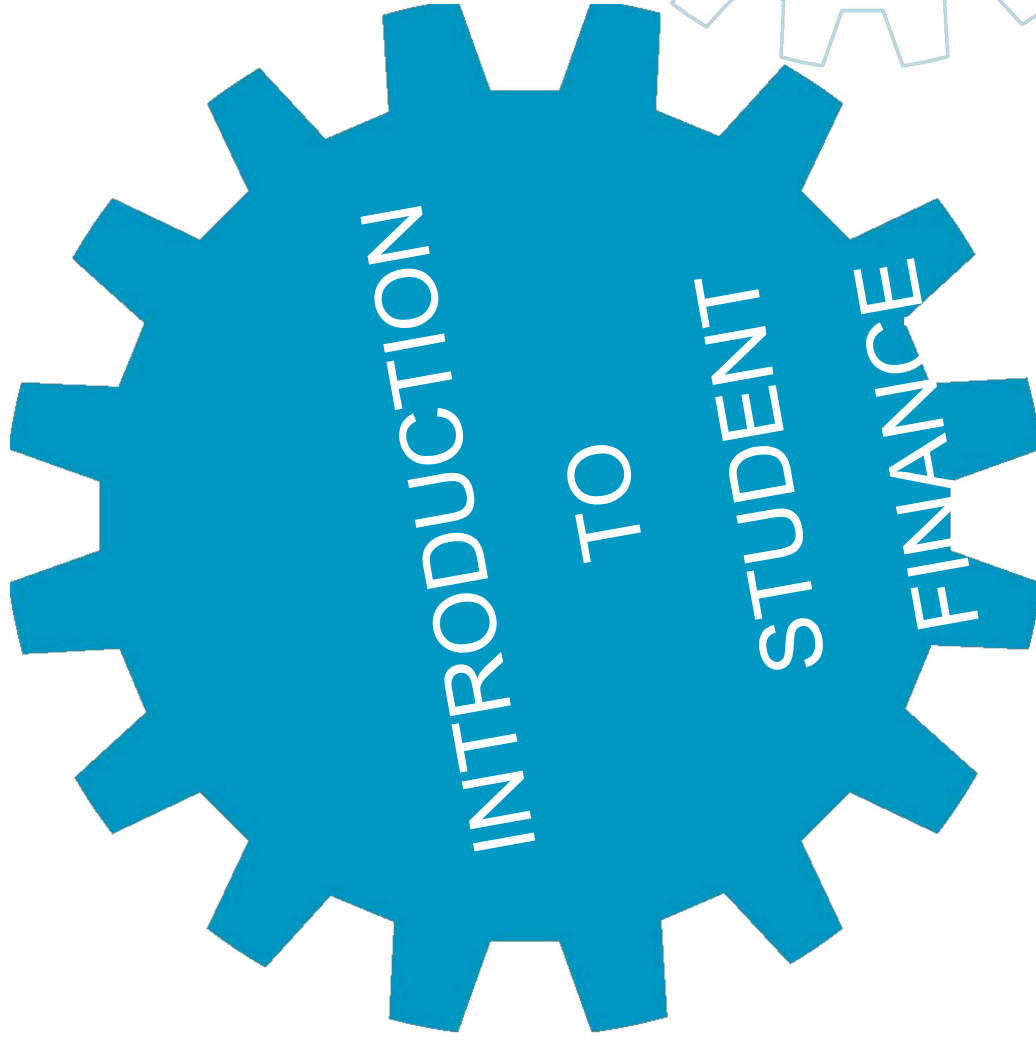
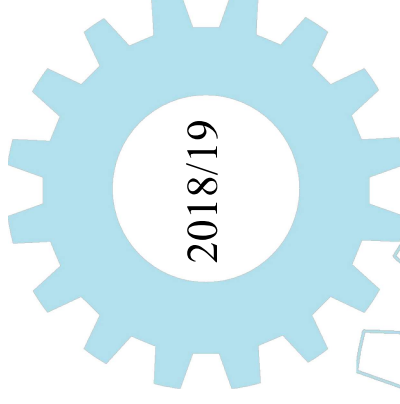
