

# STUDENT FINANCE



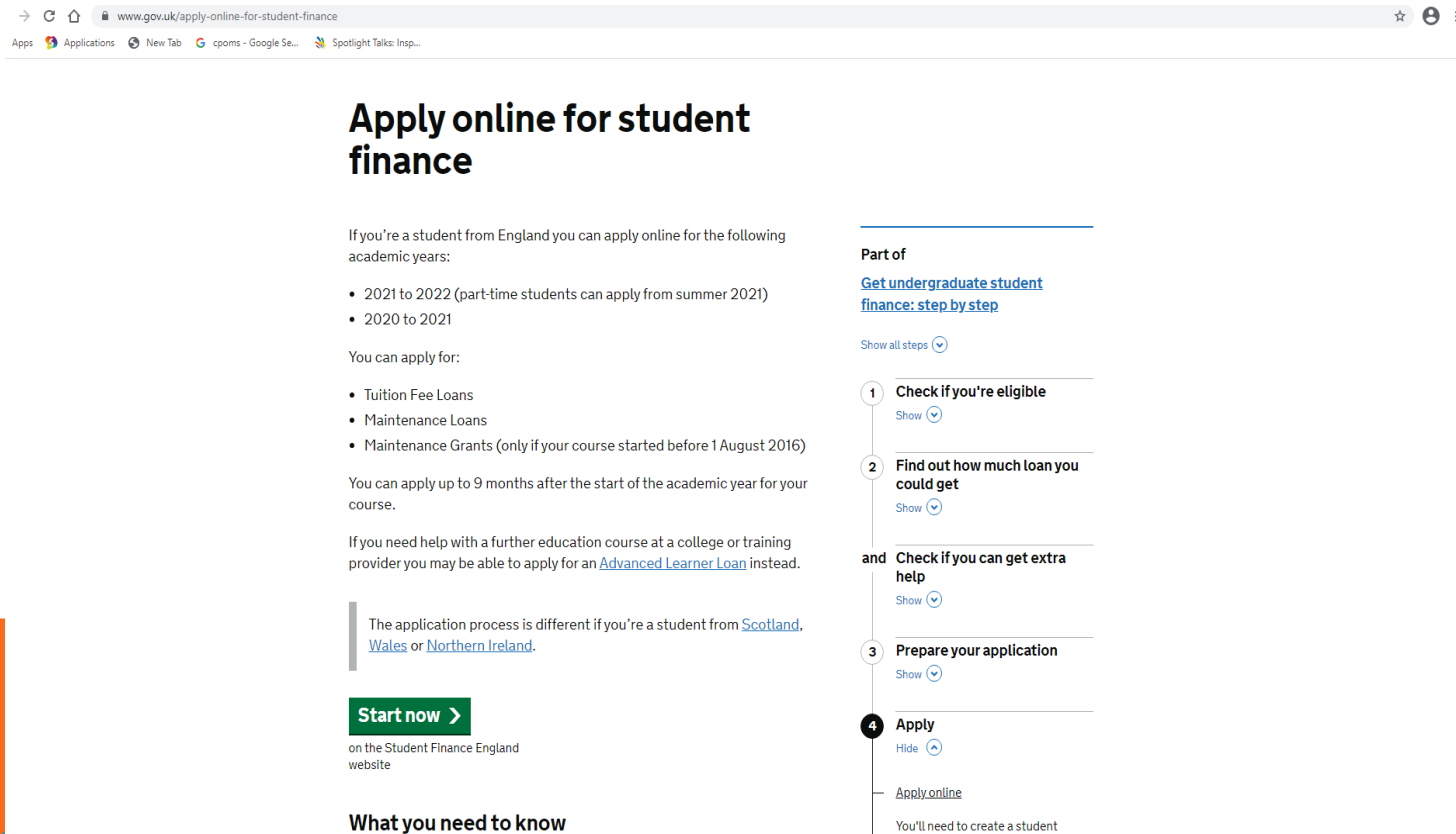
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GOV.UK

# CREATING AN ACCOUNT

<https://www.gov.uk/apply-online-for-student-finance>



The screenshot shows the 'Apply online for student finance' page on the UK government website. The page is divided into several sections: a main heading, eligibility information, application details, a 'Start now' button, and a sidebar with a step-by-step guide. The sidebar is currently on step 1, 'Check if you're eligible'.

**Apply online for student finance**

If you're a student from England you can apply online for the following academic years:

- 2021 to 2022 (part-time students can apply from summer 2021)
- 2020 to 2021

You can apply for:

- Tuition Fee Loans
- Maintenance Loans
- Maintenance Grants (only if your course started before 1 August 2016)

You can apply up to 9 months after the start of the academic year for your course.

If you need help with a further education course at a college or training provider you may be able to apply for an [Advanced Learner Loan](#) instead.

The application process is different if you're a student from [Scotland](#), [Wales](#) or [Northern Ireland](#).

**Start now >**  
on the Student Finance England website

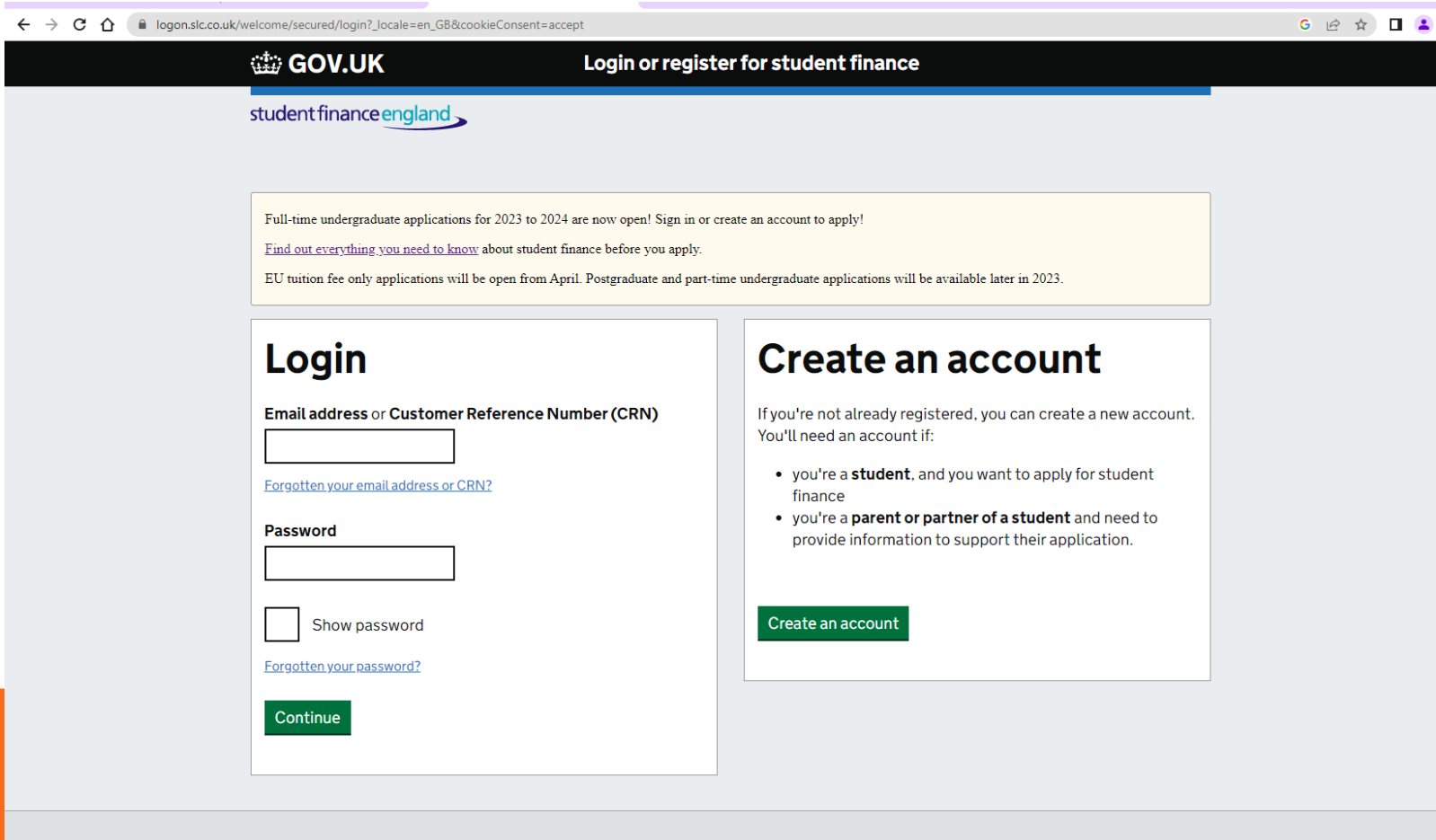
**What you need to know**

**Part of**  
[Get undergraduate student finance: step by step](#)  
[Show all steps](#)

- 1 Check if you're eligible**  
[Show](#)
- 2 Find out how much loan you could get**  
[Show](#)
- 3 Check if you can get extra help**  
[Show](#)
- 4 Prepare your application**  
[Show](#)
- 5 Apply**  
[Hide](#)

[Apply online](#)  
You'll need to create a student

# CREATING AN ACCOUNT



The screenshot shows the GOV.UK student finance website. At the top, there's a black header with the GOV.UK logo and the text "Login or register for student finance". Below this is a blue banner with the "student finance england" logo. A yellow box contains a message about undergraduate applications for 2023 to 2024. The main content area is split into two columns. The left column is titled "Login" and contains fields for "Email address or Customer Reference Number (CRN)" and "Password", with links for "Forgotten your email address or CRN?" and "Forgotten your password?". A "Continue" button is at the bottom. The right column is titled "Create an account" and contains a message about creating a new account, a list of conditions for needing an account, and a "Create an account" button.

logon.slc.co.uk/welcome/secured/login?\_locale=en\_GB&cookieConsent=accept

**GOV.UK** Login or register for student finance

student finance england

Full-time undergraduate applications for 2023 to 2024 are now open! Sign in or create an account to apply!  
[Find out everything you need to know](#) about student finance before you apply.  
EU tuition fee only applications will be open from April. Postgraduate and part-time undergraduate applications will be available later in 2023.

