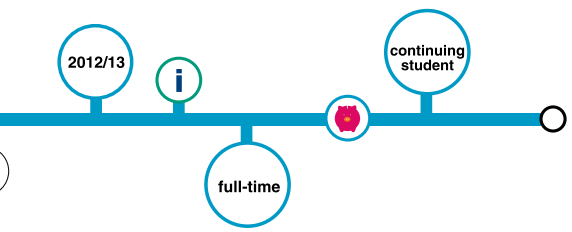
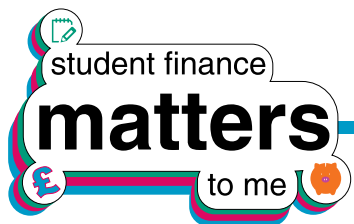


APPLY NOW



A guide to financial support for students continuing in full-time higher education 2012/13

Image supplied courtesy of The University of Hertfordshire ©

www.direct.gov.uk/studentfinance

sfe
studentfinanceengland
The student finance experts

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Who are Student Finance England?

We're Student Finance England, a partnership between the Department for Business, Innovation and Skills and the Student Loans Company. We provide financial support on behalf of the UK government to students from England entering higher education in the UK.

We're here to help and can offer you financial support when you need it most – during your studies. We are the student finance experts and this guide will help you find out everything you need to know about student finance.

Depending on your circumstances, your course and where you study, you may be able to get a range of financial help and support. Most students won't have to pay anything up front. You could get grants and bursaries (which you don't have to pay back) and loans (which you do). There's also extra help for those with special circumstances, for example, if you have children or adult dependants, a disability, a mental-health condition or a specific learning difficulty such as dyslexia or dyspraxia.



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How and when to reapply

Don't wait — reapply for your student finance now to make sure you have your money when you return to your course. You can do this at www.direct.gov.uk/studentfinance.

Reapplying for student finance is easy:

- If you applied for finance that doesn't depend on your household income, you'll simply need to sign and return the form that we send you along with your Student Finance Entitlement letter.
- If you applied for finance that does depend on your household income you should reapply by filling in a short application online at www.direct.gov.uk/studentfinance. We will then send your Student Finance Entitlement letter along with a declaration form that you must sign and return.
- If you applied for DSAs along with your main application for student finance, you will not have to reapply for DSA — as long as you stated on your main application that you wished to continue receiving them.
- **Remember to register at your university or college. We can't pay you until you do!**

Top tips



You must complete your student finance application, including signing the declaration form, by 29 June 2012.





Find out about student finance

Tuition Fee Loan

Your university or college can charge you up to £3,465 a year for tuition fees. You should check with your university or college to see how much they charge. You can apply for a Tuition Fee Loan of up to £3,465 to cover the cost of your fees.

If you apply for a Tuition Fee Loan, it will be paid direct to your university or college in three instalments across the academic year. **You will be liable for any percentage of your Tuition Fee Loan paid to your university or college from the first day of term. This will be the case regardless of any withdrawals, transfers or suspensions of study.**

When payment is made to your university or college	How much of your Tuition Fee Loan is paid to your university or college?
At the start of term 1	25% of the tuition fee
At the start of term 2	25% of the tuition fee
At the start of term 3	50% of the tuition fee

Changing your course

If you transfer to a new university or college **before the start of term 1** your full Tuition Fee Loan will be paid to your new university or college.

If you transfer to a new university or college **during term 1**, your new university will receive 75% of your Tuition Fee Loan. The first 25% will be paid to the university or college you transferred from. If the tuition fee at your new university or college is higher we will only pay the university 75% of the new tuition fee.

Transferring to a new university or college **during term 2** will mean your previous university or college can only receive 50% of your Tuition Fee Loan. The other 50% will be paid to your new university or college.

If you transfer **during term 3** we will not pay any Tuition Fee Loan to your new university or college. Your previous university or college will receive the full Tuition Fee Loan.

Maintenance Grant

The maximum grant available for 2012/13 is £2,984.

The amount of Maintenance Grant you can get depends on your household income and when you started your course.

If you started your course **on or after** 1 September 2009

Household income	
Up to £25,000	Full grant
£25,001 to £50,695	Partial grant
More than £50,695	No grant

If you started your course **between** 1 September 2008 and 31 August 2009

Household income	
Up to £25,000	Full grant
£25,001 to £60,034	Partial grant
More than £60,034	No grant

If you started your course **before** 1 September 2008

Household income	
Up to £18,360	Full grant
£18,361 to £39,570	Partial grant
More than £39,570	No grant

Maintenance Loan

How much Maintenance Loan you can get depends on your household income and where you live and study, as well as when you started your course. Students in their final year will receive less Maintenance Loan.

