



studentfinanceengland
the student finance experts

STUDENT FINANCE
MATTERS
TO ME

A photograph of a woman with curly brown hair, wearing a blue floral patterned top, smiling and looking towards a man whose profile is partially visible on the right. The background is a blurred green outdoor setting.

LOANS FOR
PART-TIME STUDY
2014/15

www.gov.uk/studentfinance

WHO SHOULD READ THIS GUIDE?

This guide is for new and continuing part-time students who started their course on or after 1 September 2012. This includes part-time students studying with The Open University (OU) or other distance learning courses. It tells you what finance is available for part-time students as well as how and when to apply and repay.

If you started your course before 1 September 2012 you should read the guide 'Grants for part-time study'. You can download this guide from www.gov.uk/studentfinance

For more information and to apply please visit www.gov.uk/studentfinance

For a range of helpful tools and guidance visit www.thestudentroom.co.uk/studentfinance

WHAT IS STUDENT FINANCE ENGLAND?

Student Finance England is a service provided by 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.



/SF_England



/SFEngland



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Student
Loans Company

CONTENTS

SECTION 1 - WHAT STUDENT FINANCE CAN I GET?



SECTION 2 - DO I QUALIFY?



SECTION 3 - HOW AND WHEN DO I APPLY?



DO I NEED TO PROVIDE ANY EVIDENCE?

WHAT HAPPENS NEXT?

WHAT IF MY CIRCUMSTANCES CHANGE?

HOW DO I RE-APPLY NEXT YEAR?

SECTION 4 - WHAT ABOUT REPAYMENTS?



SECTION 5 - ARE THERE OTHER SOURCES OF FUNDING AVAILABLE?



SECTION 6 - USEFUL INFORMATION AND CONTACTS?



MY CHECKLIST



SECTION 1

WHAT STUDENT FINANCE CAN I GET?



NEW AND CONTINUING PART-TIME STUDENTS who started their course on or after 1 September 2012 will be able to apply for a Tuition Fee Loan.

WHAT STUDENT FINANCE CAN I GET?

TUITION FEE LOAN

WHAT'S IT FOR?

Covers the cost of the **TUITION FEES** charged by your university or college.

HOW MUCH CAN I GET?

You can apply for a Tuition Fee Loan of **UP TO £6,750** if you're studying at a publicly funded university or college. If you're studying at a privately funded university or college you can borrow **UP TO £4,500**.

The amount you can get depends on how much **TUITION FEE** your university or college charges you.

HOW'S IT PAID?

We pay the Tuition Fee Loan direct to your university or college.

DO I HAVE TO PAY IT BACK?

YES, see page 11 for more details.

ANYTHING ELSE?

If you live in England but your university or college is in Wales, Scotland or Northern Ireland the amount of student finance you get may be different. You should contact your university or college to find out how much tuition fee they are charging for your course.

If you choose to study at a private university or college you might be charged more than the maximum Tuition Fee Loan available to you. In that case you'll need to pay the difference.

HOW COURSE INTENSITY IS WORKED OUT

Course intensity is a measurement of how long it takes to complete your part-time course compared to the equivalent full-time course.

To get student finance you must complete your part-time course in no more than four times the time it would take to complete your course if you were studying full-time (up to a maximum of 16 years).

Course intensity is worked out by taking the number of part-time units (such as credits, credit points or modules) you'll be studying in the academic year and dividing it by the number of units that you'd complete in one academic year if you were studying your course full-time. The result is then multiplied by 100 to give the course intensity as a percentage.

So, the formula to work this out is as follows:

$$\begin{array}{r} \text{Part-time units} \quad 60 \\ \div \\ \text{Full-time units} \quad 120 \\ \times 100 \\ = \text{your course intensity as a} \\ \text{percentage} \quad 50\% \end{array}$$

So, if your course takes six years to complete and the full-time equivalent takes three, your course intensity will be **50%**.

TOP TIP

If you're not sure about the number of credits, credit points or modules you'll be studying in each academic year you should speak to your university or college.

You can also get **EXTRA HELP** if you have a disability, long-term health condition, mental-health condition or specific learning difficulty.

DISABLED STUDENTS' ALLOWANCES (DSAS)

WHAT'S IT FOR?

DSAs can help with the **EXTRA COSTS YOU MAY HAVE IN RELATION TO YOUR COURSE** as a **DIRECT RESULT** of your disability, long-term health condition, mental-health condition or specific learning difficulty.

HOW MUCH CAN I GET?

How much you can get depends on your individual **NEEDS ASSESSMENT**. The table below shows the help you may be able to get.

