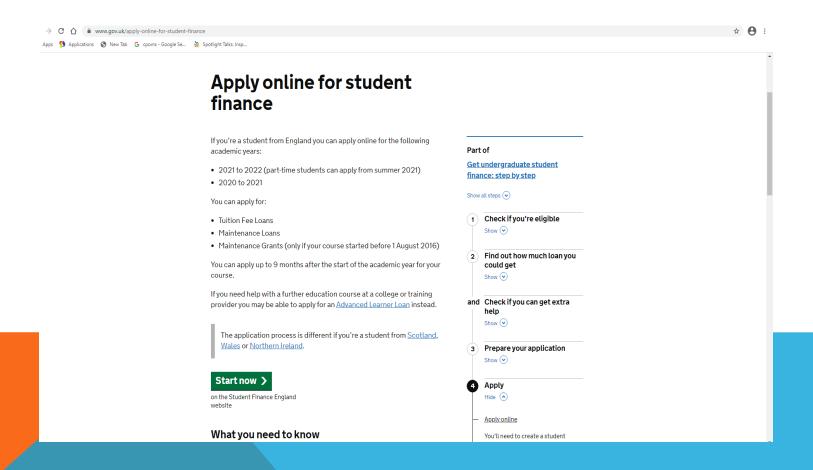
# STUDENT FINANCE

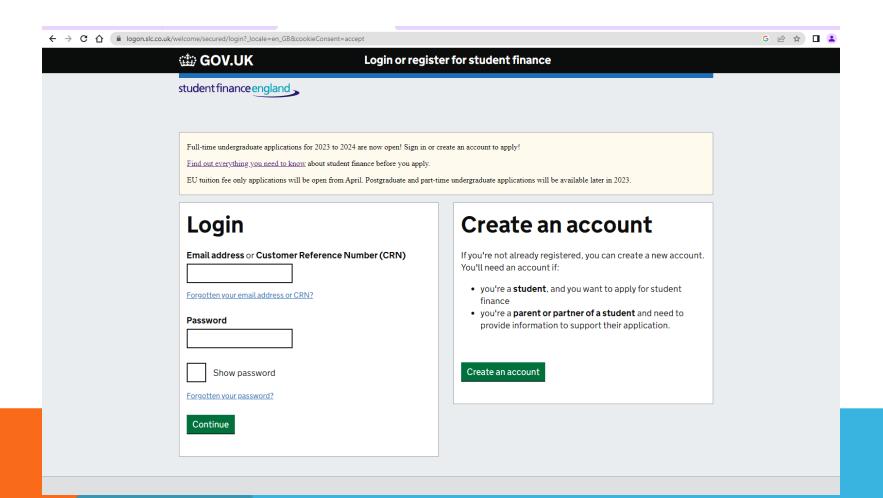


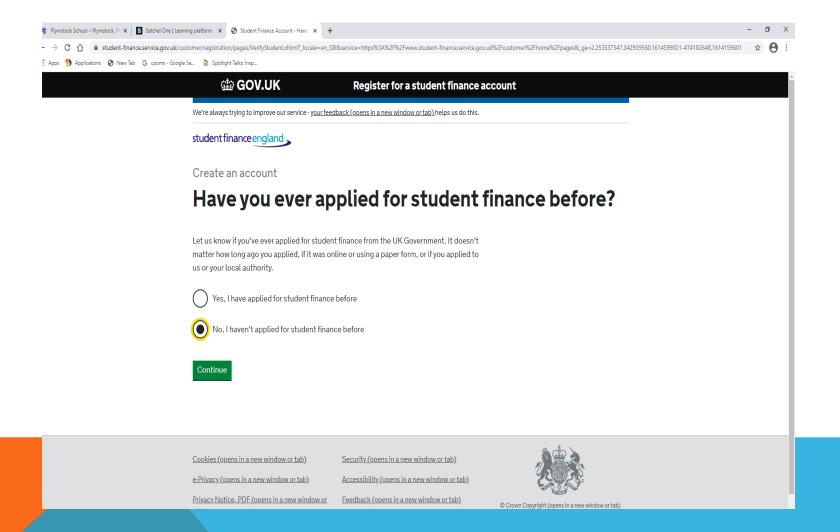


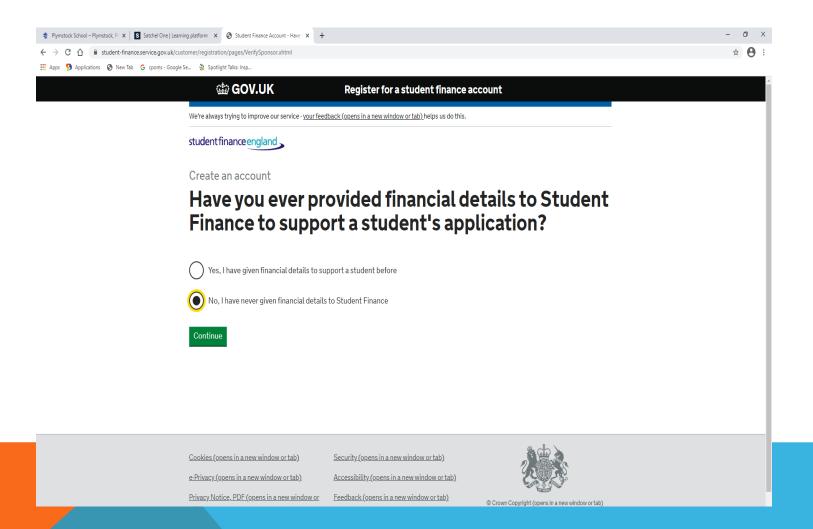


https://www.gov.uk/apply-online-for-student-finance

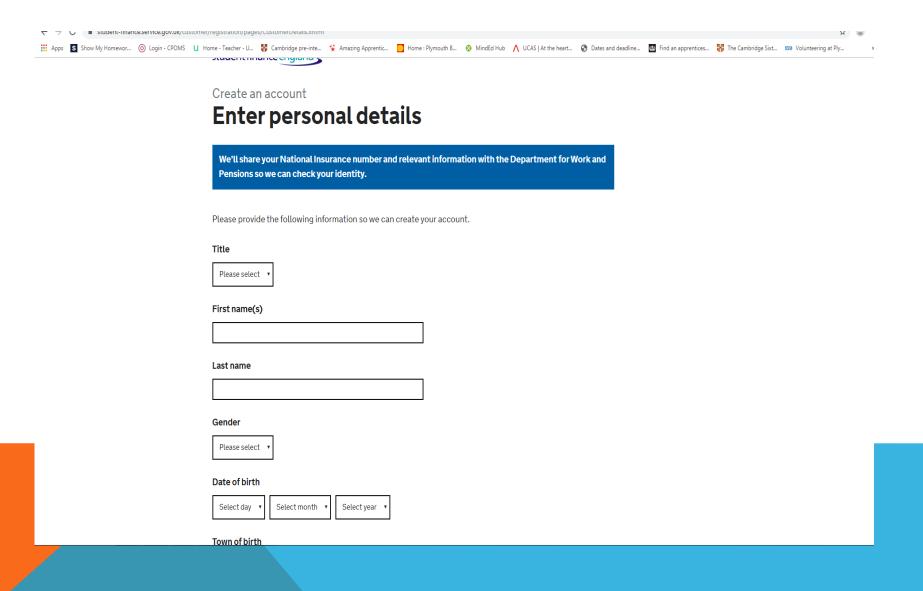


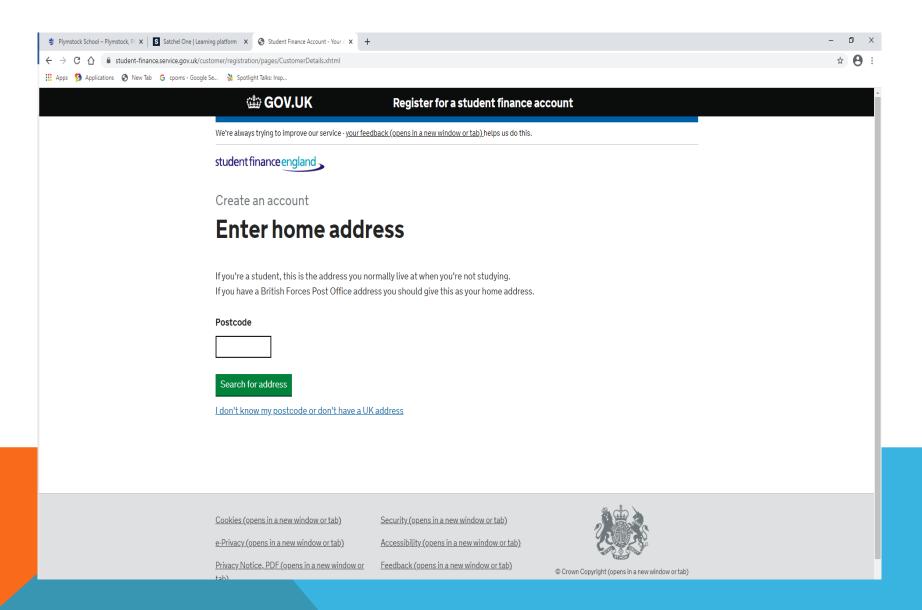


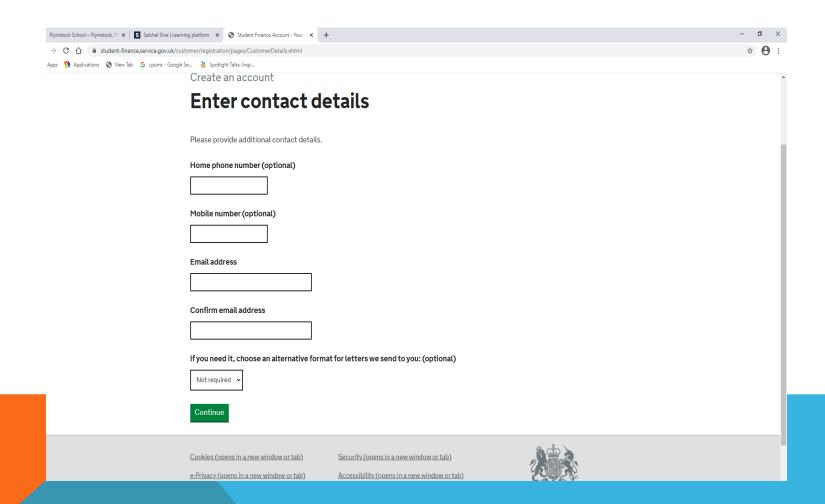


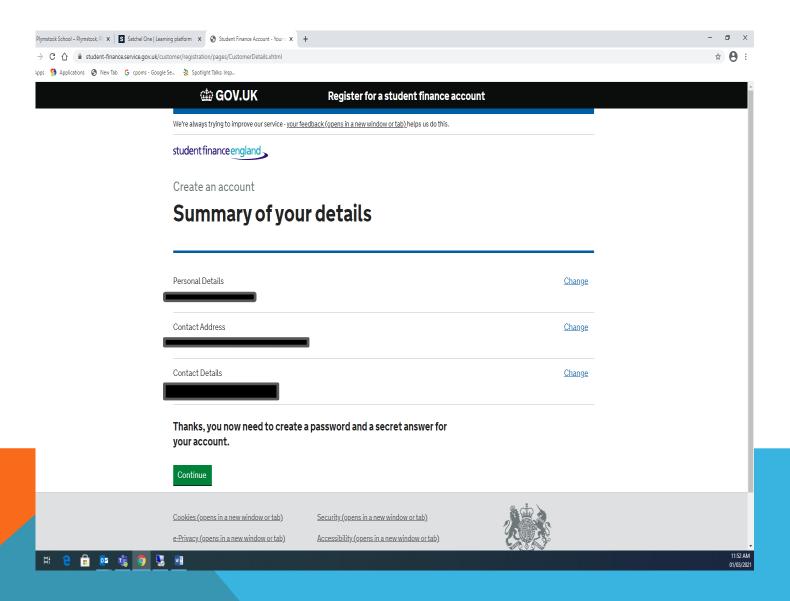


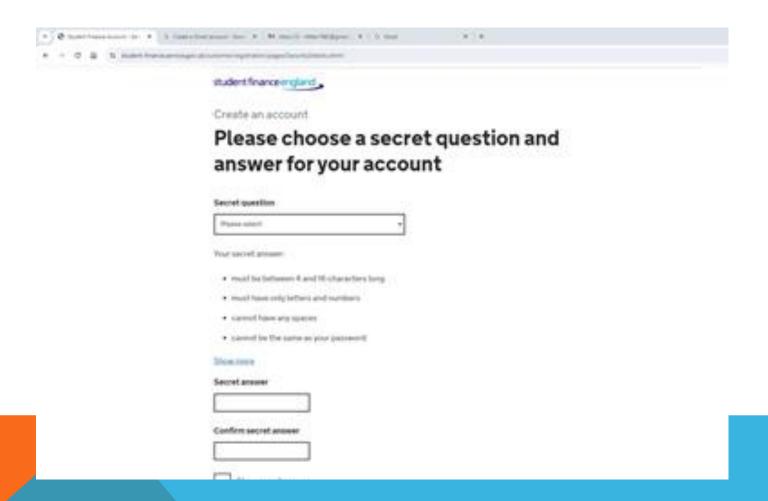
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Login  Email address or Customer Reference Number (CRN)  Forgotten your email address or CRN?  Password  Show password  Forgotten your password?  Continue	Create an account  If you're not already registered, you can create a new account. You'll need 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