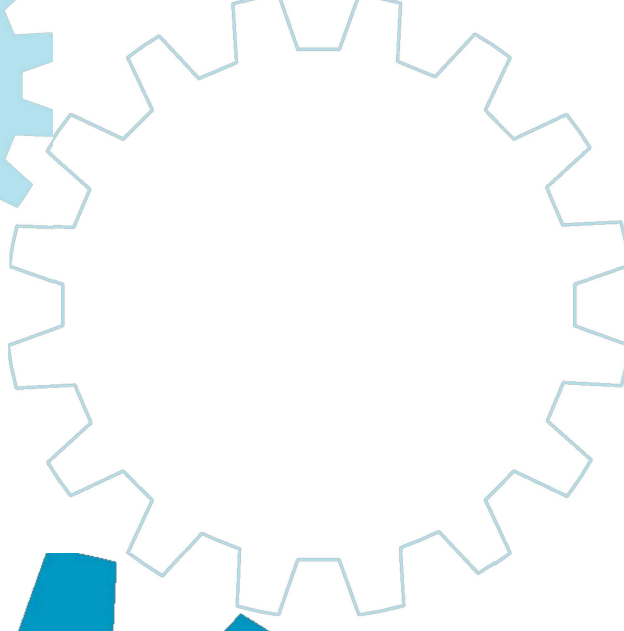
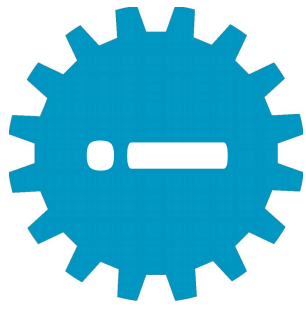




