education in one of the 31 countries taking part in the scheme.

As well as a grant, a student who studies abroad for a full academic year (at least 24 weeks excluding weekends and the usual holidays) as part of an Erasmus scheme will be eligible not to pay tuition fees for the year in question. For more information about the Erasmus programme and details of the countries involved, visit the Erasmus website at www.britishcouncil.org/erasmus

Training bursary for teacher training in England

If you are on a course of Initial Teacher Training, you may be eligible to receive a bursary or other financial help from the Training and Development Agency (TDA) for Schools. You can get more information on the TDA website at www.tda.gov.uk or by calling 0845 6000 991

It's quicker and easier to **apply** for student finance online

Benefits of applying online:

- Our online calculator will help you work out how much you can get based on your individual circumstances. You can even see what bursaries may be available at your preferred university or college
- Parents and family members will also be able to supply details in support of an application quickly and securely
- Once you have applied you can manage your account online and you will be able to communicate with an advisor using webchat or secure messaging



For quick and easy access to your student finance account log on to

www.direct.gov.uk/studentfinance

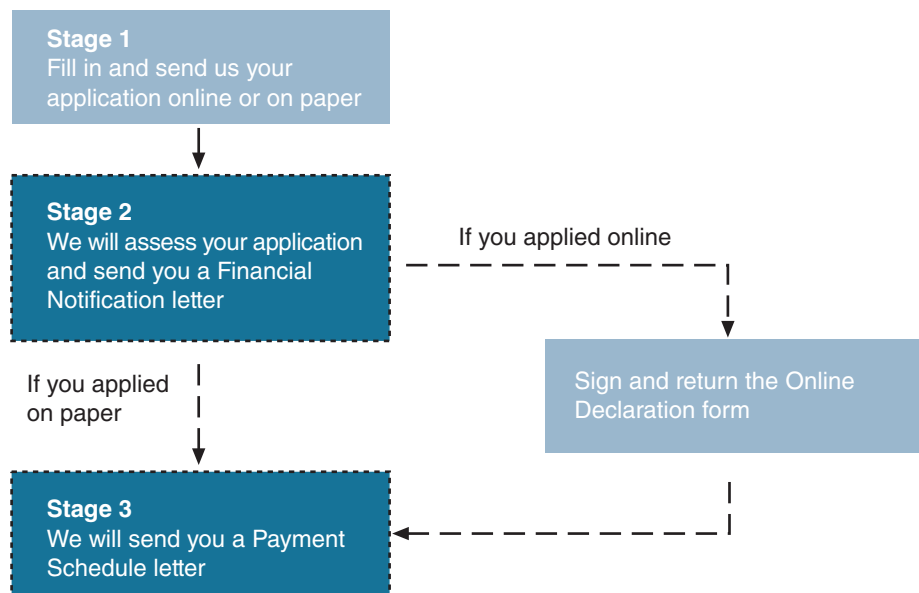
studentfinance**england**

SECTION 3 – HOW DO I APPLY?

Summary - what this section is about

This section contains information on how to apply for any financial support that you may be eligible for.

So now you know what is available...how do you get it? Here is a summary of the main stages.



Key to the diagram

- The student
- Student Finance England

Stage 1

You should apply for student finance as soon as possible. You don't have to wait until you have a confirmed place, just use your first-choice course and let us know if it changes later. This means that you can have all your finance sorted before you start your course.

Based on your circumstances, you can use our online calculator at www.direct.gov.uk/studentfinance to work out what is available to you.

Once you know what is available to you, the quickest and easiest way to apply is online.

You can also get a paper application by downloading one from our website or calling us to send you one.

Once you have applied, you will be able to manage your own student finance account online. If at any point you need help or advice you can easily communicate with us online, using webchat or secure messaging.

When applying, we may ask you to provide evidence to support your application. Your parent or partner may also have to supply information and evidence of your total household income.

