

STUDENT FINANCE
MATTERS
TO ME



student finance **england**
the student finance experts

A young man with short brown hair and blue eyes is looking directly at the camera. He is wearing a maroon hoodie over a white button-down shirt. He is holding a large, light blue sheet of paper in front of him. The background is a blurred library or study area with bookshelves and other people.

HIGHER EDUCATION STUDENT FINANCE

HOW YOU'RE ASSESSED
AND PAID 2014/15

www.gov.uk/studentfinance

WHAT IS STUDENT FINANCE ENGLAND?

Student Finance England (SFE) is a Student Loans Company service, providing financial support to students 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.

This official undergraduate student finance guide will help you find out everything you need to know about student finance.

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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This guide explains how an application for student finance for full-time undergraduate, 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 2014/15.

The legal position is as set out in the The Education (Student Support) Regulations 2011 (SI 2011/1986) as amended by the The Education (Student Fees, Awards and Support) (Amendment) Regulations 2012 (SI 2012 1653) and The Education (Student Support and European University Institute) (Amendment) Regulations 2013 (SI 2013 1728).

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 for those with special circumstances, for example, if you have children or adult dependants, a disability, long-term health condition, a mental-health condition or a specific learning difficulty such as dyslexia or dyspraxia.

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

HOW TO APPLY

Apply now for your student finance at **www.gov.uk/studentfinance**

For information on Disabled Students' Allowances, you should refer to **'Bridging the gap: a guide to the Disabled Students' Allowances (DSAs) in higher education'**.

For information on student finance for students with children or adult dependants you should refer to the guide, **'Childcare Grant and other support for full-time student parents in higher education'**.

To download these guides, visit **www.thestudentroom.co.uk/studentfinance**

FULL-TIME STUDENTS

This section tells you about the conditions you need to meet to be eligible to apply for a Tuition Fee Loan, Maintenance Loan and grants. These conditions can be divided into three main areas:

- your **personal eligibility**
- the **type of course** you do
- the **university or college** you go to

PERSONAL ELIGIBILITY

Residence requirements

To qualify you'll need to meet all of the residence requirements. Generally, on the first day of the academic year in which your course starts, 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 for the three years immediately before starting the course

You can't get finance from Student Finance England if:

- you've moved to England wholly or mainly for the purpose of receiving full-time education. If this applies to you, please apply for student finance in Wales, Northern Ireland or Scotland.
- you're normally resident in the Channel Islands. If this applies to you, please contact the educational authority on your island to apply for finance.

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.

Note 1:

Academic years start as follows:

1 September

for a course starting in the autumn term,

1 January

for a course starting in the winter term,

1 April

for a course starting in the spring term, and

1 July

for a course starting in the summer term.

Note 2:

The term 'ordinarily resident' means where you usually live, and is defined as 'habitual and normal residence from choice and for a settled purpose throughout the three-year period, apart from temporary or occasional absences'. If you were away from this country because you or a specified family member were temporarily employed abroad, you may be treated as if your residence in the UK had not been interrupted. If you were away from this country during all or part of the three-year period because you or a specified family member were serving abroad as a member of the regular armed forces (the army, navy or air force) this will be treated as a temporary absence. This won't prevent you from being eligible for support towards your fees or your living costs.

If you're living here mainly to receive full-time education and you would normally have lived elsewhere, you won't usually be treated as having been resident in the UK.

If you don't meet the three basic residence requirements, and your course is eligible, you may still be able to apply for a Tuition Fee Loan, Maintenance Loan, grants or bursaries. For example, you may be eligible if:

- you, your spouse, civil partner, parent or step-parent are recognised by the British government as a refugee and you've lived in this country since this status was awarded
- you, your husband, wife, civil partner, parent or step-parent, have been granted humanitarian protection in the UK by the UK Border Agency, as the result of a failed asylum application. You must meet the three-year ordinary residence requirement in the UK and Islands

In the above circumstances, the settled status requirement won't apply to you. If this leave to remain expires during your course and isn't renewed then your financial support may be stopped from the end of the academic year in which this occurs. Ask Student Finance England for more information.

Please note that if you're claiming as the husband, wife or civil partner of a refugee or a person granted humanitarian protection, you must have been so at the time of your partner's application for asylum to the Home Office. If you're claiming as the child or step-child of a refugee or a person granted humanitarian protection, you must have been so at the time of your parent's application for asylum to the Home Office, and also have been under 18 years at that time.

Further categories of eligible student are described below. Please note that students are also required to meet certain requirements, which may vary. Full details of these requirements are on the website, **www.gov.uk/studentfinance**

- If you, your husband, wife, civil partner, parent or step-parent, child, son or daughter-in-law or child's civil partner are a European Economic Area (EEA) or Swiss migrant worker, frontier worker or self-employed person, and you've been living in the EEA and Switzerland during the three years prior to the first day of the first year of your course
- If you've settled status in the UK and you don't meet the three year ordinary residence requirement in this country, but you or a relevant family member have exercised a right of free movement within the EEA and Switzerland before returning to the UK and have been living in the EEA or Switzerland for the three years prior to the first day of the first academic year of the course
- If you're an EU national who has been ordinarily resident in the UK and Islands throughout the three year period immediately before the first day of the first academic year of your course
- If you're the child of a Swiss national who is living in the UK, and you've been ordinarily resident in the EEA and Switzerland for the three year period immediately before the first day of the first academic year of your course, and your parent(s) are exercising their right to reside in the UK from the first day of the course or earlier

- If you're the child of a Turkish worker in the UK, and you've been ordinarily resident in the EEA, Switzerland and Turkey for the three years immediately before the first day of the first academic year of your course

This isn't a comprehensive list, and students are advised to contact Student Finance England if they have any queries.

If you're an asylum seeker in the UK, you won't normally be eligible for support unless you've been granted refugee status, or you've been granted 'settled status' by the Home Office and meet the three year ordinary residence requirement.

Student Finance England will decide whether you're eligible for a Tuition Fee Loan, Maintenance Loan and grants.

If you don't fall into the categories set out above, but you're a European Union national (or a family member of an EU national), you may be eligible for a Tuition Fee Loan. If you're an EU student, and applying through UCAS, they'll send you an application form for the Tuition Fee Loan when you're offered a place on a course. If you don't apply through UCAS, you'll be able to get an application form from the EU Customer Services Team at:

Student Loans Company
EU Customer Services Team
PO Box 89
Darlington
County Durham
United Kingdom
DL1 9AZ.
Phone: **0141 243 3570** (10am to 4pm)

Website: **www.gov.uk/studentfinance**

E-mail: **EU_Team@slc.co.uk**

You should send the completed form direct to the above address.

Previous study

Tuition Fee Loans and Maintenance Grants

This support isn't available if you hold an equivalent or higher level qualification to the one you're going 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're studying on an initial teacher training course (ITT), taken after a first degree has been attained (Postgraduate Certificate in Education (PGCE) and equivalent courses), not exceeding two years and you don't hold qualified teacher status.

Maintenance Loans

Maintenance Loans are available to those who don't have an equivalent or higher level qualification; and to students who are on a course leading to a professional qualification such as a medical doctor, dentist, veterinary surgeon and architect.

Additional grants

Dependants' grants, childcare costs and DSAs are still available to those who have previously studied in higher education.

Leaving your course or transferring to a new course

New students withdrawing, suspending or transferring course can make changes with Student Finance England online until the day before their course starts. When their course starts students must make any withdrawals, suspensions or course transfers with their university or college directly.