www.gov.uk/studentfinance



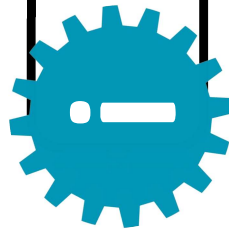


STUDENT FINANCE ENGLAND

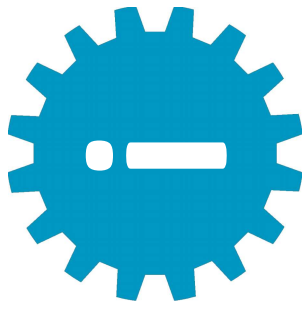
AN INTRODUCTION

Student Finance England (SFE) provides financial support on behalf of the UK Government to students from England entering higher education in the UK.

- The two main costs you'll have while studying are tuition fees and living costs.
- **There's student finance available to help students with both*.**
- Depending on your circumstances, course and where you study, you may be able to get a range of financial help and support.



*Full-time students only - part-time students can get tuition fee and DSA support from SFE.



SESSION CONTENTS

- Section 1 – What support can you get?
- Section 2 – How do you get it?
- Section 3 – When & how do you repay it?
- Section 4 - Managing your money (Delivered to students)



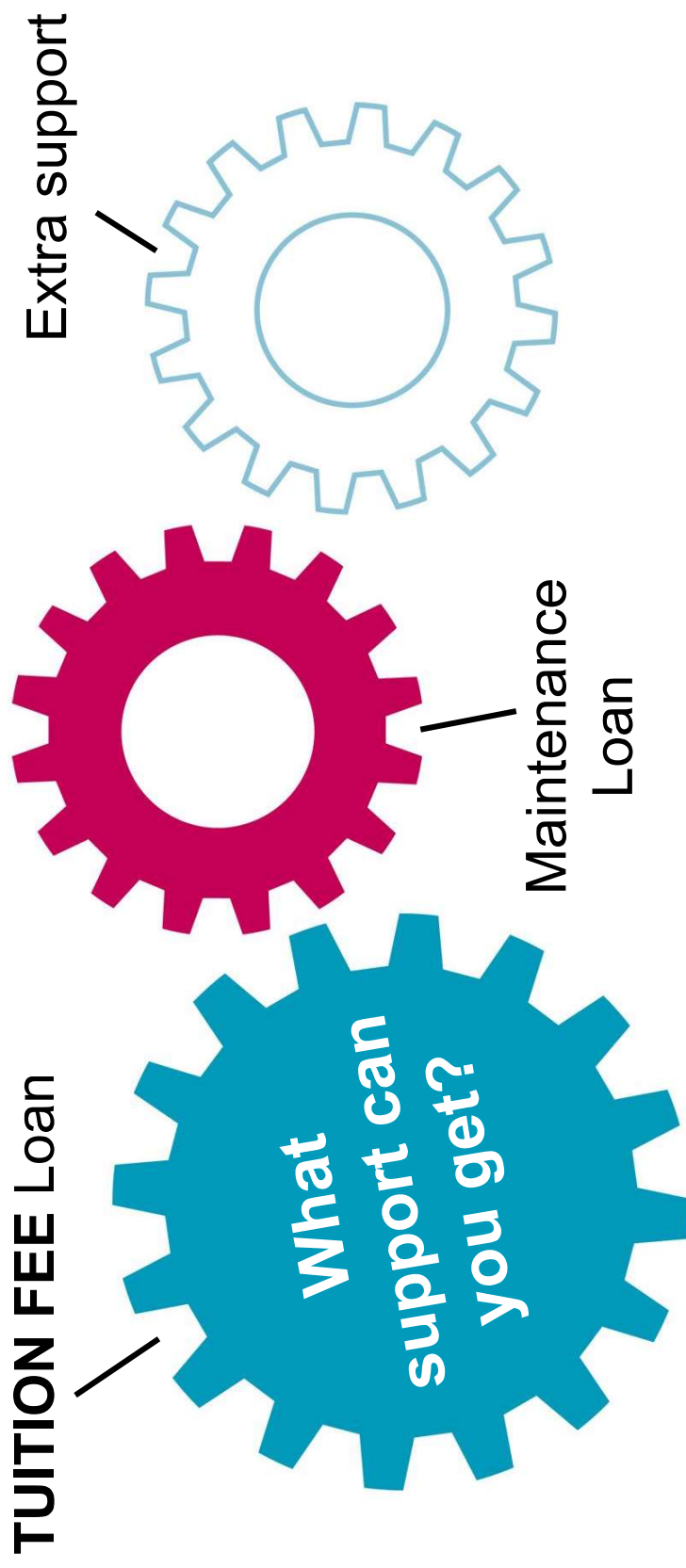


WHAT SUPPORT CAN YOU GET?

FEEs, LOANS & EXTRA HELP*



*All figures based on AY 2017/18



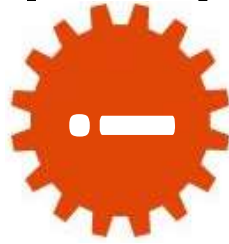


TUITION FEES AND LOANS

AN OVERVIEW

With tuition fees of up to £9,250, how can you afford to go to uni?

- Eligible students **won't** have to pay any tuition fees up front.
- A Tuition Fee Loan is available to cover the fee charged by your university or college.*
- A Tuition Fee Loan doesn't depend on household income.
- SFE pay the Tuition Fee Loan directly to your university or college.
- The loan is repayable, but only when your income is over £21,000 a year.



*Up to £9,250 for full-time courses at a publicly-funded uni or college or up to £6,165 for approved courses at private providers.





MAINTENANCE LOAN

AN OVERVIEW

A Maintenance Loan is available to help with your living costs while at uni or college.

