

**Corsham Year 13
and their parents**



Student Finance

2023 entry

**For students starting
Full Time University Degrees**

Compiled by
Richard Wiltshire
Independent Careers & Higher Education Adviser

March 22nd 2023

SFE online application - a brief overview

Tuition Fee Loan

Maintenance Loan

Disabled Students' Allowance

EXTRA MONEY - Scholarships/Bursaries

Repaying the loans

LINKS to - Contacts/resources

IT'S TIME TO APPLY!

sfe

It's time to apply for student
finance!

Complete and submit your form by May 19th and the
Student Loan Company will guarantee your loans will be
available to you when you start your course

Find out everything you need to know about student finance!

<https://studentfinance.campaign.gov.uk/>

APPLY NOW!

[Everything you need to know about 2023 to 2024](#)

NEED HELP?

[Common questions about student finance](#)

SUPPORTING AN APPLICATION?

[What to do if you're a parent or partner](#)

**HOW AND WHEN
TO APPLY**
Watch
2023 TO 2024

COST OF LIVING

[Cost of living](#)

GETTING PAID

[Getting paid](#)

'HOW TO' GUIDE

['How to' guide](#)

**APPLICATION
STATUS**

[Understanding your application status](#)

EVIDENCE

[Providing evidence](#)

TUTORIALS

Student Finance Search

[Step-by-step tutorials](#)

**LEAVING YOUR
COURSE?**

[Suspending or leaving your course](#)

**STUDENT
LIVING COSTS**

[Understanding student living costs](#)

**UPDATING
YOUR DETAILS**

[Updating your details](#)

SFE online application - a brief overview

The Application System determines eligibility & entitlement

Please note: - these 11 screenshots are intended to highlight 'questions' that 'some students' have found confusing – taken from the 2022 entry form.

For 'dependent' applicants, parents are part of this process

Please complete this form together

You must update your application for each year of your course
Some of your details may alter – especially parents' income

Keep safe. You will need
it when you talk to SFE

Payments

Correspondence

Logout

Richard's account

Customer Reference Number: 42431861764

Update bank details

View payments

View repayments

[Apply for student finance](#) or [support a student's application](#)

Going to university or college this year? [view more](#)

[delete](#)

What would you like to do today?

[Apply for student finance](#)

[Support a student's application](#)

Some KEY screenshots of 'live' application system - RW

We're always trying to improve our service — [your feedback](#) helps us do this.

studentfinance**england**



[Back](#)

So we can check your identity, can you give us your valid UK passport details?

Entering your valid UK passport details is the easiest and quickest way to prove your identity. **Don't send us your passport.**

- ☐ Yes, I can give my valid UK passport details
- ☐ I have a valid UK passport, but can't give the details just now
- ☐ No, I don't have a valid UK passport

Valid means 'in date'.

Either reapply for one [£85] OR send birth certificate [£35 max to replace]

So we can check your identity, can you give us your valid UK passport details?

I have a valid UK passport, but can't give the details just now

[change this answer](#)

In the 3 years before the first year of your course, did you live outside the UK, Channel Islands or Isle of Man at any time?

No

[change this answer](#)

What is your current relationship status?

Single

[change this answer](#)

Have you been married or in a civil partnership before the first day of the academic year?

No

[change this answer](#)

Will you have care of a person under the age of 18 on the first day of the academic year?

No

[change this answer](#)

Will an adult depend on you financially on the first day of the academic year?

No

[change this answer](#)

Do you live with your parents?

By 'parents' we mean your biological or adoptive parents.

☒ Yes, I live with one or both of my parents

☐ No, I don't live with my parents

Continue

Previous answers can be changed. Keep checking that you are happy with each answer

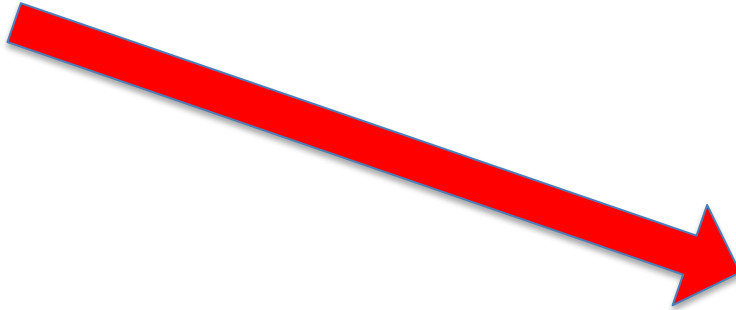
Your parents are part of this process
Please complete this form together

Do you live with your parents?

