

# A guide to financial support

for higher education  
students 2010/2011  
new full-time students



studentfinanceengland



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## Who is this guide for?

This guide applies to you if you:

- normally live in England, and
- you are starting a new undergraduate course, anywhere in the UK, in academic year 2010/2011.

The figures quoted will change in future years.

If you are an existing student, you should read 'A guide to financial support for higher education students 2010/2011 (existing full-time students)'. You can get this from our website or by calling **0800 731 9133** (textphone **0800 328 8988**).

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](http://www.studentfinancewales.co.uk)**

### Northern Ireland

**[www.studentfinanceni.co.uk](http://www.studentfinanceni.co.uk)**

### Scotland

**[www.saas.gov.uk](http://www.saas.gov.uk)**

### EU nationals

**[www.direct.gov.uk/studentfinance-EU](http://www.direct.gov.uk/studentfinance-EU)**

If you want to study abroad as part of your course, see page 27.

For information on postgraduate courses visit **[www.direct.gov.uk/postgraduate-funding](http://www.direct.gov.uk/postgraduate-funding)**

## 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. The Government offers financial help through Student Finance England 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 with your living costs (maintenance), while you're studying. 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.

The help available includes grants, bursaries and student loans.

**Grants and bursaries are money you receive from the Government or from your university or college to help with your living costs. You do not have to repay this help unless you have been overpaid.**

## How can I contact you?

You can visit our website at **[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)** or call us on **0845 300 5090** (textphone **0800 328 8988**).

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.

# HOW TO GET STUDENT FINANCE

Here are five 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

This section gives some brief information about the rules on whether you are eligible to receive any help. The rules about student finance are complicated and this page is only a summary. If you would like more detailed information about whether you can get student finance, you can get a copy of the guide 'How you are assessed and paid' from 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 the first academic year 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 'How you are assessed and paid' (for example, you are a refugee living in the UK).

If you have taken a course of higher education in the past, this may affect your eligibility for student finance.

To qualify for a Maintenance Loan you need to be 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)
- Full-time 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.

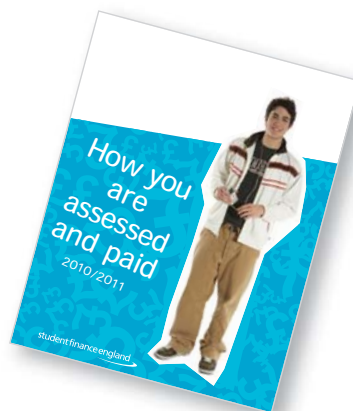
## 3 University or college

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, college or course 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 guide 'How you are assessed and paid' which is available on our website.



# SECTION 2 – WHAT HELP CAN I GET?

## Summary

While you are at university or college you will have two main costs – your tuition fees and your living costs. This section will take you through what finance may be available to help with these. The main types of finance available are grants, bursaries (which don't have to be paid back), and loans (which do). There is also extra help for those in special circumstances.

## Key to products

The symbols below appear throughout this section. They will help you to see, at a glance, the key features of each type of student financial support that is available.



<b>SFE</b>	Paid by Student Finance England	<b>O</b>	Paid by your university or other
<b>B</b>	Affects benefits	<b>HI</b>	Depends on household income
<b>R</b>	Repayable	<b>NR</b>	Non-repayable



# MAIN FINANCE AVAILABLE





## Help with tuition fees

### Tuition Fee Loan

What is it for?	Your university or college can charge you up to £3,290 a year for tuition fees. This loan will help with the costs of the tuition fees.
How much can I get?	You can get an amount to cover the fee your university or college charges you. This could be up to £3,290.
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 when you apply.</p> <p>Fees you pay are likely to increase by the rate of inflation in future years of your course.</p> <p>We pay your Tuition Fee Loan direct to the university or college on your behalf.</p>