If you started your course **after** 1 September 2009, the maximum loan rates are as follows:

Students living away from their parents and studying in London	Maximum £6,928
Students living away from their parents and studying elsewhere	Maximum £4,950
Students living with their parents (London and elsewhere)	Maximum £3,838

If you started your course **before** September 2009, the maximum loan rates are as follows:

Students living away from their parents and studying in London	Maximum £6,643
Students living away from their parents and studying elsewhere	Maximum £4,745
Students living with their parents (London and elsewhere)	Maximum £3,673

Disabled Students' Allowances (DSAs)

Disabled Students' Allowances are available if you have a disability, a mental-health condition or a specific learning difficulty such as dyslexia or dyspraxia. The figures shown are the maximum rates and the amount you get will depend on your circumstances. For more detailed information see the guide '**Bridging the gap - a guide to the Disabled Students' Allowances (DSAs)**' at www.direct.gov.uk/sfforms2012.

Allowance	
Non-Medical Helper Allowance	£20,520 a year
Specialist Equipment Allowance	£5,161 for the whole course
General Allowance	£1,724 a year
Travel Allowance	Reasonable spending on extra travel costs.

Students with children or adult dependants

There is extra help available if you have children or an adult who depends on you financially. For more detailed information see the guide '**Childcare Grant and other support for student parents**' at www.direct.gov.uk/sfforms2012.

Allowance	
Parents' Learning Allowance	£1,508
Childcare Grant	85% of childcare costs to a maximum £255 depending on the number of children you have. a week for two or more children.
Adult Dependants' Grant	£2,642

Top tips



Watch our range of 'how to' films including '**how to reset your login details**' and '**what to do if your circumstances change**' at www.direct.gov.uk/sfvideos





Changes to your circumstances

You must let us know if:

- your personal circumstances have changed since you last applied for student finance;
- your circumstances are going to change;
- you will be changing course or repeating a year; or
- you want to change the amount of Tuition Fee Loan or Maintenance Loan you need.

The quickest and easiest way to do this is by logging into your online account.

Top tips



You don't need to send any financial evidence up front. If we do ask you for evidence you can send us photocopies – you don't need to send originals.



Repaying your student loan



You may want to know how and when to start repaying your student loan. There is information about this on our repayment website at www.studentloanrepayment.co.uk.

You don't start repaying your loan until after you have left your course and are earning over £1,316 a month, £303 a week or £15,795 a year. However, you can start making voluntary repayments at any time by visiting www.studentloanrepayment.co.uk.



Students on medical and dental courses

Undergraduate students in the fifth (or higher) year of their medical or dental courses should contact the NHS authority for the country in which they normally live for financial help. NHS-funded medical and dental students living in England and getting NHS bursaries can also apply for payments from the Access to Learning Fund.



Useful information and contacts

You can go to **www.direct.gov.uk/studentfinance** at any time, or you can phone us on **0845 300 5090** (textphone **0845 604 4434**) between 8am and 8pm Monday to Friday, and between 9am and 5.30pm on Saturdays and Sundays.




Check out our Student Finance Zone on The Student Room **www.thestudentroom.co.uk/studentfinance**







National Union of Students (NUS)

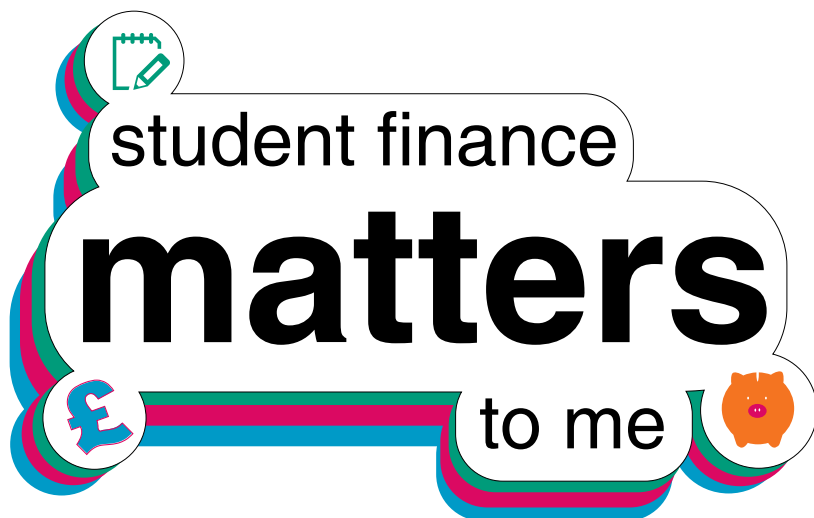
You can get more information from the NUS website at **www.nus.org.uk**.



Checklist

-  I've read through this guide and checked out the information online at www.direct.gov.uk/studentfinance.
-  I know how to reapply for student finance and that the deadline is 29 June 2012.
-  I've signed and returned the form that Student Finance England have sent me (if you're applying for finance that doesn't depend on your household income).

 I've logged into my online account and reapplied for student finance (if you're applying for finance that does depend on your household income).
-  I've told Student Finance England if my circumstances have changed since I last applied for student finance and sent evidence or further information if needed. Remember only to send photocopies of financial evidence.
-  I've logged into my online account to check the progress of my application.
-  I've signed and returned the declaration form.
-  I've remembered to register at university or college.
-  My money has been paid.



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