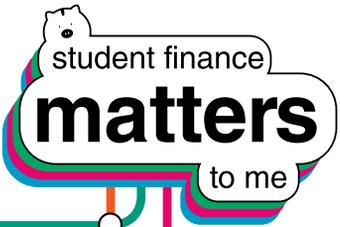
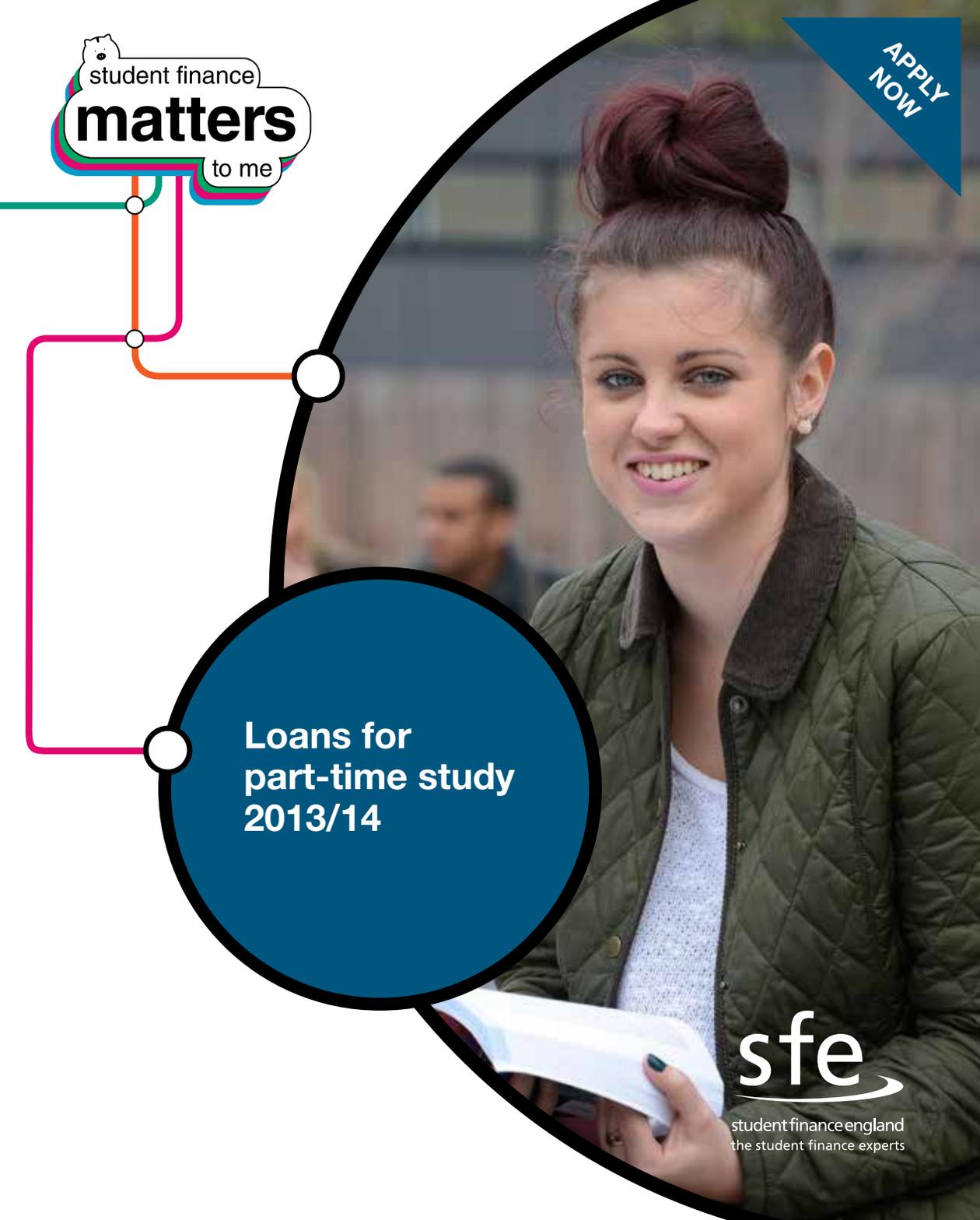


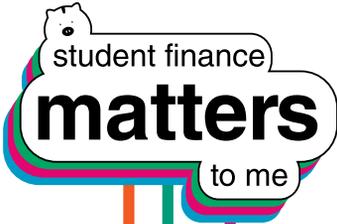
APPLY
NOW



**Loans for
part-time study
2013/14**

sfe
student finance england
the student finance experts





**YOUR STUDENT
FINANCE JOURNEY
STARTS HERE...**

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WHO SHOULD READ THIS GUIDE?