## Help with living costs

### Maintenance Grant

<b>What is it for?</b>	The grant helps cover your living costs throughout the academic year, for example food, books, travel and other expenses.								
<b>How much can I get?</b>	<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, depending on your household income</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, depending on your household income	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, depending on your household income								
More than £50,020	No grant								
<b>Do I have to pay it back?</b>	No.								
<b>Anything else?</b>    	<p>We usually pay the Maintenance Grant in three instalments, one at the start of each term, along with any Maintenance Loan.</p> <p>Students who started 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. More information is available on our website.</p> <p>You can find out more about how your household income affects your entitlement in the guide '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 full-time students, can claim income-related benefits. You cannot receive both a Maintenance Grant and a Special Support Grant.

<b>What is it for?</b>	<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"> <li>• are a lone (single) parent;</li> <li>• 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;</li> <li>• have a disability and qualify for the Disability Premium or Severe Disability Premium;</li> <li>• are deaf and qualify for Disabled Students' Allowances;</li> <li>• have been treated as incapable of work for at least 28 weeks;</li> <li>• have a disability and qualify for income-related Employment and Support Allowance;</li> <li>• 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;</li> <li>• 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</li> <li>• are aged 60 or older.</li> </ul>
<b>How much can I get?</b>	<p>You can get up to £2,906 depending on your household income.</p>
<b>Do I have to pay it back?</b>	<p>No.</p>
<b>Anything else?</b> <div data-bbox="127 1157 186 1201">SFE</div> <div data-bbox="202 1157 262 1201">HI</div> <div data-bbox="127 1216 186 1260">NR</div>	<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 <b>not</b> 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 or talk to the student advisor at your university or college.</p>

## Maintenance Loan

<b>What is it for?</b>	The loan should help cover your living costs throughout the academic year.								
<b>How much can I get?</b>	<p>Any full-time 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> <p>All students will be able to apply for 72% of this loan. The remaining 28% depends on household income.</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 outside London</td><td>Up to £4,950</td></tr> <tr> <td>Living and 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 outside London	Up to £4,950	Living and studying abroad for at least one academic term	Up to £5,895
Living at your parents' home	Up to £3,838								
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Living elsewhere or in your own home and studying outside London	Up to £4,950								
Living and studying abroad for at least one academic term	Up to £5,895								
<b>Do I have to pay it back?</b>	Yes, but not until you have left your course and are earning over £15,000 a year.								
<b>Anything else?</b> <div>SFE</div> <div>HI</div> <div>R</div>	<p>If you receive a Maintenance Grant, we may reduce the amount of Maintenance Loan available to you.</p> <p>We pay your Maintenance Loan straight into your bank account – usually 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>								

# PETE, 19

**I'm currently studying**

National Diploma in Automobile Engineering

**I want to go to university because**

I want a top qualification to get a good job in the motor trade

**At university I want to study**

BEng Automotive Engineering (sandwich degree)

**When I'm at university I want to live**

away from home, in a house with my mates

**At the moment I live**

at home with my dad and sister

**I've been told that our household income is**

£40,000

I will be applying for the Tuition Fee Loan and, as my household income is £40,000, I will be eligible for a non repayable Maintenance Grant and a bursary. I'll also be able to take a Maintenance Loan



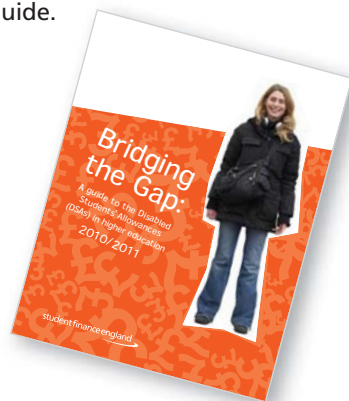
# EXTRA HELP FOR SPECIAL CIRCUMSTANCES



## 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 opposite.



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 37). You can also get braille, large-print and audio versions of this guide.



## JENNY, 19

I'm going to university to study Media Studies. As I'm dyslexic, I will be able to get DSAs to pay for a laptop and other equipment. I'll also be able to get a Tuition Fee Loan, Maintenance Grant and a Maintenance Loan. I'll also get a bursary from my university.