## Login

Email address or Customer Reference Number (CRN)

[Forgotten your email address or CRN?](#)

Password

☐ Show password

[Forgotten your password?](#)

Continue

## Create an account

If you're not already registered, you can create a new account. You'll need an account if:

- you're a **student**, and you want to apply for student finance
- you're a **parent or partner of a student** and need to provide information to support their application.


Create an account

# CREATING AN ACCOUNT

Plymstock School – Plymstock, P...Satchel One | Learning platformStudent Finance Account - Have...+


student-finance.service.gov.uk/customer/registration/pages/VerifyStudent.xhtml?\_locale=en\_GB&service=https%3A%2F%2Fwww.student-finance.service.gov.uk%2Fcustomer%2Fhome%2Fpages&\_ga=2.253537547.342939560.1614599021-474182648.1614159601

AppsApplicationsNew Tabcpoms - Google Se...Spotlight Talks: Insp...

GOV.UK

Register for a student finance account

We're always trying to improve our service - [your feedback \(opens in a new window or tab\)](#) helps us do this.



Create an account

## Have you ever applied for student finance before?

Let us know if you've ever applied for student finance from the UK Government. It doesn't matter how long ago you applied, if it was online or using a paper form, or if you applied to us or your local authority.

☐

Yes, I have applied for student finance before

☒

No, I haven't applied for student finance before

Continue

[Cookies \(opens in a new window or tab\)](#)

[e-Privacy \(opens in a new window or tab\)](#)

[Privacy Notice, PDF \(opens in a new window or tab\)](#)

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[Feedback \(opens in a new window or tab\)](#)




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student-finance.service.gov.uk/customer/registration/pages/VerifySponsor.xhtml

Apps Applications New Tab G cpm - Google Se... Spotlight Talks: Insp...

 **GOV.UK**

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Create an account

## Have you ever provided financial details to Student Finance to support a student's application?


☐ Yes, I have given financial details to support a student before

☒ No, I have never given financial details to Student Finance

Continue

[Cookies \(opens in a new window or tab\)](#)  
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# CREATING AN ACCOUNT

Plymstock School – Plymstock, PI x

Foldr - Plymstock School x

Login to Student Finance England x

+

logon.slc.co.uk/welcome/secured/login?\_locale=en\_GB&cookieConsent=accept

Full-time undergraduate student finance applications for 2022 to 2023 are now open! Apply as soon as possible and track the progress of your applic... [Show more](#)

## Login

Email address or Customer Reference Number (CRN)

[Forgotten your email address or CRN?](#)

Password

☐ Show password

[Forgotten your password?](#)

Continue

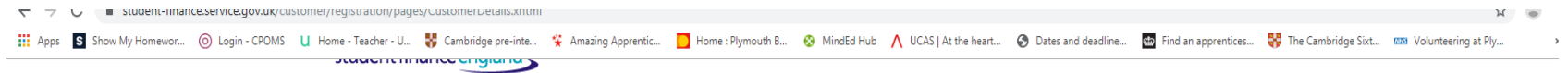
## Create an account

If you're not already registered , you can create a new account.You'll need an account if:

- you're a **student**, and you want to apply for studentfinance
- you're a **parent or partner of a student** and need to provide information to support their application.

Create an account

# CREATING AN ACCOUNT



Create an account

## Enter personal details

We'll share your National Insurance number and relevant information with the Department for Work and Pensions so we can check your identity.

Please provide the following information so we can create your account.

Title

First name(s)

Last name

Gender

Date of birth

Town of birth

# CREATING AN ACCOUNT

Plymstock School - Plymstock, P x Satchel One | Learning platform x Student Finance Account - Your c x +

student-finance.service.gov.uk/customer/registration/pages/CustomerDetails.xhtml

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**studentfinance**england

Create an account

## Enter home address

If you're a student, this is the address you normally live at when you're not studying.  
If you have a British Forces Post Office address you should give this as your home address.

**Postcode**


**Search for address**

[I don't know my postcode or don't have a UK address](#)

[Cookies \(opens in a new window or tab\)](#) [Security \(opens in a new window or tab\)](#)

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→ ↻ ↵ student-finance.service.gov.uk/customer/registration/pages/CustomerDetails.xhtml ☆ 👤 ⋮

Apps Applications New Tab cpoms - Google Se... Spotlight Talks: Insp...

## Create an account

### Enter contact details

Please provide additional contact details.

Home phone number (optional)

Mobile number (optional)


Email address

Confirm email address

If you need it, choose an alternative format for letters we send to you: (optional)

Not required ▾

Continue

[Cookies \(opens in a new window or tab\)](#) [Security \(opens in a new window or tab\)](#) 

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# CREATING AN ACCOUNT

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student-finance.service.gov.uk/customer/registration/pages/CustomerDetails.xhtml

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Create an account

## Enter contact details

**You have not provided us with a mobile number**

If you provide your mobile number, we can:

- send you updates and reminders about your account
- help you reset your password if you forget it

**Mobile number (optional)**

**Continue**

[I do not have or cannot provide a mobile number](#)

[Cookies \(opens in a new window or tab\)](#) [Security \(opens in a new window or tab\)](#)

[e-Privacy \(opens in a new window or tab\)](#) [Accessibility \(opens in a new window or tab\)](#)

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# CREATING AN ACCOUNT

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Applications New Tab cpm - Google Se... Spotlight Talks: Insp...

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Create an account

## Summary of your details

---


Personal Details [Change](#)

Contact Address [Change](#)

Contact Details [Change](#)

**Thanks, you now need to create a password and a secret answer for your account.**

[Continue](#)

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11:52 AM  
01/03/2021

# CREATING AN ACCOUNT

## Create an account

You've successfully registered with Student Finance England



You can log in to your account using either your:



Customer Reference Number (CRN):



Email address:



You'll need your CRN if you have to call us, and when repaying your loan.

### About your account

1. You can now use your account to:
  - **apply** for student finance, or support an application
  - see any **outstanding information** you need to send us
  - **track** the progress of any student finance application
  - **view** payments and letters we've sent you.
2. As you'll be accessing your account throughout your studies and beyond, please remember to keep your account information, including your email address, up-to-date.
3. We'll also send you a welcome email with this information.

Continue



# APPLYING

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[Your profile](#)

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[Letters & emails](#)

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## Rebecca's account

Customer Reference Number: 13674092975

It's Student Money Week! Got questions about your application? Head over to [Facebook](#) where you can ask our student finance experts. [view more](#) [delete](#)

### What would you like to do today?

[Apply for student finance](#)

[Support a student's application](#)



# APPLYING

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[Your profile](#)

[Your finance](#)

[Letters & emails](#)

[Logout](#)

[Home](#) > [Apply for student finance](#)

## Apply for student finance

What type of student finance do you want to apply for?

### Higher education

You're going to be studying for:

- a degree, for example: a BA, BSc, teacher training
- a foundation degree
- an HNC or HND
- a postgraduate qualification, for example: a Master's or Doctoral degree
- another higher education course

### Further education : Advanced Learner Loans

You're going to be studying for:

- a programme of GCE A levels and/or AS Levels
- a QAA Access to HE Diploma
- a further education Certificate, Diploma and vocational qualifications at levels 3 - 6
- any of the following BTEC Professional awards: a Subsidiary Diploma, 90 Credit Diploma, Diploma, or Extended Diploma
- an NVQ, level 3-6



# APPLYING

student-finance.service.gov.uk/customer/home/pages/studentAppChooser/student?execution=e1s2

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[Home](#) > [Apply for student finance](#) > Higher education

## Higher education

### Undergraduate, postgraduate or short course?

#### Undergraduate

You're going to be studying for:

- a degree, for example: a BA, BSc, teacher training
- a foundation degree
- a level 4 higher technical qualification
- an HNC/Advanced Certificate or HND/Advanced Diploma
- a certificate or diploma in higher education
- an Integrated Master's
- Postgraduate Initial Teacher Training eg Postgraduate Certificate in Education (PGCE)
- Postgraduate Healthcare Course (PGHC)
- a Scottish postgraduate or Scottish Master's
- a Master's of Architecture

#### Postgraduate

You're going to be studying for:

- a master's qualification, for example: MSc, MA, MBA.
- a doctoral qualification, for example: PhD, EngD, EdD.