This guide is for new and continuing part-time students who started their course on or after 1 September 2012. This includes part-time students studying with The Open University (OU) or other distance learning courses. It tells you what finance is available for part-time students as well as how and when to apply and repay.

If you started your course before 1 September 2012 you should read 'Grants for part-time study'.

For more information and to apply please visit www.gov.uk/studentfinance

For a range of helpful tools and guidance visit www.thestudentroom.co.uk/studentfinance



WHO ARE STUDENT FINANCE ENGLAND?

Student Finance England are 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.

We're here to help and can offer you financial support when you need it most – during your studies.



You can follow us on facebook and twitter to get regular updates.

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WHAT STUDENT FINANCE IS AVAILABLE?

New and continuing part-time students who started their course on or after 1 September 2012 will be able to apply for a Tuition Fee Loan. You'll have to pay this back.

Tuition Fee loan

What's it for?	Tuition Fee Loan covers the cost of the tuition fees charged by your university or college.
How much can I get?	You can apply for a Tuition Fee Loan of up to £6,750 if you're studying at a publicly funded university or college. If you're studying at a privately funded university or college you can borrow up to £4,500. The amount you can get depends on your course intensity and how much tuition fee your university or college charges you.
How's it paid?	We pay the Tuition Fee Loan direct to your university or college.
Do I have to pay it back?	Yes, see page 8 for information on repayment.
Anything else?	If you live in England but your university or college is in Wales, Scotland or Northern Ireland the amount of student finance you get may be different. You should contact your university or college for more information.

How the course intensity is worked out

Course intensity is how long it takes to complete your part-time course compared to the equivalent full-time course.

To get student finance you must complete your part-time course in no more than four times the time it would take to complete your course if you were studying full time (up to a maximum of 16 years).

Course intensity is worked out by taking the number of part-time units (such as credits, credit points or modules) you'll be studying in the academic year and dividing it by the number of units that you'd complete in one academic year if you were studying your course full time. The result is then multiplied by 100 to give the course intensity as a percentage.

So, the formula to work this out is as follows:

$$\text{(Part-time units) (60)} \div \text{(full-time units) (120)} \times 100 = \text{your course intensity as a percentage (50\%)}$$

So, if your course takes six years to complete and the full-time equivalent takes three, your course intensity will be 50%.

TOP TIP

If you're not sure about the number of credits, credit points or modules you'll be studying in each academic year you should speak to your university or college.

Disabled Students' Allowances (DSAs)

What's it for?	DSAs can help with the extra costs you may have in relation to your course as a direct result of your disability, long-term health condition, mental-health condition or specific learning difficulty.
How much can I get?	How much you can get depends on an individual needs assessment. The table below shows the help you may be able to get.



Specialist equipment allowance	Up to £5,161 for the whole course.
Non-medical helper allowance	Up to £15,390 a year .
General allowance	Up to £1,293 a year .
Travel allowance	Helps with extra travel costs you may have to pay to get to your university or college because of your disability.



How is it paid?	We'll pay the money direct to the supplier of the service (or services) - for example, your university, college or equipment supplier - or into your bank account, whichever applies.
Do I have to pay it back?	No.
Anything else?	<p>If you're applying for a Tuition Fee Loan and DSAs, apply online first then apply for DSAs downloading the shortened version of the DSA application form (DSASL) at the end of your application. Fill this in and return it to us.</p> <p>If you're only applying for DSAs, and not the Tuition Fee Loan, you should download the DSA application form (DSA1F) from www.gov.uk/studentfinance. Fill this in and return it to us.</p> <p>For more detailed information, you can download the guide 'Bridging the gap: A guide to the Disabled Students' Allowances (DSAs) in higher education' and a quick guide to 'Disabled Students' Allowances (DSAs) 2013/14: key steps' from www.gov.uk/studentfinance</p> <p>Open University (OU) students should apply directly to the OU for DSAs. See page 11 for contact details.</p> <p>You can order forms and guides in Braille, in large print or on audio by emailing with your name and address, along with what form and format you need to brailleandlargefonts@slc.co.uk or you can phone us on 0141 243 3686.</p> <p>The above email address and phone number can only deal with requests for other formats of forms and guides.</p>



DO YOU QUALIFY?

Most part-time students will be able to get a Tuition Fee Loan. To be eligible for student finance, there are a few conditions you have to meet:

Personal eligibility

Where you live

Normally you must be living in the UK on the first day of the first academic year of your course and 'ordinarily resident' in the UK, the Channel Islands or the Isle of Man for three years immediately before this date.

'Ordinarily resident' means where you usually live, apart from temporary or occasional absences.

