

Tuition fees



Living costs



Extra help



Higher Education Application Guide



2016/17



How to apply



To apply for Student Finance use the link below or visit the Student Finance England website.

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

The screenshot shows the GOV.UK website for Student Finance login. At the top, there is a search bar and navigation links for Home, Education and learning, and Student finance. The main heading is "Student finance login". Below this, it says "Sign in or register for student finance online. You can:" followed by a list of actions: view statements, track applications, check payment due dates, update personal details, reset passwords, and apply for finance. A note mentions that parents or partners need to register first to support an application. A green "Start now" button is prominent, with a link to the Student Finance England website below it.

Students will need to create an account providing them with a Customer Reference Number (CRN), password and secret answer. These details are really important for students to view their application form, make changes to their personal details and to contact Student Finance England so it is vital they keep these details safe.



Please note: If the student is studying a Foundation Degree they must select that they are studying a Full Time course.

The first section of the application is 'before you begin'; it is important that the student knows which academic year they are studying and whether it is a full time or part time course. The section will ask whether the student is a qualified teacher, and if they have had a Higher Education Loan before. Once this section is completed students cannot go back and make any amendments, so they must ensure it is completed correctly.

The application form is completed in sections shown below. Once a section is completed it will be automatically saved, giving the student the opportunity to return to the application at a later date.





About you

This section asks questions regarding the student's residency status and their personal circumstances.



| About You | |
|---|--|
| Are you a UK national? | <input type="button" value="Yes"/> change this answer |
| So we can check your identity, can you tell us your valid UK passport details? | <input type="button" value="Yes"/> change this answer |
| Please give us your valid UK passport details, exactly as they are on your passport: | <input type="button" value="Provided"/> change this answer |
| In the three years before the first year of your course, did you live outside the UK and Islands at any time? | <input type="button" value="No"/> change this answer |
| Since 1 September 2011 has either your: | <input type="button" value="No"/> change this answer |
| What is your current marital status? | <input type="button" value="Single"/> change this answer |
| Have you been married or in a civil partnership before the first day of the academic year? | <input type="button" value="No"/> change this answer |
| Will you have care of a person under the age of 18 on the first day of the academic year? | <input type="button" value="No"/> change this answer |
| Will an adult depend on you financially on the first day of the academic year? | <input type="button" value="No"/> change this answer |
| Who do you live with (or have most contact with)? | <input type="button" value="Mother"/> change this answer |
| What's your MOTHER's current marital status? | <input type="button" value="Single"/> change this answer |

Important questions in this section

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

Please note: having care of a person under the age of 18 means this young person lives with the student the majority of the time and is financially dependent on them.

The Student Loans Company (SLC) ask this question to determine the student's dependency status and whether they could be eligible for the Childcare Grant (CCG) and Parents' Learning Allowance (PLA).

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

An adult who depends on the student financially could be their husband, wife or civil partner, a partner they live with or another adult they live with (e.g. a family member).

Grown up children, a partner or another adult who receives student finance does not count as adult dependants.

The SLC ask this question to determine if the student could be eligible for the Adult Dependant's Grant (ADG).

Do any of the circumstances below apply to you?

If one or more of the circumstances listed applies to the student, they may be able to apply for additional maintenance loan funding.

| | | |
|---|--------------|--------|
| Will you have care of a person under the age of 18 on the first day of the academic year? | No | Change |
| Will an adult depend on you financially on the first day of the academic year? | No | Change |
| Who do you live with? | Both parents | Change |

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



Previous study

This section asks if the student has studied a Higher Education course. Higher education courses are: degree, foundation degree, HND, HNC and postgraduate courses. SLC need to know about any Higher Education courses the student has attended, either in the UK or overseas, even if they did not complete the course or received financial assistance from SLC.

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Previous study

Have you studied any other higher education course since leaving school?

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 courses you attended, even if you didn't complete it.

Don't include:

- A Levels or AS Levels
- any part-time course where you didn't achieve an honours degree (unless it was a part-time initial teacher training course)
- any course you entirely self-funded at a private university or college, where you didn't achieve an honours degree

Yes, I've studied before

No, I haven't studied before





Course and Loan

This section asks questions in relation to the university or college the student is attending, the relevant course and whether the student wants to apply for a tuition fee loan.



Your Course and Loan

| | | |
|--|-------------------------|------------------------------------|
| What university or college do you plan to study at? | Leeds University | change this answer |
| What course will you be studying? | Physics | change this answer |
| Will your course lead to a healthcare or social work profession? | No | change this answer |
| What type of full-time course is this? | Undergraduate | change this answer |
| Which year of your course is this student finance for? | Foundation | change this answer |
| What are your course start and end dates? | 01/09/2014 - 17/08/2017 | change this answer |
| Where will you spend the most time during the academic year? | Provided | change this answer |
| Where will you live during the academic year? | Provided | change this answer |
| How much tuition fee will you be charged this year? | £9,000 | change this answer |
| Do you want to apply for a Tuition Fee Loan? | Yes | change this answer |
| How much Tuition Fee Loan would you like to borrow? | £9,000 | change this answer |
| Do you want us to automatically adjust your Tuition Fee Loan to match any tuition fee changes? | Yes | change this answer |
| Bursaries - sharing your information | Yes | change this answer |
| Save and continue | | Save and exit |



Please note: If the student is studying a franchise course at Warwick University, Oxford Brookes University or Newman University they must select 'Warwick University' or 'Oxford Brookes University' or 'Newman University' on the question 'What university or college do you plan to study at?'



