



STUDENT FINANCE – HOW YOU'RE ASSESSED AND PAID 2021 TO 2022

www.gov.uk/studentfinance

sfe

WHAT IS STUDENT FINANCE ENGLAND?

Student Finance England (SFE) 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.



To find out what you can get, read our **interactive quick start guides**



And to apply for student finance, go to www.gov.uk/studentfinance



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CONTENTS



1-WHAT'S THIS GUIDE ABOUT?

What's this guide about?	3
How to apply	3



2-DO I QUALIFY?

Do I qualify?	4
Your Personal circumstances	6
Your course	7
Leaving your course or transferring to a new course	9



3-ASSESSING HOW MUCH STUDENT FINANCE YOU CAN GET

General information about income for all students	10
NHS Bursaries	10
Your income	10
Your household income — parents	11
Parental income	11
Which section applies to you?	12
Independent students	23



4-HOW DO I GET PAID?

Full-time students	28
Part-time students	28
Payment of your tuition fees	29
Changing your course	29



5-INFORMATION AND CONTACTS

Contacts	30
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1 – WHAT'S THIS GUIDE ABOUT?

This guide explains how an application for student finance for undergraduate full-time, part-time and Initial Teacher Training (ITT) students will be assessed and paid. It provides guidance only and doesn't cover every circumstance.

This guide applies to you if you normally live in England and are starting or continuing on a higher education course, anywhere in the UK in 2021 to 2022.

The legal position is as set out in The Education (Student Support) Regulations 2011 (as amended).

Depending on your circumstances, your course and where you study, you may be able to get a range of financial help and support.

You could get grants and bursaries (which you don't have to pay back) and loans (which you do). There's also extra help if you have children or adult dependants, or a disability, including a long-term health condition, mental-health condition or a specific learning difficulty, such as dyslexia.

Most students won't have to pay any tuition fees up front.

HOW TO APPLY



The quickest and easiest way to apply is online at www.gov.uk/studentfinance

Read our [interactive quick start guides](#) for more information on:

- the Tuition Fee Loan and Maintenance Loan
- Disabled Students' Allowance

student finance for students with children or adult dependants



2 – DO I QUALIFY?

Your nationality, residency status and address history may affect if you can apply and the funding you can get. If you're eligible for student finance you may be able to get funding to help with the costs of either:

- your tuition fee and your living costs (full support)
- your tuition fees only

Find out **how much Tuition Fee Loan** you could get.

Who can get tuition fee and living costs (full support)

To apply for full support, the following must apply to you:

- you've been living in the UK, the Channel Islands or the Isle of Man for 3 years before starting your course
- England is your home, for example, you live and work in England

And you're one of the following:

- a UK national or Irish citizen
- settled under the EU Settlement Scheme
- granted indefinite leave to remain for other reasons

If you're a UK national who was living in the EEA, Gibraltar or Switzerland, you may be able to apply for full support.

You can also apply if you've been living in the UK, the EEA, Gibraltar or Switzerland for the past 3 years and you're:

- the child of a Swiss national and you have settled or pre-settled status under the EU settlement scheme
- an EEA or Swiss worker, or the family member of an EEA or Swiss Worker and you have settled or pre-settled status under the EU settlement scheme
- A family member of a UK National, both you and your family member have to have lived in the UK, the EEA, Gibraltar or Switzerland for the past 3 years
- the child of a Turkish worker



2 – DO I QUALIFY?

If you have one of the following Home Office statuses, you also can apply for full support:

- Humanitarian protection or the family member of someone with this status
- Stateless status or the family member of someone with this status
- Refugee status or the family member of someone with this status
- Calais leave or the dependant child of someone with Calais leave
- Indefinite Leave to Remain as a bereaved partner
- Indefinite Leave to Remain as a Victim of Domestic Violence or Abuse (DVILR)
- leave to remain under the section 67 of the Immigration act or the dependant child of someone with this status
- If you've been living in the UK for the past 3 years with long residence and are:
 - under 18 on the first day of my course and have lived in the UK for at least 7 years
 - 18 or over on the first day of my course and have lived in the UK for at least half my life or at least 20 years

Use the **student finance calculator** to see what finance you can get.

Who can get tuition fees only

You can apply for tuition fee funding if you've been living in the UK, the EEA, Gibraltar or Switzerland for the past 3 years and you have:

- pre-settled status under the EU Settlement Scheme and are an EU national or a family member of an EU national
- Irish Citizenship or are a family member of an Irish Citizen or Person of Northern Ireland and you have pre-settled status under the EU Settlement Scheme
- Gibraltarian status as an EU national
- been living in Gibraltar as a UK national

You can also apply if you've been living in the UK or Ireland for the past 3 years (with part of that time spent in Ireland) and have Irish citizenship.

You will not be eligible for funding to help with living costs.

What you'll be asked for when you apply for student finance

Depending on your residency status, when you apply you may be asked to provide:

- the date your status was granted and/or expires
- the addresses of places you have lived



2 – DO I QUALIFY?

YOUR PERSONAL CIRCUMSTANCES

Age

Tuition Fee Loan – There are no age limits for Tuition Fee Loans.

