

This fact sheet provides key information about eligibility for full-time student finance. For more detailed information about eligibility read '**How you are assessed and paid**' at [www.direct.gov.uk/sfforms2012](http://www.direct.gov.uk/sfforms2012).

There are conditions you have to meet to be eligible for student finance. You must be personally eligible, and your course and university or college must also be eligible.

## 1 Personal eligibility

### Residence

To be eligible you must normally live in the UK, by which we mean you must:

- be a UK national or have 'settled status' in the UK (under the terms of the Immigration Act 1971);
- be 'ordinarily resident' in England;
- have been 'ordinarily resident' in the UK, the Channel Islands or the Isle of Man for the three years immediately before starting the course - and not wholly or mainly for the purpose of receiving full-time education. Students who are settled in the UK may also be eligible if they have exercised a right of residence in the European Economic Area (EEA) or Switzerland before returning to the UK to study).

You may also be eligible if you hold one of the following residency statuses:

- Refugee;
- Humanitarian Protection (HP) (must be as the result of a failed application for asylum);
- Migrant Worker;
- Child of a Swiss national;
- EU national;
- Child of Turkish Worker.

Please note you are required to meet certain requirements, which may vary. For further details see [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

### Top tips



You're '**ordinarily resident**' somewhere if it's where you normally live. It doesn't matter if you're out of the country temporarily from time-to-time. '**Settled status**' means that there are no immigration restrictions on how long you can stay in the UK.

### Previous study

You can usually only get student finance for your first degree. If you have taken a higher-education course in the past, this may affect your eligibility for student finance. In some cases, you can also get student finance if you're 'topping up' a lower-level higher education qualification. For example, if you have a foundation degree, HNC or HND you may still qualify for student finance to 'top-up' to an honours degree. This will often mean financial help for the length of your course - plus one extra year to cover any false starts or transfers.

The number of years you are entitled to support for, is calculated as follows-

$$\text{Length of your new course} + \text{An additional year} - \text{Your previous years of study}$$

## Age

To qualify for a Maintenance Loan you need to be under 60 when you start your course. There's no upper age limit on grants and Tuition Fee Loans.

## 2 Course

To be eligible for student finance your course should lead to a recognised higher education qualification such as:

- a First degree (for example, BSc, BA, BEd and so on);
- a Foundation Degree (FdA, FdSc, FdEng);
- a Higher National Diploma (HND);
- a Higher National Certificate (HNC);
- a Diploma of Higher Education (DipHE);
- a Postgraduate Certificate of Education (PGCE);
- a Full-time Initial Teacher Training (ITT) course.

This is not a complete list and it does not cover all courses. If you are unsure if your course is recognised, you should check with the university or college. Further education and postgraduate courses don't qualify for standard student finance - apart from special cases, like certain postgraduate courses of Initial Teacher Training.

## 3 University or college

The university or college you plan to study at must be either:

- publicly funded (paid for by the government) and in the UK; or
- privately funded but running individual courses that receive public funding.

If you are unsure if your university, college or course meets either of these conditions you should check with them directly.