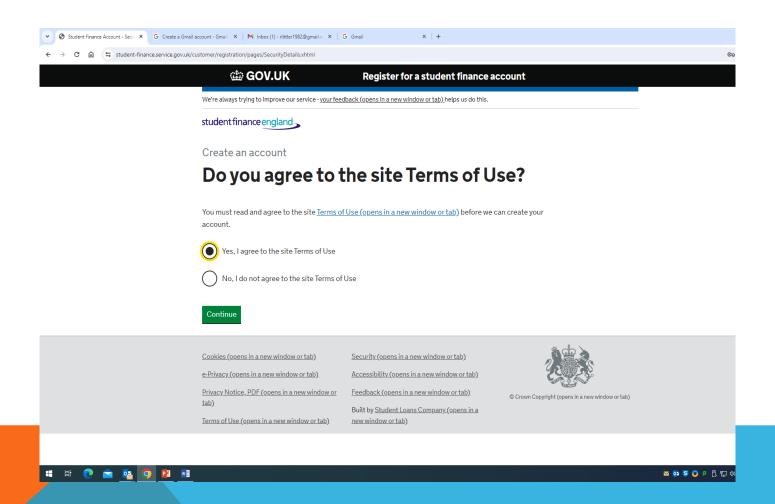












#### Create an account



#### 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

<b>⊞</b> GOV.UK	Student finance account	
We are always trying to improve our service — <u>your f</u>	We are always trying to improve our service — <u>your feedback (opens in a new tab)</u> helps us to do this	
student finance england		
	Your profile Your finance Letters & emails Logout	
Rebecca's accou	ınt	
Customer Reference Number: 13674092975		
It's Student Money Week! Got questions about you	ur application? Head over to <u>Facebook</u> where you can ask our student finance experts. <u>view more</u> <u>delete</u>	
What would you like to do today?		
Apply for student finance	Support a student's application	
Cookies (opens in a new tab)	Security (opens in a new tab)	
<u>e-Privacy (opens in a new tab)</u>	Accessibility (opens in a new tab)	

#### **⊞** GOV.UK

#### Student finance account

We are always trying to improve our service — your feedback (opens in a new tab) helps us to do this

student finance england

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<u>Home</u> > 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

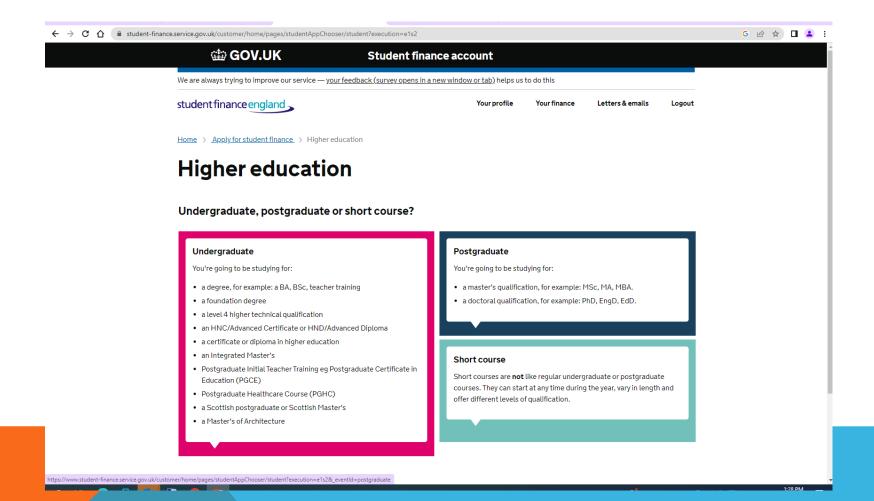
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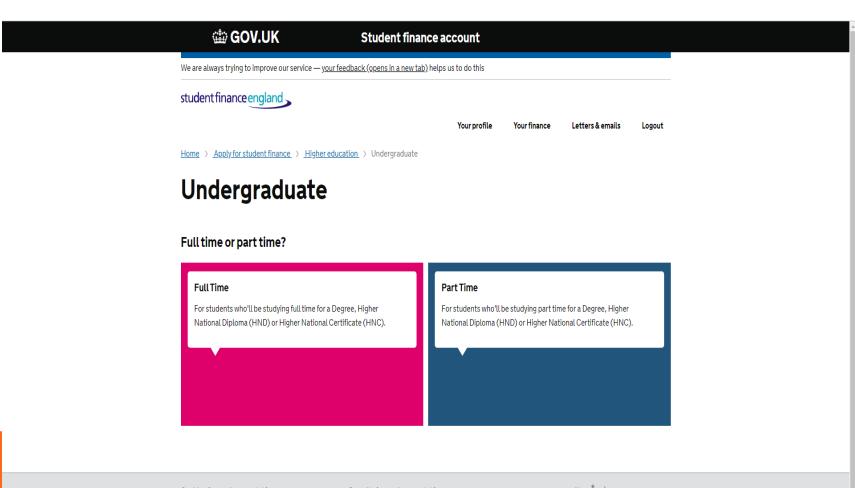
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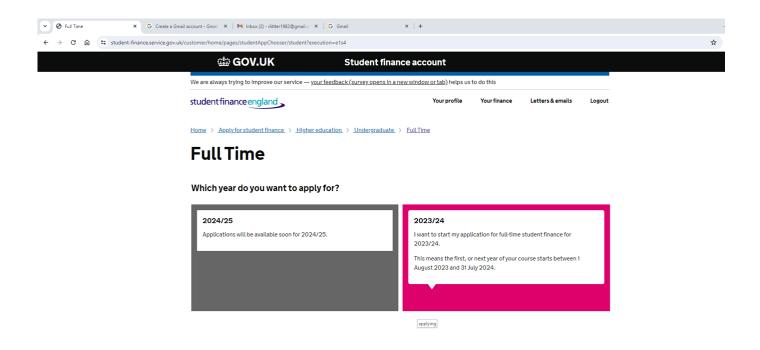
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Terms of Use (opens in a new tab)

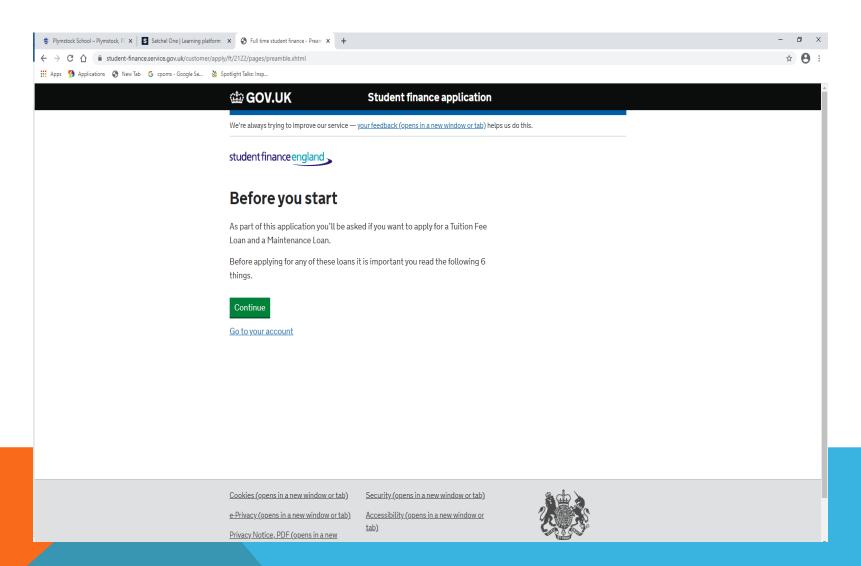
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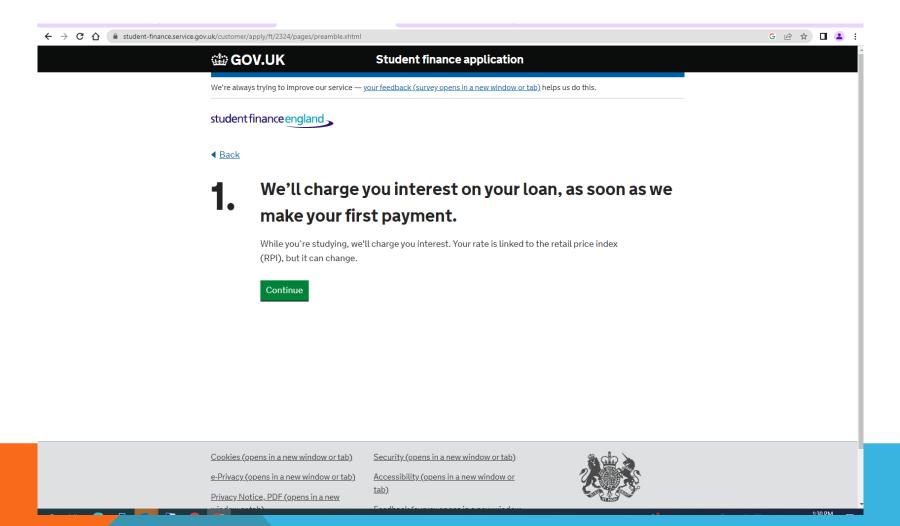


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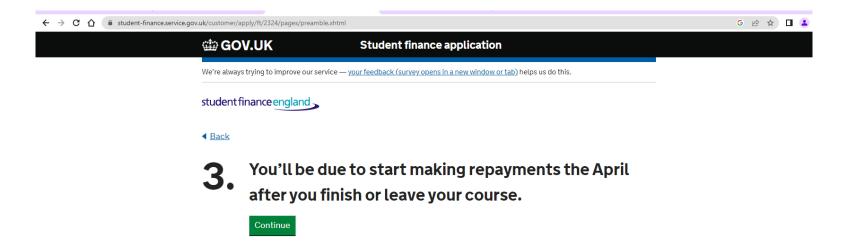
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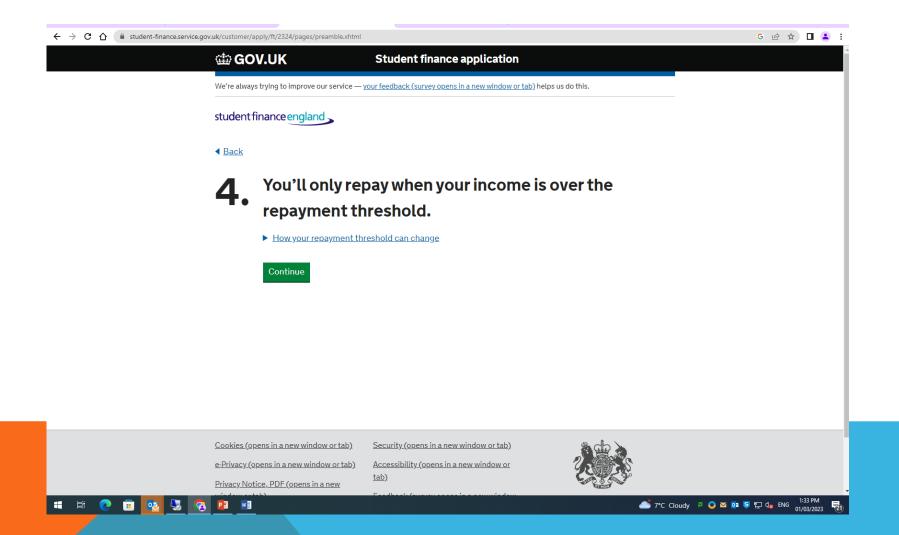
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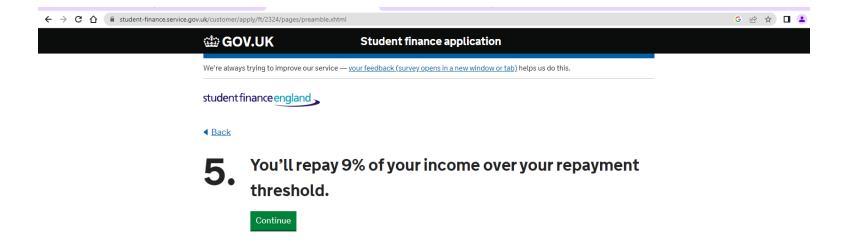
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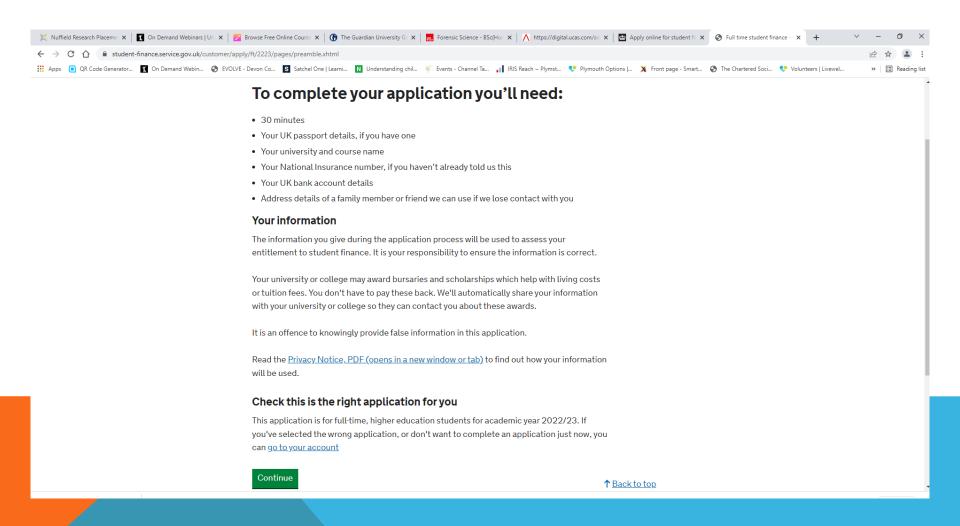
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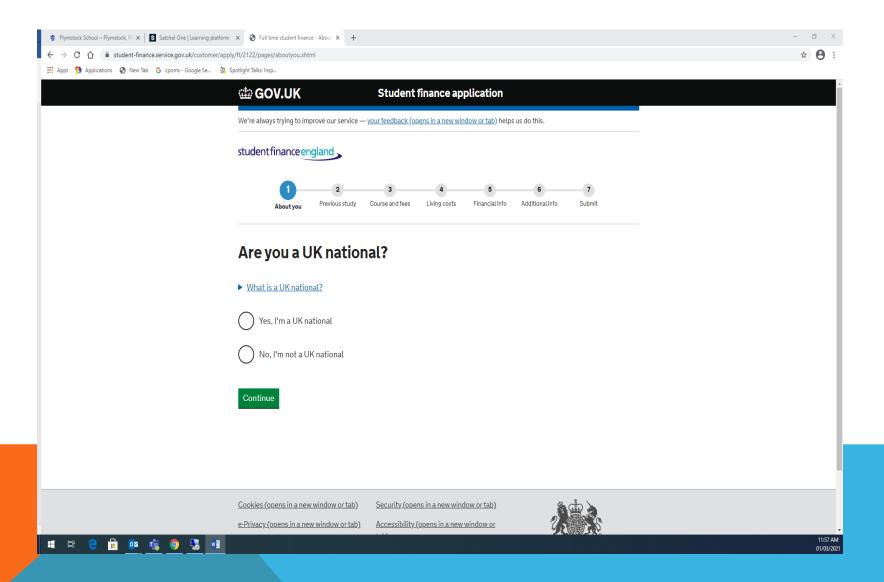
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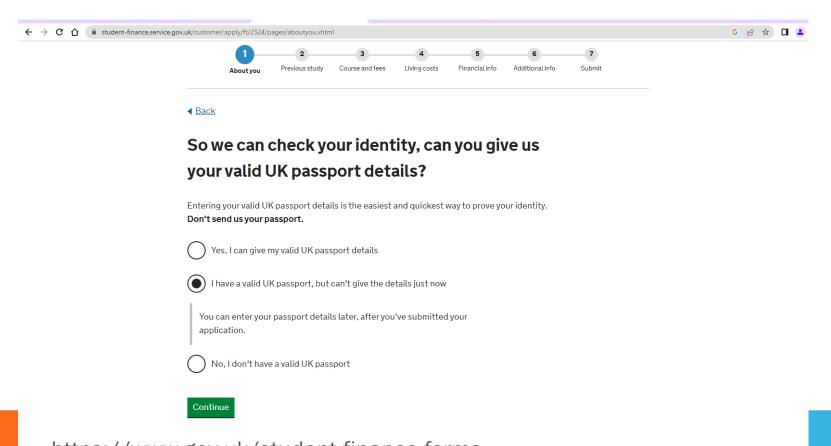
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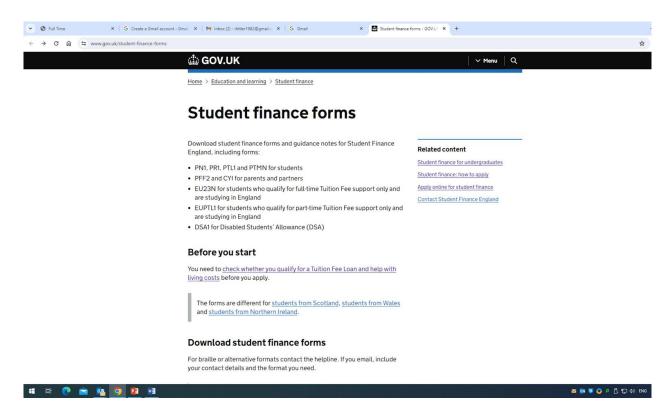
#### COMPLETING THE APPLICATION