Stage 2

Once we have received your application, we will assess it to make sure that:

- you qualify to receive student finance;
- you have supplied all the necessary information and how much you are entitled to receive. For more information on this process, see the booklet 'How You Are Assessed and Paid' which is available from our website.

After we have assessed you, we will send you a financial notification letter showing the student finance you are entitled to within six weeks of your application being received.

You can track the progress of your application by logging on to your online student finance account. You can do this even if you apply on paper.

If you apply online we will also send you an Online Declaration form as part of the Financial Notification letter which you need to sign and return.

Stage 3

Before the start of your course we will then send you a payment schedule letter showing you your instalments and when they are likely to be paid. You should keep this letter, as you may need to take it to your university or college when you enrol.

What if I apply late?

You should apply early to make sure that you have your finance in place for the start of your course. If you decide to apply for student finance after your course starts, you must apply no later than nine months after the first day of the academic year. If you do not, you may not receive any financial support for that year.

Important: If you do not make your application until very near the start of your first term (for example, after clearing), we cannot guarantee that any money due to you will be available at the start of your course.

What if my circumstances change?

You should let us know as soon as possible if any of your circumstances change after you have sent us your application. If you need to change your personal details, you can do this by logging into your online student finance account. If you change course or change to another university or college, you can let us know by filling in a Change of Circumstances form which you can download from our website.

SECTION 4 - HOW DO I GET PAID?




Summary - what this section is about

In this section you can find out about how you will receive any money that is due to you when you start at university or college

The diagram below shows the main stages of when we will pay your student finance.



Key to the diagram

-  The student
-  The university or college
-  Student Finance England

Stage one

Remember to take your payment schedule letter (see page 27) with you when you go to your university or college to start your course.

Stage two

Once you register on your course, your university or college will confirm to us that you are attending. We will then release the first instalment of your Maintenance Loan and any grants by electronic payment.

Important: This usually clears into your bank account within three to five working days so you will need to make sure that you have enough money to cover your first week or so at university or college.

Stage three

We pay Maintenance Loan and grants in three instalments – one at the start of each term. We will pay these straight into your bank account.

If you have applied for a Tuition Fee Loan, we will pay this direct to your university or college on your behalf.

Your university or college will pay any bursary or scholarship entitlement to you.

Remember to make sure you have given us your bank or building society account details before the beginning of term to avoid delays with your payments.



SECTION 5 – HOW DO I REPAY MY STUDENT LOAN?

Summary - what this section is about

This section gives information about:

- when you have to start repaying any student loans;
- how we work out the interest on your loan;
- how much your repayments will be each month; and
- how any payments are collected.

For some, the thought of repaying student loans seems daunting – but it doesn't have to be!

When do I have to start repaying?

You only pay back loans once you have left your course and are earning over a set amount. The repayment process is based just on earnings and not the amount you owe. If your earnings stop, or fall below £15,000, your repayments will automatically stop, too. You will only start to repay them again once your earnings rise above £15,000.

Repayments will normally start in the April after you graduate, or you leave your course. So if you graduate in May 2011, your repayments will be due to start in April 2012.

How much do I repay?

You will only start to repay when your yearly income goes over £15,000 or the monthly (£1,250) or weekly (£288) equivalent. You will have to repay 9% of what you earn over this amount. If you earn less than £15,000, you will pay nothing.

The table below shows the monthly repayments that you would need to make. Take a look at these examples to see how it might work for you.

How are repayments collected?

Repaying is simple. Your employer will take your payments direct from your salary and pass them to HM Revenue & Customs (HMRC), who in turn pass these to us.

If you are self-employed, HM Revenue & Customs will collect the repayments through the tax self-assessment system.

You can also make extra voluntary repayments at any time.

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%

What if I go abroad?

If you are overseas and not covered by the UK tax system, you will make repayments direct to us. It is important that you contact us before you leave the UK, with as much notice as possible. If you do not let us know about your circumstances, you may have to pay penalties.

When will my loan be cancelled?

We will write off, or cancel, your loans if:

- any of your loan is left unpaid after 25 years;
- you become permanently disabled and cannot work as a result; or
- you die.