#### Short course

Short courses are **not** like regular undergraduate or postgraduate courses. They can start at any time during the year, vary in length and offer different levels of qualification.

<https://www.student-finance.service.gov.uk/customer/home/pages/studentAppChooser/student?execution=e1s2&eventId=postgraduate>

1:28 PM

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[Home](#) > [Apply for student finance](#) > [Higher education](#) > Undergraduate

## Undergraduate

### Full time or part time?

#### Full Time

For students who'll be studying full time for a Degree, Higher National Diploma (HND) or Higher National Certificate (HNC).

#### Part Time

For students who'll be studying part time for a Degree, Higher National Diploma (HND) or Higher National Certificate (HNC).

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Built by [Student Loans Company \(opens in a new](#)



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[Home](#) > [Apply for student finance](#) > [Higher education](#) > [Undergraduate](#) > Full Time

## Full Time

Which year do you want to apply for?

### 2023/24

I want to start my application for full-time student finance for 2023/24.

This means the first, or next year of your course starts between 1 August 2023 and 31 July 2024.

### 2022/23

I want to start my application for full-time student finance for 2022/23.

This means the first, or next year of your course starts between 1 August 2022 and 31 July 2023.

# APPLYING

student-finance.service.gov.uk/customer/apply/ft/2122/pages/preamble.xhtml

GOV.UK Student finance application

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## Before you start


As part of this application you'll be asked if you want to apply for a Tuition Fee Loan and a Maintenance Loan.

Before applying for any of these loans it is important you read the following 6 things.




[Continue](#)


[Go to your account](#)

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# IMPORTANT INFORMATION

[student-finance.service.gov.uk/customer/apply/ft/2324/pages/preamble.xhtml](https://student-finance.service.gov.uk/customer/apply/ft/2324/pages/preamble.xhtml)

**Student finance application**

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[◀ Back](#)


## 1. We'll charge you interest on your loan, as soon as we make your first payment.

While you're studying, we'll charge you interest. Your rate is linked to the retail price index (RPI), but it can change.

Continue

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[Feedback \(opens in a new window or tab\)](#)



1:30 PM

# IMPORTANT INFORMATION



The screenshot shows a web browser window with the address bar displaying "studentfinance.gov.uk/customer-journey/2023/uk/important-information". The page header includes the GOV.UK logo and the title "Student finance application". Below the header, there is a message: "We're always trying to improve our service — your feedback counts. [Give us feedback](#) (opens in a new window or tab) helps us do this." The main content area features the "studentfinanceengland" logo and a "Back" link. A large heading "2. We'll charge you interest until you've repaid all the money or until we cancel your loan." is followed by the text "When we'll cancel your loan". Two bullet points specify the conditions: "If you started your course on or after 1 August 2023" and "If you started your course between 1 September 2012 and 31 July 2023". A green "Continue" button is located below the list. The footer contains links for "Cookies (opens in a new window or tab)", "Privacy (opens in a new window or tab)", "Privacy Notice, PDF (opens in a new window or tab)", "Security (opens in a new window or tab)", and "Accessibility (opens in a new window or tab)", along with the Royal Coat of Arms.

GOV.UK Student finance application

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[Back](#)

## 2. We'll charge you interest until you've repaid all the money or until we cancel your loan.

When we'll cancel your loan

- ▶ If you started your course on or after 1 August 2023
- ▶ If you started your course between 1 September 2012 and 31 July 2023

[Continue](#)



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# IMPORTANT INFORMATION

student-finance.service.gov.uk/customer/apply/ft/2324/pages/preamble.xhtml

Student finance application

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student finance 


[◀ Back](#)

**3.** You'll be due to start making repayments the April after you finish or leave your course.

[Continue](#)

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[e-Privacy \(opens in a new window or tab\)](#)  
[Privacy Notice, PDF \(opens in a new window or tab\)](#)


[Security \(opens in a new window or tab\)](#)  
[Accessibility \(opens in a new window or tab\)](#)  
[Feedback \(opens in a new window or tab\)](#)




1:33 PM

# IMPORTANT INFORMATION

← → ↻ 🏠 student-finance.service.gov.uk/customer/apply/ft/2324/pages/preamble.xhtml

 **Student finance application**

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student finance 


[◀ Back](#)

## 4. You'll only repay when your income is over the repayment threshold.

▶ [How your repayment threshold can change](#)

[Continue](#)

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





[Cookies \(opens in a new window or tab\)](#)   [Security \(opens in a new window or tab\)](#)   


[e-Privacy \(opens in a new window or tab\)](#)   [Accessibility \(opens in a new window or tab\)](#)

[Privacy Notice, PDF \(opens in a new window or tab\)](#)   [Feedback \(opens in a new window or tab\)](#)


Windows taskbar: 7°C Cloudy, 1:33 PM, 01/03/2023

# IMPORTANT INFORMATION

     student-finance.service.gov.uk/customer/apply/ft/2324/pages/preamble.xhtml     

 **Student finance application**

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[◀ Back](#)

## 5. You'll repay 9% of your income over your repayment threshold.

[Continue](#)

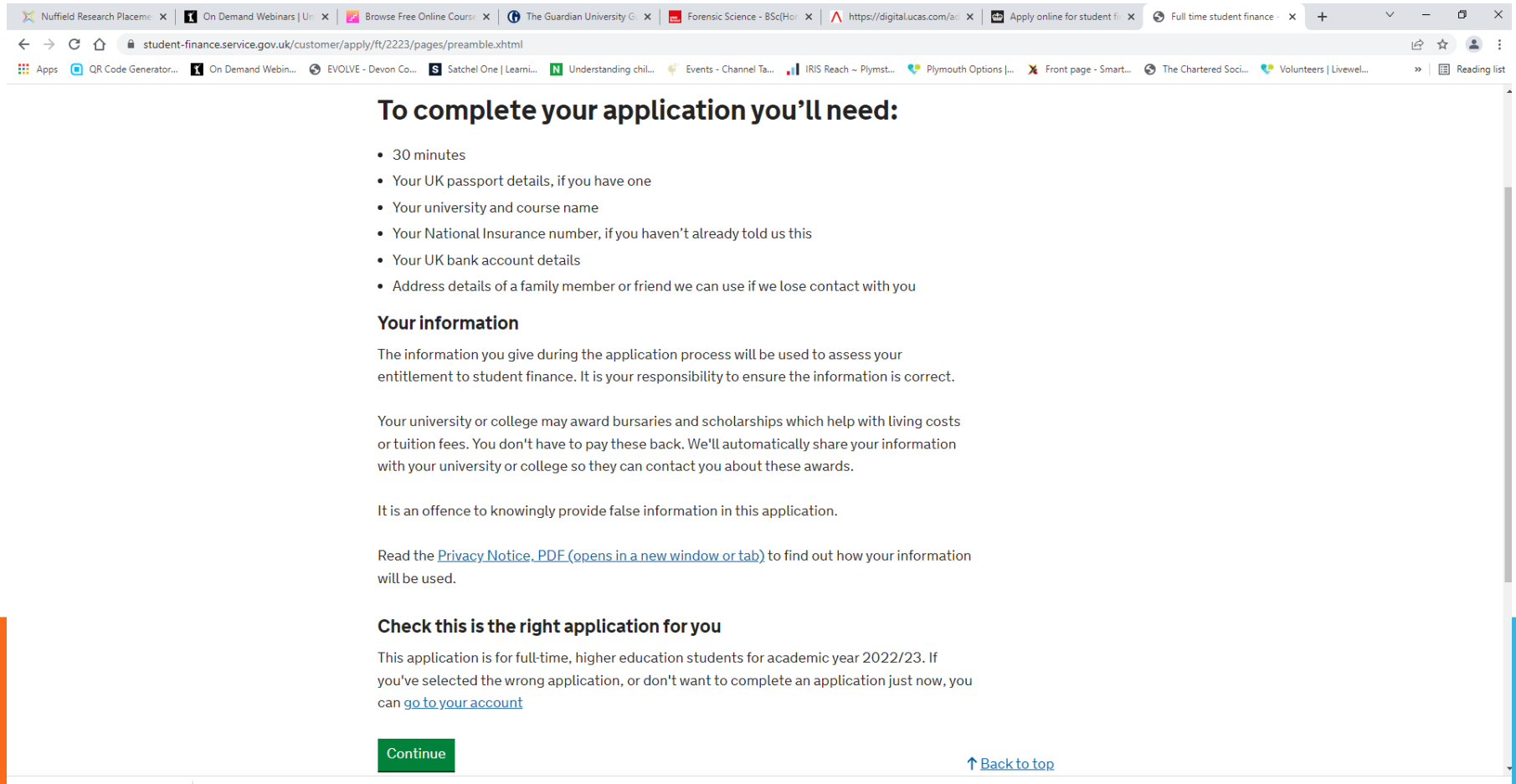
[Cookies \(opens in a new window or tab\)](#)  
[e-Privacy \(opens in a new window or tab\)](#)  
[Privacy Notice, PDF \(opens in a new window or tab\)](#)

[Security \(opens in a new window or tab\)](#)  
[Accessibility \(opens in a new window or tab\)](#)  
[Feedback \(opens in a new window or tab\)](#)



1:34 PM

# COMPLETING THE APPLICATION



The screenshot shows a web browser window with multiple tabs. The active tab is titled 'student-finance.service.gov.uk/customer/apply/ft/2223/pages/preamble.xhtml'. The page content includes a list of requirements for completing the application, a section on the information provided, and a section on checking if the application is the right one. At the bottom, there is a green 'Continue' button and a blue 'Back to top' link.