It's important to remember the rules about previous courses if you're thinking about leaving your course before it ends or transferring to a new course, as this could affect how much help 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. 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 £9,000. 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 you 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 from your studies due to illness you can still get full student finance for this period for up to 60 days. 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 notification letter.

If you started your course in or before the 2005/06 academic year you may still need to repay your tuition fees even if you suspend or withdraw.

If you suspend or withdraw less than three months after the start of the academic year (AY) and won't return within the same AY, then you won't be entitled to tuition fee support for any part of that AY. If you suspend or withdraw three months or more after the start of the AY we'll pay for your full year's tuition fee entitlement. If you intend to return to your course and suspend less than three months before the start of the AY we'll pay any tuition fee entitlement for the full AY; if this applies to you and you don't return to your course within the same AY, we'll reassess your entitlement.

Age

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

Maintenance Loan - If you're under 60 on the first day of the first academic year of your course (see Note 1 on page 4) you may be eligible for a Maintenance Loan.

Grants for fees and other costs - There are no age limits for grants.

Your course

Generally, courses are eligible for financial support in the following circumstances:

- If they're **full-time** courses (including sandwich courses) and they lead to any of the following:
 - a first degree (with or without Honours), such as a BA, BSc or BEd
 - a Diploma of Higher Education (DipHE)
 - a Higher National Diploma (HND)
 - a Higher National Certificate (HNC)
 - a Certificate of Higher Education
 - a course for the initial training of teachers
 - a course for the further training of youth or community workers
 - 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
- 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 which prepare students to take a higher education course
- Courses of further education

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

Support for students studying full-time distance learning courses

Students on a full-time distance learning course at a publicly-funded institution that they began on or after 1 September 2012 will be able to apply for a Tuition Fee Loan of up to £9,000 that isn't dependent on household income. If you're studying on a full-time distance learning course at a privately-funded institution that you began on or after 1 September 2012 you'll be eligible to apply for a non means-tested Tuition Fee Loan of up to £6,000. If you move home outside the UK you'll lose eligibility.

If you're continuing to study on a full-time distance learning course that started before 1 September 2012 you may be eligible for a Fee Grant and a Course Grant that's equivalent to the part-time package of support. You should apply using the full-time application form.

If you're studying a full-time course by distance learning because you've a disability and your disability prevents you from attending the course, then you may be eligible for the full-time package of support and extra help in the form of Disabled Students' Allowances. You should contact Student Finance England for more information.

Your university or college

The previous section tells you which type of course meets the criteria for support. If you're studying at a publicly-funded college or university on one of the mentioned courses, you may be eligible to apply for a Tuition Fee Loan. Suitable courses at publicly-funded colleges and universities are automatically designated for support under the Student Support Regulations. If you're studying a course at a privately-funded college or university, you may also be eligible to apply for support. However, the course must have been specifically designated for support.

A definition of 'current system' and 'old system' students can be found in section 2.

'Current system' students at privately-funded colleges

If you're a 'current system' student, on a designated course (see page 6) at a private college, you'll be responsible for the full amount of fees charged, but you could be eligible for a Tuition Fee Loan of up to £6,000 that doesn't depend on your household income, or £3,465 if you began your course before 1 September 2012. You should remember however, that there's no upper limit to the amount of tuition fee that a private institution can charge, and you'll still have to pay the extra amount.

'Old system' students at privately-funded colleges

If you're an 'old system' student studying on a designated course at a private university or college, you can apply to Student Finance England for tuition fee support of £1,285 (£3,275 for the University of Buckingham) in 2014/15. Your household income won't be assessed for this support, but you should be aware that private colleges and universities can charge more than £1,285 and you'll need to pay this extra cost yourself. Student Finance England will be able to tell you if the course you're doing is eligible for student finance, but you can also check the list of specifically designated courses on our website. You won't be eligible to apply for a Tuition Fee Loan.

If you're an 'old system' student attending a course provided at a private institution on behalf of a publicly-funded institution, you should contact Student Finance England for advice on fees.

Part-time students

This section gives some brief information about the rules on whether you're eligible to receive any part-time student finance.

There are three main conditions you've to meet to qualify for part-time student finance:

- where **you live**
- your **personal eligibility**
- the **type of course** you're studying

Where you live

Normally, you must meet three requirements relating to where you live and your immigration status on the first day of the first academic year of your course. On that date, you must:

- be 'ordinarily resident' (see note 1) in England;
- have been ordinarily resident in the United Kingdom, the Channel Islands or the Isle of Man for the three years immediately before this date (this doesn't count if you've been ordinarily resident because you've been studying full-time while in the UK, the Channel Islands or the Isle of Man); and
- have 'settled status', which means you must be settled in the UK within the meaning of the Immigration Act of 1971.

Note 1

The term 'ordinarily resident' means where you usually live for most of your time in the three years before your course is due to start.

If you were away from this country during all or part of the three-year period because either you, or a specified family member (for example, a parent or grandparent) were temporarily employed abroad, we may treat you as having lived in the UK for the entire period you or your family member were away.

If you were away from the UK during all or part of the three-year period because you or a specified family member were serving abroad as a member of the regular armed forces (the British Army, the Royal Navy or the Royal Air Force), we'll treat this as a temporary absence. This won't prevent you from being eligible for support towards your fees or your course costs. If you're living in the UK mainly to receive full-time education and, if you weren't studying, you'd normally live outside of the UK, we won't usually treat you as being ordinarily resident in the UK.

For more information visit

www.gov.uk/studentfinance

For a range of helpful tools and guidance, visit

www.thestudentroom.co.uk/studentfinance

If you don't meet the three basic requirements and your course is eligible (see below), you may still be able to apply for support. For example, you may be eligible in the following circumstances:

- If you, your husband or wife, civil partner, parent or step-parent are recognised by the UK government as a refugee and you've lived in this country since this status was awarded. If this status runs out during your course and isn't renewed, we may stop your financial support from the end of the academic year that the leave runs out. Ask us or your local authority for more information.
- If you, your husband, wife, civil partner, parent or step-parent, have been granted humanitarian protection, or exceptional leave to enter or stay in the UK (leave to enter and remain) by the Home Office and this has been granted because your application for asylum failed. You must still have lived in the UK for three years immediately before your course begins, but you don't have to have settled status. If this leave to remain runs out during your course and isn't renewed, we may stop your financial support from the end of the academic year that your leave runs out. Ask us or your local authority for more information.

If you're claiming for financial help as the husband, wife or civil partner of a refugee or a person with leave to enter or remain, you must have been so at the time of your partner's application for asylum to the Home Office. If you're claiming as the child or stepchild of a refugee or a person with leave to enter or remain, you must have been so at the time of your parent's application to the Home Office for asylum. You must also have been under 18 at that time.

Other categories of eligible students are described below. Students must also meet certain requirements. You can find full details of these requirements on our website at **www.gov.uk/studentfinance**

- If you, your husband, wife, civil partner, parent or step-parent, child, son or daughter-in-law or child's civil partner are self-employed in England and you've been living in the EEA and Switzerland during the three years immediately before the start of your course.
- If you've settled status in the UK and you don't meet the three-year ordinary residence requirement in this country, but you or a relevant family member have exercised the right to move freely within the EEA and Switzerland before returning to the UK, and have been living in the EEA or Switzerland for the three years before the start of the first academic year of the course.
- If you're an EU national who has been ordinarily resident in the UK (England, Northern Ireland, Scotland and Wales) and the Isle of Man and the Channel Islands throughout the three-year period immediately before the first day of the first academic year of your course.
- If you're the child of a Swiss national, living in the UK, and your parents are residing in the UK from the first day of your course, and you've been ordinarily resident in the EEA or Switzerland for the three-year period immediately before the first day of the first academic year of your course.