By 'parents' we mean your biological or adoptive parents.

- ☒ Yes, I live with one or both of my parents
- ☐ No, I don't live with my parents

Continue



Which of your parents do you live with?

- ☐ Both parents
- ☒ My mother
- ☐ My father

Continue

Which of your parents do you live with?

- ☐ Both parents
- ☐ My mother
- ☐ My father

Continue



If with mum or dad
you need to answer
more questions on
next slide

Phone Student Finance England if confused and you have a query
0300 100 0607 - **be ready with your customer reference number**



Course and fees

Where do you plan to study?

You can change this later if you need to.



University or college

university of the west



UNIVERSITY OF THE WEST OF SCOTLAND

COLLEGE OF WEST ANGLIA

UNIVERSITY OF WEST LONDON

UNIVERSITY OF WEST OF ENGLAND

WEST COLLEGE SCOTLAND

WEST THAMES COLLEGE

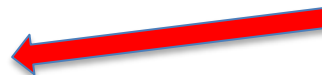
WEST NOTTINGHAMSHIRE COLLEGE

NORTH WEST SHARES SCITT

SOUTH WEST TEACHER TRAINING

WEST KENT & ASHFORD COLLEGE

COLLEGE OF NORTH WEST LONDON



You don't need a confirmed place to apply.
Apply with your preferred choice, you can change details later

Where will you be living during term time?

We need to know about your living situation for each term as this can affect how much student finance you can get.

You must tell us if where you're living changes and you may be asked to give evidence of this. This is so we can make sure you get the right amount of student finance. You can update any changes in your online account.

First Term

27 September to 19 December

☐

With parents

This can mean either one or both of your parents

☒

Somewhere else

This can include living in your own home, in halls of residence, with friends or a partner

Second Term

10 January to 10 April

☐

With parents

This can mean either one or both of your parents

☒

Somewhere else

This can include living in your own home, in halls of residence, with friends or a partner

Third Term

25 April to 10 July

☐

With parents

This can mean either one or both of your parents

☒

Somewhere else

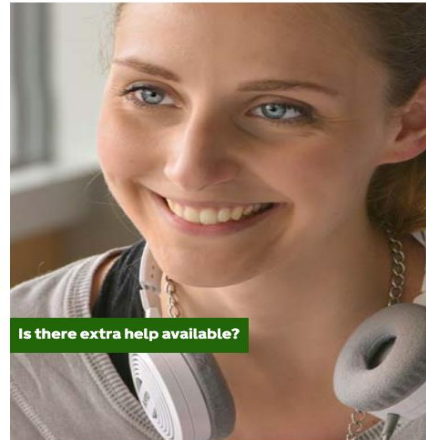
This can include living in your own home, in halls of residence, with friends or a partner

You reapply each year as your situation may have changed.

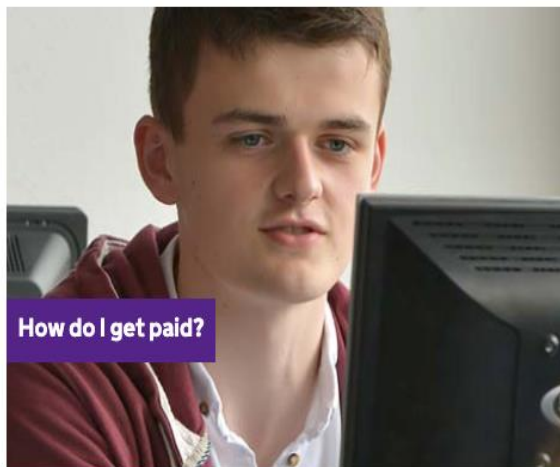
So look out for an email alert at end of second term of 1st year.

Living costs

See information below to find out what's available to help with your living costs while you're at university or college, as well as any extra help you can get if you have special circumstances. Living costs include things like rent, bills, food and travel.



At certain stages of the form you will find some explanations and information to guide you



Continue

[◀ Back](#)

Do you want to apply for a Maintenance Loan?

Maintenance Loan

- **£4,651**
- helps with living costs eg rent, bills and food
- has to be paid back when you've left university or college

This is the basic maintenance loan [Non–Income Assessed] for 2023 entrants living away from home and NOT London.

- ☒ Yes, I want to apply for a Maintenance Loan
- ☐ No, I don't want to apply for a Maintenance Loan

Misleading

Continue

This takes you to the next question – see next slide

[◀ Back](#)

Do you want to apply for the higher amount of Maintenance Loan?