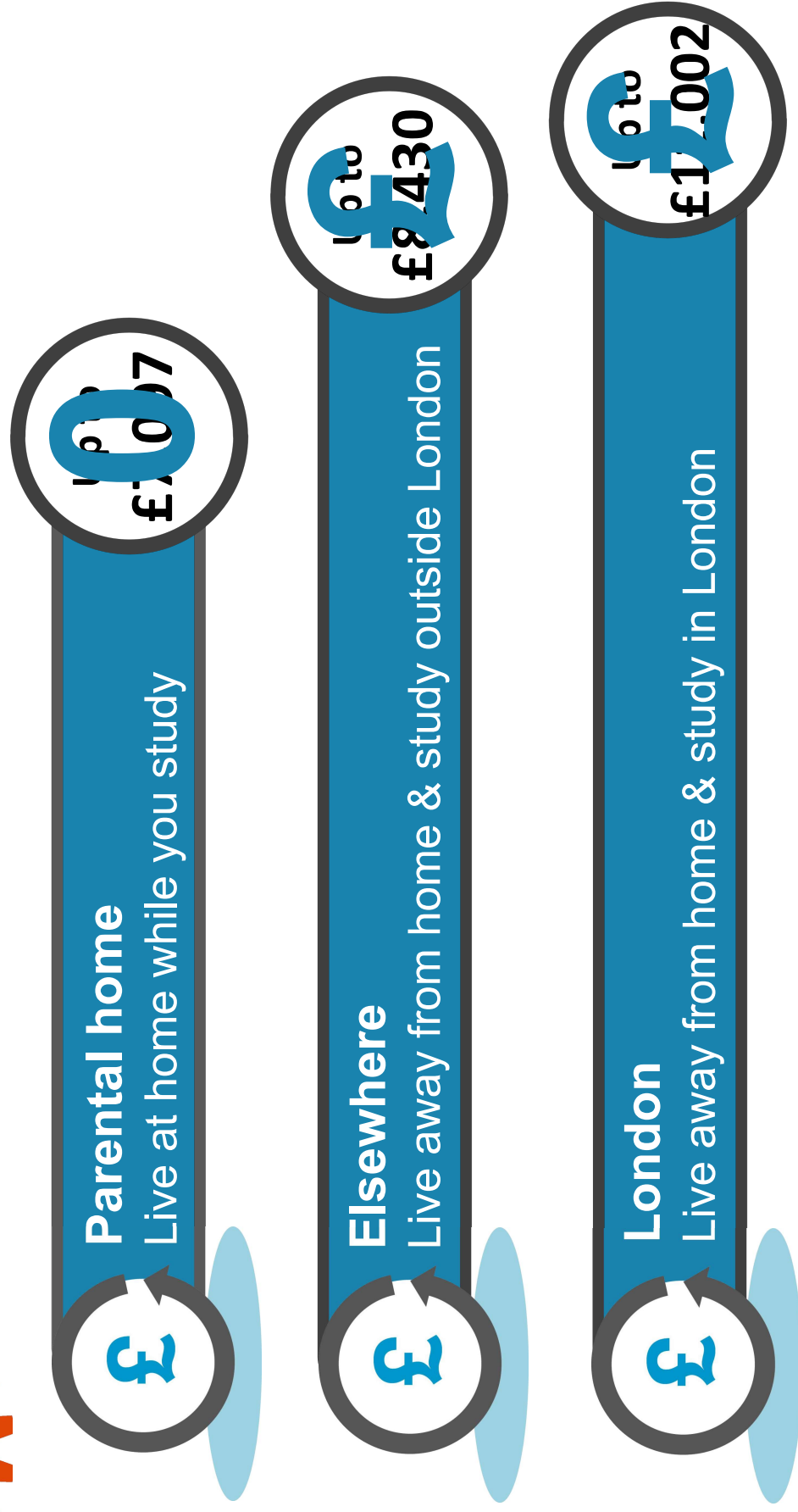
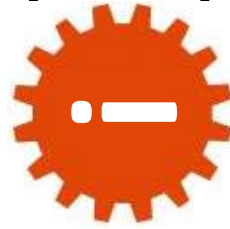
- All eligible students can get some maintenance support.
- The amount of Maintenance Loan you can get depends on where you live and study.
- The Maintenance Loan is paid directly into your bank account each term.
- Maintenance Loans have to be paid back but not until you've finished or left your course and your income is over £21,000 a year.