## Disabled Students' Allowances (DSAs)

What is it for?	DSAs are available if you have a disability, mental-health condition or specific learning difficulty. 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 get does <b>not</b> 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 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 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 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.								
Anything else?  	<p>If you want to apply for DSAs make sure that you follow the instructions on your main application to answer the appropriate questions. You will then need to fill in a Disabled Students' Allowances application form. You can download this from our website, or call us and we will send one to you.</p> <p>In exceptional circumstances we can make some payments before you start your course. Contact us for more information.</p> <p>Students studying a full-time distance-learning course may be eligible for DSAs at the same rates as full-time students who attend their course. There are also DSAs available for part-time students and postgraduate students.</p> <p>If you need more help or advice, you can speak to us, our contact details are on page 36. Or, you can speak to the disability adviser at your university or college.</p>								




## Childcare Grant

<b>What is it for?</b>	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.
<b>How much can I get?</b>	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.
<b>Do I have to pay it back?</b>	No.
<b>Anything else?</b> <div> <div>SFE</div> <div>HI</div> <div>NR</div> </div>	<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 benefit you are entitled to.</p> <p>You do not qualify for this grant if you or your husband, wife or partner receives the childcare part of the Working Tax Credit from HM Revenue &amp; 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




<b>What is it for?</b>	The allowance can help with course-related costs if you have dependent children.
<b>How much can I get?</b>	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.
<b>Do I have to pay it back?</b>	No.
<b>Anything else?</b>   	<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>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 Parents' Learning Allowance you receive when they are working out your entitlement to benefit.</p>

## Adult Dependants' Grant

<b>What is it for?</b>	The grant should help if you have an adult who depends on you financially. The adult cannot be any of your children.
<b>How much can I get?</b>	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.
<b>Do I have to pay it back?</b>	No.
<b>Anything else?</b>   	<p>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.</p>

# OTHER HELP AVAILABLE

## Bursaries and scholarships

<b>What are they for?</b>	A bursary or scholarship is extra financial help for living costs. It would be paid by your university or college.
<b>How much can I get?</b>	<p>This normally 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 £329. You could get much more. The typical bursary for someone receiving the full Maintenance Grant or Special Support Grant in 2007/2008 was £900 a year. Many 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 Student Finance Calculator on our website.</p>
<b>Do I have to pay it back?</b>	No.
<b>Anything else?</b>   	<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>

# TAJ, 18

**I want to go to university because**

all my friends are going, and I'll need a degree to work in advertising or public relations

**At university I want to study**

BA Marketing

**When I'm at university I want to live**

in a Hall of Residence close to the lecture theatres!




**At the moment I live with**

my mum and dad and I've been told that our household income is £65,000



I'll be applying for a Tuition Fee Loan and a Maintenance Loan and I've been told I may get a bursary too



## Travel Grant

<b>What is it for?</b>	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.
<b>How much can I get?</b>	The Travel Grant is based on your household income and is equal to the amount you reasonably have to pay, minus the first £303.
<b>Do I have to pay it back?</b>	No.
<b>Anything else?</b>   	<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

<b>What is it for?</b>	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.
<b>How much can I get?</b>	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.
<b>Do I have to pay it back?</b>	Yes, but not until you have left your course and are earning over £15,000 a year.
<b>Anything else?</b>  	<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"> <li>• medicine (both the undergraduate degree course and the four-year graduate accelerated course);</li> <li>• dentistry;</li> <li>• veterinary science;</li> <li>• architecture;</li> <li>• social work; and</li> <li>• courses for which a graduate student can receive a healthcare bursary.</li> </ul> <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

If you plan to study part-time, or you will be studying on a distance-learning course, you may be able to get support for this too.

The two main types of financial support are a Fee Grant and a Course Grant.