Please note: If the student is studying a foundation degree they must select 'University/College' for each Term on the question that asks 'Where will you spend the most time during the academic year'

Important questions in this section

How much Tuition Fee Loan would you like to borrow?

The maximum amount the student can request will be equal to the amount of fees they are being charged. The student can either borrow the maximum amount or a specific lower amount to borrow.

Do you want us to automatically adjust your Tuition Fee Loan to match any tuition fee changes?

Answering 'yes' will mean that if there are any changes then the loan will be increased or decreased automatically. However, if the student answers 'no', they will need to make the necessary adjustments themselves.



Living costs

This section asks questions regarding living costs whilst the student is studying and refers to whether the student wants to apply for:

- Maintenance Loan
- Disability Students Allowance (DSA)

The screenshot shows a web browser window with the address bar containing 'application demo'. The page title is 'Living costs'. The main content area contains the following elements:

- A green bar with the question 'Do you want to apply for a Maintenance Loan?' and two buttons: 'Yes' and 'Change'.
- A section titled 'Do you want to apply for the higher amount of Maintenance Loan?' with a blue information box containing:
 - 'Higher amount of Maintenance Loan' with an information icon.
 - Two bullet points: 'you could now get up to £8,200.' and 'depends on your household income'.
 - A third bullet point: 'you have to pay it back'.
 - A link: 'What is household income?'.
- Two radio button options:
 - 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
- A green 'Continue' button at the bottom.

Important questions in this section

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

The Maintenance Loan is split into two elements: the basic rate of the loan (which is not means tested) and the higher rate which forms the remainder of the loan (which is means tested).

If the student answers yes to this question, they will need to provide details of their household income.



Financial Information

This section asks whether the student has any form of income excluding part time work.

(If applicable it will also ask for contact details for the students' parents regarding the household income.)

Financial information

Please tell us about your financial information.

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

- Additional Maintenance Loan
- Maintenance Grant

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 parent(s) 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

Important questions in this section

Will you get any income that isn't from employment or self-employment during academic year 2016/17?

Examples of other income include:

- Bank or building society interest (shown as gross interest on your statement)
- Property, lettings or rent
- Dividends or investments
- Trusts or sponsorships
- Any other payment you receive for attending your course

Student Finance England does not need to know about:

- Personal gifts (e.g. birthday presents)
- Tax free investments (e.g. ISAs)
- Student grants or loans from the government
- Bursaries or scholarships from your university or college

If the student has applied for a Loan that is means tested this section will ask for contact details of any persons relating to the household income, i.e Mother and Father. Once the application has been submitted, the Mother and Father will receive an e-mail with details on how they submit their financial information to support the application.



Additional Information

This section asks for additional information including National Insurance Number and bank details.



Additional Information

Please tell us your National Insurance number

We need this before we can pay you any Maintenance Loan or Tuition Fee Loan. Enter your National Insurance number below, for example AB 12 34 56 A

National Insurance number

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

Students must provide a National Insurance number for any Tuition Fee Loan and Maintenance Loan to be released. However, it is still optional at this stage.

It is essential that students provide their bank details to ensure any Loan payments can be made. However, entering these details is still optional at this stage.

Students have the option of adding two additional contacts to the application. These people will only be contacted by the Student Loans Company (SLC) or Student Finance England if they are unable to contact the student directly.



Confirmation

Terms and Conditions - Students must agree to the terms and conditions to be able to process the application.

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Progress bar: About you, Previous study, Course and fees, Living costs, Financial info, Additional info, 7 Confirm

Check and Submit

Terms and Conditions

Before you can submit your application you need to agree to the 'Terms and Conditions' of your student loan. You should read, and make sure you understand 'Student Loans - A guide to Terms and Conditions' before you continue with your application.

Download: [Student Loans - A guide to Terms and Conditions PDF](#)

Yes, I agree to the Terms and Conditions

No, I don't agree to the Terms and Conditions

[Continue](#)



Declaration form – students must print their declaration form, sign and return it to SFE, before any payment will be released.

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Progress bar: About you, Previous study, Course and fees, Living costs, Financial info, Additional info, 7 Confirm

Check and Submit

Terms and Conditions [Yes change this answer](#)

Do you want to print your declaration form?

You need to sign, date and return a declaration form to say you accept and agree to the Terms and Conditions of applying for student finance.

You can choose to download and print your declaration form - this will be available once you've submitted your application.