Loans for living costs – If you started your course before 1 August 2016 you must be under 60 on the first day of the first academic year of your course to get a Maintenance Loan. If you're over 60 and starting your course after 1 August 2016 you might be able to get a Special Support Loan.

Grants – There are no age limits for grants.

Previous study

Tuition Fee Loans and Maintenance Grants

You'll only be able to get a Maintenance Grant if you started your course before 1 August 2016.

This support isn't available if you hold an equivalent or higher-level qualification to the one you intend to study. If you hold a lower-level qualification or have previously studied in higher education but not achieved a qualification, support may be available, but that support will depend on the number of years that you've previously studied.

Full support is available if you already have a first degree but you're studying:

- an Initial Teacher Training (ITT) course, not exceeding 2 years and you don't hold qualified teacher status,
- a Nursing, Midwifery or Allied Health Professional course (excluding dental hygiene and dental therapy) in England that starts on or after 1 August 2018, or
- a dental hygiene or dental therapy course from 1 August 2018.

Maintenance Loans

A Maintenance Loan is available if you don't have an equivalent or higher-level qualification or if you are on a course leading to a professional qualification, such as a medical doctor, dentist, veterinary surgeon or architect.

Part-time students

You can usually only get student finance for your first higher-education course. If you've already studied a higher-education course, you might not get help for a second course.

You can only have a maximum of 16 years of part-time funding. You will have to self-fund anything over this amount.

Additional grants

Dependants' Grants and DSA are still available if you have previously studied in higher education.



For more information visit www.gov.uk/studentfinance



2 – DO I QUALIFY?

YOUR COURSE

Generally, to be eligible for financial support you must be studying at an eligible uni or college. The course must lead to:

- a degree (for example, Foundation, or a BSc or BA, with or without Honours)
- a Diploma of Higher Education (DipHE) - or a Higher National Diploma (HND)
- a Higher National Certificate (HNC) - or a Certificate of Higher Education - or an Initial Teacher Training (ITT) course
- a course in preparation for a professional examination of a standard higher than that of examination for advanced level GCE, or the examination at higher level for the Scottish Certificate of Education, or the examination for the National Certificate or National Diploma of BTEC or SQA, and not being a course for which a first degree (or equivalent qualification) is a normal entry requirement
- a course providing education, the standard of which is higher than that of examination for advanced level GCE, or the examination at higher level for the Scottish Certificate of Education, or the examination for the National Certificate or National Diploma of BTEC or SQA, but not higher than that of a first degree course and not being a course for which a first degree (or equivalent qualification) is a normal entry requirement

Some courses are extended beyond their normal length to include a foundation year. These are designed to prepare students for study in their chosen subject if their qualifications or experience are acceptable for entering higher education, but aren't appropriate for normal entry to their particular course.

Foundation year students are eligible for help if:

- the foundation year is an integral part of the course, and the course as a whole is designated by, or under, the Education (Student Support) Regulations 2011 (as amended), and
- when first enrolling, students enrol for the full length of the extended course.

The following courses aren't covered:

- all postgraduate courses except postgraduate courses of Initial Teacher Training, and postgraduate healthcare courses starting on or after 1 August 2018
- pre-registration nursing and midwifery diploma courses, and any nursing or midwifery course for which you're eligible to apply for a non income-assessed DHSSPS/NHS bursary or award under the Health Services and Public Health Act 1968
- access or conversion courses or foundation years which prepare students to take a higher-education course
- courses of further education

If you're studying or thinking of studying a course and you're not sure whether it's eligible for student finance, ask the university or college you're hoping to go to. They should be able to help you.



2 – DO I QUALIFY?

Part-time students (including distance learning)

If you're a new part-time student or a continuing part-time student who started a course on or after 1 September 2012, you must be studying at a rate equal to 25% or more of an equivalent full-time course. This means you must be able to complete your course in no more than 4 times the amount of time it would take to complete the equivalent full-time course, up to a maximum of 16 years. You will be able to apply for a Tuition Fee Loan of up to £6,935.

Some universities and colleges have a points or credits system for their courses. A course of 30 points or credits in any academic year is usually equivalent to 25% of a full-time course.

Support for students studying full-time distance learning courses

If you're studying on a full-time distance learning course that began on or after 1 September 2012 you'll be able to apply for a Tuition Fee Loan of up to £9,250 or up to £11,100 for a full-time accelerated degree course starting on or after 1 August 2019.

If you're studying a full-time course by distance learning because you have a disability and your disability prevents you from physically attending a course you may be eligible for the full-time package of support and extra help in the form of Disabled Students' Allowance.

You might also be eligible if you're:

- a spouse or civil partner living with a member of the UK Armed Forces serving overseas
- a child, step-child or adoptive child living with a member of the UK Armed Forces serving overseas

From 1 August 2018 students studying a distance learning course will also be able to get a Tuition Fee Loan if they're:

- a member of the UK Armed Forces who usually lives in England but is serving in Wales, Scotland or Northern Ireland
- a relative living with a member of the UK Armed Forces serving in Wales, Scotland or Northern Ireland



2 – DO I QUALIFY?

LEAVING YOUR COURSE OR TRANSFERRING TO A NEW COURSE

If you withdraw, suspend or transfer to a new course before your course starts you can update your information online.