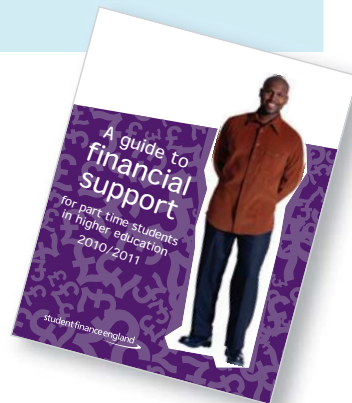
Disabled Students' Allowances are also available for part-time students. For detailed information you should read 'A guide to financial support for part-time students in higher education 2010/2011' which is available on our website.

### Fee Grant

<b>What is it for?</b>	The Fee Grant covers the cost of the fees charged by your university or college.
<b>How much can I get?</b>	<p>Up to £1,230 depending on how intensive your course is and the cost of your course fees. How much you get will depend on your household income.</p> <p>For detailed information you should read 'A guide to financial support for part-time students in higher education 2010/2011' which is available on our website.</p>
<b>How is it paid?</b>	We pay the Fee Grant direct to your university or college.
<b>Do I have to pay it back?</b>	No.
<b>Anything else?</b>   	<p>Students who already have a degree are not eligible for this help.</p> <p>You can apply for part-time support for up to eight years. This is because some full-time degrees can take four years to complete, so the equivalent part-time course may take eight years to complete.</p> <p>If you live in England but study in Wales, Scotland or Northern Ireland, you may still receive help towards your fees. Your Fee Grant will be similar to the Fee Grant given to part-time students who live and study in Wales, Scotland or Northern Ireland. The amount of Fee Grant you may receive will differ from the figures we give here.</p>

## Course Grant

<b>What is it for?</b>	The Course Grant can help with the cost of books, travel and other expenses.										
<b>How much can I get?</b>	Up to £265 depending on your household income. <table border="1"> <thead> <tr> <th>Your household income</th><th>Maximum Course Grant you can get</th></tr> </thead> <tbody> <tr> <td>Below £26,030</td><td>Full Course Grant of £265</td></tr> <tr> <td>£26,030 to £28,064</td><td>Course Grant of £265 less £1 for every £9.47 of your income over £26,030</td></tr> <tr> <td>£28,065</td><td>£50 Course Grant</td></tr> <tr> <td>£28,066 and over</td><td>No Course Grant</td></tr> </tbody> </table>	Your household income	Maximum Course Grant you can get	Below £26,030	Full Course Grant of £265	£26,030 to £28,064	Course Grant of £265 less £1 for every £9.47 of your income over £26,030	£28,065	£50 Course Grant	£28,066 and over	No Course Grant
Your household income	Maximum Course Grant you can get										
Below £26,030	Full Course Grant of £265										
£26,030 to £28,064	Course Grant of £265 less £1 for every £9.47 of your income over £26,030										
£28,065	£50 Course Grant										
£28,066 and over	No Course Grant										
<b>How is it paid?</b>	We pay the Course Grant into your bank account in one lump sum.										
<b>Do I have to pay it back?</b>	No.										
<b>Anything else?</b> <div> <div>SFE</div> <div>HI</div> <div>NR</div> </div>	<p>Students who already have a degree cannot usually apply for this help.</p> <p>For detailed information you should read 'A guide to financial support for part-time students in higher education 2010/2011' which is available on our website.</p>										



# HELP AVAILABLE FROM OTHER SOURCES

## **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, some students (for example, disabled students and students with children) are a priority for help from the Access to Learning Fund.

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 (see page 12). The NHS may also pay your contribution to tuition fees. You can get more information at **[www.nhsstudentgrants.co.uk](http://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 and joined your course from September 1998 onwards, you are eligible for support from the Department for Business, Innovation and Skills (BIS) 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 are supported by the NHS and may be able to get an NHS bursary based on your household income. You may also apply for a reduced-rate non-income-based Maintenance Loan from BIS.