Specialist equipment allowance	▶▶ Up to £5,212 for the whole course.
Non-medical helper allowance	▶▶ Up to £15,543 a year.
General allowance	▶▶ Up to £1,305 a year.
Travel allowance	▶▶ Helps with extra travel costs you may have to pay to get to your university or college because of your disability.

HOW IS IT PAID?

We'll pay the money direct to the supplier of the service (or services) – for example, your university, college or equipment supplier – or into your bank account, whichever applies.

DO I HAVE TO PAY IT BACK?

NO

ANYTHING ELSE?

To apply for DSAs you should fill in a DSA application form (DSA1F) and return it to us. You can download this form from **www.gov.uk/studentfinance**

For more detailed information on how and when to apply, and how long your application will take download the guide '**Bridging The Gap: A guide to the Disabled Students' Allowances (DSAs) in higher education**' and a quick guide to '**Disabled Students' Allowances (DSAs) 2014/15: key steps**' from **www.gov.uk/studentfinance**

You can order forms and guides in Braille, in large print or on audio by emailing your name and address, along with what form and format you need to:

brailleandlargefonts@slc.co.uk

or you can phone us on **0141 243 3686**.

The above email address and phone number can only deal with requests for other formats of forms and guides.



SECTION 2

DO I QUALIFY?

FIND OUT IF YOU QUALIFY

Most part-time students will be able to get a **TUITION FEE LOAN**. To be eligible there are a few conditions you have to meet.

DO I QUALIFY?

PERSONAL ELIGIBILITY

WHERE YOU LIVE

Normally you must be living in England on the first day of the first academic year of your course and 'ordinarily resident' in the UK, the Channel Islands or the Isle of Man for three years immediately before this date.

'Ordinarily resident' means where you usually live, apart from temporary or occasional absences.

There are some exceptions to these rules. These exceptions are listed, along with more detailed information on qualifying for student finance, in 'How you're assessed and paid' which is available at www.thestudentroom.co.uk/studentfinance

YOUR COURSE

The course you plan to study must be in the UK and one of the following:

- a first degree, eg BA, BSc or BEd;
- a Foundation Degree;
- a Certificate of Higher Education;
- a Diploma of Higher Education (DipHE);
- a Higher National Certificate (HNC);
- a Higher National Diploma (HND);
- a Postgraduate Certificate of Education (PGCE);
- Initial Teacher Training (ITT)

If you're studying at a private university or college you should check with them that your course is one that qualifies for student finance.

You must be studying at a course intensity of at least 25%. This means you'll need to complete your course in no more than four times the time it would take to complete if you were studying full-time (up to a maximum of 16 years).

PREVIOUS STUDY

You won't normally be able to get a Tuition Fee Loan if you already hold a qualification equal to, or higher than, the one you're studying for.

If you've already had student finance for part of a course that you didn't complete you'll normally be able to get finance for your current course, up to a maximum of 16 years, less the years of support already received.

YOUR UNIVERSITY OR COLLEGE

The university or college you plan to study at must be in the UK and can be either publicly (paid for by the UK Government) or privately funded.

SECTION 3

HOW AND WHEN DO I APPLY?

APPLY ONLINE NOW

If you're a new or continuing student who started their course on or after 1 September 2012 you should apply online at www.gov.uk/studentfinance

HOW AND WHEN DO I APPLY?

Apply as early as possible to make sure your student finance is in place for the start of your course.

1. Apply online now. You'll normally have to show your funding is in place for the start of your course.
2. We'll process your application and send you a Student Finance Entitlement letter. This will have your customer reference number (CRN) on it. Quote this CRN whenever you contact us.
3. This letter will also include a declaration form that you must sign and return to us.
4. Show your Student Finance Entitlement letter to your university or college if required.
5. When you start your course your university or college will confirm your attendance to us. Once this confirmation is received, your first Tuition Fee Loan payment will be paid direct to your university or college.

TOP TIP

You don't need to have a confirmed place at university or college to apply. Simply use your first choice; you can easily change this later.

DO I NEED TO PROVIDE ANY EVIDENCE?

PROOF OF IDENTITY

The first time you apply for student finance you'll need to prove your identity – this helps us check you're eligible.

The easiest way to prove your identity is to give us your valid UK passport details on your application.

This means we can check and confirm your identity without you having to send us your passport.

If you don't have a valid UK passport you'll need to send us evidence of your identity, such as your UK birth or adoption certificate. You'll also need to fill in a 'Birth/Adoption certificate form 2014/15' available from www.gov.uk/studentfinance and send this with your birth or adoption certificate.

If you're a non-UK passport holder, you'll need to send your valid non-UK passport or Biometric Residence Permit to us.