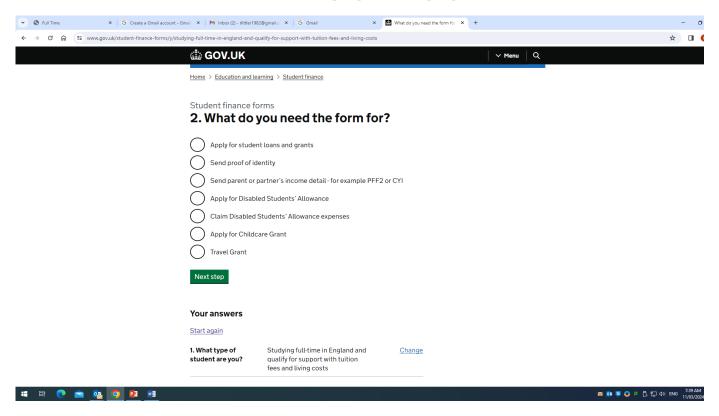




https://www.gov.uk/student-finance-forms

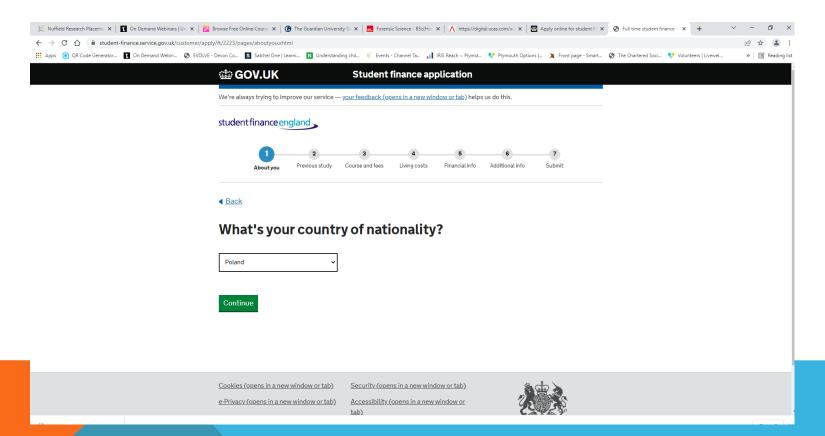


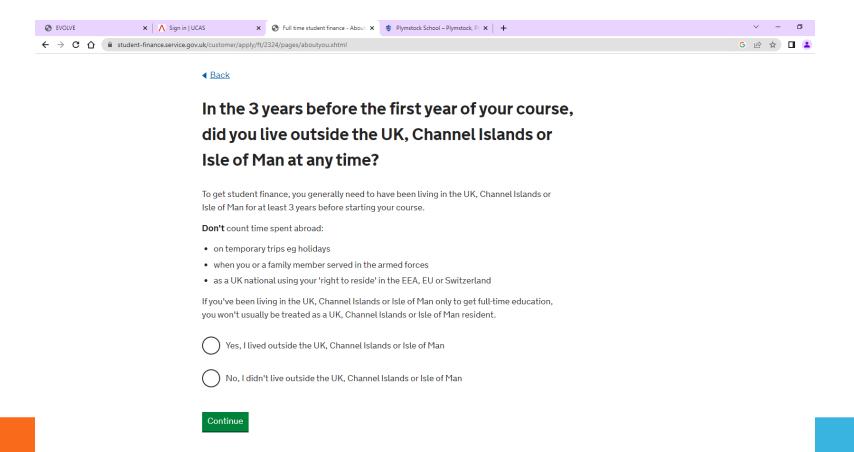
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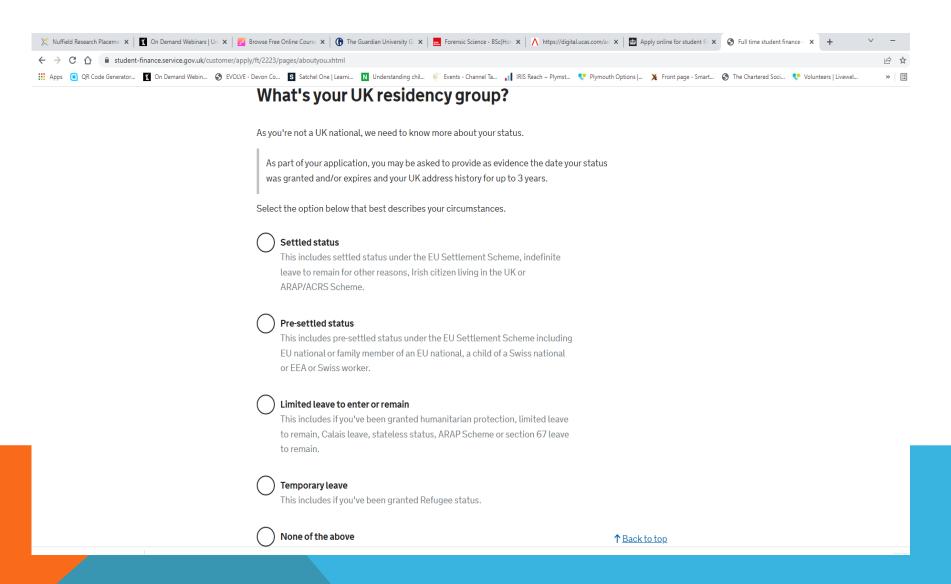


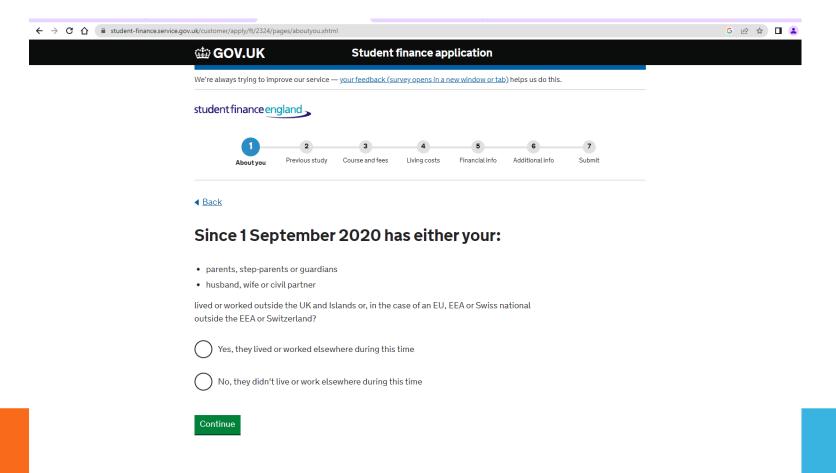
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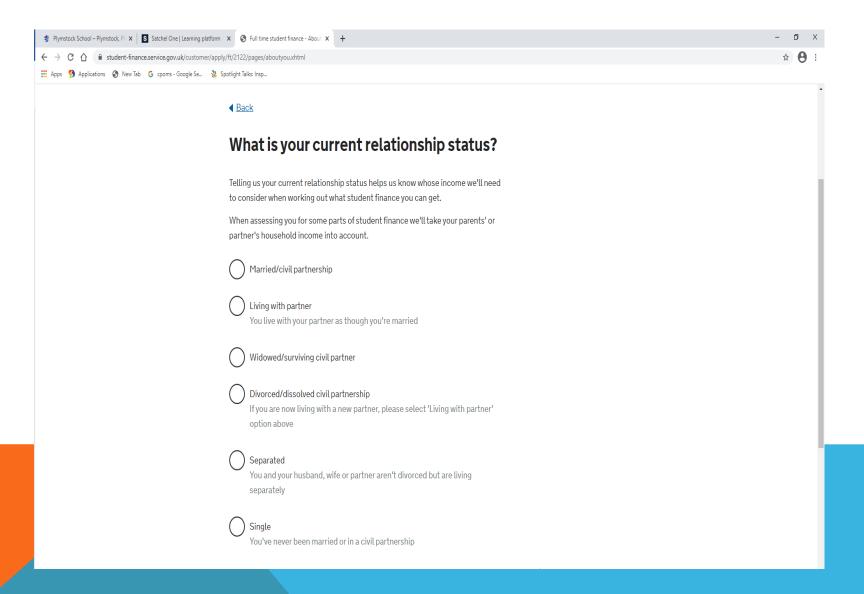
#### IF YOU ARE A NON-UK NATIONAL