**To complete your application you'll need:**

- 30 minutes
- Your UK passport details, if you have one
- Your university and course name
- Your National Insurance number, if you haven't already told us this
- Your UK bank account details
- Address details of a family member or friend we can use if we lose contact with you

**Your information**

The information you give during the application process will be used to assess your entitlement to student finance. It is your responsibility to ensure the information is correct.

Your university or college may award bursaries and scholarships which help with living costs or tuition fees. You don't have to pay these back. We'll automatically share your information with your university or college so they can contact you about these awards.

It is an offence to knowingly provide false information in this application.

Read the [Privacy Notice, PDF \(opens in a new window or tab\)](#) to find out how your information will be used.

**Check this is the right application for you**

This application is for full-time, higher education students for academic year 2022/23. If you've selected the wrong application, or don't want to complete an application just now, you can [go to your account](#)

[Continue](#) [Back to top](#)



# ABOUT YOU

Plymstock School - Plymstock, P... x | Satchel One | Learning platform x | Full time student finance - About x | +

student-finance.service.gov.uk/customer/apply/ft/2122/pages/aboutyou.xhtml

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1 2 3 4 5 6 7

About you Previous study Course and fees Living costs Financial info Additional info Submit

## Are you a UK national?


► [What is a UK national?](#)

☐ Yes, I'm a UK national

☐ No, I'm not a UK national

Continue

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11:57 AM  
01/03/2021

# ABOUT YOU

- 1 About you
- 2 Previous study
- 3 Course and fees
- 4 Living costs
- 5 Financial info
- 6 Additional info
- 7 Submit

◀ [Back](#)

## So we can check your identity, can you give us your valid UK passport details?

Entering your valid UK passport details is the easiest and quickest way to prove your identity.  
**Don't send us your passport.**

- ☐ Yes, I can give my valid UK passport details
- ☒ I have a valid UK passport, but can't give the details just now

You can enter your passport details later, after you've submitted your application.

- ☐ No, I don't have a valid UK passport

Continue

<https://www.gov.uk/student-finance-forms>

# ABOUT YOU

## IF YOU ARE A NON-UK NATIONAL

Nuffield Research Placem...x

On Demand Webinars | U...x

Browse Free Online Cours...x

The Guardian University G...x

Forensic Science - BSc(Ho...x

https://digitalucas.com/si...x

Apply online for student fi...x

Full time student finance - x

+ -

student-finance.service.gov.uk/customer/apply/ft/2223/pages/aboutyou.xhtmll

AppsQR Code Generator...On Demand Webin...EVOLVE - Devon Co...Satchel One | Learn...Understanding chil...Events - Channel Ta...IRIS Reach ~ Plymst...Plymouth Options |...Front page - Smart...The Chartered Soci...Volunteers | Livewel...Reading list

GOV.UK

Student finance application

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england

1

2

3

4

5

6

7

About you

Previous study

Course and fees

Living costs

Financial info

Additional info

Submit

[Back](#)

What's your country of nationality?

Poland


Continue

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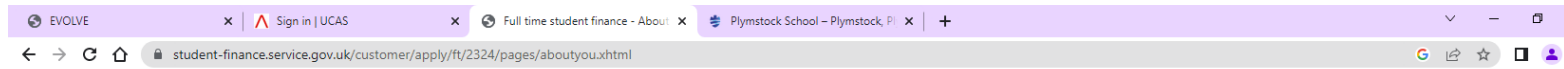
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# ABOUT YOU



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## In the 3 years before the first year of your course, did you live outside the UK, Channel Islands or Isle of Man at any time?

To get student finance, you generally need to have been living in the UK, Channel Islands or Isle of Man for at least 3 years before starting your course.

**Don't** count time spent abroad:

- on temporary trips eg holidays
- when you or a family member served in the armed forces
- as a UK national using your 'right to reside' in the EEA, EU or Switzerland

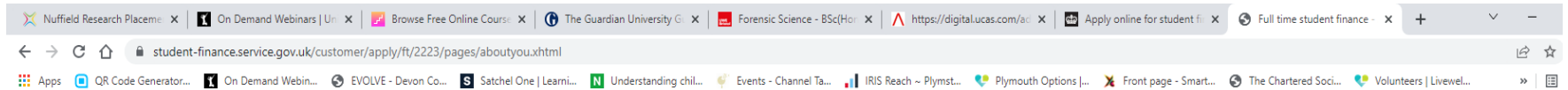
If you've been living in the UK, Channel Islands or Isle of Man only to get full-time education, you won't usually be treated as a UK, Channel Islands or Isle of Man resident.

☐ Yes, I lived outside the UK, Channel Islands or Isle of Man

☐ No, I didn't live outside the UK, Channel Islands or Isle of Man

Continue

# ABOUT YOU



## What's your UK residency group?

As you're not a UK national, we need to know more about your status.

As part of your application, you may be asked to provide as evidence the date your status was granted and/or expires and your UK address history for up to 3 years.

Select the option below that best describes your circumstances.

☐ **Settled status**  
This includes settled status under the EU Settlement Scheme, indefinite leave to remain for other reasons, Irish citizen living in the UK or ARAP/ACRS Scheme.

☐ **Pre-settled status**  
This includes pre-settled status under the EU Settlement Scheme including EU national or family member of an EU national, a child of a Swiss national or EEA or Swiss worker.

☐ **Limited leave to enter or remain**  
This includes if you've been granted humanitarian protection, limited leave to remain, Calais leave, stateless status, ARAP Scheme or section 67 leave to remain.

☐ **Temporary leave**  
This includes if you've been granted Refugee status.

☐ **None of the above**

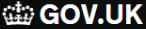
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## Since 1 September 2020 has either your:

- parents, step-parents or guardians
- husband, wife or civil partner

lived or worked outside the UK and Islands or, in the case of an EU, EEA or Swiss national outside the EEA or Switzerland?

☐

 Yes, they lived or worked elsewhere during this time

☐

 No, they didn't live or work elsewhere during this time

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☆ 👤 ⋮

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## What is your current relationship status?

Telling us your current relationship status helps us know whose income we'll need to consider when working out what student finance you can get.

When assessing you for some parts of student finance we'll take your parents' or partner's household income into account.

☐

Married/civil partnership

☐

Living with partner  
You live with your partner as though you're married

☐

Widowed/surviving civil partner

☐

Divorced/dissolved civil partnership  
If you are now living with a new partner, please select 'Living with partner' option above

☐

Separated  
You and your husband, wife or partner aren't divorced but are living separately

☐


Single  
You've never been married or in a civil partnership

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## Have you been, or will you be married or in a civil partnership before the first day of the academic year?

If you're not married or in a civil partnership now, but will be before the first day of the academic year, you should answer 'yes' to this question.

☐

Yes, I've been or will be married or in a civil partnership

☐

No, I haven't been or won't be married or in a civil partnership

Continue



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## Will you have care of a person under the age of 18 on the first day of the academic year?

This means a person under the age of 18 who depends on you financially.

▶ [Why we need to know about dependent children](#)

☐

Yes, I'll have care of a person under 18

☐

No, I won't have care of a person under 18

Continue

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## Will an adult depend on you financially on the first day of the academic year?

The adult who depends on you could be:

- your husband, wife or civil partner
- a partner you live with (including same sex partner) if you're over 25
- another adult you live with for example, a family member.

Grown up children and a partner or other adult who gets student finance don't count as adult dependants

[Why we need to know about who depends on you financially](#)

☐ Yes, an adult will depend on me financially

☐ No, an adult won't depend on me financially

Continue

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## Have you supported yourself financially for a total of 3 years or more before the start of the first academic year of your course?

This means you must have been paying all your own living costs eg rent, Council Tax, utility bills, for a combined total of 3 years (36 months).