If you are on the shortened four-year medical degree for graduate entrants, you may be eligible for the full Maintenance Loan (28% which is based on your income) from BIS 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 be eligible for an NHS bursary and help with tuition fees (from the NHS).

You may also apply to BIS for the non-income-assessed 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](http://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.nhsbsa.nhs.uk/Students>**.

For full details about the bursary, visit the bursaries website as shown above. If your question is not answered on the website, send an email to **[swb@ppa.nhs.uk](mailto: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.

## 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 while they are studying.

If you are eligible for benefits while you are studying, 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, 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 Parents' Learning Allowance you receive when they are working out your entitlement to benefit. For more information visit **[www.direct.gov.uk/benefits-and-students](http://www.direct.gov.uk/benefits-and-students)**

## 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 Dependants' 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](http://www.hmrc.gov.uk/taxcredits)**.

### European study

If you are planning to study abroad as part of your course, it may be worth checking with your university or college whether you could do so as part of the Erasmus programme. Students taking part in Erasmus receive grants to help with the cost of studying abroad, as well as other support. You would be able to study in one of the 30 countries taking part in the programme (all EU member states and Iceland, Liechtenstein, Norway and Turkey). Under the Erasmus arrangements, you could also combine your study with a work placement, or take a work placement only.

For more information about Erasmus, visit the Erasmus website at **[www.britishcouncil.org/erasmus](http://www.britishcouncil.org/erasmus)**

### Training bursary for teacher training in England

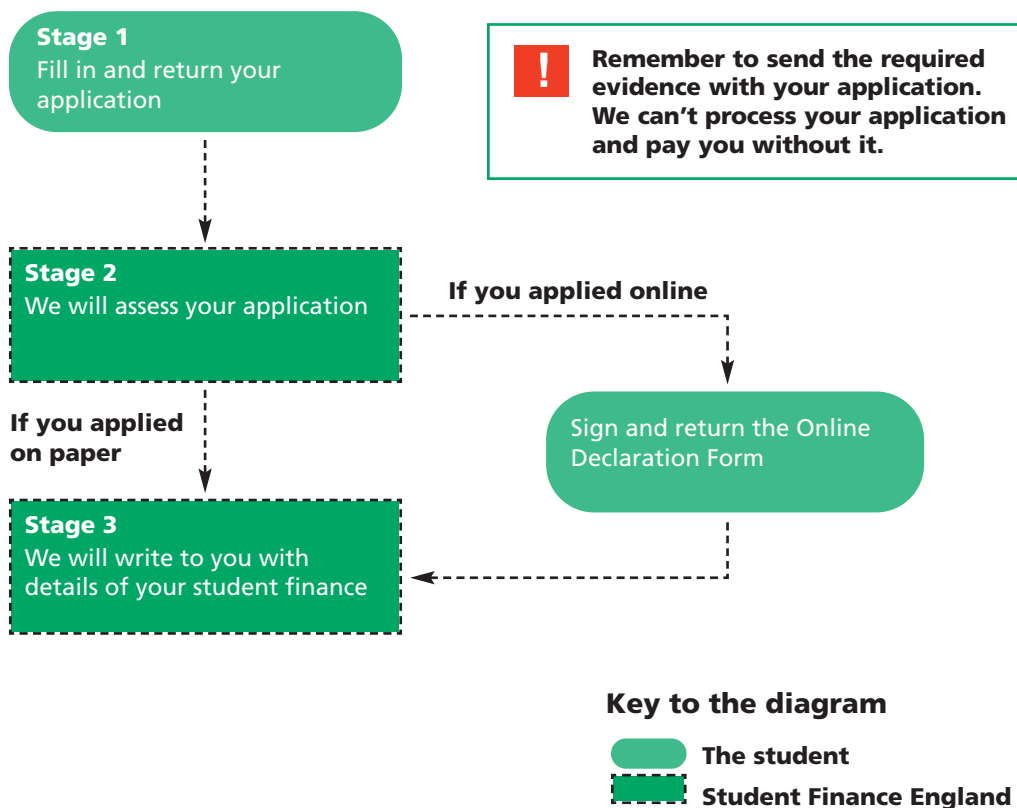
If you are on a course of Initial Teacher Training, you may be eligible to receive a bursary or other financial help from the Training and Development Agency (TDA) for Schools. You can get more information on the TDA website at **[www.tda.gov.uk](http://www.tda.gov.uk)** or by calling **0845 6000 991**.



