

**When should my child apply and how long will it take?**

If they apply for a university or college place through UCAS, we'll email them when the student finance application system opens in early 2014.

They can apply for student finance even if they don't have a confirmed place at university or college. It's important they apply as early as possible to make sure their student finance is in place for the start of their course. The application deadline for new students starting their course in 2014/15 is May 2014. The date when the application system opens and the deadline date will be publicised on our website, Facebook and Twitter pages, and via schools and colleges.

Once we get their application, along with any evidence, it normally takes six weeks to be processed.

**Does my child have to make separate applications for the different grants and loans?**

They only need to make one application for us to assess what Tuition Fee Loan, Maintenance Grant, Maintenance Loan, Parent's Learning Allowance or Adult Dependants' Grant they can get.

If they're applying for other support, like the Disabled Students' Allowances, or help with childcare costs, they tell us on their main application and we'll send them a separate application form for these elements.

If their course is funded by the NHS, they need to complete the NHS bursary application form. More information on this is available at [www.nhsbsa.nhs.uk/students](http://www.nhsbsa.nhs.uk/students)

Universities and colleges may offer extra support like bursaries and scholarships and you should ask them how to apply.

**I'm concerned about submitting evidence. What do I have to do?**

There are two types of evidence we need for every new application, proof of identity and proof of household income.

When your child applies they tell us their valid UK passport details and we use this to confirm their identity — they don't need to send us their original passport.

If they don't have a valid UK passport they need to send their birth or adoption certificate or valid non-UK passport. These must be the original documents. If sending a birth or adoption certificate, they must also provide a completed 'Birth or Adoption Certificate form' which can be downloaded from [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

Some student finance, like the Maintenance Loan, depends on your household income. As well as completing questions about your family income, we also ask for your National Insurance number. This lets us check your income with Her Majesty's Revenue and Customs (HMRC) and speeds-up the application process.

In some cases, we may contact you directly to ask for further evidence of household income; this could include photocopies of your P60 or pay slips. Don't worry if this happens — it's part of our checks to make sure your child gets the funding they're entitled to. You should send any new evidence to us right away so we can finish the assessment and make their first payment on time.

Student Finance England is a service provided by the Student Loans Company. We provide financial support on behalf of the UK Government to students from England entering higher education in the UK.



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| <b>We have other children — is this taken into account?</b>                   | Yes — we'll ask you about this as part of the application. We'll also ask you about your other children who'll be at university or college at the same time, as this could also mean they're able to get a higher amount of student finance.   |
| <b>How's household income assessed if the parents are no longer together?</b> | We assess the household income of the parent that the child lives with. This includes the income of the parent and their partner, if they have one.  |
| <b>When will my child be told how much they'll get?</b>                       | Once we've assessed their application we'll send them a Student Finance Entitlement letter to confirm what they're able to get. They can also track their application by logging into their online account at any time.  |
| <b>When will my child get their first loan / grant payments?</b>              | <p>There are two things they must do before the first instalment is paid:</p> <ul style="list-style-type: none"> <li>• sign and return the declaration sent with the Student Finance Entitlement letter, and</li> <li>• register on their course so the university or college can tell us they're attending.</li> </ul> <p>We'll then release the first payment into their bank account. This payment is usually made three to four days after we're told they're attending.</p> <p>We'll pay the Tuition Fee Loan direct to their university or college.</p>                        |
| <b>Can I pay some, or all, of my child's tuition fees?</b>                    | <p>Yes, but you'll need to make arrangements with the university or college to pay any tuition fees.</p> <p>Even if you choose to pay part of the tuition fees, your child can still take out a Tuition Fee Loan to cover the remaining costs.</p>   |
| <b>What happens if my income drops, or I'm made redundant?</b>                | <p>Everyone is entitled to a Tuition Fee Loan and at least some help towards living costs. We base our assessments for the Maintenance Loan on your household income for the 2012/13 tax year.</p> <p>If your income in 2014/15 is likely to be at least 15% lower than in 2012/13, then we can assess your household income on that estimate and verify this with you at the end of the tax year. You'll need to download and complete a 'Current Year Income Assessment form' — these can be found at <a href="http://www.gov.uk/studentfinance">www.gov.uk/studentfinance</a></p> |
| <b>What happens if my child changes course or university?</b>                 | Before the start of their course they can update their details by logging into their online account at any time and tell us about the changes. We can review what finance they're able to get without them having to resend evidence. Once they've started on their course, they should contact their university or college about any changes. Their university or college will notify us.   |
| <b>Does my child have to apply again next year?</b>                           | Yes. We'll contact them each year when it's time to re-apply.  |

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| <b>When do repayments start?</b>                                 | <p>Students going to university or college in 2014/15 won't have to make any repayments until at least April 2016, even if they leave their course early and their income is over the £21,000 repayment threshold before then.</p> <p>Once the student enters repayment, the amount they repay is based on what they earn, not what they borrowed. When they're earning over £21,000 they'll pay 9% of income over this threshold.</p> <p>Repayments will be deducted automatically by the employer along with their regular taxes.</p>   |
| <b>How does interest work?</b>                                   | <p>Interest is added to the loans as soon as the first payment is made to the student or the first instalment of the Tuition Fee Loan is paid to the university or college.</p> <p>Interest is charged at rate of inflation (Retail Price Index (RPI)) plus 3% while studying. From the April after they leave or finish, they'll then enter the repayment terms shown below.</p> <p>When in repayment, the student will pay interest based on their gross income:</p> <p>£21,000 or less — RPI</p> <p>Between £21,000 and £41,000 — RPI + up to 3%, depending on income</p> <p>£41,000 and over — RPI + 3%</p> |
| <b>Can I or my child pay off some or all of the loans early?</b> | <p>Yes. You or your child can make arrangements with the Student Loans Company to pay off some or all of the loans early. For more information go to <a href="http://www.studentloanrepayment.co.uk">www.studentloanrepayment.co.uk</a></p>   |

More information can be found at:

[www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

[www.thestudentroom.co.uk](http://www.thestudentroom.co.uk)

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