If your course has started, you should contact us and ask your university or college to let us know.

It's important to remember the rules about previous study if you're thinking about leaving your course or transferring to a new course, as this could affect how much student support you can get if you take another course in the future.

It's very important if you want to transfer courses or withdraw from your course that you talk to your university or college as soon as possible. This minimises the risk of you being overpaid your student finance. If the fees are higher than those you pay on your current course, you may be able to apply for an additional amount of Tuition Fee Loan up to a maximum of £9,250. If you transfer course during the academic year a percentage of your Tuition Fee Loan will still be paid to your previous university/college. Please see **Section 4 'How do I get paid'** for further details.

If you withdraw, transfer or suspend your studies you'll still be liable for any percentage of Tuition Fee Loan paid to your university or college. If you suspend your studies due to illness you can still get full student finance for the first 60 days of this period. Your entitlement may be affected if you suspend your studies for reasons other than illness, or if the illness exceeds 60 days.

If you withdraw from your course during the academic year we'll reassess your entitlement and send you a new Student Finance Entitlement letter.

If a change to your details results in you being overpaid, you'll need to repay any money you're not entitled to. In this case, the repayment threshold won't apply and you might have to repay the amount you've been overpaid earlier.

£ 3 – ASSESSING HOW MUCH STUDENT FINANCE YOU CAN GET

This section tells you how we use the information you give us to work out how much student finance you can get.

We'll look at your household income which includes:

- your parents' income if you're a dependent student
- your expected unearned income during the academic year, such as dividends from investments/shares or income from property lettings
- your husband, wife or civil partner's income (or your partner's income if you're over 25) if you're an independent student (see note below)

Tuition Fee Loans and Disabled Students' Allowance (DSA) don't depend on household income.

Note: See **page 23** for definitions of an 'independent student'.

General information about income for all students

Some of the grants, and part of the Maintenance Loan, depend on your household income. When applying for financial support that depends on your household income, you'll need to give us some financial information.

NHS bursaries

If you're eligible to apply for NHS bursaries that depend on your household income, and you meet the student finance eligibility requirements you can apply for a reduced rate Maintenance Loan that doesn't depend on your household income. If you're eligible to apply for NHS bursaries that don't depend on household income you can't apply for student finance from us. You can get more information about NHS bursaries by visiting www.nhsbsa.nhs.uk/students or calling **0300 330 1345**.

Your income

This applies to all students.

We'll ask you to estimate your total income for the coming academic year.

You should include details of any taxable unearned income you receive from the following sources:

- bank or building society gross interest
- property, lettings or rent
- dividends or investments
- trusts or sponsorships
- any other payment received for attending the course

You should only include payments from an employer if you're being released from your employment by your employer to attend your course. Income from earnings during an academic year of your course (including holiday, evening or weekend work) doesn't need to be declared.

£ 3 – ASSESSING HOW MUCH STUDENT FINANCE YOU CAN GET

We'll ignore the following:

- pension payments made by your sponsor that qualify for certain specified tax relief
- the first £1,130 for any child who is totally, or mainly financially dependent on you or your husband, wife or civil partner or your partner if you're over 25

Your household income – parents

This applies to all dependent students.

We'll assess your parents' income, including the income of a relevant partner of your parent unless:

- you're an independent student (see **page 23**); or
- you choose not to provide details of your parents' income because you're applying for support that isn't assessed on your household income.

If your parents don't give these details, you will not get the full amount of Maintenance Loan available. For academic year 2021 to 2022, we'll usually look at your parents' household income for the financial year 2019 to 2020. But if your parents' household income has dropped by 15% or more, they can ask us to look at their likely income for the current financial year. Your parents' income will be added to yours to work out the total household income. Using your household income, we'll then work out what support you're entitled to and if there should be any household contribution.

Parental income

Depending on their income, parents may have to contribute towards your living costs while you're studying. If you're a dependent student (see **page 23** to see whether you're a dependent or an independent student), the income of your parents will be assessed. If your parents are separated or divorced, we'll use the income of whichever parent you're financially dependent on, including the income of your parent's partner, if they have one. This means we will not need income details from the parent that you're not dependent on, or have less contact with.

A parent's 'partner' means one of the following:

- a spouse (husband or wife)
- a civil partner
- a person ordinarily living with the parent as his or her spouse
- a person ordinarily living with the parent as his or her civil partner

If your circumstances change during the academic year, this may affect your assessment.

£ 3 – ASSESSING HOW MUCH STUDENT FINANCE YOU CAN GET

WHICH SECTION APPLIES TO YOU?

The way we assess your household income depends on whether you are a dependent or independent student and when you started your course.

If you're an **independent student** (see **page 23** to find out if you are classed as independent) you should read the information on **page 25**.