If you can't print the form, it's also included with the Student Finance Entitlement letter we send when your application has been approved.

However, this will take at least six weeks, so printing this form is the easiest way of sending it and will help prevent delays to your application.

Yes, I want to print my declaration form

No, I don't want to print my declaration form

[Continue](#)



Summary

The last page will provide a summary of the whole application highlighting which university/college has been selected, the Tuition Fee Loan amount, the Maintenance Loan amount and details regarding re-payments. The student needs to read through this carefully and confirm that the details are correct and finally submit the application.

King's College London
September 2015 to June 2016

| Tuition Fee Loans - paid to King's College London | | |
|---|-----------|-------|
| Tuition Fee Loan | Repayable | £9000 |

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 [click here](#)

| Maintenance Loan and grants - paid to you | | |
|---|---|-------------|
| Maintenance Loan | Repayable | £2967 |
| A higher amount of Maintenance Loan | Repayable | Up to £1990 |
| Maintenance Grant | Not repayable, unless you leave your course early | Up to £3387 |

If you get a Maintenance Grant, we'll reduce the amount of Maintenance Loan you can get. Getting this depends on household income, so you're asked for this to be assessed.
If these details are incorrect [click here](#)

Interest

Interest is charged from when the first payment is made (to you, your university or college) until you've paid your loan back.

When you're:

- studying, interest is charged at the Retail Price Index (or RPI) plus 3%
- working, the interest charged will vary depending on your income

Repaying your loan

You'll only repay when you've left your course and your income is over £21,000 a year.

If you're:

- employed, your employer deducts repayments from your salary just like tax
- self-employed, you'll repay through your Self Assessment tax return
- studying to qualify for a job abroad for more than three months after you finish or leave your course, contact us for an Overseas Income Assessment form

[Submit your application](#) [Go back](#)

What happens next?



Application Submitted

This shows what supporting evidence Student Finance England need to complete the application, such as National Insurance number and bank details.

This will show a notification that an e-mail has been sent to the parents for them to complete their financial details (if applicable).




Welcome Sax

[Go to student finance or support a student's application](#)

1. 2014 / 2015 Full time ACCOUNTING & FIN MGMT & MATH

STATUS APPLICATION SUBMITTED

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](#)

To-do list for Penny Porter
 Penny 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](#)

What happens next
 Make sure you complete anything we've asked you to do above so we can process your student finance application. It usually takes at least 6 weeks to process from when we get all your evidence – if we asked you to send any.
 You can keep track of your student finance application by checking your account. We'll contact you by post once your application has been approved.

If Student Finance England request further supporting evidence it is advisable that students provide a covering letter stating their Customer Reference Number (CRN) number and what evidence is enclosed.

It is also advisable for students to send any supporting evidence through recorded delivery and request that the evidence is sent back recorded delivery. Please note: the student will need to pay up front for the supporting evidence to be returned recorded delivery.

Ensure that any supporting evidence is sent to Student Finance England in ample time to ensure the student does not miss the deadline.

What if a student's circumstances change?



Before their course start date, full time students can log into their student finance account and change the following details:

- Address
- Bank account
- Password and secret answer
- Course, such as changing course after A level results; or leaving, returning or taking a break from a course
- University or college
- Loan amount or type, such as tuition fee loan amount



Starting University or College

Students will have to enrol at university or college before Student Finance England (SFE) can make their first payment. The university or college will then let SFE know the student has registered and they will make the first payment.

SFE will pay the tuition fee loan to the university or college and any maintenance loan into the student's bank account in three instalments, one at the start of each term. It can take two or three days for the money to reach the student's account, depending on their bank.

Please note: Students will be liable to pay back any percentage of the tuition fee loan paid to the university or college from the first day of term. This will be the case regardless if they withdraw, transfer or suspend their studies.



Further Information

The Student Room

For a range of helpful tools and guidance, visit the dedicated student finance zone:

www.thestudentroom.co.uk/studentfinance

The screenshot shows the 'Loans and grants' section of the Student Finance Zone. It includes a navigation bar with links like Home, Forums, GCSE, A-level, Applying to uni, Back to school, University, Jobs, Relationships & health, and Student finance. A main banner for 'sfe Student Finance Zone' provides information for students and parents. Below the banner are navigation buttons for 'Going through Clearing?', 'Part-time students', 'Calculator', and 'Full-time students'. At the bottom, there are large buttons for 'Full-time', 'Part-time', and 'Going to uni or college'.

Quick Start Guide

The interactive quick start guides allow students and parents to find out about the different types of student finance available – including how to apply and repay – all in one central place

<http://slc-apps.co.uk/Quick-Start-Finance-Guide/Home.html>

The screenshot shows the 'Quick start finance guide' homepage. It features a blue header with the text 'Quick start finance guide step by step through your student finance journey' and the 'sfe' logo. Below the header are six colorful gear-shaped buttons: 'How and when to apply', 'Dependants' Grants', 'Disabled Students' Allowances', 'Parents of students', 'What, when and how to repay', and 'Useful links'.