- If your parent is a Turkish national who is ordinarily resident in the UK and Islands, and works or has worked in the United Kingdom and you've been ordinarily resident in the EEA, Switzerland or Turkey for the three-year period immediately before the first day of the first academic year of your course. This isn't a full list. If you're not sure whether you're eligible or not, please contact us or your local authority or visit **www.gov.uk/studentfinance**

If you don't fall into the categories set out above but you're a European Union (EU) national (or a family member of an EU national), you may get help towards your tuition fees in a similar way to UK students. You'll be able to get an application form from our EU Customer Services Team.

Personal eligibility

- There are no age limits on qualifying for part-time support.

New part-time students and continuing part-time students who started their course on or after 1 September 2012 will be eligible for tuition fee support (see "Your course" section for details of course eligibility). If you're a new student with previous part-time study, only the years of part-time study where you were deemed eligible to apply for student support will be taken into account when awarding Tuition Fee Loans from 1 September 2012. If you're a continuing student who started before 1 September 2012 and receiving certain benefits, you may qualify for the Fee Grant and Course Grant in full. Otherwise, the amount of support you can receive will depend on your income.

Part-time students aren't entitled to support:

- if you already have an Equivalent Level Qualification (ELQ) - a qualification at the same level or higher level than the qualification you want to study for (unless your current course is a part-time or flexible teacher training course that started on or after 1 September 2010, you're not already a qualified teacher, and the course lasts four years or less); or
- for more than one part-time course at a time.

Having an ELQ won't affect your eligibility for Disabled Students' Allowances.

For more information go to
www.gov.uk/studentfinance

Your course

As well as being personally eligible, your course must also be eligible. Generally, to be eligible for financial support your course must be a higher education course at a publicly funded UK university or college, or a specifically designated course at a privately funded college. The course must lead to:

- a degree (for example, Foundation, or a BSc or BA, with or without Honours)
- a part-time course of Initial Teacher Training (ITT) which started on or after 1 September 2010
- a Certificate or Diploma of Higher Education
- a Higher National Certificate (HNC)
- a Higher National Diploma

This isn't a complete list and doesn't cover all courses. If you're not sure whether your course is eligible, check with your university or college. This won't affect your eligibility for Disabled Students' Allowances.

Courses which are designed to prepare students for higher education, commonly known as 'access courses', aren't eligible for support.

If you're a new part-time student or a continuing part-time student who started their 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 four times the time it would take to complete the equivalent full-time course. Continuing part-time students who started before 1 September 2012 must be studying at a rate equal to 50% or more of an equivalent full-time course. This means they must be able to complete their course in no more than twice the time it would take to complete the equivalent full-time course. 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.

Your course must last for at least one academic year.

ASSESSING HOW MUCH STUDENT FINANCE YOU MAY BE ENTITLED TO

FULL-TIME STUDENTS

This section tells you how Student Finance England uses the information you supply to decide how much financial help you may receive.

Student Finance England will look at your household income which includes:

- for dependent students, your parents' income (see note below)
- for independent students, your partner's income (if any)

Disabled Students' Allowances (DSAs) don't depend on household income.

Note: See page 27 for definitions of an 'independent student'.

General information about income for all students

The amounts of most of the grants (including the Tuition Fee Grant and the Higher Education Grant for 'old system' students, and the Maintenance Grant, or the Special Support Grant for 'current system' students) that you'll receive, and part of the Maintenance Loan, depend on your household income. The lower the household income, the more Maintenance Grant you'll be entitled to (see page 13 for details). If you want to apply for this financial support, you'll need to supply information about your income in the application.

If you choose not to provide information about your household's income, the most support you're likely to receive is the part of the Maintenance Loan (65% of the maximum available to new students starting from 1 September 2012, 72% of the maximum available if you started between 2009 and 2011, or 75% of the maximum available for all other students) that doesn't depend on your household income. However, you'll still be able to apply for a loan to cover the full cost of your tuition fees.

'Old system' or 'current system' student?

The type of help you can get, and the way the amount you can get is worked out, depends on whether you're an 'old system' or a 'current system' student.

- **'Current system' students** are those who started their course in September 2006 or later.

Note: 'Current system' students who started their courses from September 2008 and before September 2009 are known as '2008 cohort' students. 'Current system' students who started their courses from September 2009 onwards (including students who started their course in 2010 or 2011) are known as '2009 cohort' students. In either case, if you've previously studied on a higher education course before 2008 then you may be treated as a 'current system' student who isn't a 2008, 2009 or 2012 cohort student. Students starting their course from September 2012 will be known as '2012 cohort' students.

- **'Old system' students** are those who:

- are continuing on a course that they started before 1 September 2006, **or**
- are treated as gap year students and started their course in 2006/2007; **or**
- transferred onto their current course from a course that they began before 1 September 2006 or, if the student is treated as a gap year student, that they began before 1 September 2007; **or**
- started an 'end-on' degree or honours degree course (other than a first degree course of Initial Teacher Training after completing a Foundation Degree, Higher National Certificate (HNC), Higher National Diploma (HND) or Diploma of Higher Education course which they began before 1 September 2006 or, if the student is treated as a gap year student, before 1 September 2007.

Each heading in this section shows whether it's applicable to 'current system' students, 'old system' students, or all students. For your information, the table below gives details of what types of help are available to 'old system' students, 'current system' students, and to all students.

Type of help available	For 'current system' students?	For 'old system' students?
Tuition Fee Grant	No	Yes
Tuition Fee Loan	Yes	No
Fee Contribution Loan	No	Yes
Maintenance Grant (or Special Support Grant)	Yes	No
Higher Education Grant	No	Yes
Maintenance Loan	Yes	Yes
Extra help if you've a disability	Yes	Yes
Extra help if you've children or adult dependants	Yes	Yes

NHS Bursaries

Students who are eligible to apply for NHS bursaries that depend on their household income, and who meet the student finance eligibility requirements may apply to Student Finance England for a reduced rate Maintenance Loan that doesn't depend on their household income. Students who are eligible to apply for NHS bursaries that don't depend on household income are ineligible for the standard student finance package. You can get more information about NHS bursaries from the website on www.nhsbsa.nhs.uk/students or on telephone number **0845 358 6655**.



Your income

This applies to all students.

Student Finance England will ask you to estimate your total income for the coming academic year. Taxable earnings aren't taken into account unless they are sums paid in respect of periods of leave of absence or are relieved of your normal duties for the purpose of attending your course. Income from earnings during an academic year of your course (including holiday, evening or weekend work) doesn't need to be declared. It'll also include certain social security benefits. **Student Finance England will then ignore the following:**

- pension payments that qualify for certain specified tax relief.
- £1,130 for any child who is totally, or mainly financially dependent on you or your partner.

Your household income — parents

This applies to all dependent students.

Student Finance England will assess your parents' income, including the income of a relevant partner of your parent unless:

- you're an independent student (see page 27); or
- you choose not to provide details of your parents' income because you only want support that isn't assessed on your household income. If your parents don't give these details, you may get the full Tuition Fee Loan but only 65% of the Maintenance Loan if you're a 2012 cohort student, 72% if you're a 2009 cohort student and 75% for all other cohorts. Student Finance England will usually look at your parents' residual income for the financial year 2011-12. But if your parents' residual income has fallen by 15%, they can ask Student Finance England to look at their likely income for the **current** financial year. Your parents' income will be added to yours to arrive at the total household income. Using your household income, Student Finance England will work out what support you're entitled to and whether your parents should make a contribution, and if so, how much it will be.