If you're a **dependent student** and you started your course:

between **1 September 2009** and **31 August 2012** – go to **page 13**

between **1 September 2012** and **31 July 2016** – go to **page 16**

on or after **1 August 2016** – go to **page 19**

£ 3 – ASSESSING HOW MUCH STUDENT FINANCE YOU CAN GET

THIS SECTION APPLIES TO DEPENDENT STUDENTS WHO STARTED THEIR COURSE BETWEEN 1 SEPTEMBER 2009 AND 31 AUGUST 2012

Assessing the household contribution

We'll work out your parents' residual income (which includes the income of your parent's partner, if they have one) by taking their gross income (before tax and National Insurance) and taking off allowances for the following:

- payments into private pension schemes, additional voluntary contributions and employment related costs
- £1,130 for any child other than you who is totally or mainly financially dependent on them
- £1,130 if your parent is also a student

Once we've taken off the relevant allowances and worked out your parents' residual income, we'll add this to your income and assess a household contribution as follows:

- no contribution for total income of up to £50,778
- £1 for every £4.10 of the total income over £50,778, until 72% of the full Maintenance Loan remains

For example, if the household income is £55,000, we'll assess a contribution of £1,029. The first line of the table shows the household income level at which you'd receive the full-rate Maintenance Loan or the maximum-rate Maintenance Loan in your final year. If you're on a one-year postgraduate ITT course (for example, a PGCE course), that year won't be treated as a final year. The table then shows the household income levels at which you'd only be entitled to the 72% of Maintenance Loan that doesn't depend on your household income.

HOUSEHOLD CONTRIBUTION				
Support covered	Full year		Final year	
	Household residual income	Household contribution	Household residual income	Household contribution
Full-rate Maintenance Loan or maximum-rate final year Maintenance Loan	£50,778	Nil	£50,778	Nil
72% Maintenance Loan – student living away from home and studying in London	£60,614	£2,399	£59,737	£2,185
72% Maintenance Loan – student living away from home and studying outside London	£57,806	£1,714	£57,277	£1,585
72% Maintenance Loan – student living with parents	£56,231	£1,330	£55,719	£1,205



3 – ASSESSING HOW MUCH STUDENT FINANCE YOU CAN GET

Maintenance Loan entitlement if you get a Maintenance Grant

If you apply for a Maintenance Grant, you can also apply for a Maintenance Loan. However, if you're eligible for a Maintenance Loan, the maximum amount may be reduced by £0.50 for every £1 of Maintenance Grant you get.

So, if you get the full Maintenance Grant of £3,597 and you qualify for a Maintenance Loan, your Maintenance Loan entitlement will be reduced by £1,798.

MAINTENANCE GRANT AND MAINTENANCE LOAN ENTITLEMENT				
Household income	Maintenance Grant	Maintenance Loan – living away from home and studying outside London	Maintenance Loan – living away from home and studying in London	Maintenance Loan – living with parents
£25,000	£3,597	£4,322	£6,769	£2,949
£30,000	£2,440	£4,902	£7,347	£3,527
£40,000	£963	£5,641	£8,086	£4,266
£50,719	£50	£6,097	£8,542	£4,722
£50,778	£0	£6,122	£8,567	£4,747

£ 3 – ASSESSING HOW MUCH STUDENT FINANCE YOU CAN GET

Special Support Grant

The Special Support Grant replaces the Maintenance Grant in certain circumstances. You may get the Special Support Grant if any of the following apply while you're on your course:

- you're a lone parent or lone foster parent who is responsible for a child or young person under 20 who is in full-time education below higher-education level or on an approved training course
- you have a partner who is also a student, and one or both of you are responsible for a child or young person under 20 who is in full-time education below higher-education level or on an approved training course
- you have a disability and qualify for the Disability Premium or Severe Disability Premium
- you're waiting to go back to a course having taken agreed time out from that course due to an illness or caring responsibility that has now ended
- you're deaf and qualify for Disabled Students' Allowance
- you've been treated as incapable of work for a continuous period of at least 28 weeks
- you have a disability and qualify for income-related Employment and Support Allowance
- you're aged 60 or over on the first day of the first academic year of your course

- you're entitled to Personal Independence Payment (PIP)
- you're entitled to Disability Living Allowance (DLA)
- you're entitled to Armed Forces Independence Payment (AFIP)

If you can get a Special Support Grant, you won't be able to get a Maintenance Grant as well. However, the Special Support Grant won't affect the amount of Maintenance Loan you can get.

Other students in your household

Different rules apply if you have a brother, sister or parent who is also getting student finance. We'll work out your household contribution before it's shared between you and the other students in your family. In normal circumstances, it'll be shared out equally. However, in certain circumstances it may be shared differently to make sure that the amount of contribution reflects whose income has been included in the income assessment. If your circumstances change during your course, (for example, if one of your parents loses their job), we'll assess the household contribution again.

£ 3 – ASSESSING HOW MUCH STUDENT FINANCE YOU CAN GET

THIS SECTION APPLIES TO DEPENDENT STUDENTS WHO STARTED THEIR COURSE BETWEEN 1 SEPTEMBER 2012 AND 31 JULY 2016

Assessing the household contribution

We'll work out your parents' residual income (which includes the income of your parent's partner, if they have one) by taking their gross income (before tax and National Insurance) and taking off allowances for the following:

- payments into private pension schemes, additional voluntary contributions and employment related costs
- £1,130 for any child other than you who is totally or mainly financially dependent on them
- £1,130 if the parent is also a student

Once we've taken off the relevant amounts and worked out your parents' residual income, we'll add this to your income and assess a household contribution as follows:

- no contribution for total income of up to £42,875
- £1 for every £8.11 of the total income over £42,875, until 65% of the full Maintenance Loan remains

For example, if the household income is £55,000, we'll assess a contribution of £1,495. The first line of the table shows the household income level at which you would receive the full-rate Maintenance Loan or the maximum-rate Maintenance Loan in your final year. If you're on a one-year postgraduate ITT course (for example, a PGCE course), that year won't be treated as a final year. It then shows the household income levels at which you would only be entitled to the 65% of Maintenance Loan that doesn't depend on your household income.