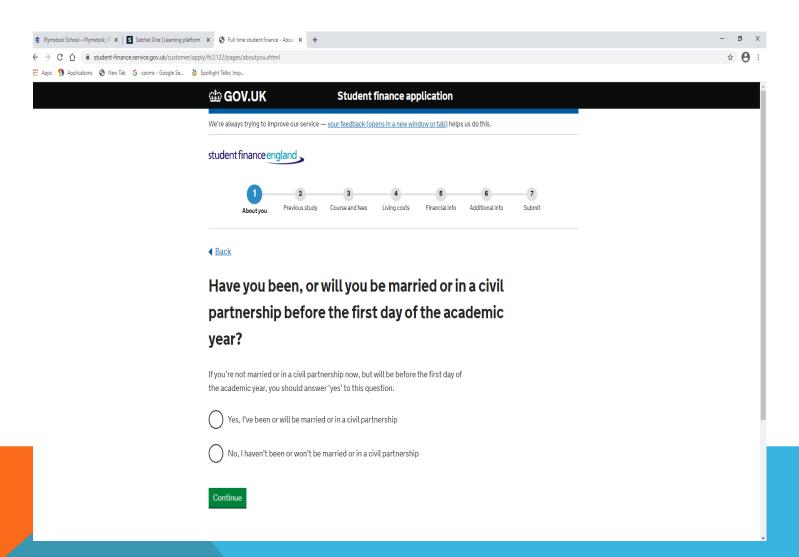


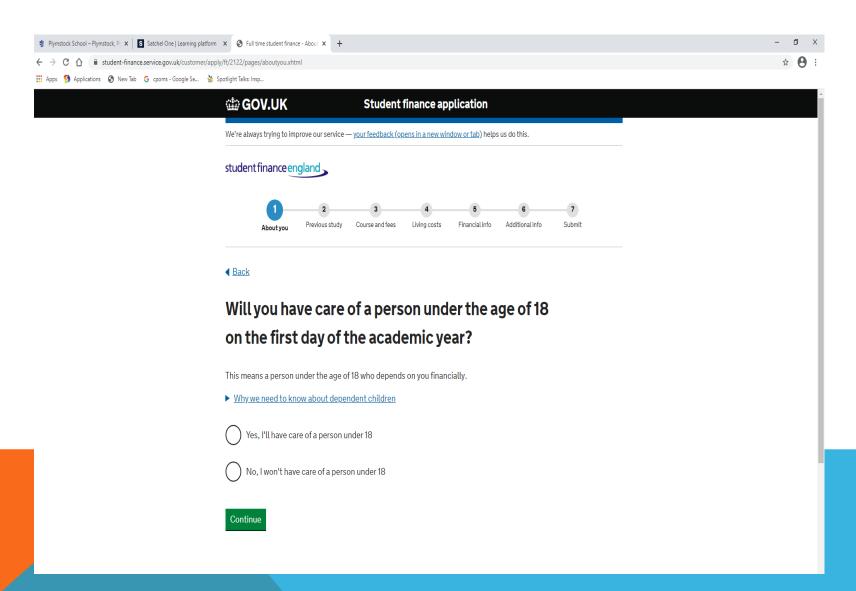


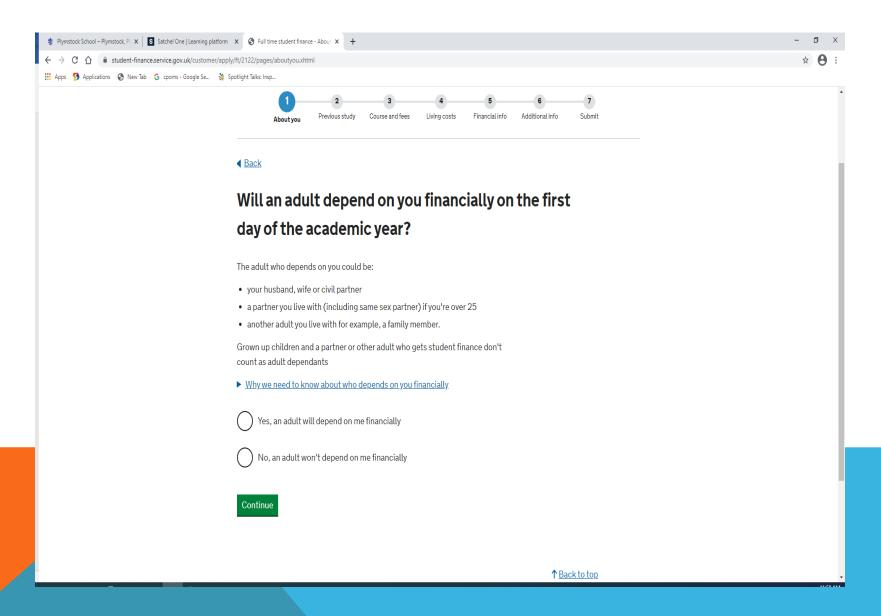


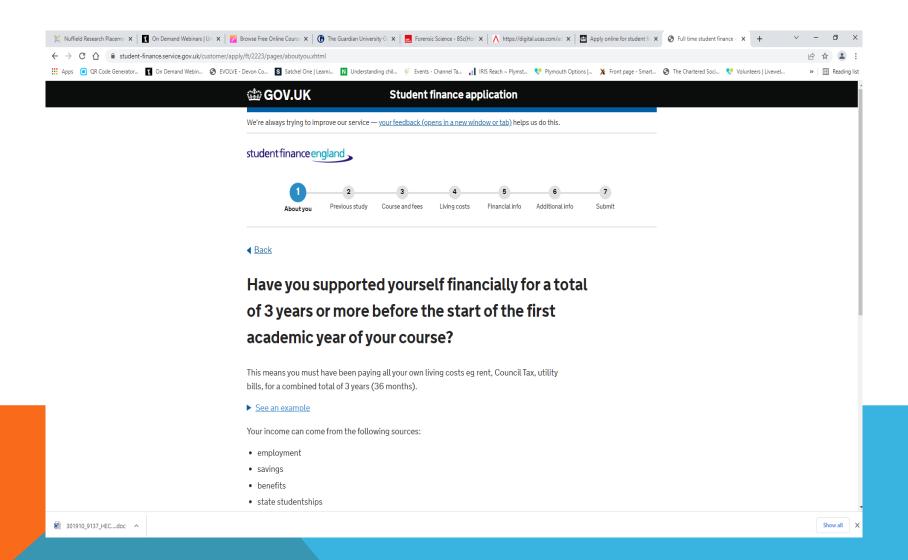


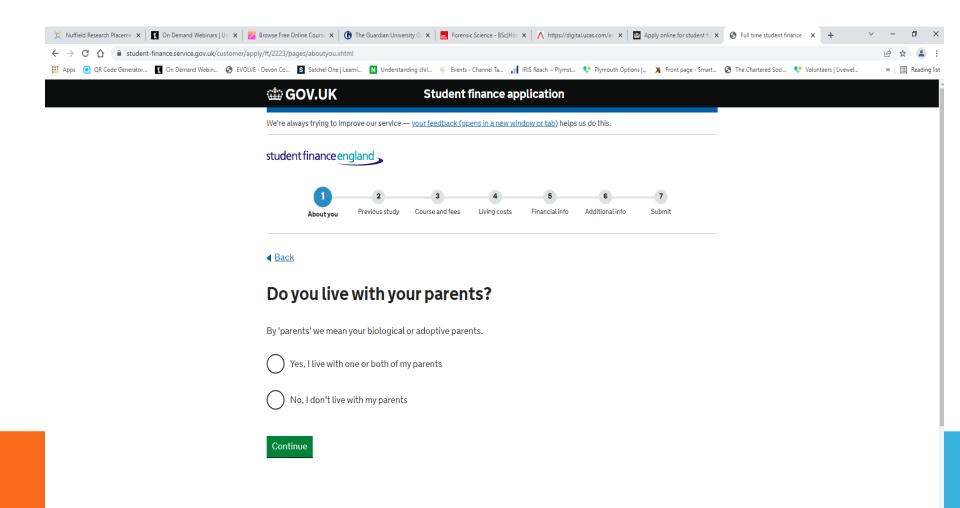


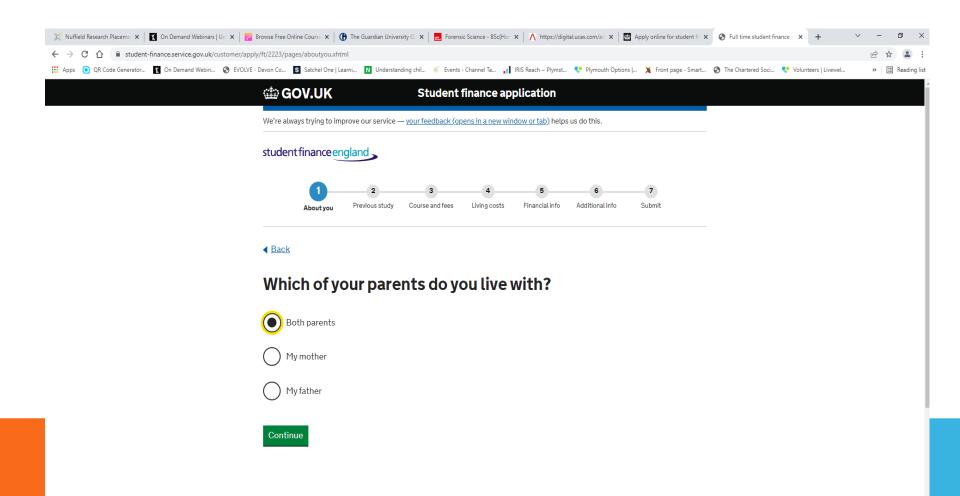


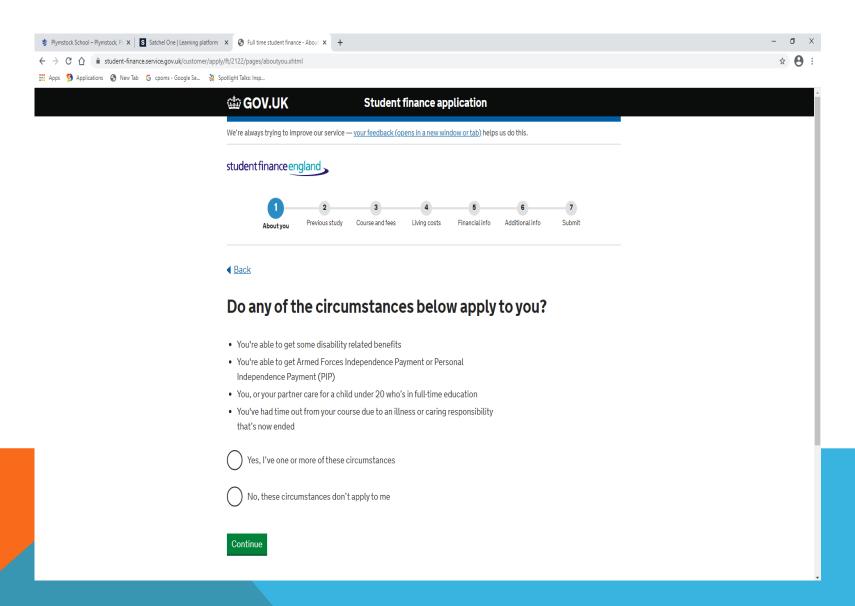


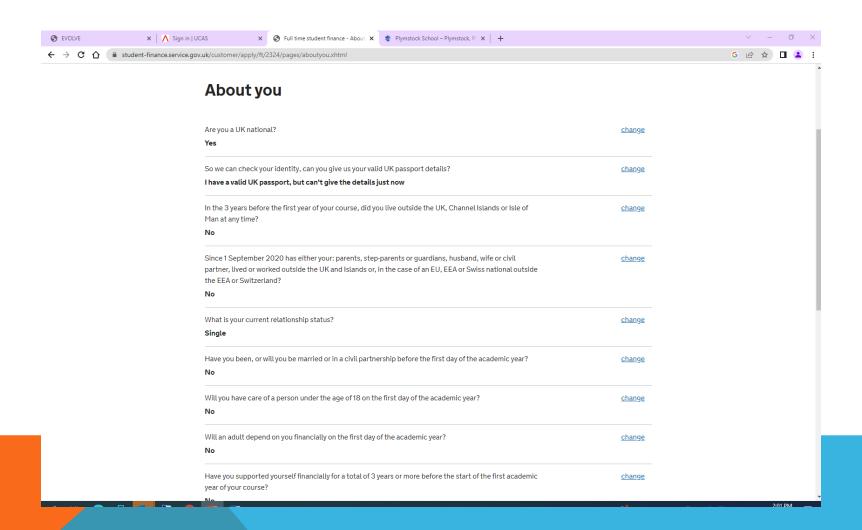




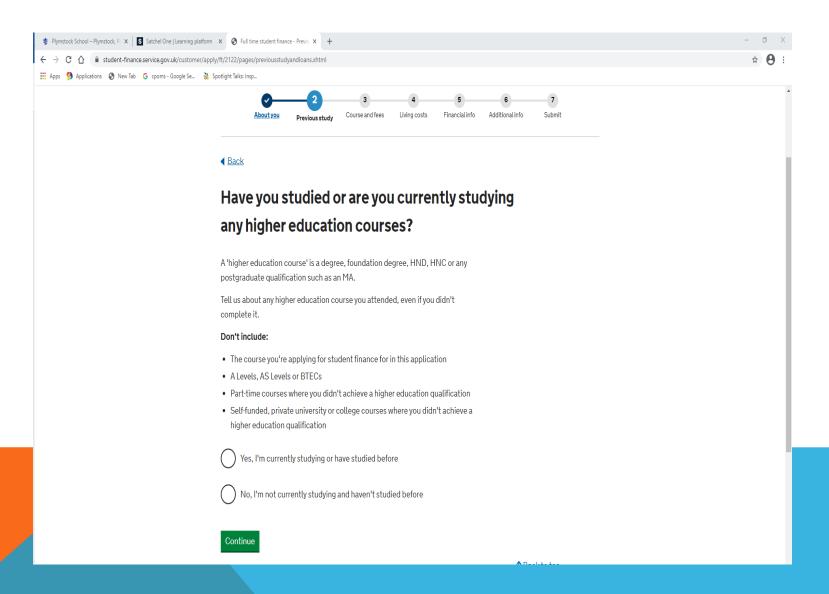




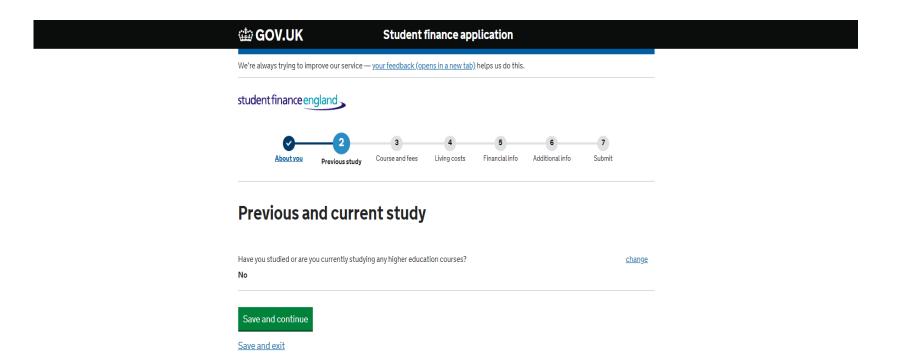




#### **PREVIOUS STUDY**



### **PREVIOUS STUDY**



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#### **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.