These must be original documents, not photocopies. We'll return them once we've confirmed your identity and checked you're eligible for student finance.

HOW AND WHEN DO I APPLY?

WHAT HAPPENS NEXT?

Once we've assessed your application, we'll send you a Student Finance Entitlement letter showing what you're entitled to. Keep this safe as you may have to show it to your university or college.

HOW DO I RE-APPLY NEXT YEAR?

Remember, you'll need to apply for student finance for **EACH YEAR** of your course. However, you'll only need to provide proof of identity the first time you apply.

If you're applying for **DISABLED STUDENTS' ALLOWANCES**, you'll have to apply for these each year too.

WHAT IF MY CIRCUMSTANCES CHANGE?

At **ANY POINT** you can:

- log into your online Student Finance Account and make changes to your personal details

BEFORE YOUR COURSE STARTS:

- send us a change of circumstances form to tell us about any changes to your course or the fee you're being charged

You can download a change of circumstances form at www.gov.uk/studentfinance

AFTER YOUR COURSE STARTS:

- you need to ask your university or college to tell us if your tuition fee changes, you change your course, change your course intensity, repeat a year, leave higher education or suspend your studies



SECTION 4

WHAT ABOUT REPAYMENTS?

REPAYING YOUR LOANS

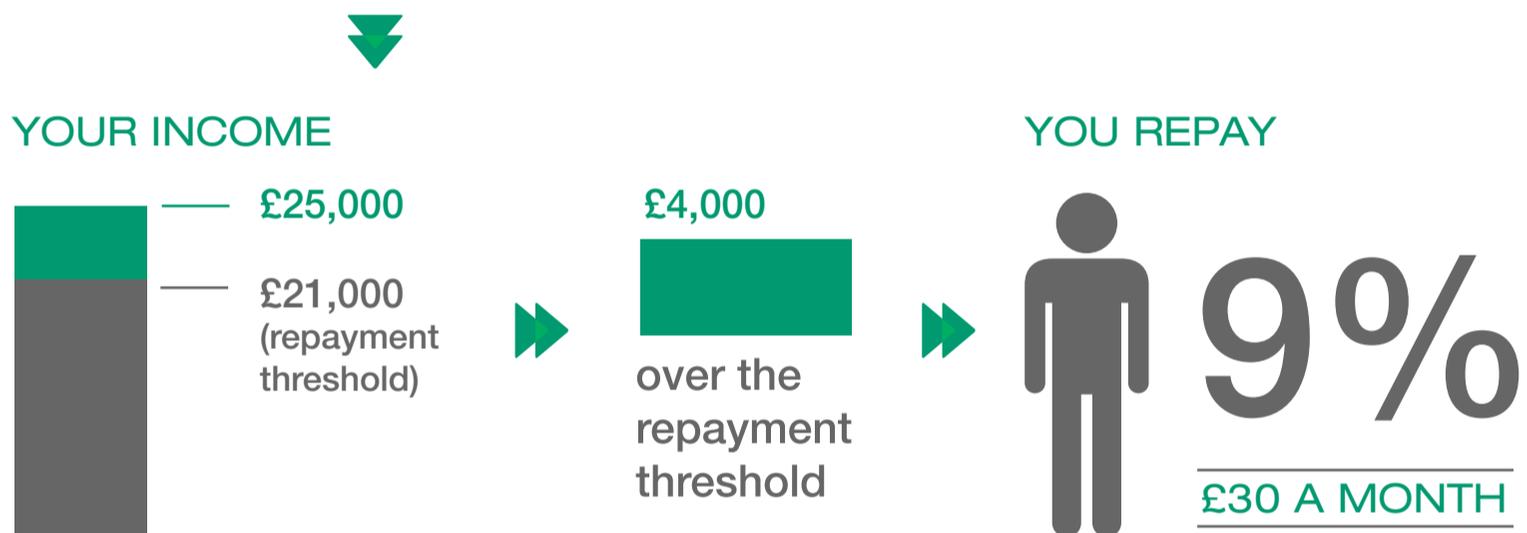
Repaying your Tuition Fee Loan is straightforward. You'll be due to start repaying your loan in the April four years after the start of your course or the April after you leave your course – whichever comes first. However, you'll only start making repayments if your income is over £21,000 a year.

WHAT ABOUT REPAYMENTS?

REPAYING YOUR LOANS

Your monthly repayments will be based on your income, not how much you borrowed, and you'll only pay back 9% of any income over £21,000. If you leave or finish your course before April 2016, you won't start making repayments until after this date.

The example below shows what you might repay each month depending on your income.