HOUSEHOLD CONTRIBUTION				
	Full year		Final year	
Support covered	Household residual income	Household contribution	Household residual income	Household contribution
Full-rate Maintenance Loan or maximum-rate final year Maintenance Loan	£42,875	Nil	£42,875	Nil
65%* Maintenance Loan – student living away from home and studying in London	£69,817	£3,322	£67,408	£3,025
65%* Maintenance Loan – student living away from home and studying outside London	£62,161	£2,378	£60,823	£2,213
65%* Maintenance Loan – student living with parents	£58,236	£1,894	£56,987	£1,740

*Same percentage as final year

£ 3 – ASSESSING HOW MUCH STUDENT FINANCE YOU CAN GET

Assessing Maintenance Grant entitlement

You may be entitled to get a non-repayable Maintenance Grant of up to £3,919 a year.

If your household income:

- is £25,000 or less, you may be entitled to the full Maintenance Grant of £3,919
- is between £25,000 and £42,721, the amount of grant you can get will decrease by £1 for every £4.58 of household income above £25,000
- is £42,721, you may be able to get the minimum Maintenance Grant of £50
- is more than £42,721, you won't be able to get any Maintenance Grant

Maintenance Loan entitlement if you get a Maintenance Grant

If you apply for a Maintenance Grant, you can also apply for a Maintenance Loan. However, if you're eligible for a Maintenance Loan, the maximum amount may be reduced by £0.50 for every £1 of Maintenance Grant you get.

So, if you get the full Maintenance Grant of £3,919 and you qualify for a Maintenance Loan, your Maintenance Loan entitlement will be reduced by £1,959.

MAINTENANCE GRANT AND MAINTENANCE LOAN ENTITLEMENT				
Household income	Maintenance Grant	Maintenance Loan – living away from home and studying outside London	Maintenance Loan – living away from home and studying in London	Maintenance Loan – living with parents
£25,000	£3,919	£4,843	£7,531	£3,451
£30,000	£2,828	£5,388	£8,076	£3,996
£40,000	£644	£6,480	£9,168	£5,088
£42,721	£50	£6,777	£9,465	£5,385
£55,000	£0	£5,307	£7,995	£3,915

£ 3 – ASSESSING HOW MUCH STUDENT FINANCE YOU CAN GET

Special Support Grant

The Special Support Grant replaces the Maintenance Grant in certain circumstances. You may get the Special Support Grant if any of the following apply while you're on your course:

- you're a lone parent or lone foster parent who is responsible for a child or young person under 20 who is in full-time education below higher-education level or on an approved training course
- you have a partner who is also a student, and one or both of you are responsible for a child or young person under 20 who is in full-time education below higher-education level or on an approved training course
- you have a disability and qualify for the Disability Premium or Severe Disability Premium
- you're waiting to go back to a course having taken agreed time out from that course due to an illness or caring responsibility that has now ended
- you're deaf and qualify for Disabled Students' Allowance
- you've been treated as incapable of work for a continuous period of at least 28 weeks
- you have a disability and qualify for income-related Employment and Support Allowance
- you're aged 60 or over on the first day of the first academic year of your course

- you're entitled to Personal Independence Payment (PIP)
- you're entitled to Disability Living Allowance (DLA)
- you're entitled to Armed Forces Independence Payment (AFIP)

If you can get a Special Support Grant, you won't be able to get a Maintenance Grant as well. However, the Special Support Grant won't affect the amount of Maintenance Loan you can get.

Other students in your household

Different rules apply if you have a brother, sister or parent who is also getting student finance. We'll work out your household contribution before it's shared between you and the other students in your family. In normal circumstances, it'll be shared out equally. However, in certain circumstances it may be shared differently to make sure that the amount of contribution reflects whose income has been included in the income assessment. If your circumstances change during your course, (for example, if one of your parents loses their job), we'll assess the household contribution again.

£ 3 – ASSESSING HOW MUCH STUDENT FINANCE YOU CAN GET

THIS SECTION APPLIES TO DEPENDENT STUDENTS STARTING A COURSE ON OR AFTER 1 AUGUST 2016

If you're starting a course on or after 1 August 2016 you'll be able to apply for an increased Maintenance Loan.

Assessing your income

We'll work out your parents' residual income (which includes the income of your parent's partner, if they have one) by taking their gross income (before tax and National Insurance) and taking off allowances for the following:

- payments into private pension schemes, additional voluntary contributions and employment related costs
- £1,130 for any child other than you who is totally or mainly financially dependent on them
- £1,130 if your parent is also a student

Once we've taken off the relevant amounts and worked out your parents' residual income, we add this to your income and do an income assessment as follows:

Students living with parents

- no contribution for total income of up to £25,000
- £1 for every £7.43 of the total income over £25,000, until 44% of the full Maintenance Loan remains.