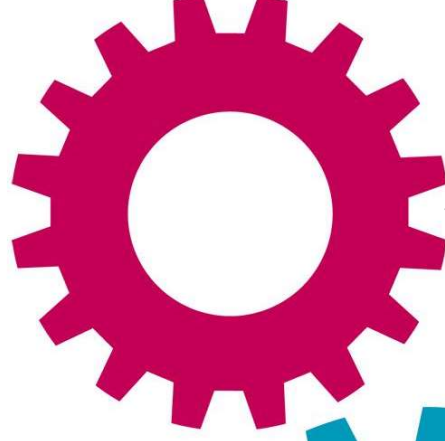
MAINTENANCE LOAN

MAXIMUM LEVELS FOR 2017/18



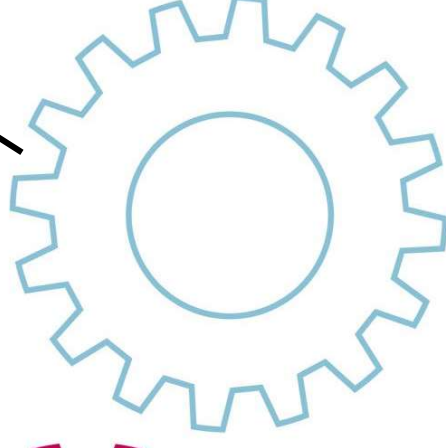
If studying overseas as part of a UK course, Maintenance Loan support is still available, up to £9,654 for 2017/18.

Tuition Fee Loan



Maintenance
Loan

EXTRA support





EXTRA SUPPORT

BURSARIES AND SCHOLARSHIPS

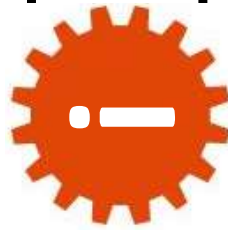
Many universities and colleges offer financial support to their students through bursaries and scholarships.

Bursaries:

- linked to personal circumstances and, often, household income
- awards can include discounted tuition fees, accommodation or cash

Scholarships:

- linked to academic results or ability in an area such as sport or music
- can be subject specific and are usually limited in numbers



Check university/college websites and ask at open days to see what they offer and how/when to apply....don't miss out!!



EXTRA SUPPORT

Other financial help and support may also be available if you:

- have children or an adult depends on you
- have a disability, including a long-term health condition, mental-health condition or specific learning difficulty
- study a Social Work course





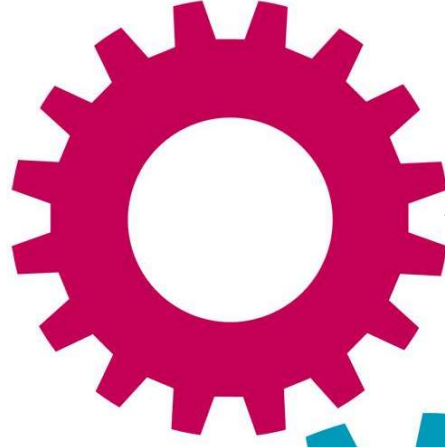
HOW DO YOU GET IT?

APPLICATIONS & INFORMATION

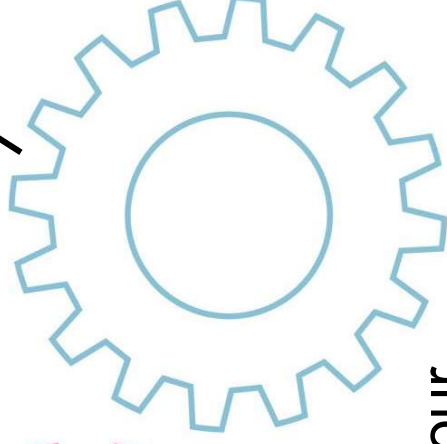


You **APPLY**
online

How do you
get your
student
finance?



