

# HIGHER EDUCATION FEES AND FINANCE

## FAQ



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### What is Student Finance?

Student Finance helps students cover the cost of university tuition and living expenses.

### How Do I Apply for Student Finance?

Applications are made through the Student Finance England website. Apply early!

### How Much Money Can I Receive Through a Student Loan?

The amount varies depending on whether you're applying for tuition fee loans, maintenance loans, or both.

### When Do I Start Repaying the Loan?

Loan repayment is contingent upon both completing your studies and earning over a specific income threshold.

### Can I Get Student Finance If I Study Part-Time?

Absolutely

### What About Additional Support?

Extra funding is available for students with children or dependent adults, those with a disability, or those from low-income households.

### What Happens If My Circumstances Change?

You should inform Student Finance England immediately of any changes to your income, household situation, or course details, as it may affect the amount you're entitled to.

### For How Many Years Can I Benefit from Student Finance?

The duration for which you can receive Student Finance support typically depends on the length of your course, plus one additional year if needed, often referred to as the "gift year."

### Can I Apply If I've Previously Studied?

Generally, you can only get funding if it's your first higher education qualification. However, exceptions exist, such as changing course or if you had to leave your studies for personal reasons.

### I want to cover the cost myself and don't need Student Finance.

Great, did you know you can pay for your course monthly by direct debit, so if you are doing a course full time or part time around a job that typically pays monthly, this eases your cash flow rather than paying for it as a lump sum.