Students living away from home and studying in London

- no contribution for total income of up to £25,000
- £1 for every £7.24 of the total income over £25,000, until 49.8% of the full Maintenance Loan remains.

Students living away from home and studying outside London

- no contribution for total income of up to £25,000
- £1 for every £7.36 of the total income over £25,000, until 46.6% of the full Maintenance Loan remains.

The income assessment is the amount that will be deducted from the maximum available Maintenance Loan to work out how much you can get.



3 – ASSESSING HOW MUCH STUDENT FINANCE YOU CAN GET

The first line of the table below shows the household income level at which you would get the full-rate Maintenance Loan or the maximum-rate Maintenance Loan in your final year. If you're on a one-year postgraduate ITT course (for example, a PGCE course), that

year won't be treated as a final year. It then shows the household income levels at which you would only be entitled to the basic rate of Maintenance Loan that doesn't depend on your household income.

Students not entitled to benefits

Support covered	Full year		Final year	
	Household residual income	Income assessment	Household residual income	Income assessment
Full rate Maintenance Loan or maximum rate final year Maintenance Loan	Up to £25,000	Nil	Up to £25,000	Nil
49.8% / 49%* Maintenance Loan – student living away from home and studying in London	£70,004	£6,216	£67,390	£5,854
46.6% / 45.8%* Maintenance Loan – student living away from home and studying outside London	£62,286	£5,066	£60,790	£4,862
44% / 43%* Maintenance Loan – student living with parents	£58,220	£4,471	£56,851	£4,286

*Final year percentage

MAINTENANCE LOAN ENTITLEMENT			
Household income	Maintenance Loan – living away from home and studying outside London	Maintenance Loan – living away from home and studying in London	Maintenance Loan – living with parents
£25,000	£9,488	£12,382	£7,987
£30,000	£8,809	£11,692	£7,315
£35,000	£8,130	£11,001	£6,642
£40,000	£7,450	£10,311	£5,969
£42,875	£7,060	£9,914	£5,582
£45,000	£6,771	£9,620	£5,296



3 – ASSESSING HOW MUCH STUDENT FINANCE YOU CAN GET

Students entitled to benefits

Support covered	Full year		Final year	
	Household residual income	Income assessment	Household residual income	Income assessment
Full rate Maintenance Loan or maximum rate final year Maintenance Loan	Up to £25,000	Nil	Up to £25,000	Nil
45.7% / 45.2%* Maintenance Loan – student living away from home and studying in London	£70,011	£7,338	£67,390	£7,038
40.9% / 39.8%* Maintenance Loan – student living away from home and studying outside London	£62,291	£6,393	£60,790	£6,227
37.3% / 35.9%* Maintenance Loan – student living with parents	£58,226	£5,907	£56,851	£5,754

*Final year percentage

If you're entitled to benefits

Once we've worked out your parents' residual income and taken off any allowances (see **page 19**) we'll add this amount to your income and do an income assessment as follows:

Students living with parents

- No contribution for total income of up to £25,000
- £1 for every £4.653 (or £4.615 in a final year) of the total income over £25,000, up to £42,875
- £1 for every £7.43 of the total income over £42,875, until 37.3% of the full Maintenance Loan remains

Students living away from home and studying in London

- no contribution for total income of up to £25,000
- £1 for every £4.979 (or £4.894 in a final year) of the total income over £25,000, up to £42,875.
- £1 for every £7.24 of the total income over £42,875, until 45.7% of the full Maintenance Loan remains.

Students living away from home and studying outside London

- no contribution for total income of up to £25,000
- £1 for every £4.76 (or £4.712 in a final year) of the total income over £25,000, up to £42,875.
- £1 for every £7.36 of the total income over £42,875, until 40.9% of the full Maintenance Loan remains.

The first line of the table (left) shows the household income level at which you would get the full-rate Maintenance Loan or the maximum-rate Maintenance Loan in your final year. If you're on a one-year postgraduate ITT course (for example, a PGCE course), that year won't be treated as a final year. It then shows the household income levels at which you would only be entitled to the basic rate of Maintenance Loan that doesn't depend on your household income.



3 – ASSESSING HOW MUCH STUDENT FINANCE YOU CAN GET

Students who are eligible for benefits

MAINTENANCE LOAN ENTITLEMENT			
Household income	Maintenance Loan – living away from home and studying outside London	Maintenance Loan – living away from home and studying in London	Maintenance Loan – living with parents
£25,000	£10,815	£13,504	£9,423
£30,000	£9,765	£12,500	£8,349
£35,000	£8,715	£11,496	£7,274
£40,000	£7,664	£10,492	£6,200
£42,875	£7,060	£9,914	£5,582
£45,000	£6,772	£9,621	£5,296

If you're over 60

If you're 60 or over on the first day of the first academic year of your course you can apply for a Loan for Living Costs of up to £4,014, depending on your household income.

Your loan will be reduced by £1 for every £4.73 of household income over £25,000, up to £43,750. If your household income is more than this you won't get any Loan for Living Costs.