We **ASSESS** your
application



You get
PAID!



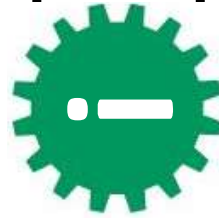


STUDENT FINANCE APPLICATIONS

KEY MESSAGE – APPLY EARLY

Each year thousands of students apply late for their finance and have no way to pay for their course or accommodation, some even have to drop out ...don't let that be you!

- Apply online at **gov.uk/studentfinance***
- Apply early to make sure your student finance is ready for the start of your course.
- You don't need a confirmed place at university or college to apply.
- Apply with your preferred choice, you can change details later if required.



*The application window is usually open from Jan-May. You can register on UCAS for updates and information from SFE.

Student finance

1. Overview
2. New full-time students
3. Continuing full-time students
4. Part-time students
5. EU students
6. Extra help
7. Eligibility
8. Apply

1. Overview

You may be able to borrow money to help pay for university or college tuition fees and to help with living costs.

You might get extra money on top of this, for example if you're on a low income, are disabled or have children.

Before you apply

You start repaying once you earn over a certain amount. The size of your monthly repayments will depend on how much you earn, not what you owe.

You'll be charged interest on the loan from the day you take it out. The terms and conditions can change.

Student finance

Student finance login

Apply online for student finance

Student finance: how to apply

Student finance forms

Student finance calculator

Repaying your student loan

[Contact Student Finance England](#)

Student finance if you started before 1 September 2012

More

Elsewhere on the web

[Student loans: terms and conditions 2016 to 2017 \(PDF, 161KB\)](#)

The Student Room: repaying your student loan 

Student finance data protection statements

SFE ONLINE

FOR MORE INFORMATION AND RESOURCES

[Home](#)

[Forums](#)

[GCSE](#)

[A-level](#)

[Applying to uni](#)

[Results & Clearing](#)

[University](#)

[Careers & jobs](#)

[Relationships & health](#)

[Student finance](#)

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Results2016
Get advice here >

Any changes to your details could affect your student finance.

You are Here: Home > Student Finance

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student finance wales

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SAAS
Funding your future

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sfe Student Finance Zone
studentfinanceengland

Whether you're thinking about studying, already a student, or even the parent of a student you can find out everything you need to know about student finance.
Brought to you by the Student Loans Company

Apply now!

Clearing made clearer!

Still to apply?

Part-time

Thinking about going to uni or college this year on a full-time course? Apply now for your student finance.

Full-time

Find out everything you need to know about student finance for full-time students, including what you can get and how to apply. This section also includes information for parents and partners of students.

Part-time

Information about what student finance is available for students studying a part-time course.

Postgraduate Loan

Zoom in to the Postgraduate Loan section



SUPPORTING AN APPLICATION

HOUSEHOLD INCOME

If you're supporting an application for student finance that depends on household income, SFE will need details of your taxable income and National Insurance number.

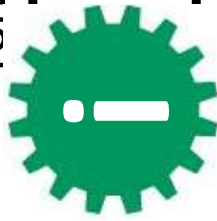
If you're the parent of a student and live with your partner, they'll also have to give us details of their taxable income and National Insurance number.

Taxable earned income includes*:

- wages, salaries, tips, and other taxable employee pay
- long-term disability benefits received prior to minimum retirement age
- net earnings from self-employment

Taxable unearned income includes*:

- interest from savings (only the annual summary is required)
- benefits and pensions
- rent from property or a room



*More details/information can be found on the HMRC website:
<https://www.gov.uk/income-tax>



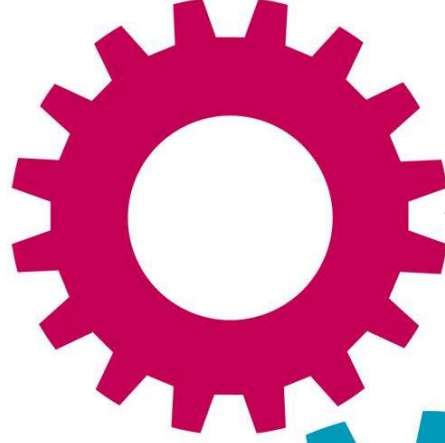
HOW DO YOU REPAY YOUR LOANS?

