

Apply now- don't wait until you've accepted a place on a course to apply for student finance. If you haven't accepted a place yet, create your student finance account and apply using your first choice of course. You can easily change your course or university details online later.

To be confident of receiving your first payment at the start of your first term you must apply online by 31 May 2012 if you are a new student. Complete your application online at www.direct.gov.uk/studentfinance.

If you're only applying for the Tuition Fee Loan and the basic Maintenance Loan entitlement (the bit that doesn't depend on your household income), you can complete your online application without your parents' or partner's involvement.

If you're applying for finance that does depend on your household income, we will ask your parents or partner to give us some information about themselves and your household income. If you're not completing the application with your parents or partner, they can log on and fill in their part separately. You can also save the application as you go along.

Remember, your application isn't complete and can't be assessed until we have all the information we need.

Before you start your online application, make sure you have the following to hand:

- passport;
- university and course details;
- bank details;
- National Insurance number; and
- your parent's or partner's details, including their **National Insurance number** and household income information.

Make sure you fill in all the relevant questions correctly as this will help us process your application quickly.

We don't normally need you, or your parents or partner, to send any evidence of your household income to us when you first apply for student finance. However, we may contact you at a later date and ask you to send us evidence to support your application.

Deadline

If you're a new student you need to complete your online application for student finance before **31 May 2012** to be sure you have your money when you start your course. If you apply after this date you might not get all your money on time. However we will try to make an initial assessment so you have some money as close to the start of your course as possible.

If you're a continuing student in 2012/13 you should **apply online by 30 June 2012** to ensure your finance is in place for the start of term.

If any of your details change after you apply for student finance, it's easy to update. Using your online student finance account you can make changes to:

- your course details;
- the university or college details;
- the loan amount; and
- your personal details.

Evidence

We can only process your application when we have all the evidence we ask for. In most cases it is easy to provide the evidence we need by filling in the appropriate details on the application.

By providing your UK passport number and your parent's or partner's National Insurance numbers we can automatically check your identity and household income, processing your application as quickly as possible. However, in certain situations you, or your parents or partner, may have to send us evidence. This could be evidence such as a non-UK passport, a photocopied P60 or a birth or adoption certificate.

Once you have filled in your application, you will see a list of evidence that you may need to send. You must send this evidence straight away. If you don't, your student finance might be delayed and you might not get paid on time. **Remember to put your customer reference number on everything you send us.**

To see the types of evidence we might ask you to send us, go to **www.direct.gov.uk/studentfinanceevidence**.

Notification

Once we have assessed your application, we will send you a Student Finance Entitlement letter showing what student finance you are entitled to. If you applied online this letter will include **a declaration that you must sign and return to us.**

You should keep this letter as you could have to show it to your university or college when you register.

Starting university or college

Finally, remember to register – we can't pay you until you do!

You have to register at your university or college before we can make your first payment. You will usually do this in the first week and you may have to take along your Student Finance Entitlement letter, so make sure you keep this safe.

Once you have registered, your university or college will let us know you are attending your course and we will make your payment. You don't need to do anything other than register. It can take two to three days for the money to reach your account, depending on your bank.

We will pay any Maintenance Grant or Loan that you are entitled to into your bank account.

Payment of tuition fees

If you apply for a Tuition Fee Loan, it will be paid directly to your university or college in three instalments throughout the academic year. The table below shows when and how much of your Tuition Fee Loan is paid to your university or college across the academic year. **You will be liable to pay back 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 only receive 75% of your Tuition Fee Loan. The remaining 25% will be paid to the university or college you transferred from.

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.

Top tips



New student? Remember to be sure you have your money when you start your course the application deadline is 31 May 2012

You can apply online at www.direct.gov.uk/studentfinance.