Parental income

Depending on their income, parents may have to contribute towards the living costs of their student children. If you're a dependent student (refer to page 27 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, Student Finance England will take the income of whichever parent you're financially dependent on. They'll ignore the income of the other parent as well as £1,130 for any child who is totally, or mainly financially dependent on you or your partner.

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 and you should check with Student Finance England.

'OLD SYSTEM' STUDENTS

Assessing the household contribution

This applies to 'old system' dependent students only.

If you're an 'old system' student who is a dependent student, your household contribution is assessed in the following way.

Student Finance England works out your parents' (generally including a partner of your parent) residual income. It does this 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 expenditure
- £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 Student Finance England has taken away the right amounts, and worked out your parents' residual income, they add this to your income and assess a household contribution as follows:

- no contribution if the total income is less than £23,660
- £45 if the total income is £23,660
- £45 plus £1 for every £9.27 by which the total income exceeds £23,660

For example, if the total income is £25,000, Student Finance England would assess a contribution of £45 plus £144, giving a total contribution of £189. The first line of the table below shows the income level at which the household (normally your parents) will be assessed to pay the £1,380 tuition fee contribution in full. You'll, however, be able to take out a loan to cover the cost of this contribution. At this income level, you'd be entitled to the full amount of available Maintenance Loan.

The table then shows the income level at which the household might be expected to contribute towards the 25% portion of the Maintenance Loan that depends on household income. This amount will depend on which loan rate applies. You'd then be entitled to the 75% of the Maintenance Loan that isn't based on your household income. For example, for a student receiving a full-year Maintenance Loan at the London rate, the household would contribute £3,041 on an income of £51,433. For students at publicly-funded institutions, this contribution would be made up of £1,380 (full tuition fee contribution) and £1,661 (25% of the maximum London rate Maintenance Loan of £6,643).

Household contribution – 'old system' students

Household contribution towards	Full year		Final year	
	Household residual income	Household contribution income	Household residual income	Household contribution income
Tuition fees only	£36,036	£1,380	36,036	£1,380
London rate*	£51,433	£3,041	£50,191	£2,907
Elsewhere rate*	£47,030	£2,566	£46,316	£2,489
Parental home rate*	£44,546	£2,298	£43,804	£2,218

* fees plus 25% income-assessed Maintenance Loan

CURRENT SYSTEM STUDENTS WHO ARE NOT '2008, 2009 OR 2012 COHORT' STUDENTS

Assessing the household contribution

This applies only to 'current system dependent students who aren't '2008, 2009 or 2012 cohort' students'.

If you're a 'current system', continuing student who is a dependent student, and you started your course in 2006 or 2007, your household contribution is assessed in the following way. Student Finance England works out your parents' (generally including your parent's partner) residual income. It does this 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 expenditure
- £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 Student Finance England has taken away the relevant amounts and worked out your parents' residual income, they add this to your income and assess a household contribution as follows:

- no contribution for total income of up to £39,796
- £1 for every £9.27 of the total income over £39,796, if the total income exceeds £39,796

For example, if the household income is £45,000, Student Finance England would assess a contribution of £561. The first line of the table below 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 i.e. a Postgraduate Certificate of Education (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 75% of Maintenance Loan that isn't based on your household income.

Household contribution – 'CURRENT SYSTEM STUDENTS WHO ARE NOT 2008 or 2009 cohort'				
	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	up to £39,796	Nil	up to £39,796	Nil
75% Maintenance Loan – student living away from home and studying in London	£55,352 or above	£1,678	£53,592	£1,527
75% Maintenance Loan – student living away from home and studying outside London	£50,902	£1,198	£50,077	£1,109
75% Maintenance Loan – student living at home	£48,399	£928	£47,565	£838

Assessing Maintenance Grant entitlement

This applies to **'CURRENT SYSTEM STUDENTS WHO AREN'T 2008, 2009 or 2012 cohort students'** and who are on courses other than Initial Teacher Training courses not leading to first degrees.

You may be entitled to receive a non-repayable Maintenance Grant of up to £3,110 a year. If your household income is £18,360 or less, you may be entitled to the full Maintenance Grant of £3,110. If your household income exceeds £18,360 but doesn't exceed £28,075, the amount of grant you can receive will decrease by £1 for every £5.68 of household income above £18,360. If your household income exceeds £28,075 but doesn't exceed £39,571, the amount of grant you can receive is £1,400 reduced by £1 for every £8.51 of income above £28,075. If your household income is £39,571, you may be able to receive the minimum Maintenance Grant of £50. If the household income is more than £39,571, you won't be able to receive any Maintenance Grant (see table on page 18).

Maintenance Grant entitlement for Initial Teacher Training (ITT) course students

This applies to **'CURRENT SYSTEM STUDENTS WHO AREN'T 2008, 2009 or 2012 cohort'** students only and who are continuing on a course which started before 1 September 2010.

If you're on an ITT course you may be eligible for a Maintenance Grant of up to £3,110. If you're continuing on an ITT course (for example, a PGCE course but not a course for a first degree) in 2014/15 and your periods of full-time attendance are in aggregate 10 or more weeks in the academic year, you may receive a £1,400 Maintenance Grant regardless of your income. Depending on your household income, you may be able to receive up to £3,110 in total.

If you're continuing on an ITT course (other than a course for a first degree) in 2014/15 and your periods of full-time attendance are in aggregate between 6 and 10 weeks, you may receive a £700 Maintenance Grant regardless of your income. Depending on your household income, you may be able to receive up to £1,555 in total.



Maintenance Loan entitlement for people who receive a Maintenance Grant

This applies to 'CURRENT SYSTEM STUDENTS WHO ARE NOT 2008, 2009 or 2012 cohort' only.

If you apply for a Maintenance Grant, you can also apply for a Maintenance Loan (the rate of which will vary according to where you're living or studying). However, if you're eligible for a Maintenance Loan, the maximum amount may be reduced by £1 for every £1 of Maintenance Grant you receive.

So, if you receive the full Maintenance Grant of £3,110 and you qualify for a Maintenance Loan, your Maintenance Loan entitlement will be reduced by £1,400.

Maintenance Grant and Maintenance Loan entitlement				
Household income	Maintenance Grant	Maintenance Loan - living away from home and studying outside London (max £4,745)	Maintenance Loan - living away from home and studying in London (max £6,643)	Maintenance Loan - living in parents' home (max £3,673)
£18,360	£3,110	£3,392	£5,309	£2,309
£25,000	£1,941	£3,392	£5,309	£2,309
£30,000	£1,174	£3,618	£5,535	£2,535
£35,000	£587	£4,205	£6,122	£3,122
£39,571	£50	£4,742	£6,659	£3,659
£39,796	£0	£4,792	£6,709	£3,709

Special Support Grant

This applies to 'current system students who aren't 2008, 2009 or 2012 cohort students' only.

If your household income doesn't exceed £39,571 and you fall within certain prescribed categories – these include students who are eligible for income support or housing benefit - you may be entitled to receive a Special Support Grant. The amount of grant payable is assessed in the same way as the Maintenance Grant (see above). Students who are eligible for the Special Support Grant won't be eligible for the Maintenance Grant. If you apply for the Special Support Grant, you can also apply for a Maintenance Loan (which will vary according to where you're living or studying). However, if you qualify for a Maintenance Loan, the maximum amount of loan you can receive won't decrease if you're assessed to receive a Special Support Grant.