STUDENT LOAN REPAYMENTS

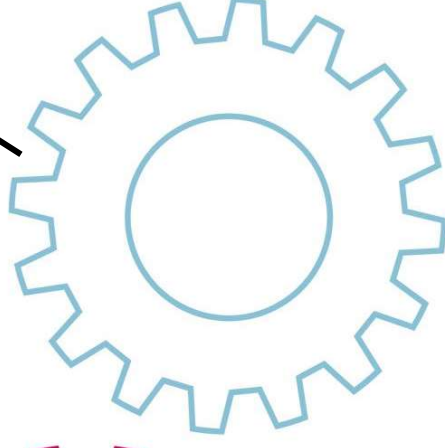


The **FACTS**

How do
you repay
a student
loan?



The **FIGURES**



The **INTEREST**

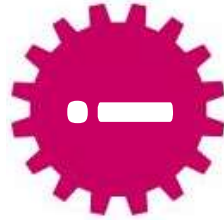




STUDENT LOAN REPAYMENTS

AN OVERVIEW

- You won't make repayments until your income is over **£21,000** a year.
- If you study a full-time course, you will be due to start repaying in the April after graduating or leaving your course.
- You'll repay 9% of your income over £21,000 and if you're employed deductions will be made from your pay through the HMRC tax system.*
- If your income falls to £21,000 or below, your repayments will stop.
- Any outstanding loan balance will be cancelled 30 years after entering repayment.



*If you move/work overseas you will repay 9% of your earnings over the repayment threshold for the country you are living in.



SECTION 3

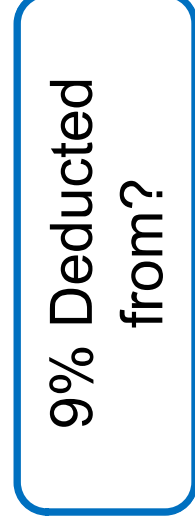
STUDENT LOAN REPAYMENTS

THE FIGURES

Income each year before tax	9% will be deducted from	Monthly repayment (Approx)
£21,000	£0	£0
£22,000	£1,000	£7
£23,500	£2,500	£18
£27,000	£6,000	£45
£30,000	£9,000	£67