► [See an example](#)

Your income can come from the following sources:

- employment
- savings
- benefits
- state studentships

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Show all X

# ABOUT YOU



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## Do you live with your parents?

By 'parents' we mean your biological or adoptive parents.

☐ Yes, I live with one or both of my parents

☐ No, I don't live with my parents

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# ABOUT YOU

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## Which of your parents do you live with?

☒ Both parents

☐ My mother

☐ My father

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## Do any of the circumstances below apply to you?

- You're able to get some disability related benefits
- You're able to get Armed Forces Independence Payment or Personal Independence Payment (PIP)
- You, or your partner care for a child under 20 who's in full-time education
- You've had time out from your course due to an illness or caring responsibility that's now ended

☐ Yes, I've one or more of these circumstances

☐ No, these circumstances don't apply to me

Continue

# ABOUT YOU

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## About you

Are you a UK national? [change](#)

**Yes**

---

So we can check your identity, can you give us your valid UK passport details? [change](#)

**I have a valid UK passport, but can't give the details just now**

---

In the 3 years before the first year of your course, did you live outside the UK, Channel Islands or Isle of Man at any time? [change](#)

**No**

---

Since 1 September 2020 has either your: parents, step-parents or guardians, husband, wife or civil partner, lived or worked outside the UK and Islands or, in the case of an EU, EEA or Swiss national outside the EEA or Switzerland? [change](#)

**No**

---

What is your current relationship status? [change](#)

**Single**

---

Have you been, or will you be married or in a civil partnership before the first day of the academic year? [change](#)

**No**

---

Will you have care of a person under the age of 18 on the first day of the academic year? [change](#)

**No**

---

Will an adult depend on you financially on the first day of the academic year? [change](#)

**No**

---

Have you supported yourself financially for a total of 3 years or more before the start of the first academic year of your course? [change](#)

**No**

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Have you studied or are you currently studying any higher education courses?

A 'higher education course' is a degree, foundation degree, HND, HNC or any postgraduate qualification such as an MA.

Tell us about any higher education course you attended, even if you didn't complete it.

Don't include:

The course you're applying for student finance for in this application

A Levels, AS Levels or BTECs

Part-time courses where you didn't achieve a higher education qualification

Self-funded, private university or college courses where you didn't achieve a higher education qualification

☐

Yes, I'm currently studying or have studied before

☐

No, I'm not currently studying and haven't studied before

Continue



# PREVIOUS STUDY

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## Previous and current study

Have you studied or are you currently studying any higher education courses?

[change](#)

No

Save and continue

[Save and exit](#)

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# COURSE AND FEES

COURSE AND LOAN

## Course And Loan

Select a picture below and find out what money is available to help with the tuition fees charged by your university or college.



Continue



# COURSE AND FEES

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## Where do you plan to study?

You can change this later if you need to.

University or college

For example: King's College London.

Continue

# COURSE AND FEES

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What course will you study at University Of Exeter?


You can change this later if you need to.

Course title or UCAS course code

For example: Mathematics Msc

Type to search


Continue



12:00 PM


01/03/2021

# COURSE AND FEES

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## Check your course details

Liberal Arts with Employment Experience

**Bachelor Degree with Honours**   **University Of Exeter** [Change](#)

Continue

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**Which year of your course is this application for?**

☐ First

☐ Second

☐ Third

☐ Fourth

Continue

# COURSE AND FEES

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Plymstock School - Plymstock, P

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## Where will you spend the most time during the academic year?

If you're studying an Initial Teacher Training course, you should select 'University or college' for any time you'll spend in teaching practice.

You must tell us if where you'll spend most of your time changes. This is so we can make sure you get the right amount of student finance. You can make these changes in your online account.

### First Term

25 September to 15 December 2023

☐ University or college

☐ Study abroad

☐ Work Placement in the UK or abroad

### Second Term

8 January to 28 March 2024

☐ University or college

☐ Study abroad

2:03 PM

# COURSE AND FEES

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## Where will you be living during term time?

We need to know about your living situation for each term as this can affect how much student finance you can get.

You must tell us if where you're living changes and you may be asked to give evidence of this. This is so we can make sure you get the right amount of student finance. You can update any changes in your online account.

### First Term

25 September to 15 December 2023

☐ With parents  
This can mean either one or both of your parents

☐ Somewhere else  
This can include living in your own home, in halls of residence, with friends or a partner

### Second Term

8 January to 28 March 2024

☐ With parents  
This can mean either one or both of your parents

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# COURSE AND FEES

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## Where should we send your mail?

You can change this at any time in your account. You must also tell us if your living situation changes.

☒ 1

☐ Somewhere else


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## Will you be charged £9,250 for your tuition fees?

University Of Exeter told us your course normally costs **£9,250**.

When your tuition fee is confirmed by University Of Exeter, your Tuition Fee Loan may need to be adjusted.

☐

Yes, this is the correct tuition fee

☐

No, I'm being charged a different tuition fee

Continue

# COURSE AND FEES

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Forensic Science - BSc(Hon...X

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Do you want to apply for a Tuition Fee Loan?

Tuition Fee Loan

- helps with course fees
- is paid direct to University Of Birmingham
- only repaid when you've left your course

☒ Yes, I want to apply for a Tuition Fee Loan

☐ No, I don't want to apply for a Tuition Fee Loan

Continue

# COURSE AND FEES

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## How much Tuition Fee Loan would you like to borrow?

Your expected tuition fee charge is **£9,250**.

You may be able to borrow a Tuition Fee Loan of up to **£9,250**.

You'll be responsible for paying any tuition fee amount not covered by your Tuition Fee Loan or bursaries.

☐ I want the maximum Tuition Fee Loan


☐ I want to borrow a specific amount

Continue

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# COURSE AND FEES

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## Do you want us to adjust your Tuition Fee Loan if your tuition fee changes?

Universities and colleges sometimes change the tuition fee they charge. They normally tell you about any changes, and let us know.

If this happens, we can **automatically reduce or increase your Tuition Fee Loan** to match the tuition fee charged — we'll send you a letter to confirm this.

If you'd prefer to make any adjustments yourself, you'll be responsible for paying any tuition fee amount not covered by your Tuition Fee Loan.

☒

 Yes, automatically adjust my Tuition Fee Loan

☐

 No, I'll make any adjustments myself

Continue

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# COURSE AND FEES

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## Course and fees

Where do you plan to study?

University Of Exeter

change

What course will you study?

Liberal Arts With Employment Experience

change

Which year of your course is this application for?

First Year

change

Where will you spend the most time during the academic year?

Provided

change

Where will you be living during term time?

Provided

change

Where should we send your mail?

change

2:11 PM


# LIVING COSTS (MAINTENANCE LOAN)

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## Living costs

See information below to find out what's available to help with your living costs while you're at university or college, as well as any extra help you can get if you have special circumstances. Living costs include things like rent, bills, food and travel.



**What help can I get for living costs? - SFE full-time undergraduate**

**Childcare Grant**

You can receive a Childcare Grant towards the cost of your childcare if you have children in registered and approved childcare during the academic year.

**Parents Learning Allowance**

You can receive Parents' Learning Allowance if you have dependent children to help with course-related costs.



**Adult Dependants' Grant**

You can apply for an Adult Dependants' Grant if you have an adult who depends on you financially.

**Disabled Students' Allowance**

Disabled Students' Allowance help cover any extra essential costs you may have as a direct result of a disability that affects your ability to study.

This extra help is paid as grants, which do not have to be paid back.



# LIVING COSTS

Non-income assessed minimum amount

Living arrangements	Minimum Maintenance Loan
Living at home	£3,698
Living away from home, outside London	£4,651
Living away from home, in London	£6,485



# LIVING COSTS

## Student living at home

Household Income	Maximum Maintenance Loan	Amount available to you	Difference from maximum
up to £25,000	£8,400	£8,400	£0
£45,000	£8,400	£5,576	£2,824
£65,000	£8,400	£3,698 (only eligible for minimum amount)	£4,702

# LIVING COSTS

## Student living away from home, outside London

Household Income	Maximum Maintenance Loan	Amount available to you	Difference from maximum
up to £25,000	£9,978	£9,978	£0
£45,000	£9,978	£7,125	£2,853
£65,000	£9,978	£4,651 (only eligible for minimum amount)	£5,327

# LIVING COSTS (MAINTENANCE LOAN)

EVOLVE

Sign in | UCAS

Full time student finance - Living

Plymstock School - Plymstock, Pl

student-finance.service.gov.uk/customer/apply/ft/2324/pages/livingcosts2016.xhtml

GOV.UK

Student finance application

studentfinanceengland

✓

✓

✓

4

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About you

Previous study

Course and fees

Living costs

Financial info

Additional info

Submit

[Back](#)

Continue

2:50 PM

# LIVING COSTS (MAINTENANCE LOAN)

The screenshot shows a web browser window with multiple tabs. The active tab is titled 'Full time student finance - Living' and the address bar shows the URL 'student-finance.service.gov.uk/customer/apply/ft/2324/pages/livingcosts2016.xhtml'. A progress bar at the top of the page indicates seven steps: 'About you', 'Previous study', 'Course and fees', 'Living costs' (the current step, highlighted with a blue circle and the number 4), 'Financial info', 'Additional info', and 'Submit'. Below the progress bar, there is a 'Back' link. The main heading asks 'Do you want to apply for the higher amount of Maintenance Loan?'. Under this heading, a section titled 'Higher amount of Maintenance Loan' lists three bullet points: 'you could now get up to £9,978', 'depends on your household income', and 'you have to pay it back'. A link 'What is 'household income'?' is provided. Below the list are two radio button options: 'Yes, I want to apply for a higher amount of Maintenance Loan' and 'No, I don't want to apply for a higher amount of Maintenance Loan'. At the bottom of the form is a green 'Continue' button. The browser's taskbar at the bottom shows the time as 2:50 PM.