Different rules apply if you have a brother, sister or parent who is also receiving student financial support. Student Finance England will work out your household's contribution before they share it 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. Student Finance England will be able to give you more information. If your circumstances change during your course, (for example, if one of your parents loses their job), Student Finance England will assess the household contribution again.

CURRENT SYSTEM STUDENTS WHO ARE '2008 COHORT' STUDENTS

Assessing the household contribution

This applies to 'current system 2008 cohort' dependent students only.

If you're a 'current system 2008 cohort' student (i.e. you started your course in 2008 and don't have previous higher education level study) who is a dependent student, your household contribution is assessed in the following way. Student Finance England works out your parents' (generally including your parent's partner) residual income. It does this 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 expenditure
- £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

Contribution towards Maintenance Grant and Maintenance Loan

Once Student Finance England has taken away the relevant amounts and worked out your parents' residual income, they add this to your income and assess a household contribution as follows:

- no contribution for total income of up to £61,062
- £1 for every £9.17 of the total income over £61,062, if the total income exceeds £61,062

For example, if the household income is £65,000, Student Finance England would assess a contribution of £429. The first line of the table below 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. It then shows the household income levels at which you'd only be entitled to the 75% of Maintenance Loan that isn't based on your household income.

Household contribution – 'current system 2008 cohort students'				
	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	Up to £61,062	Nil	Up to £61,062	Nil
75% maintenance loan – student living away from home and studying in London	£76,458	£1,678	£75,065	£1,527
75% maintenance loan – student living away from home and studying outside London	£72,055	£1,198	£71,232	£1,109
75% maintenance loan – student living at home	£69,572	£928	£68,747	£838

Assessing Maintenance Grant entitlement

This applies to ‘current system 2008 cohort’ students who are on courses other than Initial Teacher Training Courses not leading to first degrees.

You may be entitled to receive a non-repayable Maintenance Grant of up to £3,110 a year.

If your household income is £25,000 or less, you may be entitled to the full Maintenance Grant of £3,110. If your household income exceeds £25,000 but doesn’t exceed £34,713, the amount of grant you can receive will decrease by £1 for every £5.68 of household income above £25,000. If your household income exceeds £34,713 but doesn’t exceed £61,047, the amount of grant you can receive is £1,400 reduced by £1 for every £19.50 of income above £34,713. If your household income is £61,047, you may be able to receive the minimum Maintenance Grant of £50. If the household income is more than £61,047, you won’t be able to receive any Maintenance Grant (see table on page 21).

Maintenance Grant entitlement for Initial Teacher Training (ITT) course students

This applies to ‘current system 2008 cohort’ students only.

If you’re on an ITT course you may be eligible for a Maintenance Grant of up to £3,110.

If you started an ITT course (for example, a PGCE course but not a course for a first degree) in 2008, and your periods of full-time attendance are in aggregate 10 or more weeks in the academic year, you may receive a £1,400 Maintenance Grant regardless of your income.

Depending on your household income, you may be able to receive up to £3,110 in total. If you started an ITT course (other than a course for a first degree) in 2008 and your periods of full-time attendance are in aggregate between 6 and 10 weeks, you may receive a £700 Maintenance Grant. Depending on your household income, you may be able to receive up to £1,555 in total.



Maintenance Loan entitlement for people who receive a Maintenance Grant

This applies to 'current system 2008 cohort' students only.

If you apply for a Maintenance Grant, you can also apply for a Maintenance Loan (the rate of which will vary according to where you're living or studying). However, if you're eligible for a Maintenance Loan, the maximum amount may be reduced by £1 for every £1 of Maintenance Grant you receive.

It won't be reduced by more than £1,400 even where you get more than £1,400 of Maintenance Grant. So, if you receive the full Maintenance Grant of £3,110 and you qualify for a Maintenance Loan, your Maintenance Loan entitlement will be reduced by £1,400.

Maintenance Grant and Maintenance Loan entitlement				
Household income	Maintenance Grant	Maintenance Loan - living away from home and studying outside London (max £4,792)	Maintenance Loan - living away from home and studying in London (max £6,709)	Maintenance Loan - living in parents' home (max £3,709)
£25,000	£3,110	£3,392	£5,309	£2,309
£30,000	£2,230	£3,392	£5,309	£2,309
£40,000	£1,129	£3,663	£5,580	£2,580
£50,000	£617	£4,175	£6,092	£3,092
£61,062	£0	£4,792	£6,709	£3,709

Special Support Grant

This applies to 'current system 2008 cohort' students only.

If your household income doesn't exceed £61,047 and you fall within certain prescribed categories — these include students who are eligible for income support or housing benefit — you may be entitled to receive a Special Support Grant. The amount of grant payable is assessed in the same way as the Maintenance Grant (see above). Students who are eligible for the Special Support Grant won't be eligible for the Maintenance Grant.

If you apply for the Special Support Grant, you can also apply for a Maintenance Loan (which will vary according to where you're living or studying). However, if you qualify for a Maintenance Loan, the maximum amount of loan you can receive won't decrease if you're assessed to receive a Special Support Grant.

Different rules apply if you have a brother, sister or parent who is also receiving student financial support. Student Finance England will work out your household's contribution before they share it 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. Student Finance England will be able to give you more information. If your circumstances change during your course, (for example, if one of your parents loses their job), Student Finance England will assess the household contribution again.

CURRENT SYSTEM STUDENTS WHO ARE ‘2009 COHORT’ STUDENTS (INCLUDING STUDENTS WHO STARTED THEIR COURSE IN 2010 OR 2011)

Assessing the household contribution

This applies to ‘current system 2009 cohort’ dependent students only.

If you’re a ‘current system 2009 cohort’ student (i.e. you started your course between 2009 and 2011 and you don’t have previous higher education level study) who is a dependent student, your household contribution is assessed in the following way. Student Finance England works out your parent’s (generally including your parent’s partner) residual income. It does this 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 expenditure
- £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

Maintenance Loan

Once Student Finance England has taken away the relevant amounts and worked out your parents’ residual income, they 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 £4.95 of the total income over £50,778, until 72% of the full maintenance loan remains

For example, if the household income is £55,000, Student Finance England would assess a contribution of £852. The first line of the table below 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 – ‘current system 2009 cohort students’

	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	Up to £50,778	Nil	Up to £50,778	Nil
72% Maintenance Loan – student living away from home and studying in London	£60,480	£1,960	£59,609	£1,784
72% Maintenance Loan – student living away from home and studying outside London	£57,708	£1,400	£57,194	£1,296
72% Maintenance Loan – student living at home	£56,155	£1,086	£55,654	£985

Assessing Maintenance Grant entitlement

This applies to ‘current system 2009 cohort’ students excluding those who started a course of Initial Teacher Training before September 2010.

You may be entitled to receive a non-repayable Maintenance Grant of up to £3,110 a year. If your household income is £25,000 or less, you may be entitled to the full Maintenance Grant of £3,110. If your household income exceeds £25,000 but doesn’t exceed £34,264, the amount of grant you can receive will decrease by £1 for every £4.85 of household income above £25,000. If your household income exceeds £34,264 but doesn’t exceed £50,706, the amount of grant you can receive is further reduced by £1 for every £14.29 of income above £34,264. If your household income is £50,706, you may be able to receive the minimum Maintenance Grant of £50. If the household income is more than £50,706, you won’t be able to receive any Maintenance Grant (see table below).

