

Living costs



Extra help



Higher Education

Application Guide



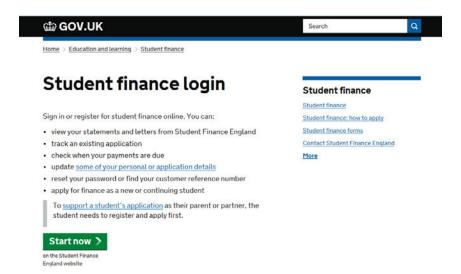


How to apply



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

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



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.

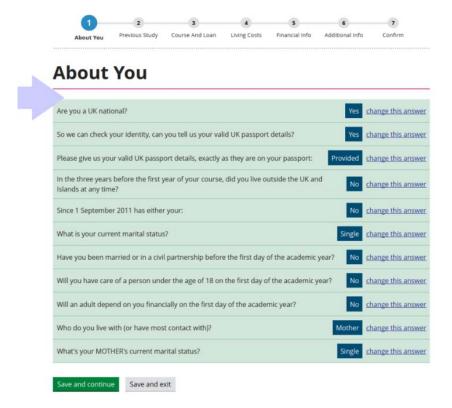
The application form is completed in sections shown below. Once a section is completed it will be automatically saved, giving the student the opportunity to return to the application at a later date.





About you

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



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?

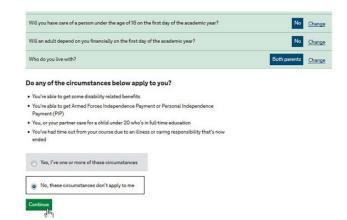
An adult who depends on the student financially could be their husband, wife or civil partner, a partner they live with or another adult they live with (e.g. a family member).

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?

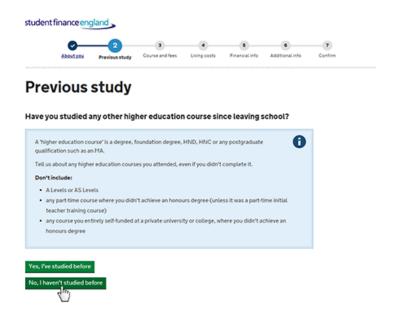
If one or more of the circumstances listed applies to the student, they may be able to apply for additional maintenance loan funding.





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.





Course and Loan

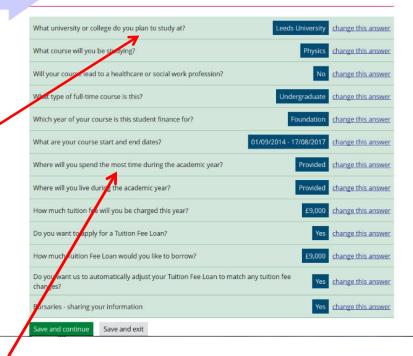
This section asks questions in relation to the university or college the student is attending, the relevant course and whether the student wants to apply for a tuition fee loan.



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?'



Your Course and Loan





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.

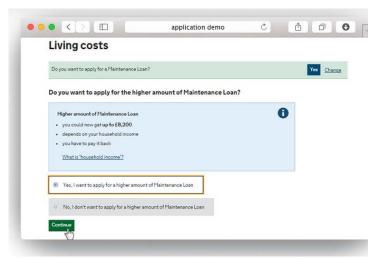


Living costs

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)



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).

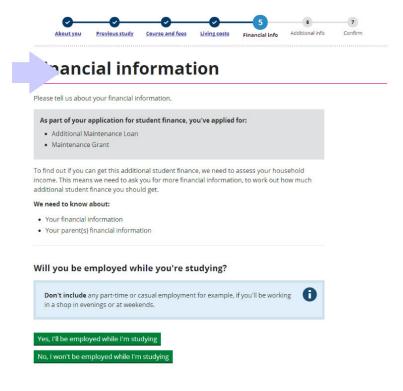
If the student answers yes to this question, they will need to provide details of their household income.



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.)



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:

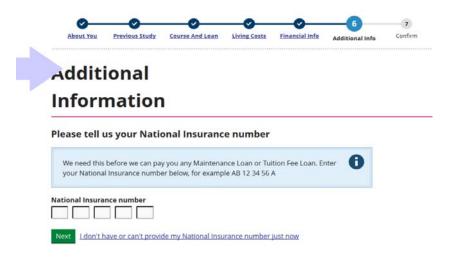
- Personal gifts (e.g. birthday presents)
- Tax free investments (e.g. ISAs)
- Student grants or loans from the government
- Bursaries or scholarships from your university or college

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.



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.

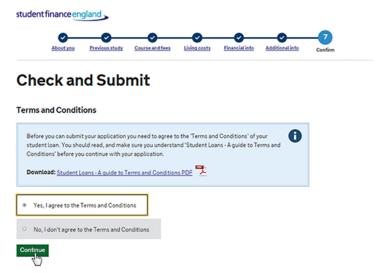
It is essential that students provide their bank details to ensure any Loan payments can be made. However, entering these details is still optional at this stage.

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.



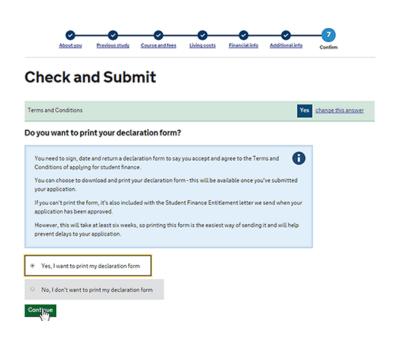
Confirmation

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





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





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.



What happens next?



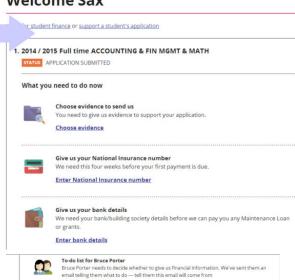


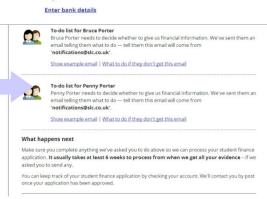
Application Submitted

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





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.



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

www.thestudentroom.co.uk/studentfinance



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