EVOLVE Sign in | UCAS Full time student finance - Living Plymstock School - Plymstock, P

student-finance.service.gov.uk/customer/apply/ft/2324/pages/livingcosts2016.xhtml

1 2 3 4 5 6 7

About you Previous study Course and fees Living costs Financial info Additional info Submit

[Back](#)

## Do you want to apply for the higher amount of Maintenance Loan?

**Higher amount of Maintenance Loan**

- you could now get **up to £9,978**
- depends on your household income
- you have to pay it back

[What is 'household income'?](#)

☐ Yes, I want to apply for a higher amount of Maintenance Loan

☐ No, I don't want to apply for a higher amount of Maintenance Loan

[Continue](#)

2:50 PM

# LIVING COSTS (MAINTENANCE LOAN)

EVOLVE x Sign in | UCAS x Full time student finance - Living x Plymstock School - Plymstock, P x +

student-finance.service.gov.uk/customer/apply/ft/2324/pages/livingcosts2016.xhtml

**GOV.UK** Student finance application

We're always trying to improve our service — [your feedback \(survey opens in a new window or tab\)](#) helps us do this.

studentfinance<sup>england</sup>

1 About you 2 Previous study 3 Course and fees 4 Living costs 5 Financial info 6 Additional info 7 Submit

[Back](#)

## How much Maintenance Loan do you want to borrow?

You can apply for **up to £9,978**.

You might not get the full amount — this depends on your household income.

☒ I want to borrow the maximum Maintenance Loan

☐ I want to borrow a specific amount

[Continue](#)

2:51 PM

# LIVING COSTS (MAINTENANCE LOAN)

student-finance.service.gov.uk/customer/apply/ft/2122/pages/livingcosts2016.xhtml

## Do you have any of the following?

- Physical disability (For example you have a physical impairment or a mobility issue, such as difficulty using your arms or you use a wheelchair or crutches)
- Blind or Partial Sight (For example you are blind or have a serious visual impairment uncorrected by glasses)
- Deaf or Partial Hearing (For example you are deaf or have a serious hearing impairment)
- Long term health condition (For example you have a long standing illness or health condition such as cancer, HIV, chronic heart disease, or epilepsy)
- Mental health condition (For example you have a mental health condition, such as depression, schizophrenia or anxiety disorder)
- Specific learning difficulty (For example you have a specific learning difficulty such as dyslexia, dyspraxia or AD(H)D )
- Autism spectrum disorder (For example you have a social/communication impairment such as Asperger's syndrome/other autism spectrum disorder)
- Any other disability

If you do, you might be able to get Disabled Students' Allowance (DSA) to help support you while you study – these don't have to be paid back.

To get DSA, you must meet the [definition of a disability \(opens in a new window or tab\)](#) under the Equality Act 2010.

☐ Yes

☐ No

Continue

[↑ Back to top](#)

# LIVING COSTS (MAINTENANCE LOAN)

[Back](#)

## You might be able to get Disabled Students' Allowance

Disabled Students' Allowance help cover any extra essential costs you may have as a direct result of a disability that affects your ability to study.

### What you can get

Disabled Students' Allowance can help with the costs of:

- a person such as a sign language interpreter or specialist note-taker
- specialist equipment such as a computer, disability-related software or recording device
- the cost of other things related to your disability, for example, having to print additional copies of documents for proof-reading
- extra travel costs, to attend your course or placement, because of your disability

To get assessed for Disabled Students' Allowance you'll need to provide us with evidence of your disability or condition.

[Continue](#)

[Back to top](#)

# LIVING COSTS (MAINTENANCE LOAN)

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Progress bar: 1. About you, 2. Previous study, 3. Course and fees, 4. Living costs (current), 5. Financial info, 6. Additional info, 7. Submit

[Back](#)

**Do you want to apply for Disabled Students' Allowance?**

☒ Yes

You'll be able to apply for this once you've submitted your application for student finance.

☐ No

[Continue](#)



# DISABILITY STUDENT ALLOWANCE (DSA)

## Disabled Students' Allowance

Disabled Students' Allowance (DSA) is support to cover the study-related costs you have because of a mental health problem, long term illness or any other disability. This can be on its own or in addition to any student finance you get. The type of support and how much you get depends on your individual needs - not your household income. You do not need to pay back DSA.

## What you'll get

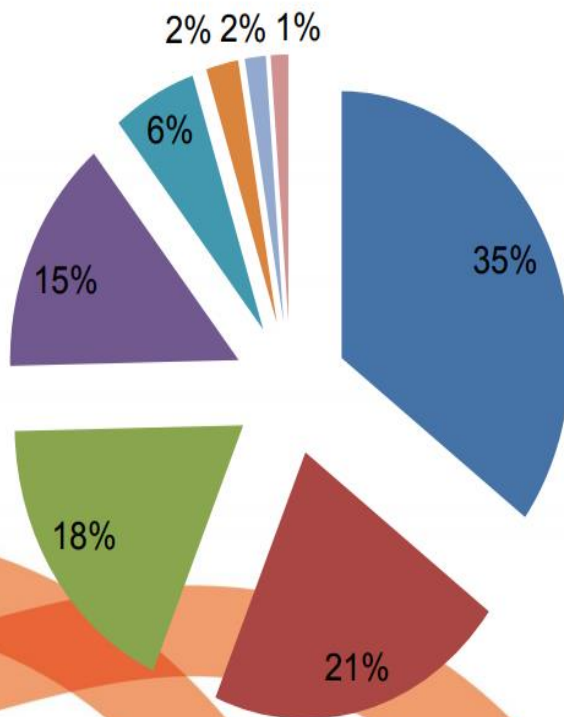
### 2023 to 2024 academic year

Undergraduate and postgraduate students can get up to £26,291 a year for support  
<https://www.gov.uk/student-finance-forms>

# DSA

## DISABLED STUDENTS' ALLOWANCES

### BREAKDOWN OF CONDITIONS



- LEARNING DIFFICULTY
- MENTAL HEALTH
- MULTIPLE DISABILITIES
- LONGSTANDING ILLNESS
- AUTISTIC DISORDER
- DEAF/PARTIAL HEARING
- BLIND/PARTIAL SIGHT
- WHEELCHAIR/MOBILITY

# LIVING COSTS (MAINTENANCE LOAN)

The screenshot shows a web browser window with the URL `student-finance.service.gov.uk/customer/apply/ft/2324/pages/livingcosts2016.xhtml`. The browser tabs include 'EVOLVE', 'Sign in | UCAS', 'Full time student finance - Living', and 'Plymstock School - Plymstock, Pl...'. A progress bar at the top indicates seven steps: 1. About you, 2. Previous study, 3. Course and fees, 4. Living costs (current step), 5. Financial info, 6. Additional info, and 7. Submit. The 'Living costs' section contains five questions, each with a 'change' link and a 'Yes' response:

- Do you want to apply for a Maintenance Loan? [change](#)  
**Yes**
- Do you want to apply for the higher amount of Maintenance Loan? [change](#)  
**Yes**
- How much Maintenance Loan do you want to borrow? [change](#)  
**Up to £9,978**
- Do you have any of the following? [change](#)  
**Yes**
- Do you want to apply for Disabled Students' Allowance? [change](#)  
**Yes**

At the bottom of the form, there is a green 'Save and continue' button and a blue 'Save and exit' link.

<https://www.gov.uk/government/publications/student-loans-a-guide-to-terms-and-conditions/student-loans-a-guide-to-terms-and-conditions-2023-to-2024>

# FINANCIAL INFORMATION

EVOLVE

Sign in | UCAS

Full time student finance - Finance

Plymstock School - Plymstock, P

+

student-finance.service.gov.uk/customer/apply/ft/2324/pages/financialinfo.xhtml

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✓

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About you

Previous study

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Additional info

Submit

## Please tell us about your financial information.

As part of your application for student finance, you've applied for:

- Additional Maintenance Loan

To find out if you can get this additional student finance, we need to assess your household income. This means we need to ask you for more financial information, to work out how much additional student finance you should get.