More information

You can get more information on repaying your loans by reading 'Student Loans: A Guide to Terms and Conditions' which is available on our website.

The interest rate is based on:

- the Retail Price Index (RPI) in March; or
- the highest base rate of a number of major banks plus 1%;

whichever is lower.

You only have to repay Maintenance Loans and Tuition Fee Loans. You don't have to repay grants, bursaries or scholarships

However, if, for any reason, you are paid money that you are not entitled to, you will have to repay this amount.

SECTION 6 – APPEALS AND COMPLAINTS

Appeals

An appeal is a formal request to review our decision on whether you are entitled to financial help. An appeal should relate to decisions or actions based on how we interpret the law or regulations (for example, on whether you are entitled to student finance or how much finance you are entitled to). In all other cases, you should follow the complaints process.

The Student Loans Company will deal with your appeal following a published internal process which sets out clearly how it will consider the matters that you have raised, including the timescale in which it will get back to you.

If the Student Loans Company cannot settle your appeal you have the right to move to the next stage by passing it to an independent assessor. You can find more information on the appeals process on our website.

Complaints

We always try to get things right first time. However, sometimes things can go wrong.

A complaint is where you are not satisfied with our products or services, and you want us to solve the problem. A complaint is not an appeal against our decision on whether you are entitled to financial help.

The Student Loans Company will deal with your complaint following a published internal process which sets out clearly how it will consider the matters that you have raised, including the timescale in which it will get back to you.

If, for any reason, you are not satisfied with the service you receive, you can make a complaint in any of the following ways.

By writing to:

**Customer Assistance Team
Student Loans Company Limited
100 Bothwell Street
Glasgow G2 7JD**

By phoning the department you last dealt with and asking for a phone complaint to be logged.

By e-mailing customer_complaints@slc.co.uk

Please quote your customer reference number in all correspondence.

If the Student Loans Company cannot settle your complaint you have the right to move to the next stage by passing it to an independent assessor. You can find more information on making a complaint on our website.

HOW TO FIND OUT MORE

Useful publications

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

- calling our Publication Line on 0800 731 9133 (textphone 0800 328 8988); or
- visiting the Student Finance England website at www.direct.gov.uk/studentfinance and downloading a copy.

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

- 1 **Disabled Students' Allowances** - Get the guide 'Bridging the Gap: a guide to Disabled Students' Allowances (DSAs) in higher education' (reference S/BTGB/V9)
- 2 **Help for students with children or adult dependants** - Get the guide 'Childcare Grant and other support for full-time student parents in higher education' (reference S/CCGB/V9)
- 3 **Information about student loans** - Get the guide 'Student Loans - a guide to terms and conditions' (reference S/SLTC/V9)
- 4 **Information about help for part-time students** - Get the guide 'A guide to financial support for part time students in higher education'. (reference S/FSPT/V9)

Contacting Student Finance England

You can use the online services at www.direct.gov.uk/studentsupport or you can phone Student Finance England on 0845 300 50 90 between 8am and 8pm Monday to Friday, and between 9am and 5.30pm on Saturdays and Sundays.

Student Support Publication Line

Students living in England can ring **0800 731 9133** (textphone 0800 328 8988) to order a copy of any of our guides free of charge.

Other sources of information on funding Scholarship Search UK

This provides information about other sources of funding for undergraduates.

Website: www.scholarship-search.org.uk

National Union of Students (NUS)

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 funding from the Government (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 funding system to those who are considering entering further or higher education.

You can phone the information line on 020 7254 6251 or visit their website at www.egas-online.org. The EGAS office is open Tuesdays, Wednesdays and Thursdays from 2pm to 4pm.

The information in this booklet is a guide only and is not a statement of the law.
It does not aim to recommend any particular finance package to you.

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You can get a copy of this guide by calling the Student Finance publications line on 0800 731 9133, quoting reference S/FSHE/V9.

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

You can also get Braille, large-print and audio versions of this guide by calling the above publications line.

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