There are some exceptions to these rules. These exceptions are listed, along with more detailed information on qualifying for student finance, in 'How you are assessed and paid', which is available at www.thestudentroom.co.uk/studentfinance

Previous study

You won't normally be able to get a Tuition Fee Loan if you already hold a qualification equal to or higher than the one you're studying for. If you've already received student finance for part of a course that you didn't complete you'll only be able to receive finance for the number of years of your course, less the number of years you've already had funding for.

Your university or college

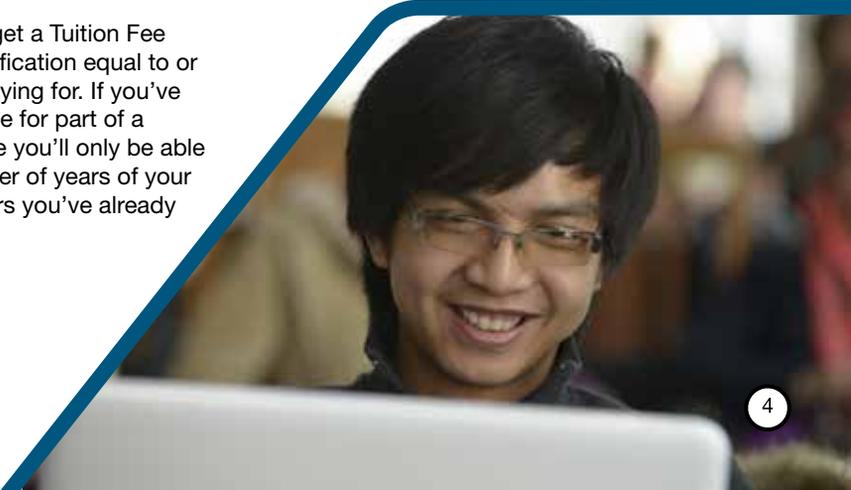
The university or college you plan to study at must be in the UK and can be either publicly (paid for by the UK Government) or privately funded.

Your course

The course you plan to study must be in the UK and one of the following:

- a first degree, eg BA, BSc or BEd
- a Foundation Degree
- a Certificate of Higher Education
- a Diploma of Higher Education (DipHE)
- a Higher National Certificate (HNC)
- a Higher National Diploma (HND)
- a Postgraduate Certificate of Education (PGCE)
- Initial Teacher Training

You must be studying at a course intensity of at least 25% in each academic year. This means you'll need to complete your course in no more than four times the time it would take to complete if you were studying full time (up to a maximum of 16 years).





HOW AND WHEN TO APPLY

Apply online now

If you're a new or continuing student who started their course on or after **1 September 2012** you should apply online now at www.gov.uk/studentfinance to make sure your student finance is in place for the start of your course.

We'll process your application and send you a Student Finance Entitlement letter. This will have your customer reference number (CRN) on it. Quote this CRN whenever you contact us.

When you start your course your university or college will confirm your attendance to us. Once this confirmation is received, your Tuition Fee Loan will be paid direct to your university or college.

Apply online now as you'll normally have to show your funding is in place for the start of your course.

Show your Student Finance Entitlement letter to your university or college if required.

TOP TIP

You don't need to have a confirmed place at university or college to apply. Simply use your first choice of course; you can easily change this later.



EVIDENCE YOU MAY NEED TO PROVIDE

Proof of identity

The first time you apply for student finance you'll need to prove your identity – this helps us check you're eligible.

The easiest way to prove your identity is to give us your valid UK passport details on your application.

We can then check and confirm your identity without you having to send us your passport.

If you don't have a passport you'll need to send us your birth or adoption certificate. You'll also need

to fill in a 'Birth/Adoption certificate declaration form 2013/14' available from **www.gov.uk/studentfinance** and send this with your certificate.

If you're a non-UK passport holder, you'll need to send your valid non-UK passport to us at the address on the application form.

These must be original documents, not photocopies. We'll return them once we've confirmed your identity and checked you're eligible for student finance.



RECEIVE NOTICE OF WHAT YOU'LL GET

Once we've assessed your application, we'll send you a Student Finance Entitlement letter showing what student finance you're entitled to. Keep this safe as you may have to show it to your university or college.



WHAT IF YOUR CIRCUMSTANCES CHANGE?

You must tell us about any change in your circumstances which may affect your entitlement to student finance by filling in a Change of Circumstances form.

The most common changes of circumstances are:

- you've changed university or college;
- you've changed your course (but stayed at the same university or college);
- you've left your course;
- your name has changed.

You can download this form from **www.gov.uk/studentfinance**

You can update the following details online by logging into your account:

- changes to your contact details;
- changes to your address.





RE-APPLYING NEXT YEAR

Remember, you need to apply for student finance for each year of your course. However, you'll only need to provide proof of identity the first time you apply.

If you're applying for Disabled Students' Allowances, you'll have to apply for these each year too.