**We need to know about:**

- Your financial information
- your parents' financial information

## Will you be employed while you're studying?

**Don't include** any part-time or casual employment for example, if you'll be working in a shop in evenings or at weekends.

☐ Yes, I'll be employed while I'm studying

☐ No, I won't be employed while I'm studying

Continue

2:53 PM

# FINANCIAL INFORMATION

EVOLVE x Sign in | UCAS x Full time student finance - Finan x Plymstock School - Plymstock P x +

student-finance.service.gov.uk/customer/apply/ft/2324/pages/financialinfo.xhtml

[Back](#)

## Will you get any income that isn't from employment or self-employment during academic year 2023/24?

Other income might include:

- interest or dividends from savings or investments (gross)
- rental income
- money from trusts or sponsorships

Don't include:

- personal gifts like birthday presents
- investments you don't pay tax on eg ISAs
- child maintenance payments
- state benefits you don't pay tax on eg Child Tax Credits
- student loans or grants from the Government
- scholarships or bursaries from your university or college

☐ Yes, I expect to get other income

☐ No, I don't expect to get any other income

[Continue](#)

Windows taskbar: 7°C Cloudy, 2:53 PM, 01/03/2023

# FINANCIAL INFORMATION



## Tell us about your father

As you're applying for a **higher amount of Maintenance Loan** we'll contact the people supporting your application.

This means we'll ask them for their financial information and use this to work out how much student finance you can get.

### Please note

It's important the email address you give in this section is accurate or it could delay your application.

If more than one person is supporting your application, try to avoid giving an email address they share.

Make sure this person is aware that you are giving us their details.

### Father's Title

### Father's First And Middle Name(s)

### Father's Last Name

### Father's Email Address

[↑ Back to top](#)

# FINANCIAL INFORMATION

EVOLVE

Sign in | UCAS

Full time student finance - Financial info

Plymstock School - Plymstock, P...

student-finance.service.gov.uk/customer/apply/ft/2324/pages/financialinfo.xhtml

✓

✓

✓

✓

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About you

Previous study

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## Financial information

Will you be employed while you're studying?

No

change

Will you get any income that isn't from employment or self-employment during academic year 2023/24?

No

change

Tell us about your father

Steve, no email provided

change

Tell us about your mother

Allison, no email provided

change

### What happens next with my application for help with living costs?

You've told us your **father, Steve** and **mother, Allison** don't have an email address. Make sure you download, print and give them the Assessment of Financial Circumstances form. They need to use this form to tell us their financial information.

#### How we assess you

We'll then use this information to find out your household income. We'll check your household income direct with HM Revenue and Customs. This will determine whether you're able to get the higher amount of Maintenance Loan or grants you've applied for, and how much.

**When your household income has been assessed, we'll let you know how much you'll get.**

2:55 PM

# WHOSE INCOME IS USED?

## STUDENT FINANCE APPLICATIONS

### WHOSE INCOME DO WE USE?

#### **Parent / Step Parents**

Income of the parent(s) the student lives with – including any new partner that lives with parents (e.g. step-parents)

#### **Partner / Spouse**

Student is married

Student is over 25 years old and living with partner

#### **Independent Student Status – usually full support, needs to be evidenced**

Aged 25+, single

Student has a child

Student is care experienced

Students is estranged from parents

Both parents deceased

Parents outside EU and not practical / dangerous to provide financial status



# HOUSEHOLD INCOME

Maintenance Loan Assessments are based on :-

The income of the parent(s) that the student lives with – including step-parents or new partners living in the household

Based on taxable income for the last complete tax year (Tax year ending April 2022 for student starting in Academic Year 2023/24)

Current Year Income Assessments option where income has dropped by at least 15% since the previous tax year (redundancy, retirement)

A guide is available for parents, explaining this process.

<https://media.slc.co.uk/sfe/currentyearincome/index.html>

# ADDITIONAL INFORMATION

Nuffield Research Placeme...x

On Demand Webinars | Un...x

Browse Free Online Course...x

The Guardian University G...x

Forensic Science - BSc(Hon...x

https://digitalucas.com/a...x

Apply online for student fi...x

Full time student finance - x

+ -

student-finance.service.gov.uk/customer/apply/ft/2223/pages/additionalinfo.xhtml

AppsQR Code Generator...On Demand Webin...EVOLVE - Devon Co...Satchel One | Learni...Understanding chil...Events - Channel Ta...IRIS Reach ~ Plymst...Plymouth Options |...Front page - Smart...The Chartered Soci...Volunteers | Livelwel...Reading list

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About youPrevious studyCourse and feesLiving costsFinancial infoAdditional infoSubmit

Enter your National Insurance number

We need this before we can pay you any Maintenance Loan or Tuition Fee Loan.

National Insurance number

It's on your National Insurance card, benefit letter, payslip or P60.  
For example, 'QQ 12 34 56 C'

We will share the National Insurance Number you provide with the Department for Work and Pensions to confirm that it's valid, and with HM Revenue and Customs to allow us to collect your repayments.

[I don't have or can't provide my National Insurance number just now](#)

Continue

# ADDITIONAL INFORMATION

Plymstock School - Plymstock, P... Satchel One | Learning platform Full time student finance - Addit...

student-finance.service.gov.uk/customer/apply/ft/2122/pages/additionalinfo.xhtml

Apps Applications New Tab cpoms - Google Se... Spotlight Talks: Insp...

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✓

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## What account would you like your loan or grant paid into?

Sort code (6 digits)

Account number (8 digits)

[Where can I find these details?](#)


Continue

[I can't provide my account details just now](#)

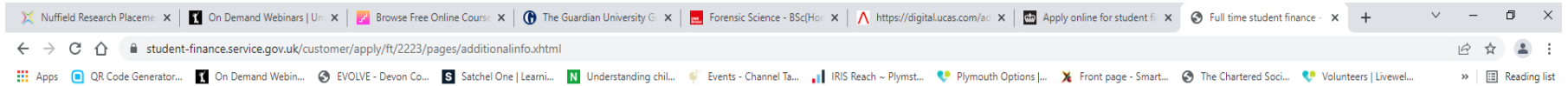
[Back to top](#)

[Cookies \(opens in a new window or tab\)](#)

[Security \(opens in a new window or tab\)](#)



# ADDITIONAL INFORMATION



[Back](#)

## Additional Contacts

Tell us the names and addresses of two additional contacts. We ask for this so we can get in touch with you, if for example you move and forget to tell us. **The people you name shouldn't live at the same address**, and you must tell them you have named them as contacts. We won't use this information for anything else.

[Skip additional contacts](#)

### Contact 1

Contact's Forename

Contact's Surname

Contact's Relationship to you

Continue

[Back to top](#)

# ADDITIONAL INFORMATION



## Student finance application

We're always trying to improve our service — [your feedback \(opens in a new tab\)](#) helps us do this.

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## Additional information

Enter your National Insurance number

[change](#)

Not Provided

What account would you like your loan or grant paid into?

[change](#)

Not Provided

Additional Contacts

[change](#)

Not Provided

Save and continue

[Save and exit](#)

# APPLICATION SUMMARY



## Check your application summary

### Summary of your student finance application for academic year 2023/24:

Liberal Arts With Employment Experience  
University Of Exeter

September 2023 to June 2027

#### Tuition Fee Support - paid to University Of Exeter

Tuition Fee Loan	Repayable	Up to £9,250
------------------	-----------	--------------

If the tuition fee charged is more than the Tuition Fee Loan you borrow, you'll have to pay any remaining amount.

If these details are incorrect [change them](#)

#### Maintenance Loan and grants - paid to you

Maintenance Loan	Repayable	£4,651
------------------	-----------	--------

A higher amount of Maintenance Loan	Repayable	Up to £5,327
-------------------------------------	-----------	--------------

If these details are incorrect [change them](#)

#### Interest



# CHECK AND SUBMIT

student-finance.service.gov.uk/customer/apply/ft/2122/pages/confirmation.xhtml

GOV.UK Student finance application

We're always trying to improve our service — [your feedback \(opens in a new window or tab\)](#) helps us do this.

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Progress bar: 7 steps. Step 7 (Submit) is highlighted.

[About you](#) [Previous study](#) [Course and fees](#) [Living costs](#) [Financial info](#) [Additional info](#) **Submit**

[Back](#)

## Before you submit

To submit your application you'll need to:

- read the terms and conditions
- enter your password to confirm you agree to the terms and conditions

Before you do this, it's important you read the points on the following pages.

[Continue](#)

[Cookies \(opens in a new window or tab\)](#) [Security \(opens in a new window or tab\)](#)

# TO DO LIST

## What you need to do now



### Choose evidence to send us

You need to give us evidence to support your application.

[Choose evidence](#)



### Give us your National Insurance number

We need this four weeks before your first payment is due.

[Enter National Insurance number](#)



### Give us your bank details

We need your bank/building society details before we can pay you any Maintenance Loan or grants.