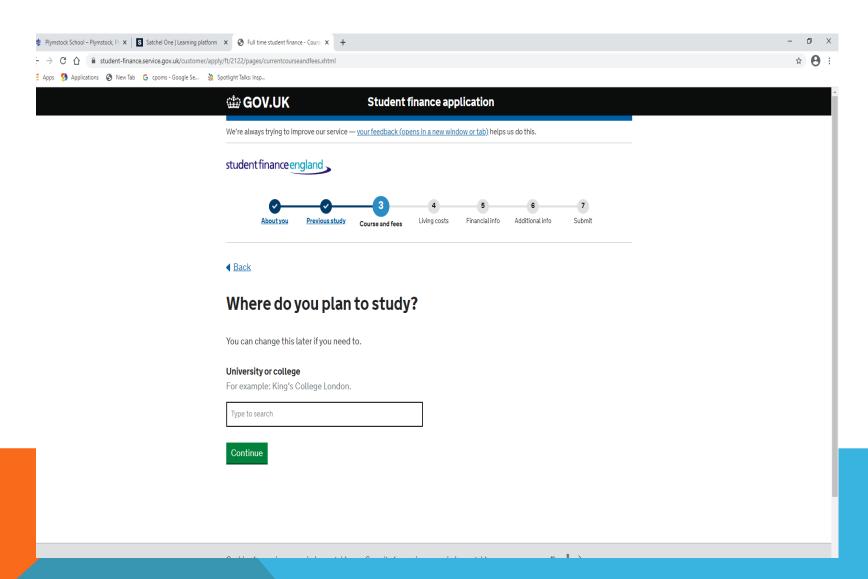


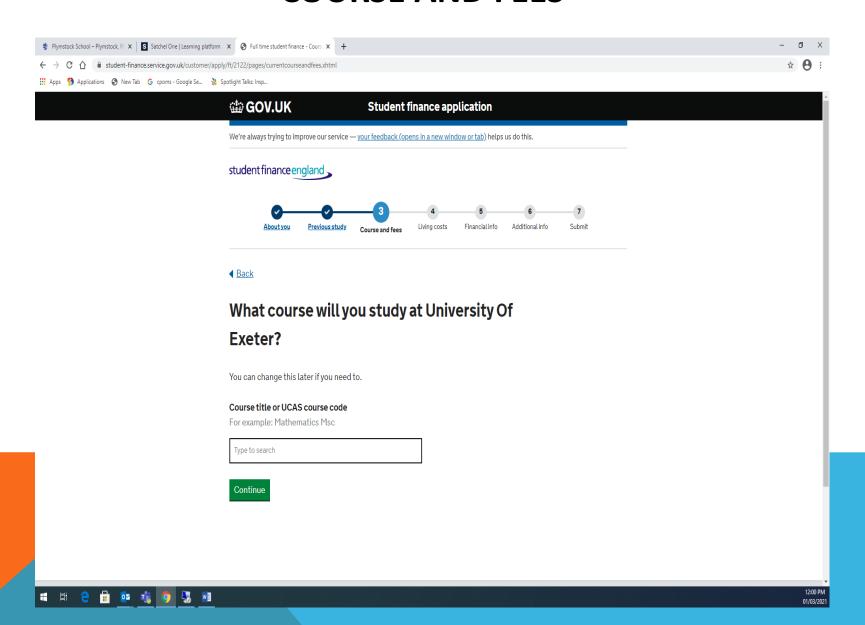


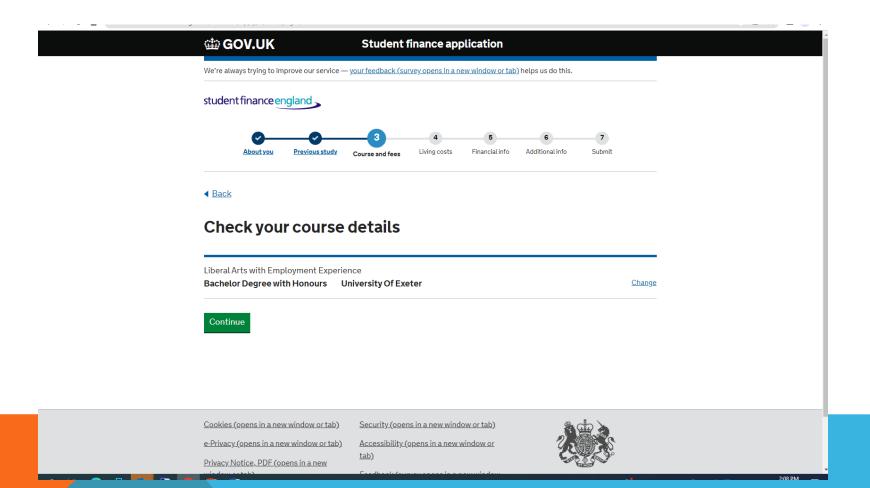


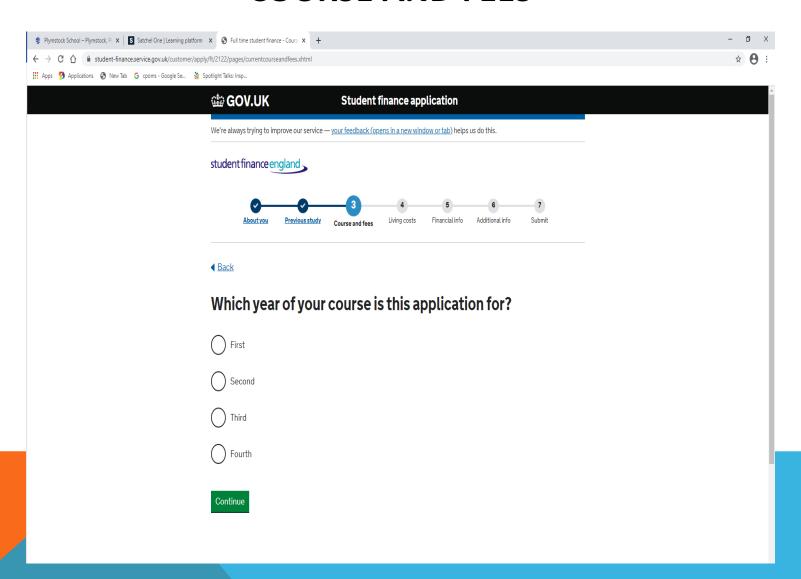
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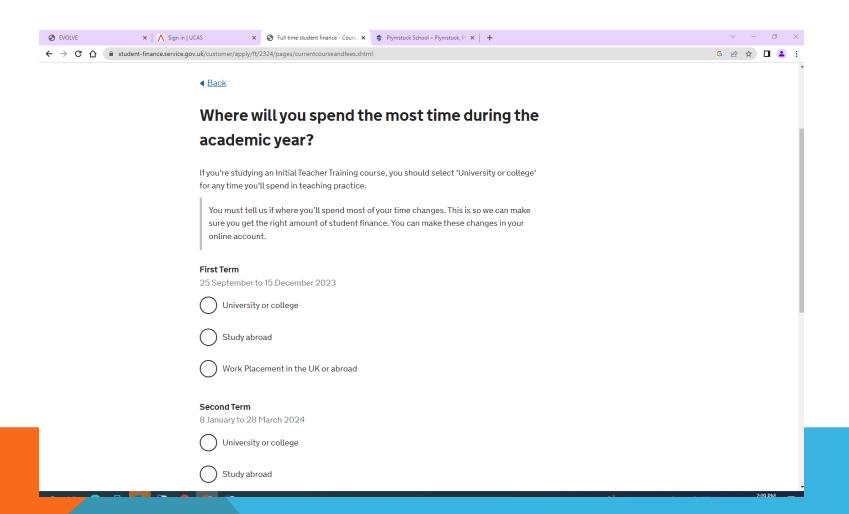