# SECTION 3 – HOW DO I APPLY?

## Summary

So now you know what is available, here's how you get it.



### When should I apply?

You should apply as soon as you can after applications open to make sure that you have your finance in place for the start of your course.

**Important:** If you are applying for student finance that depends on your household income you should apply by **25 June 2010** to make sure you have your finance in place for the start of your course. If you are applying for student finance that does not depend on your household income you should apply by **23 April 2010**.

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 will not receive any financial support for that year.

### What if my circumstances change?

You should let us know as soon as possible if any of your circumstances change (for example, you change course) after you have sent us your application. You can do this by filling in a Change of Circumstances Form which you can download from our website.

### Stage one

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 Student Finance Calculator at **[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)** to work out what is available to you. Once you know what is available, the quickest and easiest way to apply is online. You can get a paper application by downloading one from our website or by calling our publication line.

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 use your online account to send us an email. 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 two

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. For more information on this process, see the booklet 'How you are assessed and paid' which is available from our website.

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 which you need to sign and return.

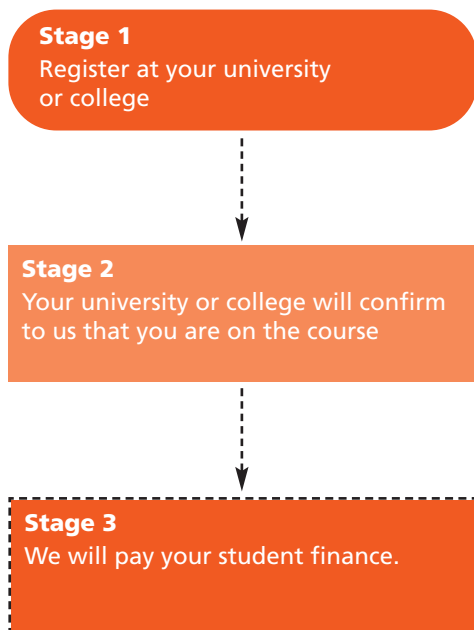
### Stage three

After we have assessed your application, we will write to you with details of the student finance you are entitled to. You should keep this letter, as you may need to take it to your university or college when you enrol.




## SECTION 4 - HOW DO I GET PAID?

### Summary

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.



### Key to the diagram

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

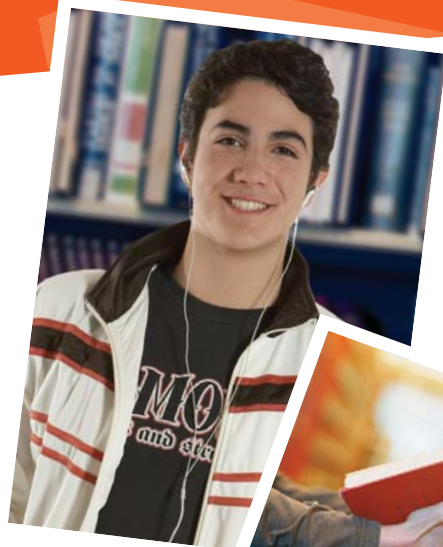
### Stage one

Register at your university or college. Remember to take the letter detailing your student finance 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: Any payment made to you will usually clear into your bank account within three to five working days of you registering on your course, 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 your 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

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.





### When do I have to start repaying?

You will start to repay your student loan in the April after you graduate or leave your course as long as you are earning over the repayment threshold of £1,250 a month, £288 a week or £15,000 a year. So if you graduate in May 2013, your repayments will be due to start in April 2014.