Household income	Loan for Living Costs
£25,000	£4,014
£30,000	£2,957
£35,000	£1,900
£40,000	£843
£43,750	£50
£43,751	£0

£ 3 – ASSESSING HOW MUCH STUDENT FINANCE YOU CAN GET

INFORMATION FOR ALL STUDENTS

Independent students

If you're not financially supported by your parents, then you might be classed as an independent student. This means Student Finance England won't take your parents' income into account when working out the household income contribution.

To be classed as an independent student you'll meet one of the following conditions:

- You have the care of a person under the age of 18 on the first day of the academic year.
- You're 25 or over on the first day of the academic year.
- You've been married or in a civil partnership before the start of the academic year, even if you're now divorced or separated.
- You have no living parents.
- You've supported yourself for at least 3 years before the start of your course. This includes any time you:
 - were in paid, full-time employment
 - received Income Support, Jobseeker's Allowance or other state benefits
 - received any pension, allowance or other benefit because of a disability or by any reason of confinement, sickness or illness
 - received training under any scheme for the unemployed or other funding by any state authority or agency
- Your parents can't be traced or it's not practical or possible to contact them.
- Your parents live outside the European Union and an income assessment would put them in jeopardy, or it's not reasonably practical for them to send funds to the UK if a contribution were assessed (this may apply to you if you're a refugee).
- You've not communicated with your parents for one year before the beginning of the academic year, or you can demonstrate you're permanently estranged from your parents.
- Subject to certain exceptions, you were looked after by a local authority throughout any 3 month period ending on or after the date on which you turned 16, and before the first day of the first academic year of your course.

£ 3 – ASSESSING HOW MUCH STUDENT FINANCE YOU CAN GET

Evidence that you're an independent student

If you are, or have been, married or in a civil partnership we'll need to see your marriage certificate or civil partnership schedule.

If you're applying as an independent student because you've supported yourself for 3 years or more, you must provide evidence to show how you've supported yourself. If you've been working or claiming benefits you must provide written confirmation of this.

You could send photocopies of your P60 or a letter from your employer (signed, dated and on headed paper) confirming the dates you worked there and your earnings. For periods where you've claimed benefits, you should ask your local Jobcentre Plus office for a letter confirming the dates you claimed benefits and the type of benefits you got.

If you have care of a child and you're applying for independent status, you should send the child's original birth certificate and evidence that you're caring for a child, such as, evidence that you get Child Benefit, Child Tax Credit or the child element of Universal Credit.

If you don't send us the correct evidence, it will delay your application and you might not get all the student finance you're entitled to.

Students who have no contact with their parents

If you want to claim independent status because you're estranged from your parents, you must provide confirmation from a professional person, outside your family, who knows about your circumstances. Examples of proof you could send us are:

- a letter from your social worker (if you have one)
- if you claimed Income Support when you were under 18, a letter from your local Jobcentre Plus office showing that you got benefits because of your situation
- if your relationship with your parents broke down while you were at school or college, a letter from an advice worker or personal tutor or teacher confirming your circumstances
- a letter from your doctor if you visited them because of problems relating to the break down of your relationship with your parents.

You'll need to prove that the lack of contact with your parents is permanent. We would normally expect you to have had no contact with your parents for at least 12 months, although this may not apply in exceptional circumstances.

You can't claim independent status just because you don't get on with your parents or because you don't live with them.

You can't claim independent status simply because your parents don't want to give details of their income, or refuse to provide financial support to you.

£ 3 – ASSESSING HOW MUCH STUDENT FINANCE YOU CAN GET

Your household income

If you're an independent student who is married or in a civil partnership, Student Finance England will take into account the income of your husband, wife, civil partner or partner.

Your partner's residual income will generally be worked out in the same way as your parents' residual income. However, different rules apply if you separate from your partner. The household income threshold is also the same.

Assessing the household contribution for your Maintenance Loan

We'll work out your partner's residual income by taking the gross income (before tax and National Insurance) and taking off allowances for the following:

- payments into private pension schemes, additional voluntary contributions and employment related costs
- £1,130 for any child who is totally or mainly financially dependent on them
- £1,130 if your partner is also a student

Once we've taken off the relevant amounts and worked out your partner's residual income, we'll add this to your income and assess a household contribution as follows:

Students living at home

- no contribution for total income of up to £25,000
- £1 for every £7.43 of the total income over £25,000, until 44% of the full Maintenance Loan remains.

Students living away from home and studying in London

- no contribution for total income of up to £25,000
- £1 for every £7.24 of the total income over £25,000, until 49.8% of the full Maintenance Loan remains.

Students living away from home and studying outside London

- no contribution for total income of up to £25,000
- £1 for every £7.36 of the total income over £25,000, until 46.6% of the full Maintenance Loan remains.

PART-TIME STUDENTS

New part-time students starting a course on or after 1 August 2018

If you're a part-time student starting a course on or after 1 August 2018, you'll be able to apply for a Tuition Fee Loan of up to £6,935. How much you can get doesn't depend on your household income.

You can also get a part-time Maintenance Loan, which does depend on your household income. If you're studying a part-time distance learning course you'll only be able to get a Maintenance Loan if you're studying long distance because you have a disability.