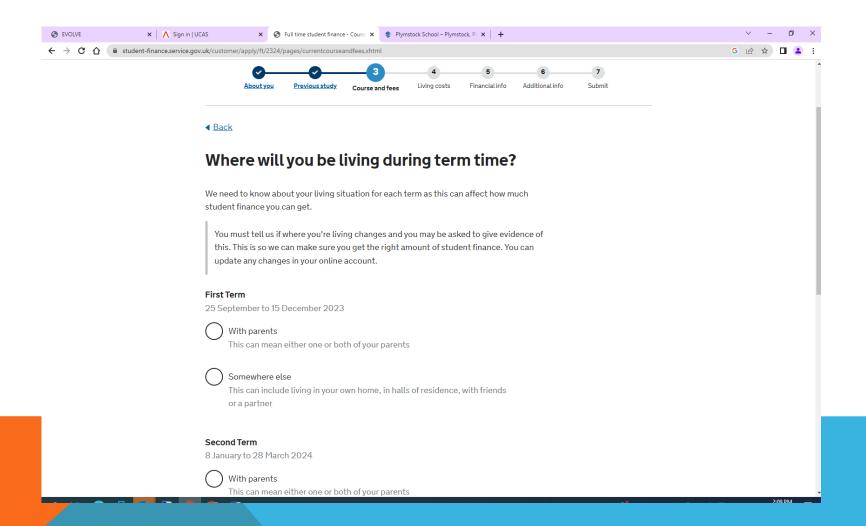


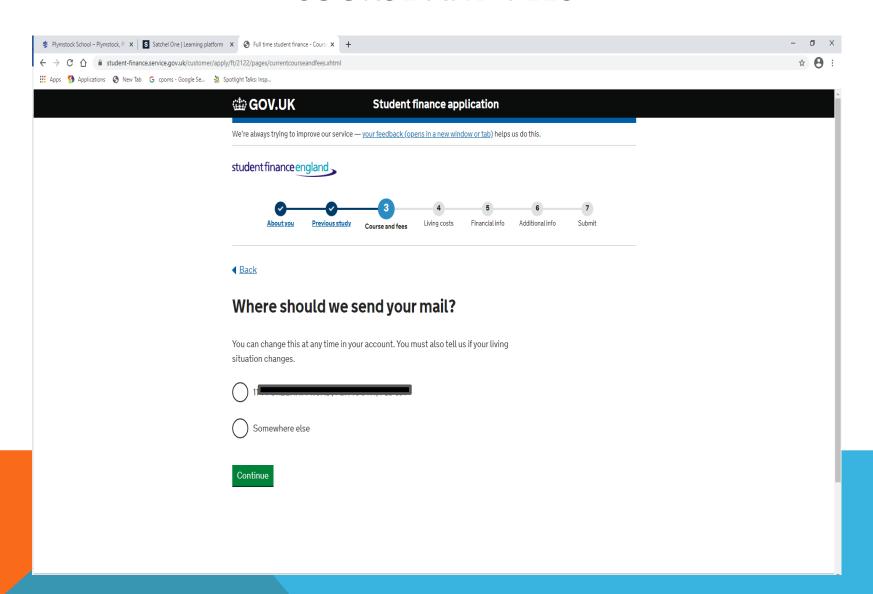


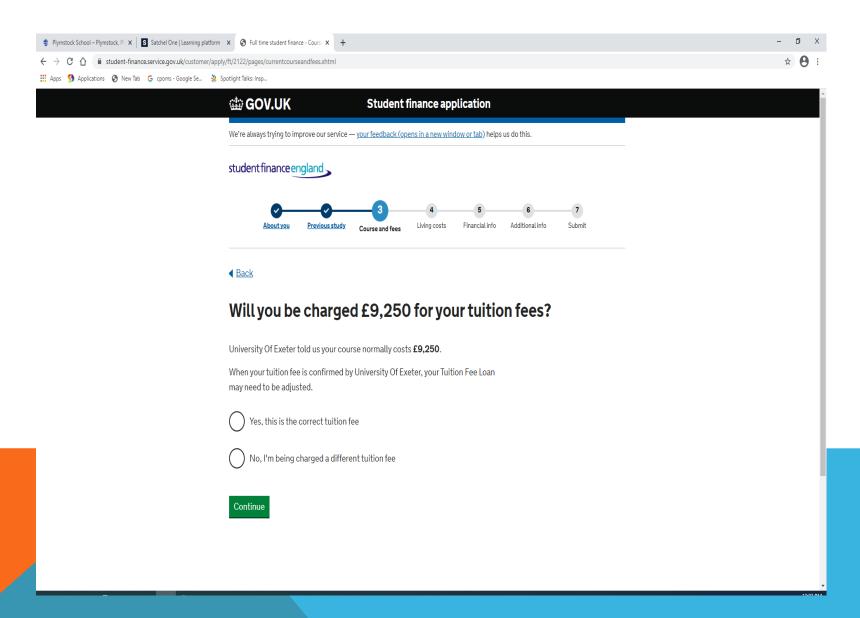


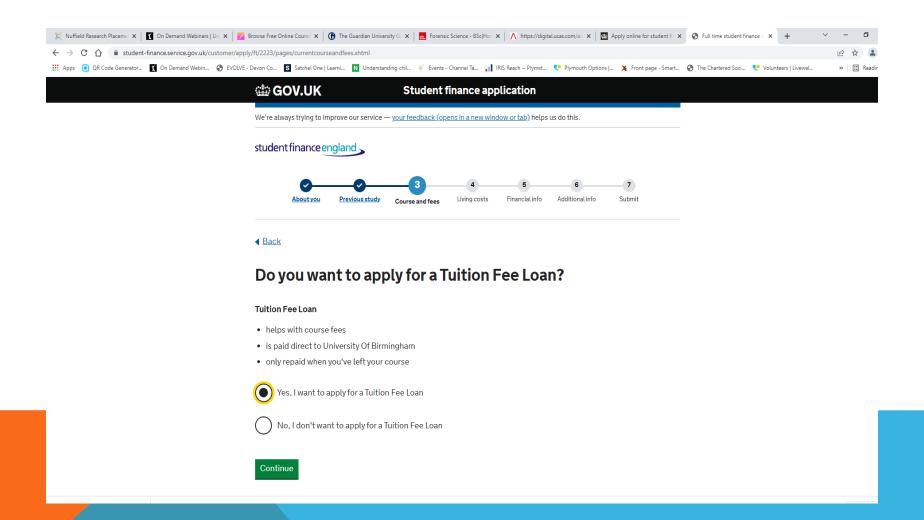


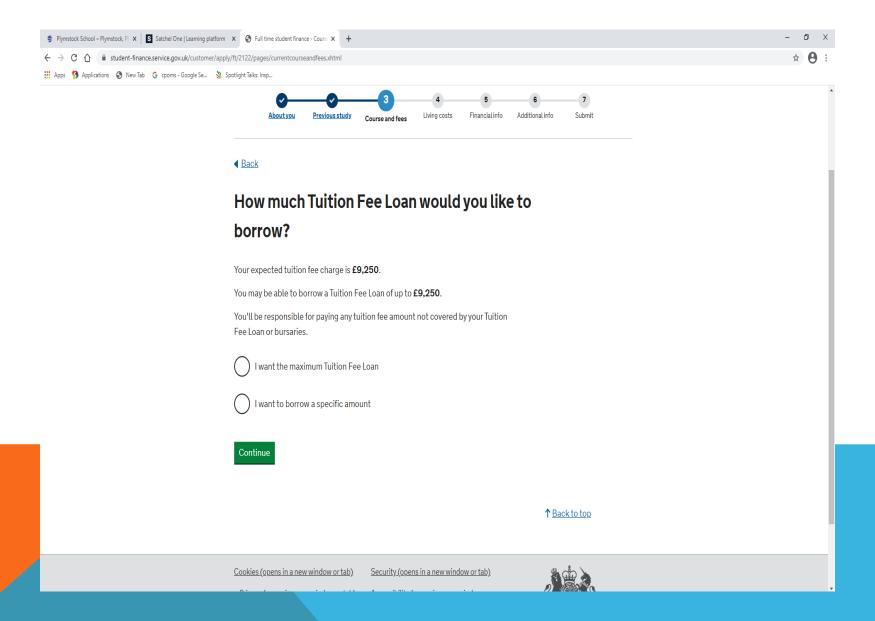


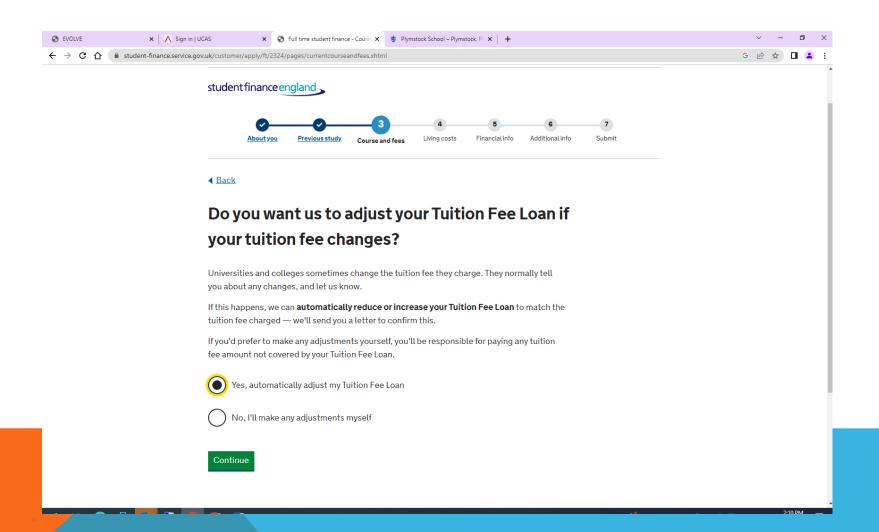


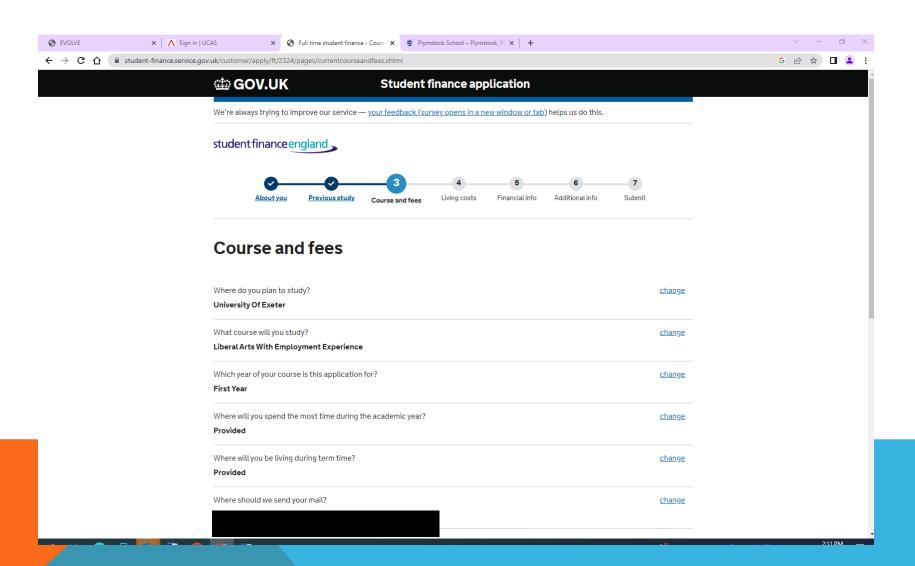


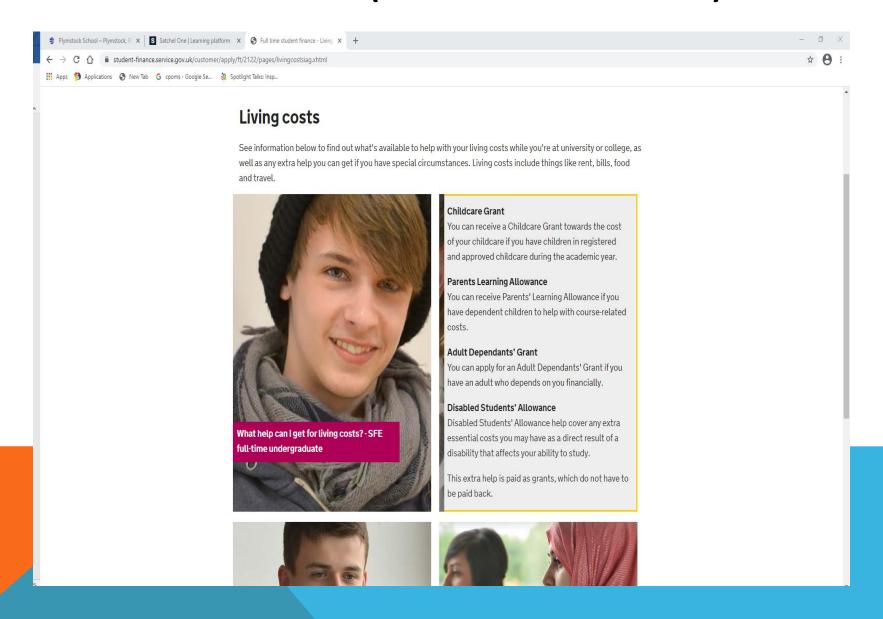












### **LIVING COSTS**

#### Non-income assessed minimum amount

#### What you could get as a minimum

Student Finance England (SFE) provide a Maintenance Loan to help you with your living costs. All eligible students can get the basic non-income assessed minimum amount of Maintenance Loan to help with these costs. The minimum amount you can get is:

Living arrangements	2023 to 2024 academic year	2024 to 2025 academic year
Living with your parents	£3,597	£3,790
Living away from your parents, outside London	£4,524	£4,767
Living away from your parents, in London	£6,308	£6,647

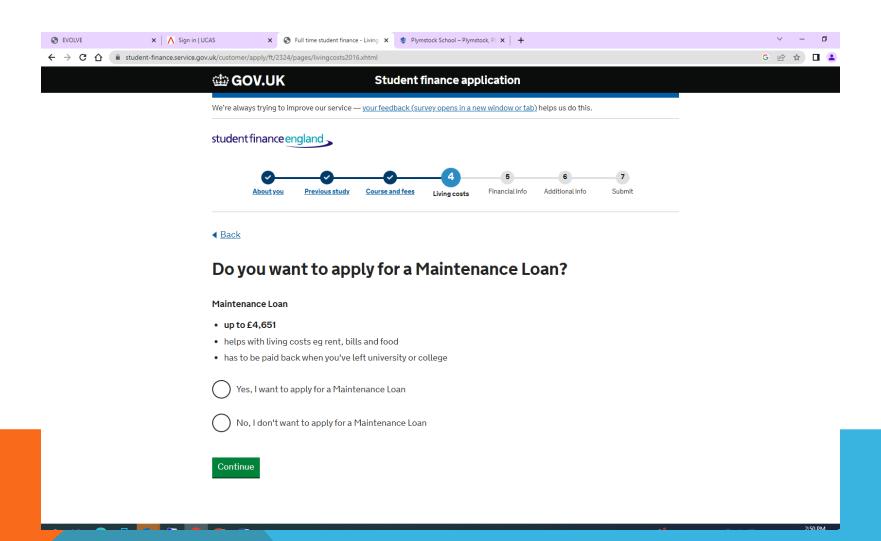
Most students can get a higher amount of Maintenance Loan by providing details of their household income.

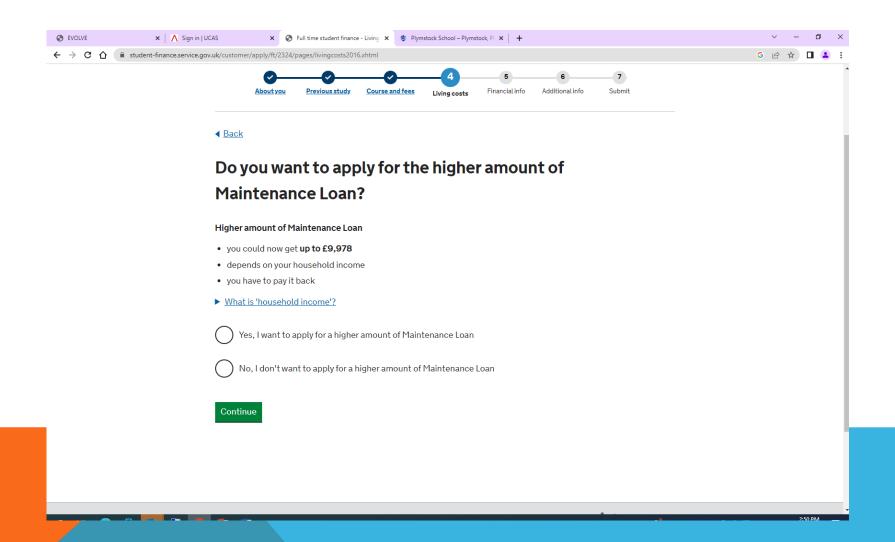
# **LIVING COSTS**

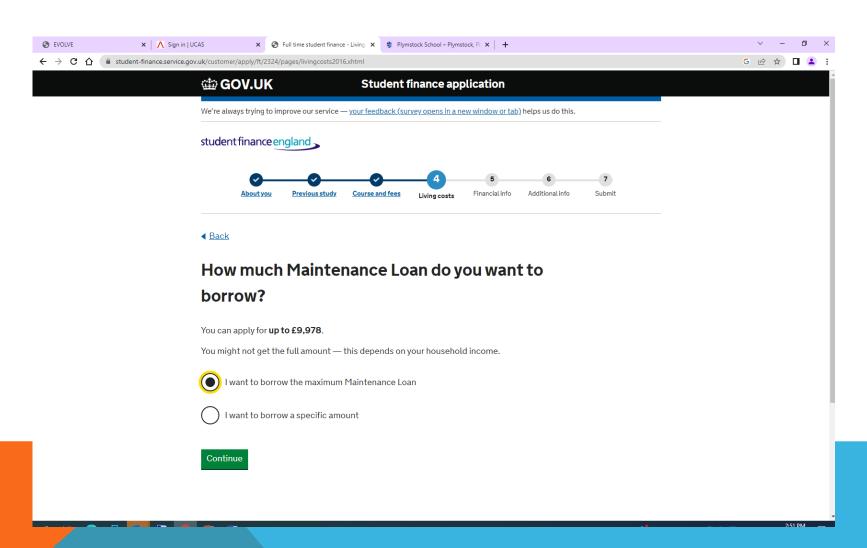
id-paid/student-finance-how-youre-assessed-and-paid-2024-to-2025#assessing-how-much-student-finance-you-can-get