### How much do I repay?

How much you repay depends on your income. You will only start to repay when your income goes over £1,250 a month, £288 a week or £15,000 a year. You will have to repay 9% of what you earn over this amount. If you earn less than the repayment threshold, 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.

Income each year before tax	Monthly salary	Approximate monthly repayment
up to £15,000	Below £1,250	0
£16,000	£1,333	£7
£18,000	£1,500	£22
£21,000	£1,750	£45
£24,000	£2,000	£67
£27,000	£2,250	£90
£30,000	£2,500	£112

### How are repayments collected?

- HM Revenue & Customs (HMRC) will collect your repayments from your salary, along with income tax and National Insurance, through Pay as you Earn (PAYE).
- If you are self-employed, HMRC will collect your repayments through the tax self-assessment system.
- You can also make extra voluntary repayments at any time.

### Do I pay interest on my loan?

You will be charged interest on your loan from when you receive your first payment until the loan is repaid in full. The interest you are charged on your student loan is lower than the interest charged on other loans. For the latest interest rate please visit **[www.studentloanrepayment.co.uk/interest](http://www.studentloanrepayment.co.uk/interest)**.

### 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, and fill in the Overseas Income Assessment Form so that we can work out a repayment schedule for you. This form is available on the website at **[www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk)**. If you think you may not be in regular contact while you are away you can give someone else Power of Attorney. This allows them to act on your behalf.

### More information

You can get more information on repaying your loans by visiting our repayment website at **[www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk)** or by reading the guide 'Repaying your student loan' which is available on our website.

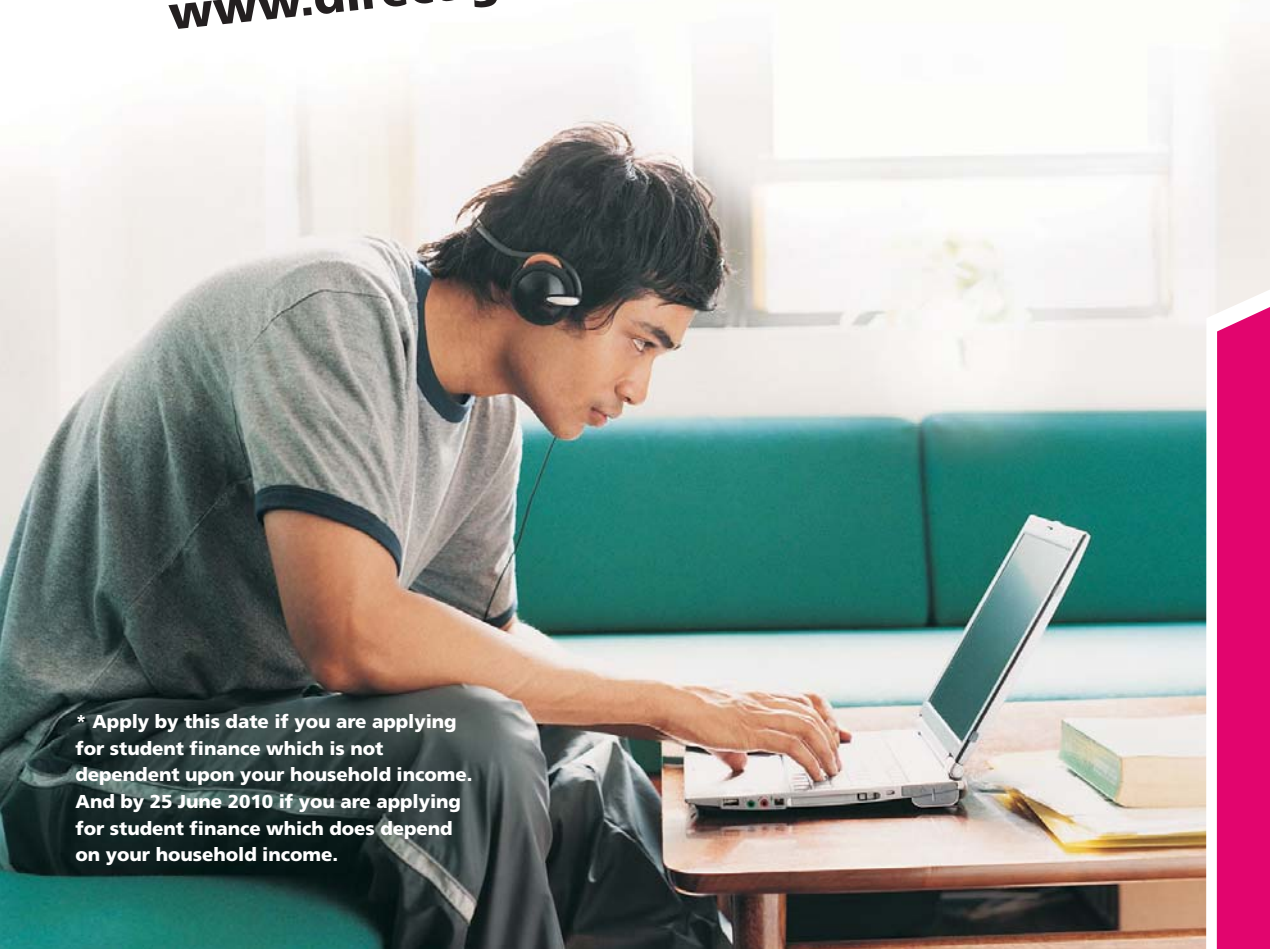
You only have to repay Maintenance Loans and Tuition Fee Loans. You don't have to repay grants, bursaries or scholarships