Maintenance Grant entitlement for those who started a course of Initial Teacher Training (ITT) in 2009/10 and are continuing on their course in 2014/15

This applies to ‘current system 2009 cohort’ students only.

If you’re on an ITT course you may be eligible for a Maintenance Grant of up to £3,110. If you started an ITT course (for example, a PGCE course but not a course for a first degree) in 2009, and your periods of full-time attendance are in aggregate 10 or more weeks in the academic year, you’ll receive a £1,200 Maintenance Grant irrespective of your income. Depending on your household income, you may be able to receive up to £3,110 in total. If you started an ITT course (other than a course for a first degree) in 2009, and your periods of full-time attendance are in aggregate between 6 and 10 weeks, you’ll receive a £600 Maintenance Grant regardless of your income. Depending on your household income, you may be able to receive up to £1,555 in total.

Maintenance Grant and Maintenance Loan entitlement

Household income	Maintenance Grant	Maintenance Loan - living away from home and studying outside London (max £5,000)	Maintenance Loan - living away from home and studying in London (max £6,997)	Maintenance Loan - living in parents’ home (max £3,876)
£25,000	£3,110	£3,445	£5,442	£2,321
£30,000	£2,080	£3,960	£5,957	£2,836
£40,000	£799	£4,601	£6,598	£3,477
£50,706	£50	£4,975	£6,972	£3,851
£50,778	£0	£5,000	£6,997	£3,876

Maintenance Loan entitlement for people who receive a Maintenance Grant

This applies to ‘current system 2009 cohort’ students only.

If you apply for a Maintenance Grant, you can also apply for a Maintenance Loan (the rate of which will vary according to where you’re living or studying). 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 receive. So, if you receive the full Maintenance Grant of £3,110 and you qualify for a Maintenance Loan, your Maintenance Loan entitlement will be reduced by £1,555.

Special Support Grant

This applies to ‘current system 2009 cohort’ students only.

If your household income doesn’t exceed £50,706 and you fall within certain prescribed categories — these include students who are eligible for income support or housing benefit — you may be entitled to receive a Special Support Grant. The amount of grant payable is assessed in the same way as the Maintenance Grant (on the previous page). Students who are eligible for the Special Support Grant won’t be eligible for the Maintenance Grant.

If you apply for the Special Support Grant, you can also apply for a Maintenance Loan (which will vary according to where you’re living or studying). However, if you qualify for a Maintenance Loan, the maximum amount of loan you can receive won’t decrease if you’re assessed to receive a Special Support Grant.

PLEASE NOTE: The income thresholds shown in the table on the previous page are used only to calculate your assessed household contribution towards your Maintenance Grant and Maintenance Loan. If you’re applying for, and are considered to be eligible for, other elements of the student support package that depend on your household income (i.e. Long Courses Loan, grants for dependants, Travel Grant), your assessed household contribution towards these elements will be calculated as shown in the table on page 15.

Different rules apply if you have a brother, sister or parent who is also receiving student support. Student Finance England will work out your household’s contribution before they share it 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. Student Finance England will be able to give you more information. If your circumstances change during your course, (for example, if one of your parents loses their job), Student Finance England will assess the household contribution again.

CURRENT SYSTEM STUDENTS WHO ARE ‘2012 COHORT’ STUDENTS (INCLUDES NEW ENTRANTS IN 2014/15 AND STUDENTS WHO STARTED THEIR COURSE IN 2012/13 AND 2013/14)

Assessing the household contribution

This applies to ‘current system 2012 cohort’ dependent students only.

If you’re a ‘current system 2012 cohort’ student who is a dependent student, your household contribution is assessed in the following way. Student Finance England works out your parent’s (generally including your parent’s partner) residual income. It does this 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 expenditure
- £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

Maintenance Loan

Once Student Finance England has taken away the relevant amounts and worked out your parents’ residual income, they 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 £9.90 of the total income over £42,875, until 65% of the full maintenance loan remains

For example, if the household income is £55,000, Student Finance England would assess a contribution of £1,224. The first line of the table below 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 – ‘current system 2012 cohort students’

	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	Up to £42,875	Nil	Up to £42,875	Nil
65% Maintenance Loan- student living away from home and studying in London	£69,743	£2,713	£67,338	£2,471
65% Maintenance Loan- student living away from home and studying outside London	£62,132	£1,945	£60,785	£1,809
65% Maintenance- student living at home	£58,195	£1,547	£56,943	£1,421

Assessing Maintenance Grant entitlement

This applies to 'current system 2012 cohort' students only.

You may be entitled to receive a non-repayable Maintenance Grant of up to £3,387 a year. If your household income is £25,000 or less, you may be entitled to the full Maintenance Grant of £3,387. If your household income exceeds £25,000 but doesn't exceed £42,611, the amount of grant you can receive will decrease by £1 for every £5.28 of household income above £25,000. If your household income is £42,620, you may be able to receive the minimum Maintenance Grant of £50. If the household income is more than £42,620, you won't be able to receive any Maintenance Grant (see table below).

Maintenance Loan entitlement for people who receive a Maintenance Grant

This applies to 'current system 2012 cohort' students only.

If you apply for a Maintenance Grant, you can also apply for a Maintenance Loan (the rate of which will vary according to where you're living or studying). 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 receive. So, if you receive the full Maintenance Grant of £3,387 and you qualify for a Maintenance Loan, your Maintenance Loan entitlement will be reduced by £1,693.

Maintenance Grant and Maintenance Loan entitlement

Household income	Maintenance Grant	Maintenance Loan- living away from home and studying outside London (max £5,555)	Maintenance Loan- living away from home and studying in London (max £7,751)	Maintenance Loan- living parents' home (max £4,418)
£25,000	£3,387	£3,862	£6,058	£2,275
£30,000	£2,441	£4,335	£6,531	£3,198
£40,000	£547	£5,282	£7,478	£4,145
£42,620	£50	£5,530	£7,726	£4,393
£55,000	£0	£4,331	£6,527	£3,194

Special Support Grant

This applies to 'current system 2012 cohort' students only.

If your household income doesn't exceed £42,620 and you fall within certain prescribed categories - these include students who are eligible for income support or housing benefit - you may be entitled to receive a Special Support Grant. The amount of grant payable is assessed in the same way as the Maintenance Grant (see the table on page 26). Students who are eligible for the Special Support Grant won't be eligible for the Maintenance Grant.

If you apply for the Special Support Grant, you can also apply for a Maintenance Loan (which will vary according to where you're living or studying). However, if you qualify for a Maintenance Loan, the maximum amount of loan you can receive won't decrease if you're assessed to receive a Special Support Grant.

Different rules apply if you have a brother, sister or parent who is also receiving student support. Student Finance England will work out your household's contribution before they share it between you and the other students in your family. In normal circumstances, it will 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. Student Finance England will be able to give you more information. If your circumstances change during your course, (for example, if one of your parents loses their job), Student Finance England will assess the household contribution again.

Continuing students in 2014/15 who started in August 2012

This applies to 'current system 2012 cohort' students who started their course in August 2012 only.

Continuing students in 2014/15 whose course began in August 2012 will be eligible for the package of support available to current system students in the '2009 cohort'.

Continuing students in 2014/15 studying at Scottish, Welsh or Northern Irish universities or colleges

This applies to 'current system 2012 cohort' students who started in August 2012, studying at Scottish, Welsh or Northern Irish universities/colleges only.

If you're a continuing student in 2014/15, who started in August 2012, and choosing to study at a Scottish, Welsh or Northern Irish University/ College you'll be eligible for tuition fee support up to £9,000 depending on the nature of study but will fall under the '2009 cohort' rules for maintenance support.

