



HOW AND WHEN TO APPLY 2013/14

sfe
student finance england
the student finance experts

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



Thinking about what you're going to study and how you're going to pay for it? Student Finance England is here to help.

Student Finance England is a Student Loans Company service, providing financial support to students on behalf of the UK Government.

STUDENT FINANCE EXPLAINED

While at university or college you'll have two main costs — tuition fees and living costs. The good news is you won't have to pay your tuition fees up front.

Depending on your circumstances, your course and where you study, you could get a range of financial support.

The main types of finance are **tuition fee and maintenance loans** (which have to be paid back), and **grants and bursaries** (which don't).

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

2013/14

Repayments are based on your income, not on what you borrowed. You only repay once you've left university or college and your income is over £404 per week, £1,750 per month or £21,000 per year.

So make sure you do your homework and find out what you're entitled to.

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WHAT TO DO AND WHEN TO DO IT FOR FULL-TIME STUDENTS

13/14

START

- 1** From **September 2012**
It's time to apply for your course online through 

Once you've applied for your course you should start thinking about your student finance — you can get help with tuition fees and living costs. If you're disabled or have dependants you can get additional support. Your university or college might also offer bursaries or scholarships, so you should also check with them.

- 2** **October 2012**
If you're applying for Oxford / Cambridge or for a course in medicine, dentistry or veterinary medicine, you'll most likely have to apply earlier for your course.

- 3** **Winter 2012**
You can find out what student finance you can get by using the student finance calculator at www.gov.uk/studentfinance

- 4** **February 2013**
Apply for student finance online. You don't need to have accepted a university or college place to apply. www.gov.uk/studentfinance

- 5** **March 2013**
If you're applying for an art and design course, you'll have a different UCAS deadline from other students. Check the UCAS website to confirm which date applies to your course.

- 6** **Spring 2013**
It's decision time! You should get offers from universities and colleges about now.

- 7** **Spring 2013**
It's time to accept your university or college offer.

- 8** **31 May 2013**
Apply for your student finance before the deadline to make sure you get your money at the start of term. Follow us on Facebook for deadline updates: www.facebook.com/SFEngland

- 9** You'll get a Student Finance Entitlement letter which tells you what student finance you'll get.
Remember to sign and return your student finance declaration form.

- 10** **August 2013** Good luck!
Exam results and the start of Clearing.

- 11** If your course, place of study, income or family circumstances have changed, you can update these online at www.gov.uk/studentfinance

- 12** **September 2013**
Start your course. Remember to register at university or college — **we can't pay you until you do!**

- 13** We'll pay any Maintenance Grant or Maintenance Loan into your bank account in three instalments — one at the start of each term. We'll pay your Tuition Fee Loan direct to your university or college.

- 14** Repaying your loan — you only make repayments once you've left university or college and your income is over £21,000 a year. The amount you repay depends on your income, not what you borrowed. For more information on repayment visit www.studentloanrepayment.co.uk

FINISH

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