[Enter bank details](#)



### To-do list for Bruce Porter

Bruce Porter needs to decide whether to give us financial information. We've sent them an email telling them what to do — tell them this email will come from 'notifications@slc.co.uk'.

[Show example email](#) | [What to do if they don't get this email](#)

<https://www.gov.uk/guidance/guidance-for-students-parents-and-partners-providing-evidence-to-support-a-student-finance-application>



# NHS LEARNING SUPPORT FUND

## NHS Learning Support Fund

Students starting and continuing their course from September 2020 can apply for the NHS Learning

Support Fund (NHS LSF) if you are on one of the following pre-registration undergraduate or postgraduate courses:

- dental therapy/dental hygiene (level 5 and 6 courses)
- dietetics
- midwifery
- nursing (adult, child, mental health, learning disability, joint nursing/social work)
- occupational therapy
- operating department practitioner (level 5 and 6 courses)
- orthoptics
- orthotics and prosthetics
- paramedics (bachelors and masters courses are eligible, DipHE and FD courses are not eligible for NHS LSF)
- physiotherapy
- podiatry/chiropractic
- radiography (diagnostic and therapeutic)
- speech and language therapy

<https://www.nhsbsa.nhs.uk/nhs-learning-support-fund>

# NHS LEARNING SUPPORT FUND

NHS LSF offers support for:

- a Training Grant for all eligible students of £5,000 per academic year
- Parental Support of £2,000 for students with at least one dependent child under 15 years, or under 17 years if registered with special educational needs (this used to be called Child Dependants Allowance)
- reimbursement of excess costs incurred on practice placement for travel and temporary accommodation costs (Travel and Dual Accommodation Expenses)
- students experiencing financial hardship (Exceptional Support Fund)

**You can apply for NHS LSF from: 1<sup>st</sup> March 2023**

**Application closing date:**

**All NHS LSF applications must be submitted within six months of the start of the academic year.**

# REMEMBER

## STUDENT FINANCE APPLICATIONS

### BEST PRACTICE

- **Students** don't need a confirmed place at university or college to apply.
- Apply online at <https://www.gov.uk/student-finance>
- Get an application in – students can change any details later if needed.
- Students – HMPO is an overnight process
- Sponsors – Confirming income for April 2019 with HMRC is usually a 2 day turnaround
- Read, **understand and agree** to the loan **Terms and Conditions**

# STUDENT LOAN REPAYMENTS

- Students are liable to start repayments from the April after they finish the course (coinciding with the new tax year).
- Once you earn over the income threshold you will have to pay 9% of the amount earned over the threshold.
- The threshold is currently £27,295 a year, £2,274 a month or £524 a week in the UK (before tax and other deductions).
- You can also make additional voluntary repayments to SLC at any time.

Income each year before tax	Monthly income before tax	Approximate monthly repayment
£27,295	£2,274	£0
£28,000	£2,333	£5
£29,500	£2,458	£16
£31,000	£2,583	£27
£33,000	£2,750	£42

# **STUDENT LOAN REPAYMENTS**

- **Repayments are normally taken automatically from a graduate's salary with tax and National Insurance.**
- **Separate arrangements are in place with HMRC if a graduate is self-employed.**
- **Students who live abroad once they graduate will be required to fill in an Overseas Income Assessment Form. SLC will then send a repayment schedule showing how much needs to be paid each month which will be based upon the earnings threshold for the destination country.**
- **If a student leaves their programme early they will still have to pay back the loan if they earn more than the income threshold.**
- **If the loan has not been repaid after 30 years, the graduate will not need to make any further repayments.**

# STUDENT LOAN REPAYMENTS

**Interest on the student loans will vary depending on whether a student is still studying at undergraduate level and how much they earn once they graduate:**

## **Repayment plan 1 (whilst studying)**

The interest rate will be the RPI (Retail Price Index) of the previous March, or 1% above the highest base rate of a nominated group of banks (Bank Base Rate), whichever is lower. The interest rate is set on 1 September each year, although it can change during the year too.

## **Repayment plan 2 (completed studies)**

The interest rate is based on RPI and will vary depending on your circumstances.



# STUDENT LOAN REPAYMENTS

## Your circumstances

## Interest

Full-time students – while you're studying until 6 April after you finish or leave your course.

Normally RPI plus 3%

Part-time students – while you're studying and until 6 April after you finish or leave your course, or 6 April four years after the start of your course, whichever comes first.

Normally RPI plus 3%

From the April after you finish your course until the loan is repaid in full.

Interest will be based on your income. If your income is £27,295 or less, your interest will be RPI. If your income is between £27,296 and £49,130, your interest will be RPI plus up to 3%, depending on your income. If your income is over £49,130, your interest will normally be RPI plus 3%

If you don't keep in touch with us, or fail to advise us of changes to any of your personal details.

Normally RPI plus 3% will be applied to your loan, whatever your income, until you contact us.

# BURSARIES & SCHOLARSHIPS

It's important you spend some time looking into bursaries and scholarships offered and find out what's on offer and how/when to apply.

Where to find the information:-

University and college websites – usually in the Fees & Funding sections.

Other sites such as:-

<https://www.thescholarshipclub.org.uk/>

[https://www.thecompleteuniversityguide.co.uk/university-tuition-fees/other-financial-support/university-bursaries-and-scholarships/#Find\\_scholarships\\_and\\_bursaries](https://www.thecompleteuniversityguide.co.uk/university-tuition-fees/other-financial-support/university-bursaries-and-scholarships/#Find_scholarships_and_bursaries)

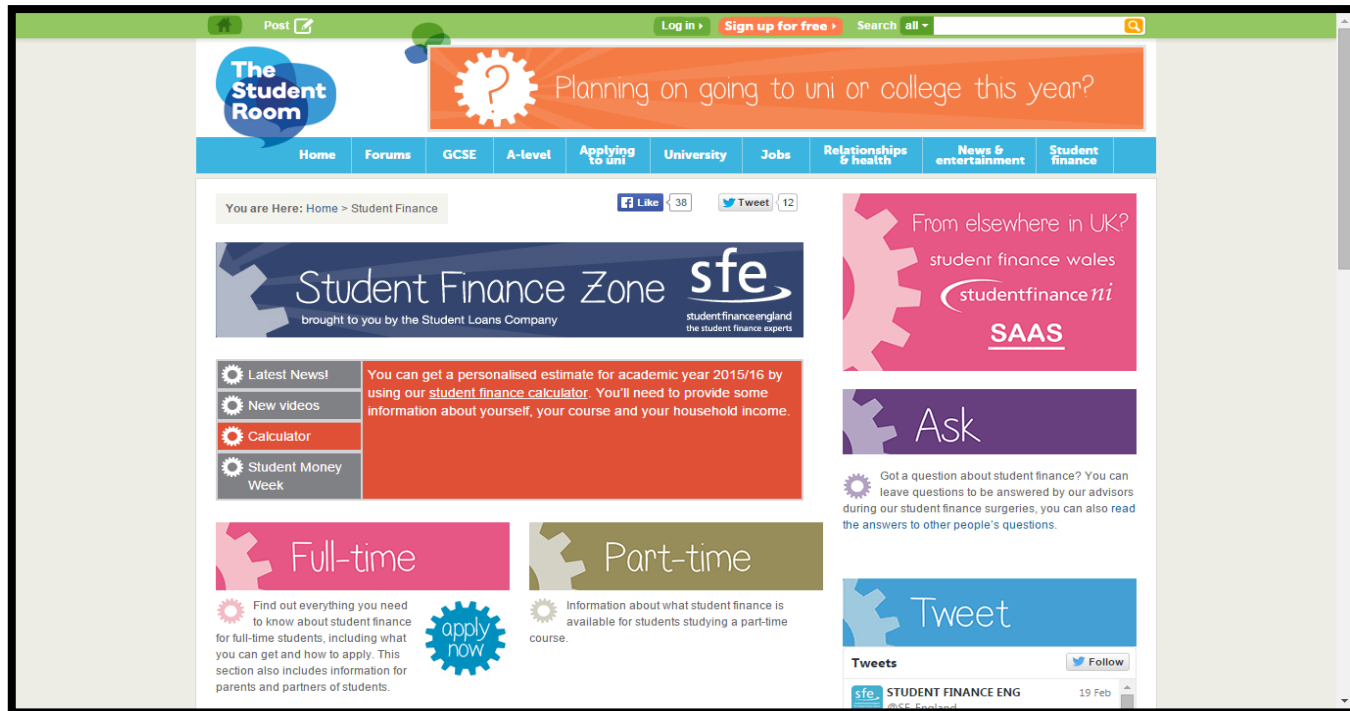
For students in the South West:-

<https://educational-grants.org/>

<http://www.dwyer-hartfoundation.co.uk/>



# RESOURCES



<https://www.thestudentroom.co.uk/student-finance>

<https://www.youtube.com/sfefilm>

## **DEADLINE**

**To make sure you get your funding  
in place for the start of your  
course: new students should  
apply by 19 May 2023**