Independent students

This applies to all students.

If you're an independent student, Student Finance England won't take your parents' income into account when working out the household income and contribution.

You're an independent student if you meet one of the following conditions:

- you've care of a person under the age of 18 on the first day of the academic year for which you're applying for support
- you're 25 or over on the first day of the academic year for which you're applying for support
- you've been married or formed a civil partnership before the start of the academic year for which you're applying for support, even if that marriage or civil partnership isn't still subsisting. Student Finance England will need to see your marriage certificate or civil partnership schedule (see Note 1 on page 4 for the dates on which academic years can start)
- you've no living parents
- you've supported yourself for at least three years before the start of the academic year of your course. This includes any time when you:
 - were in paid full-time employment;
 - received Income Support or Jobseeker's Allowance, or other state benefit paid to a person who is available for employment but is unemployed, or registered for unemployment;
 - received any pension, allowance or other benefit by reason of a disability to which you're subject, or by any reason of confinement, sickness or illness; or
 - received training under any scheme for the unemployed, or other funding by any state authority or agency
- your parents cannot be traced or it's not practical or possible to contact them
- your parents live outside of the EC and an income assessment would put them in jeopardy, or it's not reasonably practicable for them to send funds to the UK if a contribution were assessed (this may apply if you're a refugee)
- you haven't communicated with your parents for one year before the beginning of the year in respect of which you're applying for support, or you can demonstrate that you're irreconcilably estranged from your parents (see "Students who have no contact with their parents" on page 29) – Student Finance England will review your situation each time it assesses your application for a new academic year)
- subject to certain exceptions, you were looked after by a local authority throughout any three 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. If you're claiming to be an independent student because you've supported yourself for three 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. Acceptable proof includes your P60s or letters from employers confirming the dates you worked there and your levels of earnings. For periods where you've claimed benefits, you should ask your local Jobcentre Plus office for a letter to confirm the dates you claimed benefit and the type of benefit received. If you don't provide birth or marriage certificates or evidence to prove you've supported yourself for three years, it'll delay your application. If you have care of a child and are claiming independent status, you should send your child's original birth certificate and provide other evidence that you're caring for the child (for example, evidence that you're receiving Child Benefit or Child Tax Credit).

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 provide 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 received 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
- if you've visited your doctor because of problems relating to your broken relationship with your parents, a letter to confirm your circumstances

To qualify for independent status because of this, you'll need to prove that the lack of contact with your parents is irreconcilable. You must provide evidence of this to Student Finance England explaining the circumstances which led to this. Student Finance England 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 won't be able to claim independent status just because you don't get on with your parents or because you don't live with them. You'll also not be able to claim independent status simply because your parents don't want to give details of their income, or refuse to provide financial support to you.

Your household income — husband, wife or partner of either sex

This applies to all students.

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

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.

Single independent students

This applies to 'old system' students only.

If you're an 'old system' single independent student, you'll be assessed for a contribution as follows:

- no contribution if the total income is less than £11,020
- £45 if the total income is £11,020
- £45 plus £1 for every £9.27 by which the total income exceeds £11,020

PART-TIME STUDENTS

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

This only applies to students who started their part-time course on or after 1 September 2012.

Part-time students on a course starting on or after 1 September 2012/13 will be able to apply for a Tuition Fee Loan that doesn't depend on household income. Part-time students at publicly funded institutions will be able to apply for a Tuition Fee Loan of up to £6,750. Meanwhile, part-time students at privately funded institutions will be eligible to apply for tuition fee support of up to £4,500.

Continuing part-time students who started their course before September 2012

This section tells you how we use the information in your application to decide how much part-time student finance you may receive.

The amount of help you receive for fee costs will be based on your own income (income before tax and National Insurance) and, where appropriate, the income of your partner (your husband, wife, or civil partner, or someone you live with as if you were their husband, wife or civil partner).

If you're a married student studying at a rate equal to 50% or over of an equivalent full-time course, the most income you can have while receiving full support is £18,844. If your income is £18,845 or over, your grants will decrease as shown in the table below. If you're eligible for financial support, the minimum amount you can receive (or a university or college can be paid towards your fees) is £50.

You can get the full Fee Grant and Course Grant if you get one or more of the following benefits:

- Universal Credit
- Income Support
- Housing Benefit
- Local Housing Allowance
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)

When you apply, we'll tell you what evidence you'll need to provide to support your application.

We'll assess your own income and, where appropriate, your partner's income. If you're a single student (a student without a partner or dependants) you may be entitled to the full Fee Grant and Course Grant if your income is less than £16,845.

The income level for getting the maximum Fee Grant and Course Grant is raised as shown below:

- By £2,000 if you live with a partner (see the table below)
- By £2,000 for your first dependent child
- By £1,000 for each of your other dependent children

Whether your partner's income is taken into account depends on:

- your age; and
- whether you started your course before or after 1 September 2005

If you entered higher education on or after 1 September 2005, your income and your partner's income will be taken into account, whether or not you're married or in a civil partnership. If you started your course before September 2005, your income and the income of your husband, wife or civil partner will be taken into account. If you're aged 25 or over, the income of anyone of the opposite sex who you live with as if you were married to them is taken into account.

The following table sets out when a partner's income will be taken into account:

Income taken into account				
	Married partner	Civil partner	Unmarried partner of the opposite sex	Partner (other than a civil partner) of the same sex
Students who started their course on or after 1 September 2005				
New student aged under 25	Yes	Yes	Yes	Yes
New student aged 25 or over	Yes	Yes	Yes	Yes
Students who started their course before 1 September 2005				
Student aged under 25	Yes	Yes	No	No
Student aged 25 or over	Yes	Yes	Yes	No

The income limit for the full Fee Grant and Course Grant is shown below:

Your marital status	No children	One child	Two children	Three children
If you're single	£16,844	£18,844	£19,844	£20,844
If you're in a relationship and living with your partner	£18,844	£20,844	£21,844	£22,844

The income limit is higher for larger families.

There are maximum household income limits, above which you cannot get any financial support. These maximum income limits are £28,065 if you're single; plus £2,000 for any partner whose income is taken into account; £2,000 for the first of your or your partner's dependent children; and £1,000 for any other dependent children.

Maximum income limit (before tax)		
All single students	No children	£28,065
	One child	£30,065
	Two children	£31,065
	Three children	£32,065
Students who started their course on or after 1 September 2005 and who are married, have a civil partner, or are living with a partner of either sex	No children	£30,065 (joint income)
	One child	£32,065 (joint income)
	Two children	£33,065 (joint income)
	Three children	£34,065 (joint income)
Students who started their course before 1 September 2005 and are: • married or have a civil partner; or • aged 25 or over and are living with a partner of the opposite sex	No children	£30,065 (joint income)
	One child	£32,065 (joint income)
	Two children	£33,065 (joint income)
	Three children	£34,065 (joint income)
Students who started their course before 1 September 2005 and are: • living with a partner of the same sex; or • aged under 25 and living with a partner of the opposite sex	No children	£28,065
	One child	£30,065
	Two children	£31,065
	Three children	£32,065

If you're a single student studying at a rate equal to 50% or over of an equivalent full-time course, the most income you can have while still receiving full support is £16,844. If your income is £16,845 or over, your grants will decrease as shown in the table below. If you're eligible for support, the minimum amount you can receive (or a university or college can be paid towards your fees) is £50.

