studentfinanceengland

# A GUIDE TO FINANCIAL SUPPORT FOR HIGHER EDUCATION STUDENTS – 2011/2012 CONTINUING FULL-TIME STUDENTS

ARE YOU RETURNING TO YOUR HIGHER EDUCATION COURSE IN SEPTEMBER 2011 OR LATER?

DEADLINE 2011 30 JUNE 2011



#### 1 How and when to re-apply

Don't wait - re-apply for your student finance before **30 June 2011** to make sure you have your money when you start your course. You can do this at **www.direct.gov.uk/studentfinance**.

We have improved the application process for continuing students to make it quicker and easier for you to re-apply for student finance.

- 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 your circumstances have changed since you last applied for student finance, you should go to **www.direct.gov.uk/studentfinance** and let us know.
- if you applied for finance that **does** depend on your household income you should re-apply by completing a short application online. We will then send you your student finance entitlement letter along with a declaration form that you must sign and return.
- finally, don't forget to register at your university or college we can't pay you until you do!

#### 2 Changes to your circumstances

You must let us know if:

- any of 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 online.



#### 3 What help is available?

Your university or college can charge you up to £3,375 for tuition fees. You should check with your university or college to see how much they charge and how much you will have to pay. You can apply for a Tuition Fee Loan of up to £3,375 to help with the cost of your fees.

#### **Maintenance Grant**

#### The maximum grant available for 2011/2012 is £2,906.

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

#### If you started your course after 1 September 2009

Household income	What you will get
Less than £25,000	Maximum grant
£25,001 to £50,020	Partial grant
More than £50,020	No grant

# If you started your course after 1 September 2008

Household income	What you will get
Less than £25,000	Maximum grant
£25,001 to £60,032	Partial grant
More than £60,032	No grant

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

Household income	What you will get
Less than £18,360	Maximum grant
£18,361 to £39,333	Partial grant
More than £39,333	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. The figures shown are the maximum rates, and the amount you get will depend on your circumstances.

Allowance	Maximum amount
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	No upper limit

#### Students with children or adult dependants

There is extra help available if you have children or an adult who depends on you financially.

Allowance	Maximum amount
Parents' Learning Allowance	£1,508
Childcare Grant	85% of childcare costs to a maximum of £148.75 a week for one child or £255 a week for two or more children.
Adult Dependants' Grant	£2,642

#### 4 Repaying your student loan

You may want to know how and when to start repaying your student loan and information is available at www.studentloanrepayment.co.uk.

You don't start repaying your loan until after you have left your course and are earning over £1,250 a month, £288 a week or £15,000 a year. However, you can start making voluntary repayments at any time at www.studentloanrepayment.co.uk.

# 5 Students on medical and dental courses

Undergraduate students in the fifth (or higher) year of their medical or dental courses should contact the relevant 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.

# 6 More information

You can get more information from www.direct.gov.uk/studentfinance, or follow Student Finance England on Facebook and Twitter to get updates.

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