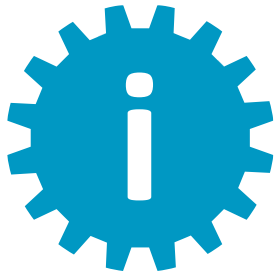


www.gov.uk/studentfinance





STUDENT FINANCE ENGLAND

AN INTRODUCTION

Student Finance England (SFE) provides financial support on behalf of the UK Government to students from England entering higher education in the UK.

- The two main costs you'll have while studying are tuition fees and living costs.
- **There's student finance available to help you with both.**
- Depending on your circumstances, you could also get extra financial help while you study.





HOW MUCH DO YOU KNOW?

TUITION FEES



What's the maximum tuition fee universities or colleges can currently charge new students*?



£9,250



How much of this would you need to pay up front before going to uni or college*?



£0



*Eligible students, living in England and studying at a publicly-funded university or college.



TUITION FEES AND LOANS

AN OVERVIEW

With tuition fees of up to £9,250, how can you afford to go to uni?

- Eligible students **won't** have to pay any tuition fees up front.
- A Tuition Fee Loan is available to cover the fee charged by your university or college.*
- A Tuition Fee Loan doesn't depend on household income.
- SFE pay the Tuition Fee Loan directly to your university or college.
- Tuition Fee Loans have to be repaid but only when you've finished or left your course and your income is over the repayment threshold.



*Up to £9,250 for full-time courses at a publicly-funded uni or college or up to £6,165 for approved courses at private providers.



MAINTENANCE LOAN

AN OVERVIEW

A Maintenance Loan is available to help with your living costs while at uni or college.

- All eligible students can get some maintenance support.
- The amount you can get depends on where you live and study.
- You can also apply for more based on your household income.
- The Maintenance Loan is paid directly into your bank account each term.
- Maintenance Loans have to be repaid but not until you've finished or left your course and your income is over the repayment threshold.





MAINTENANCE LOAN

MAXIMUM LEVELS FOR 2018/19



Parental home

Live at home while you study

Up to
£7,324



Elsewhere

Live away from home & study outside London

Up to
£8,700



London

Live away from home & study in London

Up to
£11,354



If studying overseas as part of a UK course, Maintenance Loan support is still available, up to £9,963 for 2018/19.



EXTRA SUPPORT

BURSARIES AND SCHOLARSHIPS

Many universities and colleges offer financial support to their students through bursaries and scholarships.

Bursaries:

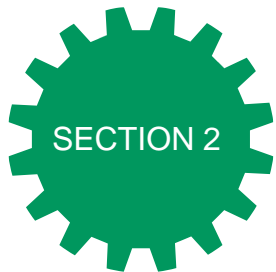
- linked to personal circumstances and, often, household income
- awards can include discounted tuition fees, accommodation or cash

Scholarships:

- linked to academic results or ability in an area, such as sport or music
- can be subject specific and are usually limited in numbers



Check university/college websites and ask at open days to see what they offer and how/when to apply....don't miss out!!

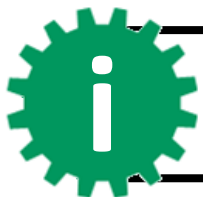


STUDENT FINANCE APPLICATIONS

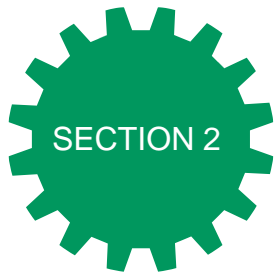
KEY MESSAGE – APPLY EARLY

Each year thousands of students apply late for their finance and have no way to pay for their course or accommodation, some even have to drop out ...don't let that be you!

- Apply online at **gov.uk/studentfinance***
- Apply early to make sure your student finance is ready for the start of your course.
- You don't need a confirmed place at university or college to apply.
- Apply with your preferred choice, you can change details later if required.



*The application window is usually open from Jan-May.



GOV.UK

FOR MORE INFORMATION AND TO APPLY

 **GOV.UK**

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Student finance

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1. Overview

You may be able to borrow money to help pay for university or college tuition fees and to help with living costs.

You might get [extra money](#) on top of this, for example if you're on a low income, are disabled or have children.

Before you apply

You start repaying once you earn over a certain amount. The size of your monthly repayments will depend on how much you earn, not what you owe.

You'll be charged interest on the loan from the day you take it out. The terms and conditions can change.

Student finance

[Student finance login](#)

[Apply online for student finance](#)

[Student finance: how to apply](#)

[Student finance forms](#)

[Student finance calculator](#)

[Repaying your student loan](#)

[Contact Student Finance England](#)

[Student finance if you started before 1 September 2012](#)

[More](#)

Elsewhere on the web

[Student loans: terms and conditions 2016 to 2017 \(PDF, 161KB\)](#) 

[The Student Room: repaying your student loan](#) 

[Student finance data protection statements](#) 

www.gov.uk/studentfinance





STUDENT LOAN REPAYMENTS


THE FIGURES (BASED ON REPAYMENT THRESHOLD OF £25,000 A YEAR)

Income each year before tax	9% will be deducted from	Monthly repayment (Approx)
£25,000	£0	£0
£27,000	£2,000	£15
£29,500	£4,500	£33
£31,000	£6,000	£45
£33,000	£8,000	£60

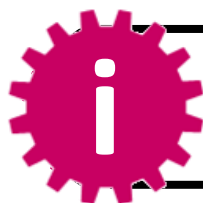


Income
£28,000

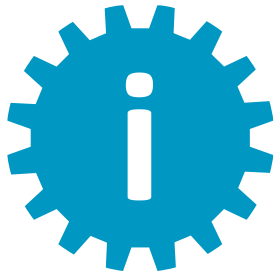
9% Deducted
from?



Monthly
repayment?



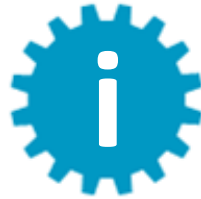
Interest is applied to your loan at a maximum rate of RPI +3%
More info can be found on www.slc.co.uk/repayment



NEED MORE INFORMATION?

REMEMBER SFE IS ONLINE

For further information on student finance and
to apply go to
www.gov.uk/studentfinance



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