3 – ASSESSING HOW MUCH STUDENT FINANCE YOU CAN GET

MAINTENANCE LOAN ENTITLEMENT FOR 100% INTENSITY OF STUDY			
Household income	Maintenance Loan – living away from home and studying outside London	Maintenance Loan – living away from home and studying in London	Maintenance Loan – living with parents
£25,000	£9,488	£12,382	£7,987
£30,000	£8,809	£11,692	£7,315
£35,000	£8,130	£11,001	£6,642
£40,000	£7,450	£10,311	£5,969
£42,875	£7,060	£9,914	£5,582
£45,000	£6,771	£9,620	£5,296

Intensity of study	Maximum part-time loan for living costs entitlement (percentage of full-time rate)
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Less than 25%	No entitlement
25% to less than 33.3%	25%
33.3% to less than 50%	33.3%
50% to less than 66.6%	50%
66.6% to less than 75%	66.6%
75% to less than 100%	75%
100%	100%

If you're over 60

If you're 60 or over on the first day of the first academic year of your course, you can't apply for a Maintenance Loan, but you can get a Tuition Fee Loan and Disabled Students' Allowance if you are eligible.

£ 3 – ASSESSING HOW MUCH STUDENT FINANCE YOU CAN GET

New and continuing part-time students who started their course on or after 1 September 2012

If you're a part-time student starting a course on or after 1 September 2012 you will be able to apply for a Tuition Fee Loan of up to £6,935. The amount you can get doesn't depend on your household income.



4 – HOW DO I GET PAID?

FULL-TIME STUDENTS

Student Finance Entitlement letter

We'll send you a Student Finance Entitlement letter telling you how much student finance you can get.

The letter will tell you when your instalments will be paid and details of any grants or other payments you may be due. You'll usually be paid in 3 instalments, normally at the start of each term.

Payment of your Maintenance Loan and Grant

Remember to register at your uni or college – we can't pay you until you do!

You need to register at your university or college before we can make your first payment. You'll usually do this in the first week of your course and you may have to take along your Student Finance Entitlement letter, so make sure you keep this safe. Once you've registered, your university or college will let us know and we'll make your payment. We'll pay any Maintenance Grant or Loan into your bank account.

You don't need to do anything other than register. It can take up to 5 working days for your money to reach your account, depending on your bank.

There are several things you can do to make sure that you receive your payment on time, regardless of whether you are a full-time or part-time student:

- 1 Open a UK bank or building society account in your name and send us your account details before the start of term.
- 2 When you register at your university or college, make sure you take any documents that your college needs, in particular your Student Finance Entitlement letter.
- 3 Make sure that you always refer to yourself in the same way on all of the documents you're asked to fill in. For example, if you apply for a university place through UCAS as 'John Anthony Smith', please refer to yourself in the same way in your student finance application. It's best to give your full name as it appears on your birth certificate or passport.

PART-TIME STUDENTS

If you started your course on or after 1 September 2012, we'll pay your Tuition Fee Loan directly to your university or college.

If you started your course on or after 1 August 2018, we'll pay your Tuition Fee Loan to your university and any Maintenance Loan payments directly to you.

We'll also send you a Student Finance Entitlement letter.



4 – HOW DO I GET PAID?

PAYMENT OF YOUR TUITION FEES

This applies to all students.

If you apply for a Tuition Fee Loan, it'll be paid directly to your university or college in 3 instalments across the academic year.

You'll be liable for any percentage of your Tuition Fee Loan paid to your university or college from the first day of term if you're a full-time student.

This will be the case regardless of any withdrawals, transfers or suspensions of study.

When Tuition Fee Loan 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

If you're a part-time student you'll be liable for any percentage of your Tuition Fee Loan paid to your university or college once you've been on your course for 2 weeks of the academic year.

CHANGING YOUR COURSE

This applies to all students.

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 get 75% of your Tuition Fee Loan. The remaining 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'll 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 get 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 won't pay any Tuition Fee Loan to your new university or college. Your previous university or college will get the full Tuition Fee Loan.

If your circumstances change, for example you leave your course early you must let us know.

A change to your details could end up with you being overpaid. You'll need to pay back any money you're not entitled to. In this case, the repayment threshold won't apply and you might have to repay the amount you've been overpaid earlier.



5 – INFORMATION AND CONTACTS

NEED HELP?

Read our interactive quick start guides at www.sfengland.slc.co.uk/quickstartguides

For more information on repayment visit www.gov.uk/repaying-your-student-loan

Visit our YouTube channel - youtube.com/SFEFILM - to watch our series of animations that break down the student finance process into easy steps.

CONTACTS

Student Finance England

When it's time to apply, visit www.gov.uk/studentfinance

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

Our experts will be online from Monday to Friday 9am-5pm and Saturday 9am-4pm to answer your questions. You can:

- tweet us [@SF_England](https://twitter.com/SF_England)
- post your question on [Facebook/SFEngland](https://facebook.com/SFEngland)

National Union of Students (NUS)

You can get more information about student finance and related topics from the NUS website at www.nus.org.uk

Postgraduate Search

For information about other sources of funding for undergraduates, go to www.postgraduatesearch.com

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