Higher amount of Maintenance Loan

- you could now get up to **£9,978**
- depends on your household income
- you have to pay it back

▶ [What is 'household income'?](#)

This is the higher maintenance loan for 2023 entrants living away from home and NOT London

Misleading message even 'Firmer'
— see slides 47/48



Yes, I want to apply for a higher amount of Maintenance Loan



No, I don't want to apply for a higher amount of Maintenance Loan

Continue



Please tell us about your financial information.

As part of your application for student finance, you've applied for:

- Additional Maintenance Loan

Will you be employed while you're studying?

Don't include any part-time or casual employment for example, if you'll be working in a shop in evenings or at weekends.

- ☐ Yes, I'll be employed while I'm studying
- ☒ No, I won't be employed while I'm studying

Continue

As a full-time student in higher education you can earn AS MUCH AS YOU WANT to put towards for your living expenses. You don't have to declare any of it.



Enter your National Insurance number

We need this before we can pay you any Maintenance Loan or Tuition Fee Loan.

National Insurance number

It's on your National Insurance card, benefit letter, payslip or P60.

For example, 'QQ 12 34 56 C'

[I don't have or can't provide my National Insurance number just now](#)

Continue



[Back](#)

What account would you like your loan paid into?

Sort code (6 digits)

Account number (8 digits)

[Where can I find these details?](#)

Continue

[I can't provide my account details just now](#)

You either add the Bank account you have now
OR
Open a Student Bank Account which may give you extra student benefits

Money Saving Expert – for student budgeting & best bank accounts
www.moneysavingexpert.com/students/

Student finance calculator

This calculator is for students from England or the European Union (EU) starting a new undergraduate course in academic years:

- 2022 to 2023
- 2023 to 2024

2023 starts - available now for rough estimate

Use the student finance calculator to estimate:

- student loans
- extra student funding, for example if you're disabled or have children

Your result will be more accurate if you know your annual household income (your parents' or partner's income plus your own).

Start now >

<https://www.gov.uk/student-finance-calculator>

SFE online application - a brief overview

Any questions?



Tuition Fees - 2023

Scottish Universities

£9,250

Welsh Universities

£9,000

English Universities

£9,250

Fee Capped up to &
including 2024/25

Students living in England pay these amounts

Tuition Fee Loan – 2023

UK citizens **DO NOT** have to pay these Tuition Fees upfront

They are **NOT assessed on Parents' Income**

Therefore, UK citizens are entitled to the **FULL FEE LOAN**

[EU citizens – see next slide]

Fees paid directly to the university by  termly - **WHY?**

English students pay **£9250** to attend English and Scottish Universities

English students pay **£9000** to attend Welsh Universities

Local Colleges will charge less for University Level courses

Tuition Fees frozen up to and including 2024/2025

Tuition Fee Loan - 2022


EU and EEA citizens

What all EU students already studying in the UK should do to continue living in the UK

Citizens of the EU, Iceland, Liechtenstein, Norway and Switzerland who were living in the UK on or before 31 December 2020 can apply to the [EU Settlement Scheme \(EUSS\)](#).

The EUSS means citizens of the EU, Iceland, Liechtenstein, Norway and Switzerland will be able to stay and continue to work, study and access benefits and services such as [NHS healthcare](#) broadly on the same basis as they currently do. It is free to apply.

If you want to stay in the UK you'll have until 30 June 2021 to apply to the EU Settlement Scheme. Check how to [continue living in the UK](#).

December 2022  **Additional rules added for families from EU, EEA, Ireland, Turkey, Ukraine, Afghanistan**
for queries 0141 243 3570

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1123697/Eligibility_rules_for_home_fee_status_and_student_finance_from_the_2021_to_2022_academic_year.pdf

Tuition Fee Loan

Any questions?



Maintenance Loans - 2023

Maintenance Loans - 2023

Applications for all students

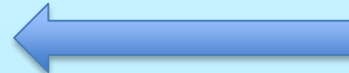
Assessed on Parents income = means tested

Applicants can borrow up to:

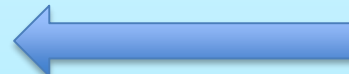
£13,022 study in London (up by £355)



£9,978 study outside London (up by £272)



£8,400 live at home - travel daily (up by £229)