HOW AND WHEN YOU'LL REPAY

Repaying your Tuition Fee Loan is straightforward. You'll be due to start repaying your loan in the April four years after the start of your course or the April after you leave your course – whichever comes first. However, you'll only start making repayments if your income is over £21,000 a year.

Your monthly repayments will be based on your income, not how much you borrowed and you'll only pay back 9% of any income over £21,000. If you leave or finish your course before April 2016, you won't start making repayments until after this date.

Income each year before tax	Monthly income	Monthly repayment
Up to £21,000	£1,750	£0
£22,000	£1,833	£7
£25,000	£2,083	£30
£30,000	£2,500	£67
£35,000	£2,917	£105
£40,000	£3,333	£142

Interest

Interest on your loan will be charged at inflation (the Retail Price Index, RPI) plus 3% while you're studying, up until the April you're due to start repaying (four years after the start of your course). After this, you'll be charged interest on a sliding scale up to inflation (RPI) plus 3%, depending on your income.

	Interest rate
While you're studying and until the April after leaving your course or the April four years after the start of course (whichever happens first).	Retail Price Index (RPI) plus 3%
If you finish or leave your course before April 2016	RPI plus 3% until the April after you leave your course then RPI until April 2016
From April 2016	Interest will be based on your income. £21,000 or less – RPI £21,001 to £41,000 – RPI plus up to 3%, depending on income £41,001 and over – RPI plus 3%

For more information on repaying the loan, please read the quick guide on 'What, how and when to repay 2013/14'. This is available at www.thestudentroom.co.uk/studentfinance or visit www.studentloanrepayment.co.uk

TOP TIP

You'll be able to monitor your repayments at any time by logging on to your account at www.studentloanrepayment.co.uk

Any student loan remaining 30 years after you're due to start making repayments will be written off.



OTHER SOURCES OF FUNDING

Your university or college

You might be able to get a bursary, scholarship or other award from your university or college. Contact them or visit their website for more details.

Access to Learning Fund

The Access to Learning Fund (ALF) can provide extra help if you're in financial hardship. ALF can help with course or living costs not covered by other sources of finance. To qualify, part-time students must be on a course which lasts at least one year and takes no more than twice as long to complete as the full-time equivalent.

For more information and to apply, contact the student services department of your university or college.

Benefits

As a part-time student you can usually still claim benefits that depend on your household income (means-tested benefits), such as income-based Jobseekers Allowance, Housing Benefit, Local Housing Allowance and Council Tax Reduction if you're unemployed.

Jobcentre Plus and your local authority's benefit department won't treat the Tuition Fee Loan or Disabled Students' Allowances as income when assessing any means-tested benefit.

Please remember the information given in this guide is general. If you think you might be eligible for any of the benefits mentioned, please contact your local Jobcentre Plus office or your local authority's benefit department or your university or college's student services department.



USEFUL INFORMATION AND CONTACTS

Need help?

We have other resources to help you apply including:

- quick guides on Disabled Students' Allowances, 'Loans for part-time study' and 'What, how and when to repay';
- downloadable guides including 'How you are assessed and paid' and 'A guide to terms and conditions'.

These resources are available to download from www.gov.uk/studentfinance

Contacts

Student Finance England

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

You can also phone us on 0845 300 5090 (text phone 0845 604 4434) between 8am and 8pm Monday to Friday, and between 9am and 4pm on Saturdays and Sundays.

Educational Grants Advisory Service (EGAS)

EGAS is an independent advice agency for people who want to get funding for further or higher education.

It's mainly concerned with helping students who aren't eligible for funding from the UK Government. You can phone the information line on 0207 254 6251 or visit their website at www.family-action.org.uk

The EGAS office is open Tuesdays, Wednesdays and Thursdays from 2pm to 4pm.

National Union of Students (NUS)

You can get more information from the NUS website at www.nus.org.uk

Scholarship Search UK

This provides information about other sources of funding for undergraduates. The website is www.scholarship-search.org.uk

The Open University (OU)

You can apply for Disabled Students' Allowances (DSAs) by phoning 01908 654136 or emailing dsa-queries@open.ac.uk

National Association of Student Money Advisers (NASMA)

NASMA is a charity working to help students by providing advice, information and training. You can get more information by visiting www.nasma.org.uk



CHECKLIST

START



I've read through this guide and the extra information and guidance online at www.thestudentroom.co.uk/studentfinance



I've applied online at www.gov.uk/studentfinance



I've completed all the sections that apply to me.



Student Finance England has sent me a Student Finance Entitlement letter telling me how much I'll get.

FINISH



My money has been paid.



I've signed and returned the declaration form.



I've started my course and my university or college has confirmed I'm attending.



I've shown my Student Finance Entitlement letter to my university or college, if required.



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