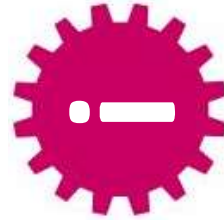
Income
£25,000



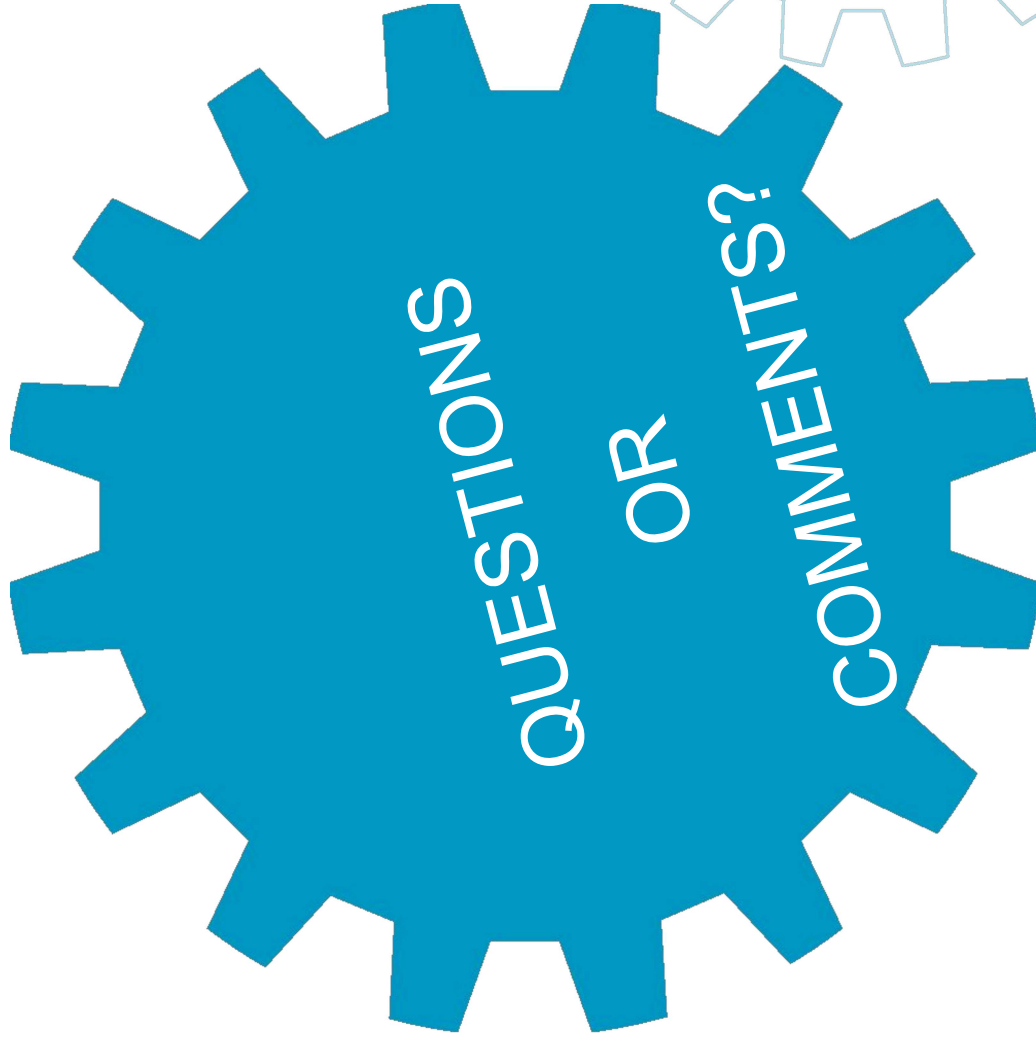
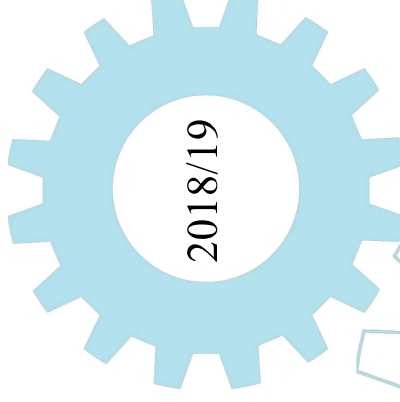
9% Deducted
from?



Monthly
repayment?



Interest is applied to your loan at a maximum rate of RPI +3%
More info can be found on www.slc.co.uk/repayment



/SF_England



/SFEEngland



YouTube /SFEFILM

www.gov.uk/studentfinance

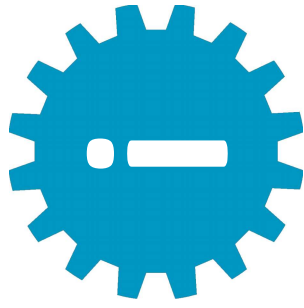


SLC

Student Loans Company



studentfinanceengland
The student finance experts

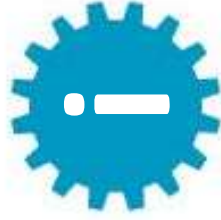


NEED MORE INFORMATION?

REMEMBER SFE IS ONLINE

For further information on student finance and applications go to

www.gov.uk/studentfinance



For a range of helpful tools and guidance,
visit our student finance zone

www.thestudentroom.co.uk/studentfinance