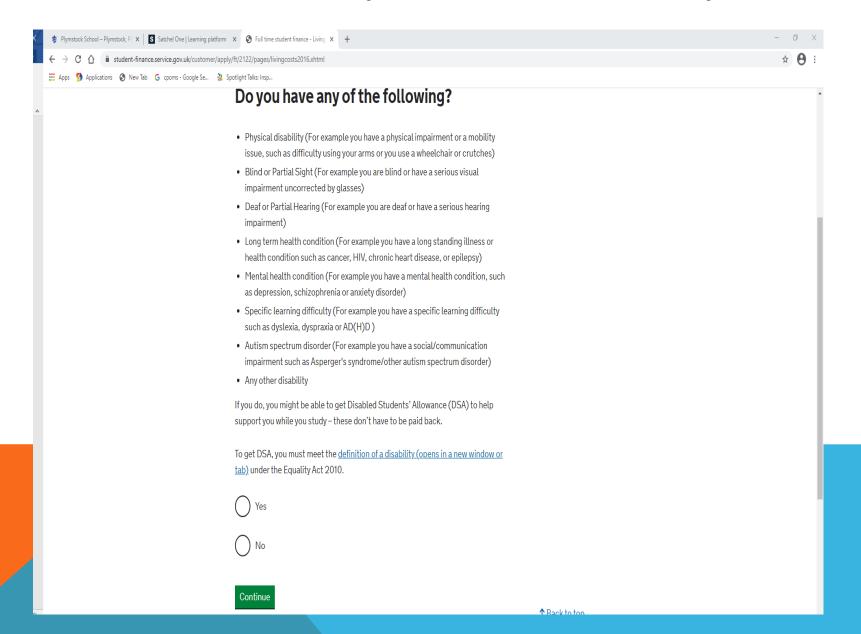
#### Maintenance Loan entitlement

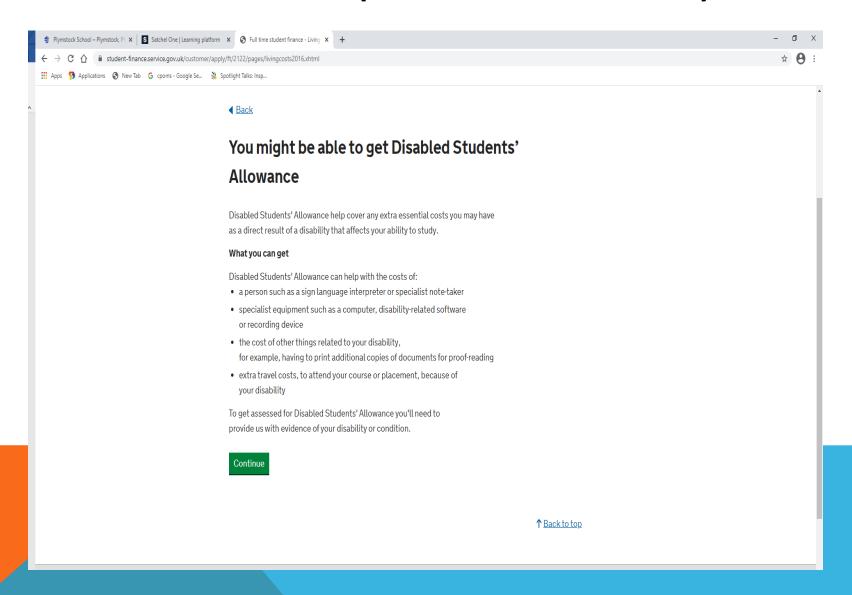
Household income	Maintenance Loan – living away from home and studying outside London	Maintenance Loan – living away from home and studying in London	Maintenance Loan – living with parents
£25,000	£11,658	£14,557	£10,158
£30,000	£10,527	£13,476	£9,002
£35,000	£9,396	£12,395	£7,845
£40,000	£8,265	£11,314	£6,689
£42,875	£7,614	£10,692	£6,024
£45,000	£7,304	£10,377	£5,717

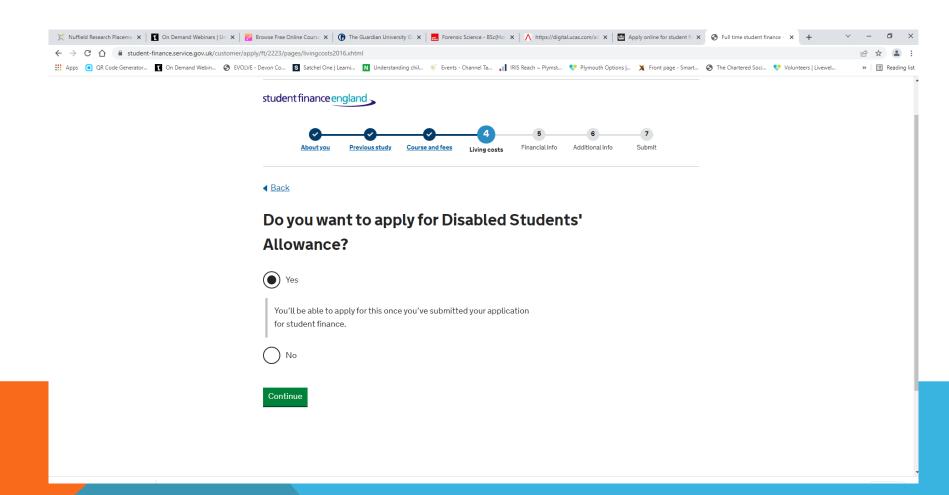












# **DISABILITY STUDENT ALLOWANCE (DSA)**

#### **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.

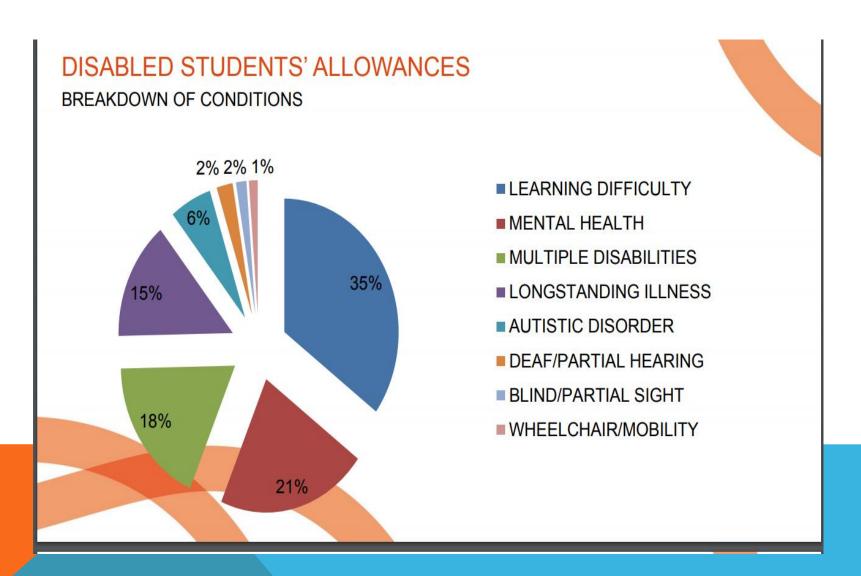
The type of support and how much you get depends on your individual needs - not your household income.

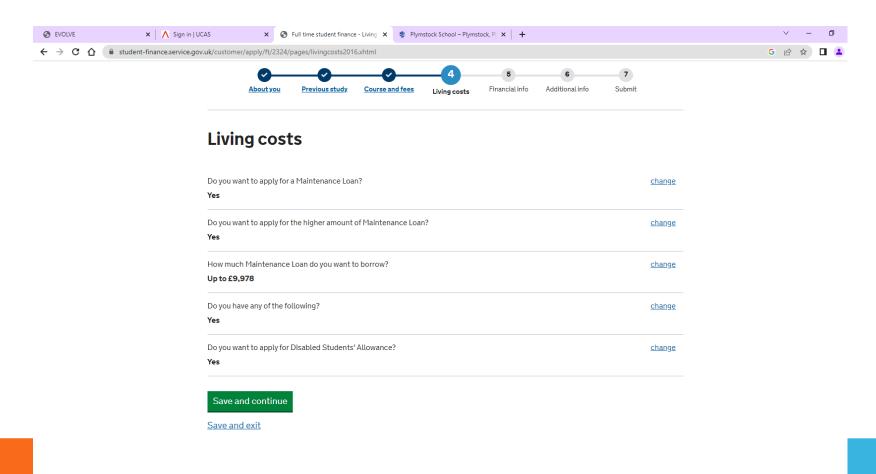
You do not need to pay back DSA.

#### What you'll get

Undergraduate and postgraduate students can get up to £26,948 a year for support <a href="https://www.gov.uk/student-finance-forms">https://www.gov.uk/student-finance-forms</a>

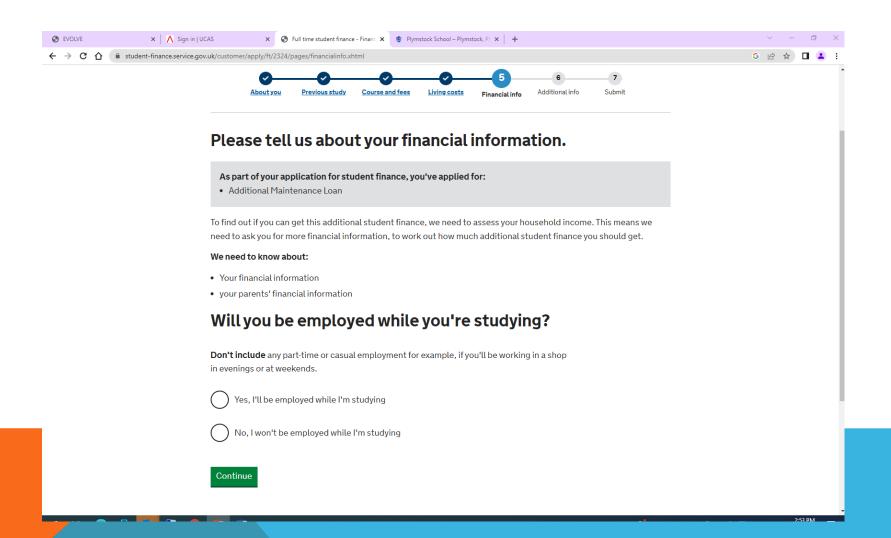
### **DSA**



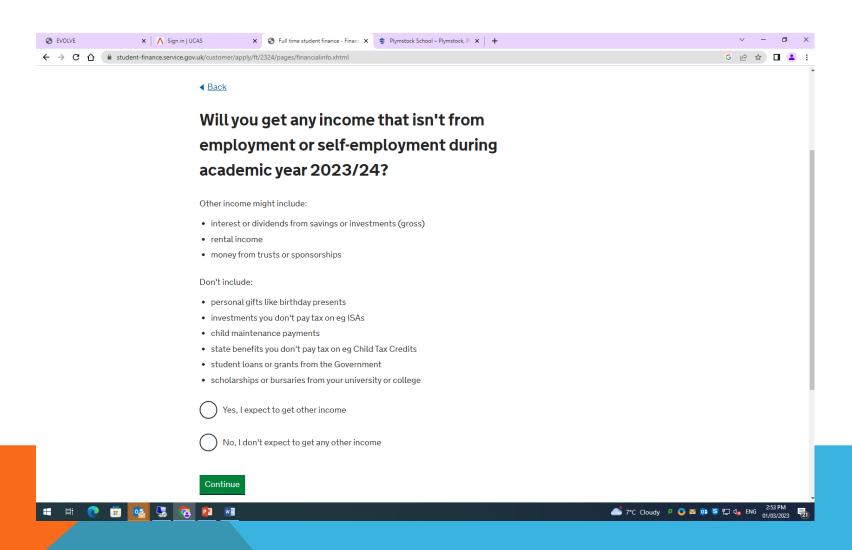


https://www.gov.uk/government/publications/student-finance-how-youre-assessed-and-paid/student-finance-how-youre-assessed-and-paid-2024-to-2025

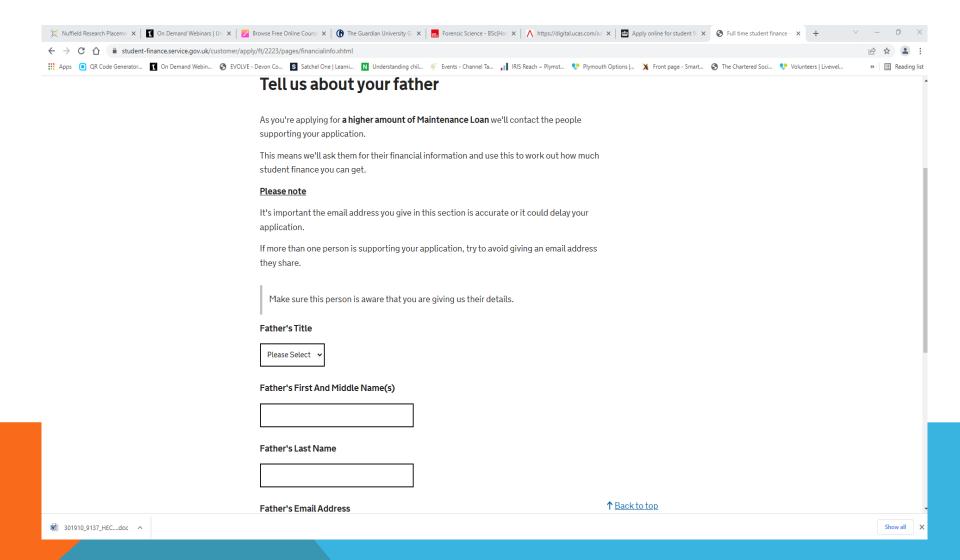
#### FINANCIAL INFORMATION



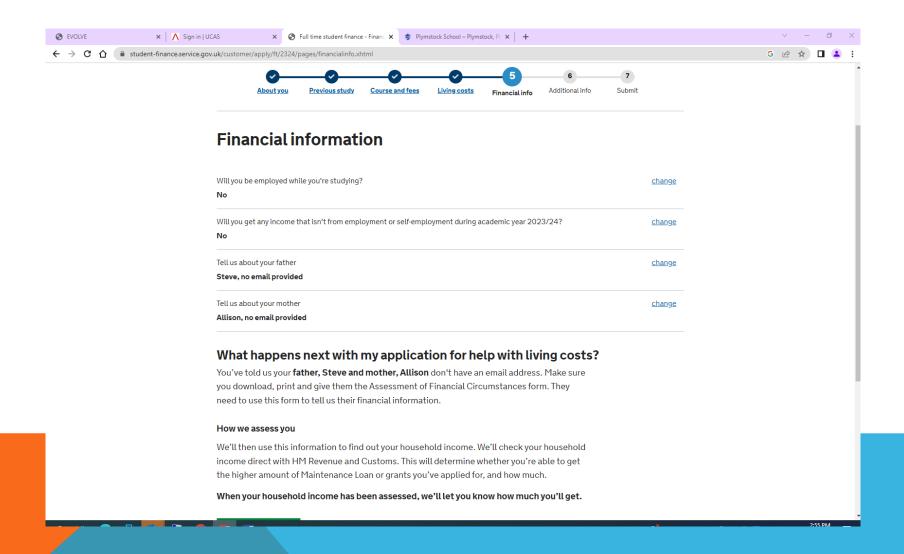
### FINANCIAL INFORMATION



### FINANCIAL INFORMATION



# FINANCIAL INFORMATION



## 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**

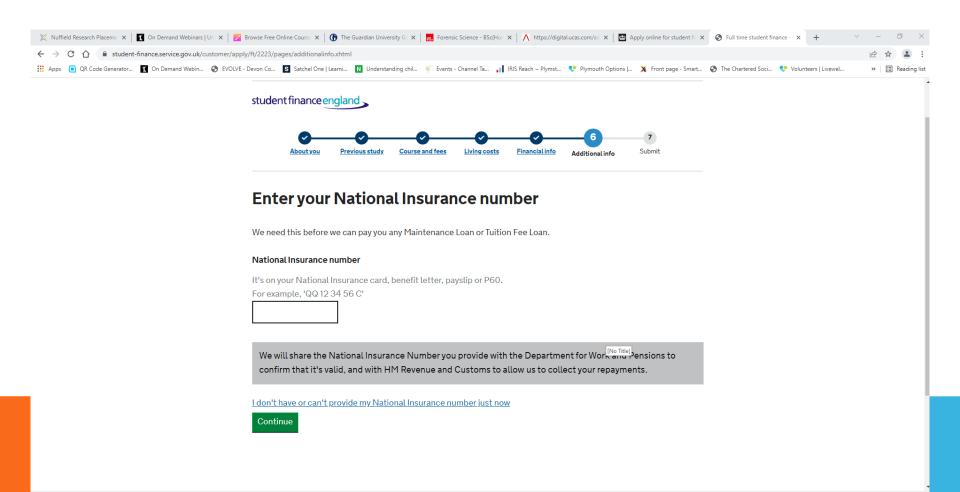
Maintenance Loan Assessments are based on :-

