



# WHAT STUDENT FINANCE IS AVAILABLE TO NEW FULL-TIME STUDENTS

## 2014/15



The two main costs full-time students will have while studying are tuition fees and living costs. There's student finance available to help with both. You should also look at the 'Quick-start guide' for more detail about how much student finance is available.

### Tuition fees

#### Tuition Fee Loan

Universities and colleges can charge up to £9,000 a year for full-time courses – but need to meet strict criteria to make sure all eligible students, regardless of background, can access these courses. Most students won't have to pay for tuition fees up front.

Every new student is entitled to a Tuition Fee Loan of up to £9,000 to cover their fees, which won't have to be paid back until they're making over £21,000 a year.

### Living costs

#### Maintenance Grant (or Special Support Grant)

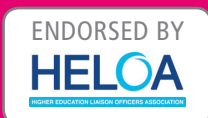
A grant of up to £3,387 to help with living costs. This doesn't have to be repaid. How much a student can get depends on their household income.

Household income	How much?
£25,000 or less	Maximum £3,387 grant
Between £25,001 and £42,620	Partial grant, depending on household income
More than £42,620	No grant

The amount of Maintenance Grant a student can get will affect the amount of Maintenance Loan they can borrow. The amount of Maintenance Loan they can borrow will be reduced by £0.50 for every £1 of Maintenance Grant they're entitled to.

The Special Support Grant replaces the Maintenance Grant for people who, as full-time students, can claim income-related benefits. Students can't get both a Maintenance Grant and a Special Support Grant.

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.



[www.practitioners.slc.co.uk](http://www.practitioners.slc.co.uk)

## Maintenance Loan

Students can get up to £7,751, depending on their household income and where they're living and studying, to help with living costs.

The basic rate of Maintenance Loan (65% of the maximum rate) doesn't depend on the student's household income but the remaining 35% does.

The Maintenance Loan has to be paid back but not until the student's income is over £21,000 a year.

	Full rate (100%)	Doesn't depend on household income (65%)	Depends on household income (35%)
Living with parents	Up to £4,418	£2,871	Up to £1,547
Studying in London and not living with parents	Up to £7,751	£5,038	Up to £2,713
Studying outside of London and not living with parents	Up to £5,555	£3,610	Up to £1,945
Living and studying abroad	£6,600	£4,290	Up to £2,310

## Disabled Students' Allowances (DSAs)

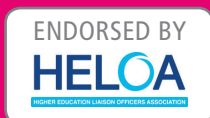
DSAs are available to students who have extra costs because of a disability, long-term health condition, mental-health condition or specific learning difficulty. DSAs don't depend on household income. How much students get depends entirely on their circumstances.

DSAs don't have to be paid back.

<b>Specialist equipment allowance</b> helps buy any equipment needed.	Up to £5,212 for the whole course
<b>Non-medical helper allowance</b> helps pay for any support workers needed, such as note takers or readers.	Up to £20,725 a year
<b>General Allowance</b> helps pay for other disability related spending such as braille paper.	Up to £1,741 a year
<b>Travel allowance</b> helps with any extra travel costs the student may have to pay.	Reasonable spending on <b>extra</b> travel costs the student may have to pay to attend their university or college course because of their disability.

For more information download the 'Disabled Students' Allowances' factsheet from the resources section of the practitioner website.

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### Childcare Grant

The Childcare Grant helps with childcare costs if a student has dependent children under 15 (under 17 if the child has special educational needs) in registered or approved childcare. They can get up to £150.23 a week for one child or up to £257.55 a week for more than one child, depending on their household income. This doesn't have to be paid back.

For more information download the 'Childcare and adult dependants' factsheet from the resources section of the practitioner website.

### Parents' Learning Allowance

Parents' Learning Allowance is to help with course-related costs if a student has dependent children. They can get up to £1,523 a year depending on their income and the income of their dependants. This doesn't have to be paid back.

For more information download the 'Childcare and adult dependants' factsheet from the resources section of the practitioner website.

### Adult Dependants' Grant

Adult Dependants' Grant helps students who have an adult who depends on them financially. They can get up to £2,668 a year depending on their income and the income of their dependants.

For more information download the factsheet on 'Childcare and adult dependants' from the resources section of the practitioner website.

### Bursaries and scholarships

Other sources of financial help may be available from the university or college such as a bursary or scholarship.

Often these depend on your household income and vary at different universities and on different courses. So it's always worth looking on their website for details.

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