Single student, no dependent children	
Your income	Your entitlement
Below £16,845	<p>Full Course Grant of £280. Full Fee Grant (or the fees charged by the college, whichever is lower)</p> <p>Amount of Fee Grant</p> <ul style="list-style-type: none"> • If your course is equivalent to 50% or more but less than 60% of a full-time course – £855 • If your course is equivalent to 60% or more but less than 75% of a full-time course – £1,025 • If your course is equivalent to 75% or more of a full-time course – £1,285
£16,845	<p>Full Course Grant of £280 The Fee Grant is reduced by £50</p> <p>Amount of Fee Grant</p> <ul style="list-style-type: none"> • If your course is equivalent to 50% or more but less than 60% of a full-time course – £805 • If your course is equivalent to 60% or more but less than 75% of a full-time course – £975 • If your course is equivalent to 75% or more of a full-time course – £1,235
£16,846 to £25,419	<p>Full Course Grant of £280 The Fee Grant is worked out as follows (or the fees charged by the college, whichever is lower)</p> <p>Amount of Fee Grant</p> <ul style="list-style-type: none"> • If your course is equivalent to 50% or more but less than 60% of a full-time course – £805 less £1 for every £11.36 of income (before tax) over £16,845 • If your course is equivalent to 60% or more but less than 75% of a full-time course – £975 less £1 for every £9.27 of income (before tax) over £16,845 • If your course is equivalent to 75% or more of a full-time course – £1,235 less £1 for every £7.24 of income (before tax) over £16,845

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£25,420	Full Course Grant of £280 Fee Grant of £50, no matter how intensive the course is
£25,421 to £26,029	Full Course Grant of £280 No Fee Grant
£26,030 to £28,064	Course Grant of £280 less £1 for every £8.84 of income (before tax) over £26,030 (This applies no matter how intensive the course is) No Fee Grant
£28,065	Course Grant of £50 No Fee Grant
£28,066 and over	No Course Grant and no Fee Grant

Case study

Jeff is in the third year of a part-time degree course. He agreed with his university that he would complete 90 credits in his third academic year. A full-time student would be expected to complete 120 credits.

The intensity of Jeff's course is calculated as $90 \div 120 \times 100 = 75\%$

Jeff is a single person and is earning £26,000 a year. The tuition fees for his course are £1,000. As Jeff is single, the income level for getting full support is £16,844. Even though his income is more than this, he's eligible for some financial support. He'll receive a Course Grant of £280, but no Fee Grant.



If you're a married student studying at a rate equal to 50% or over of an equivalent full-time course, the most income you can have while receiving full support is £18,844. If your income is £18,845 or over, your grants will decrease as shown in the table below. If you're eligible for financial support, the minimum amount you can receive (or a university or college can be paid towards your fees) is £50.

If you're a married student with no dependent children	
Your household income	Your entitlement
Below £18,845	<p>Full Course Grant of £280</p> <p>Full Fee Grant (or the fees charged by the college whichever is lower)</p> <p>Amount of Fee Grant</p> <ul style="list-style-type: none"> • If your course is equivalent to 50% or more but less than 60% of a full-time course – £855 • If your course is equivalent to 60% or more but less than 75% of a full-time course – £1,025 • If your course is equivalent to 75% or more of a full-time course – £1,285
£18,845	<p>Full Course Grant of £280</p> <p>The Fee Grant is reduced by £50</p> <p>Amount of Fee Grant</p> <ul style="list-style-type: none"> • If your course is equivalent to 50% or more but less than 60% of a full-time course – £805 • If your course is equivalent to 60% or more but less than 75% of a full-time course – £975 • If your course is equivalent to 75% or more of a full-time course – £1,325
£18,846 to £27,419	<p>Full Course Grant of £280</p> <p>The Fee Grant, or the fees charged by the college (whichever is lower), is worked out as follows:</p> <p>Amount of Fee Grant</p> <ul style="list-style-type: none"> • If your course is equivalent to 50% or more but less than 60% of a full-time course – £805 less £1 for every £11.36 of income (before tax) over £16,845 • If your course is equivalent to 60% or more but less than 75% of a full-time course – £975 less £1 for every £9.27 of income (before tax) over £16,845 • If your course is equivalent to 75% or more of a full-time course – £1,235 less £1 for every £7.24 of income (before tax) over £16,845
£27,420	<p>Full Course Grant of £280</p> <p>Fee Grant of £50 (This applies no matter how intensive the course is)</p>

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£25,421 to £26,029	Full Course Grant of £280 No Fee Grant
£26,030 to £28,064	Course Grant of £280 less £1 for every £8.84 of income (before tax) of over £26,030 (This applies no matter how intensive the course is)
£28,065	Course Grant of £50
£28,066 and over	Your household income is too high to qualify for a Fee Grant or Support Grant

The income limits in this table will be increased by £2,000 for your or your partner's first dependent child, and £1,000 for any other dependent children. Here's an example of how it might work for you.

Case study

Carla is in the third year of a part-time degree course. She agreed with her university that she'd complete 60 credits in her third academic year. A full-time student would be expected to complete 120 credits.

The intensity of Carla's course is calculated as $60 \div 120 \times 100 = 50\%$

Carla is married with two children. She has no income of her own and her husband's income is £23,700 a year. The tuition fees for her course are £900.

As Carla is married, her husband's income will be taken into account. The income level for getting full support is £21,844 (taking account of the allowances of £2,000 for her husband, £2,000 for their eldest child, and £1,000 for their second child). Her family income is more than this, so she is entitled to a Fee Grant of £634 and a full Course Grant of £280.

All part-time distance learning students

If you're a part-time student undertaking a course by distance learning you're eligible for finance from the administration you live in and not the administration you'll be studying in, for example:

If you're living in England but the course is provided by a Scottish university/college, you're eligible for finance from the English administration.

Part-time cross border study

Eligible part-time students who are living in England but choose to study in Wales, Scotland or Northern Ireland (the devolved administrations) can still receive financial support in the form of a Fee Grant and Course Grant. The Fee Grant available for these students will be equal to that which the devolved administration would provide to its own students. However, it won't be more than the maximum Fee Grant offered to students living in England who choose to study in England.

FULL-TIME STUDENTS

This section is about how we'll notify you about the student finance you can get, and how it will be paid.

Student Finance Entitlement letter

Student Finance England will send you a Student Finance Entitlement letter telling you how much support you can get.

The letter will tell you how much your payments are and when your instalments are due and will also include details of any grants or other payments you may be due. You'll usually receive any amounts due in three instalments, normally one at the start of each term.

Payment of your Maintenance Loan and grant

Remember to register – 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 Notification letter, so make sure you keep this safe. Once you've registered, your university or college will let us know you're attending and we'll make your payment. You don't need to do anything other than register. It can then take two to three days for the money to reach your account, depending on your bank.

We'll pay any Maintenance Grant or Loan to your bank account.

There are several things you can do to make sure that you receive your payment promptly:

- 1** Open a bank or building society account and give Student Finance England 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 the financial notice issued by Student Finance England.
- 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 in all dealings with UCAS, Student Finance England or your university or college.

PART-TIME STUDENTS

We'll send continuing part-time students who began their course before 1 September a Student Finance Entitlement letter and pay their part-time student finance within 6 weeks of receiving their completed application form.

Part-time students who began their course after 1 September will only receive tuition fee support which will be paid directly to their university or college as detailed below.

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 three 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. 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 two weeks of the academic year. 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 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

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 receive 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 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 won't pay any Tuition Fee Loan to your new university or college. Your previous university or college will receive the full Tuition Fee Loan.



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