

studentfinanceengland

# A guide to financial support for higher education students

2010/2011 Existing full-time students

Are you returning to your higher education course in  
September 2010 or later?

**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 21 May 2010 if you are applying for student finance which does depend on your household income.

## 1 How and when to apply

You must apply for student finance in each year of your course so you should fill in and send your application to us as soon as possible. The quickest and easiest way to do this is by using our website at **[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)**. If you are applying for student finance that depends on your household income you should apply by 21 May 2010, and if you are applying for student finance that doesn't depend on your household income you should apply by 23 April 2010. If you apply later than these dates you may not get your student finance for the start of your course.

Here's a quick guide to the application process.

### Stage 1

Fill in and return your application.

### Stage 2

We will check your application. (If you are applying online, sign and return the Online Declaration Form.)

### Stage 3

We will send you your student finance details.

## 2 Changes to your circumstances

Remember that you **must** let us (or your local authority if you're applying for student finance through them) know about any changes to your circumstances that may affect your entitlement to student finance. For example, you must tell us if you change to another university or if your household income changes. You can download a 'Change of Circumstances' form from our website.

## 3 What help is available?

**Your university or college can charge you up to £3,290 for tuition fees.** You should check with your university or college to see how much they charge and how much you will have to pay. **You can apply for a Tuition Fee Loan of up to £3,290.**

- **Maintenance Grant**

**The maximum grant available for 2010/2011 is £2,906.**

The amount of Maintenance Grant you can get depends on your household income and when you started your course.

If you started your course **in or after** September 2009 and your household income is:

less than £25,000	<b>Full grant</b>
£25,001 to £50,020	<b>Partial grant</b>
more than £50,020	<b>No grant</b>

If you started your course **in or after** September 2008 and your household income is:

less than £25,000	<b>Full grant</b>
£25,001 to £60,032	<b>Partial grant</b>
more than £60,032	<b>No grant</b>

If you started your course **before** September 2008 and your household income is:

less than £18,360	<b>Full grant</b>
£18,361 to £39,333	<b>Partial grant</b>
more than £39,333	<b>No grant</b>

- **Maintenance Loan**

How much Maintenance Loan you can get depends on your household income and where you live and study, as well as when you started your course. Students in their final year will receive less Maintenance Loan.

If you started your course **in or after** September 2009, the maximum loan rates are as follows.

Students living away from their parents and studying in London	<b>Maximum £6,928</b>
Students living away from their parents and studying elsewhere	<b>Maximum £4,950</b>
Students living with their parents (London and elsewhere)	<b>Maximum £3,838</b>

If you started your course **before** September 2009, the maximum loan rates are as follows.

Students living away from their parents and studying in London	<b>Maximum £6,643</b>
Students living away from their parents and studying elsewhere	<b>Maximum £4,745</b>
Students living with their parents (London and elsewhere)	<b>Maximum £3,673</b>

- **Disabled Students' Allowances (DSAs)**

Disabled Students' Allowances are available if you have a disability, a mental-health condition or a specific learning difficulty. The figures shown are the maximum rates, and the amount you get will depend on your circumstances.

Allowance	Maximum amount
Non-Medical Helper Allowance	£20,520 a year
Specialist Equipment Allowance	£5,161 for the whole course
General Allowance	£1,724 a year
Travel Allowance	No upper limit

- **Students with children or adult dependants**

Allowance	Maximum amount
Parents' Learning Allowance	£1,508
Childcare Grant	85% of childcare costs to a maximum of £148.75 a week for one child or £255 a week for two or more children.
Adult Dependants' Grant	£2,642

#### 4 Repaying your student loan

You may want to know how and when to start repaying your student loan. You don't have to start repaying your loan until the April after you have left your course and when you are earning over £1,250 a month, £288 a week or £15,000 a year. However, you can start making repayments at any time. If you want more information on repayments, you can read the booklet 'Repaying your student loan' which is available at [www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk).

#### 5 More information

If you have any questions, you can contact us (or your local authority if you are applying for student finance through them). For more general information you can go to [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance) or phone us on 0845 300 5090.

#### 6 Students on medical and dental courses

Undergraduate students in the fifth (or higher) year of their medical or dental courses should contact the relevant NHS authority for the country in which they normally live for financial help. NHS-funded medical and dental students living in England and getting NHS bursaries can also apply for payments from the Access to Learning Fund.

**BIS** | Department for Business  
Innovation & Skills

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