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

**Ready, steady, go online!**

and apply for your student finance by  
23 April 2010\* to make sure you have  
your money when you start your course

**[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)**



\* Apply by this date if you are applying  
for student finance which is not  
dependent upon your household income.  
And by 25 June 2010 if you are applying  
for student finance which does depend  
on your household income.

# HOW TO FIND OUT MORE ABOUT STUDENT FINANCE

## What is Student Finance England?

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

## Contacting Student Finance England

You can use the online services at **[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)** or you can phone Student Finance England on **0845 300 5090** (textphone **0800 328 8988**) between 8am and 8pm Monday to Friday, and between 9am and 5.30pm on Saturdays and Sundays.



## Useful publications

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

- visiting the 'forms and guides' page of our website at **[www.direct.gov.uk/SFforms10](http://www.direct.gov.uk/SFforms10)** and downloading a copy; or
- calling our Publication Line on **0800 731 9133** (textphone **0800 328 8988**).

You can also get braille, large print and audio versions of this guide.

- 1 **Bridging the gap: a guide to the disabled Students' Allowances (DSAs) in higher education** (reference SFE/BTGB/V10)
- 2 **Childcare Grant and other support for full-time student parents in higher education** (reference SFE/CCGB/V10)
- 3 **Student loans – a guide to terms and conditions** (reference SFE/SLTC/V10)
- 4 **A guide to financial support for part time students in higher education** (reference SFE/FSPT/V10)
- 5 **How you are assessed and paid** (reference SFE/HYAP/V10)
- 6 **Repaying your student loan** (reference SLC/RYS/DEC09)
- 7 **Customer Pack/3 easy steps** (reference SFE/NCpack/Dec09)



## **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](http://www.scholarship-search.org.uk)**

### **National Union of Students (NUS)**

You can get more information from the NUS website at **[www.nusonline.co.uk](http://www.nusonline.co.uk)**.

### **Educational Grants Advisory Service (EGAS)**

EGAS 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.

You can phone the information line on **020 7254 6251** or visit their website at **[www.family-action.org.uk](http://www.family-action.org.uk)**. The EGAS office is open Tuesdays, Wednesdays and Thursdays from 2pm to 4pm.

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studentfinance **england**

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

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