INCOME EACH YEAR BEFORE TAX

Up to £21,000

£22,000

£25,000

£30,000

£35,000

£40,000

MONTHLY INCOME

Up to £1,750

£1,833

£2,083

£2,500

£2,917

£3,333

MONTHLY REPAYMENT

£0

£7

£30

£67

£105

£142

WHAT ABOUT REPAYMENTS?

INTEREST

Interest on your loan will be charged at inflation (the Retail Price Index [RPI]) plus 3% while you're studying, up until the April you're due to start repaying. After this, you'll be charged interest on a sliding scale, up to RPI plus 3%, depending on your income.

YOUR CIRCUMSTANCES

While you're studying and until the April after leaving your course or the April four years after the start of course (whichever happens first).

If you finish or leave your course before April 2016

From April 2016

For more information on repaying your loan, please read the quick guide on 'What, how and when to repay 2014/15'. This is available at www.thestudentroom.co.uk/studentfinance or visit www.studentloanrepayment.co.uk

INTEREST RATE

RPI plus 3%.

RPI plus 3% until the April after you leave your course and then RPI until April 2016

Interest will be based on your income.

- £21,000 or less – RPI
- £21,001 to £41,000 – RPI plus up to 3%, depending on income
- Over £41,000 – RPI plus 3%

TOP TIP

You'll be able to monitor your repayments at any time by logging on to your account at www.studentloanrepayment.co.uk

Any student loan remaining 30 years after you're due to start making repayments will be written off.



ARE THERE OTHER SOURCES OF FUNDING AVAILABLE?

YOUR UNIVERSITY OR COLLEGE

You might be able to get a bursary, scholarship or other award from your university or college. Contact them or visit their website for more details.

BENEFITS

As a part-time student you can usually still claim benefits that depend on your household income (means-tested benefits), such as income-based Jobseeker's Allowance, Housing Benefit, Local Housing Allowance and Council Tax Reduction if you're unemployed.

Jobcentre Plus and your local authority's benefit department won't treat the Tuition Fee Loan or Disabled Students' Allowances as income when assessing any means-tested benefit.

Please remember the information given in this guide is general. If you think you might be eligible for any of the benefits mentioned, please contact your local Jobcentre Plus office, your local authority's benefit department or your university or college's student services department.



SECTION 6

USEFUL INFORMATION AND CONTACTS



NEED HELP?

We have other resources to help you apply including:

- quick guides on Disabled Students' Allowances, 'Loans for part-time study' and 'What, how and when to repay';
- downloadable guides including 'How you're assessed and paid' and 'A guide to terms and conditions'

These resources are available to download from www.thestudentroom.co.uk/studentfinance



USEFUL INFORMATION AND CONTACTS

CONTACTS

STUDENT FINANCE ENGLAND

For more information and to apply, visit www.gov.uk/studentfinance

For a range of helpful tools and guidance, visit www.thestudentroom.co.uk/studentfinance

You can also phone us on **0300 100 0607** (text phone **0300 100 0622**) between 8am and 8pm Monday to Friday, and between 9am and 4pm on Saturdays.

EDUCATIONAL GRANTS ADVISORY SERVICE (EGAS)

EGAS is an independent advice agency for people who want to get funding for further or higher education. It's mainly concerned with helping students who aren't eligible for funding from the UK Government. You can phone the information line on **0207 254 6251** or visit their website at www.family-action.org.uk

The EGAS office is open Tuesdays, Wednesdays and Thursdays from 2pm to 4pm.

NATIONAL UNION OF STUDENTS (NUS)

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

SCHOLARSHIP SEARCH UK

This provides information about other sources of funding for undergraduates. The website is www.scholarship-search.org.uk

THE OPEN UNIVERSITY (OU)

If you are studying by distance learning with OU you can find out more information by visiting www.open.ac.uk

NATIONAL ASSOCIATION OF STUDENT MONEY ADVISERS (NASMA)

NASMA is a charity working to help students by providing advice, information and training. You can get more information by visiting www.nasma.org.uk

MY CHECKLIST

START

I've read through this guide and the extra information and guidance online at www.thestudentroom.co.uk/studentfinance

I've applied online at www.gov.uk/studentfinance

I've completed all the sections that apply to me.

Student Finance England has sent me a Student Finance Entitlement letter telling me how much I'll get.

I've signed and returned my declaration form.

I've shown my Student Finance Entitlement letter to my university or college, if required.

I've started my course and my university or college has confirmed I'm attending.

My money has been paid.

FINISH

For more information and to apply, visit www.gov.uk/studentfinance

For a range of helpful tools and guidance, visit www.thestudentroom.co.uk/studentfinance



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