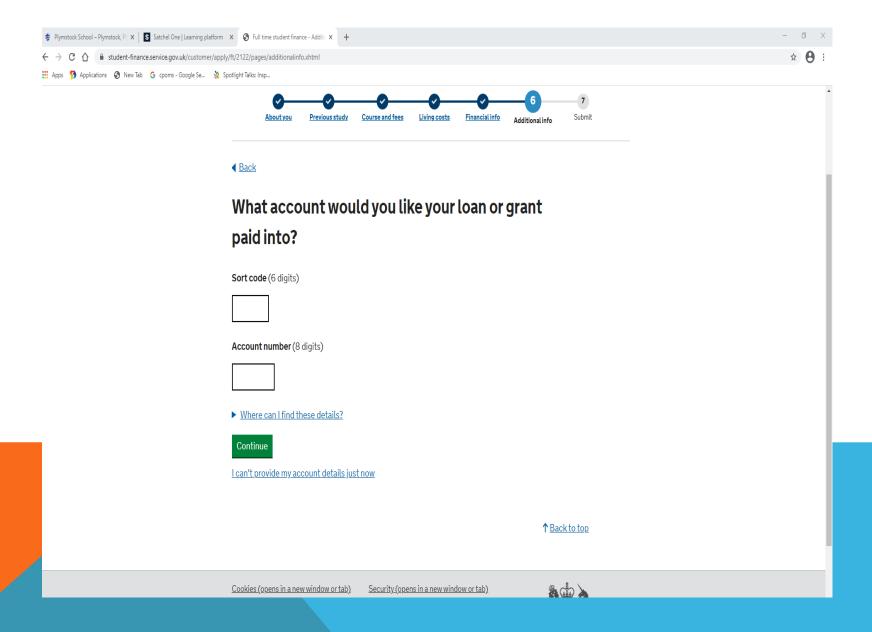
The income of the parent(s) that the student lives with – including stepparents or new partners living in the household

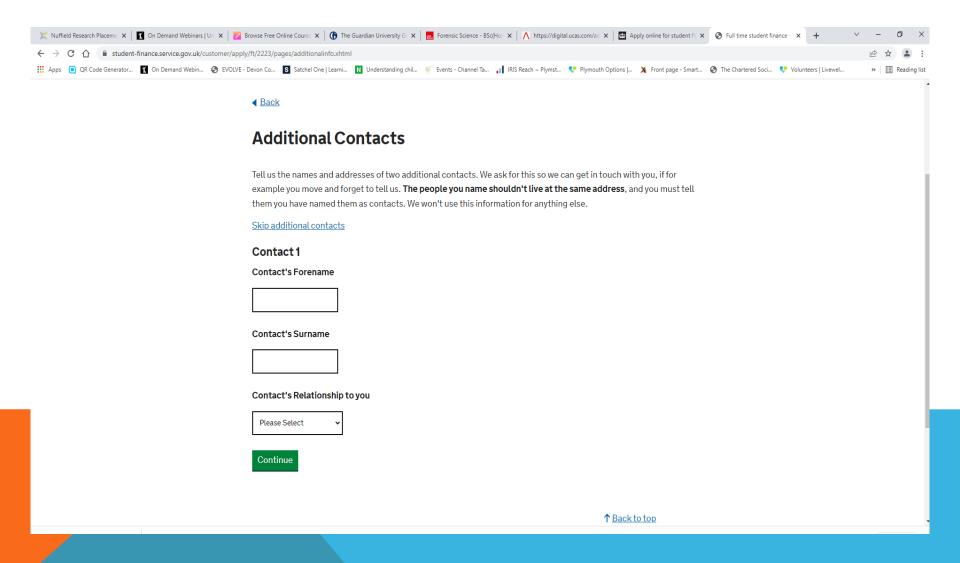
Based on taxable income for the last complete tax year (Tax year ending April 2023 for student starting in Academic Year 2024/25)

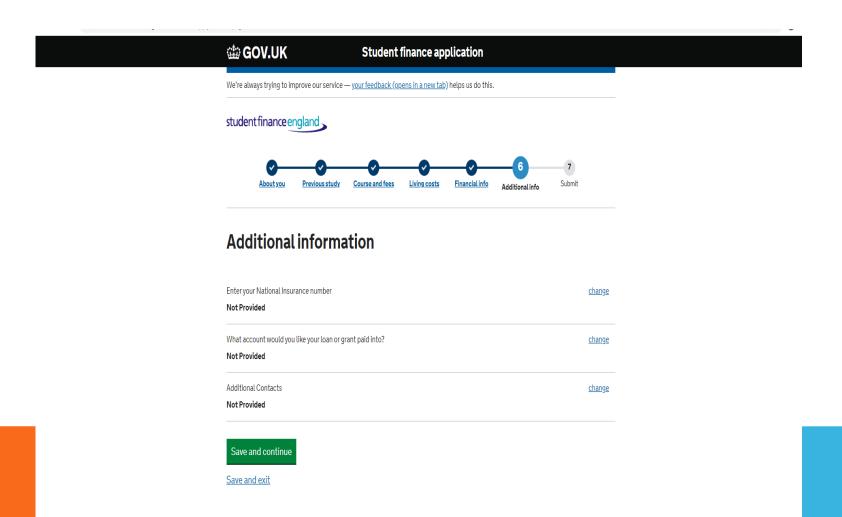
Current Year Income Assessments option where income has dropped by at least 15% since the previous tax year (redundancy, retirement)

A guide is available for parents, explaining this process. https://media.slc.co.uk/sfe/currentyearincome/index.html

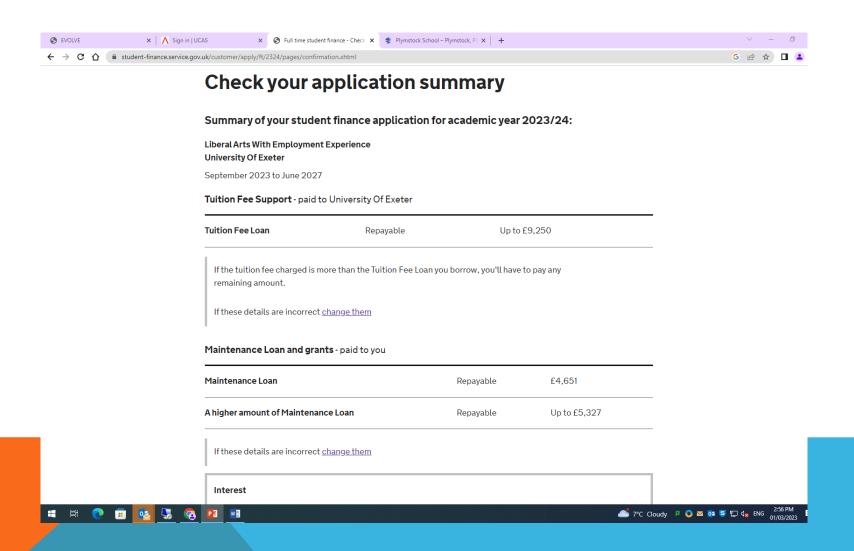




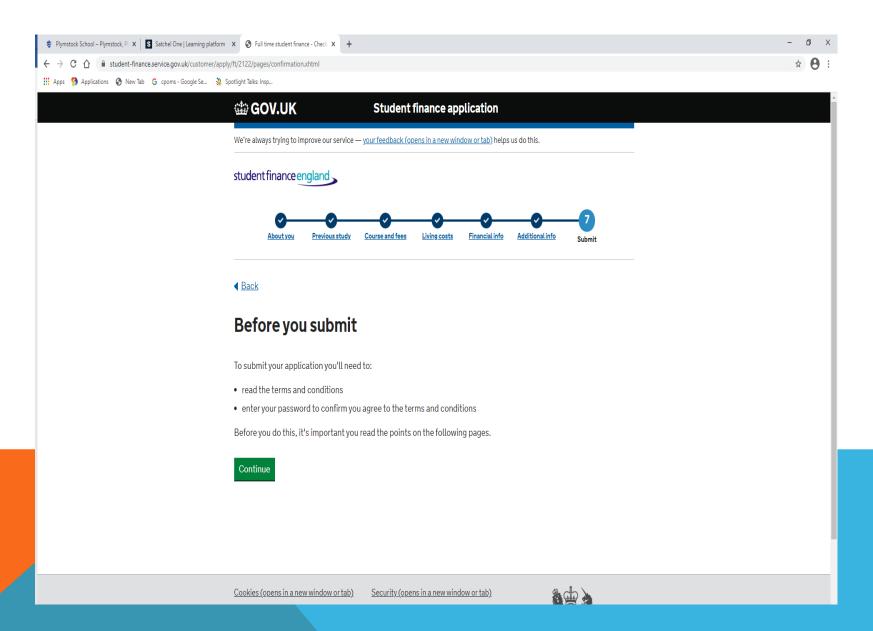




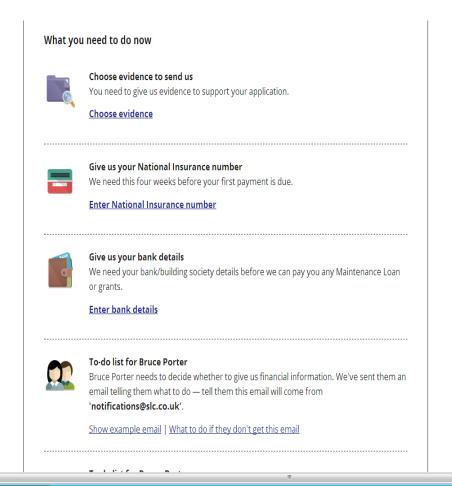
# **APPLICATION SUMMARY**



# **CHECK AND SUBMIT**



# TO DO LIST



https://www.gov.uk/guidance/guidance-for-students-parents-and-partners-providingevidence-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/chiropody
- 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 Dependents 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: TBC

**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**

- <u>Students</u> 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

# 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 earnt over the threshold.
- The threshold is currently £25,000 a year, £2,083 a month or £480 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
£25,000	£2,083	£0
£28,000	£2,333	£22
£29,500	£2,458	£33
£31,000	£2,583	£45
£33,000	£2,750	£60

## 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 40 years, the graduate will not need to make any further repayments.

## STUDENT LOAN REPAYMENTS

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#### Interest

Full-time students – while you're studying until 6 Normally RPI plus 3% April after you finish or leave your course.

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.thescholarshiphub.org.uk/

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

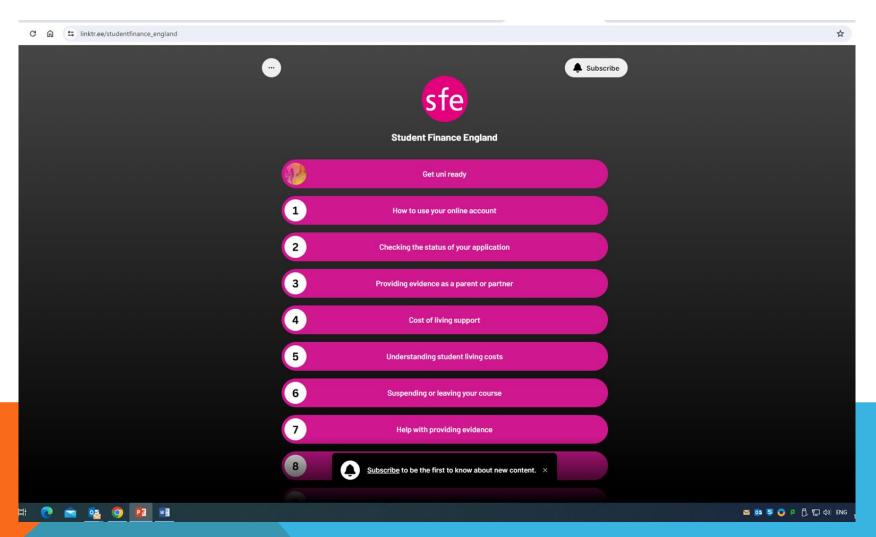
For students in the South West:-

https://educational-grants.org/

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

# **RESOURCES**

https://linktr.ee/studentfinance\_england



## **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 May 2024