Paid to student in 3 instalments – Sept, Jan, April

NHS and Social Work applicants apply to **SFE** in the first place

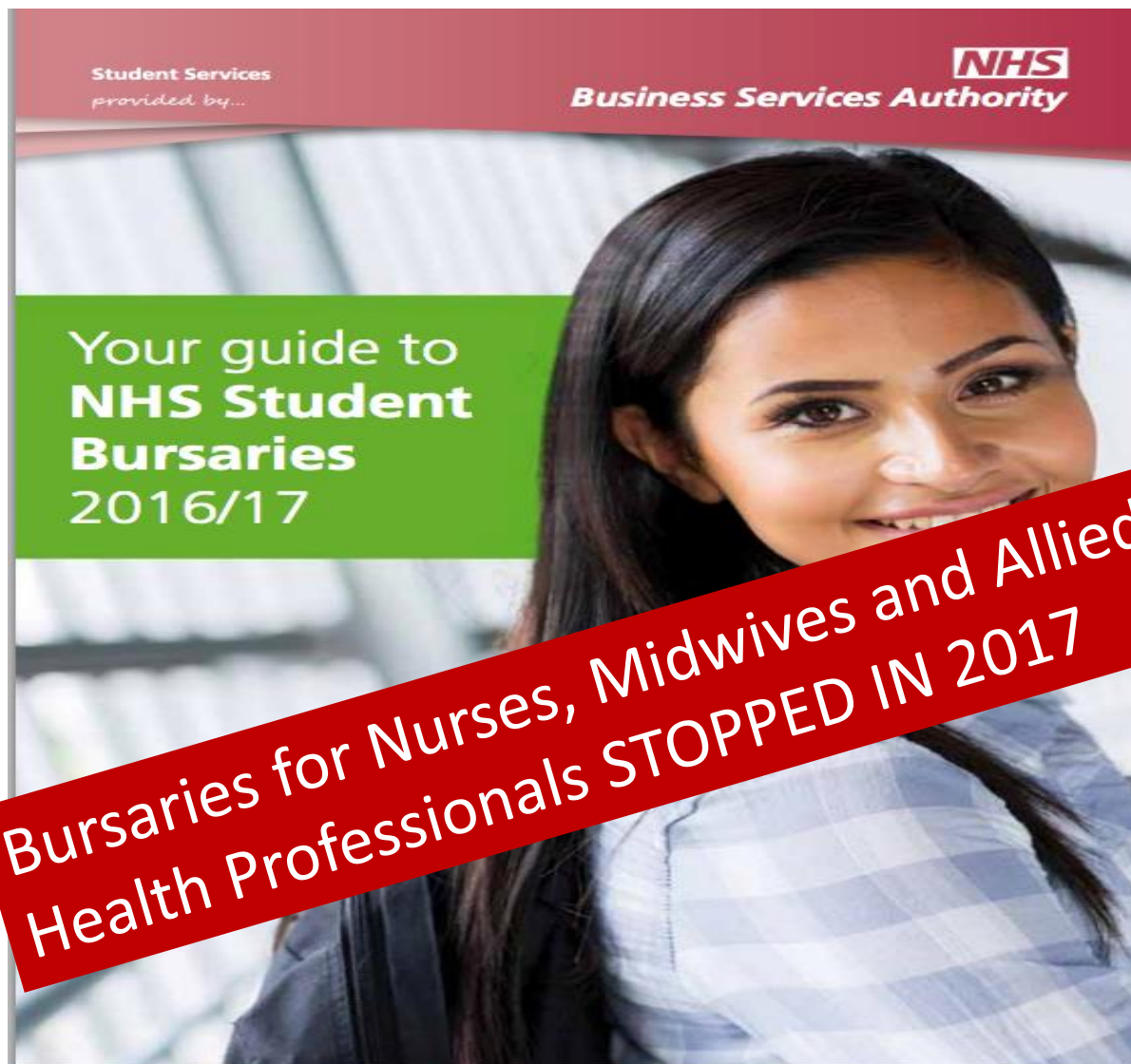
SEE FURTHER SLIDES – 27-30

Maintenance Loan rates - 2023



Actual money a 2023 starter receives as a loan **AFTER** household income has been assessed

Household Income	Home	Elsewhere	London
£25,000 & under	£8,400 maximum	£9,978 maximum	£13,022 maximum
£30,000	£7,694	£9,265	£12,297
£35,000	£6,988	£8,552	£11,571
£40,000	£6,282	£7,839	£10,428
£45,000	£5,576	£7,125	£10,120
£50,000	£4,869	£6,412	£9,394
£55,000	£4,163	£5,699	£8,668
£58,291 & over (Home)	£3,698 Basic Loan [not income assessed so will not get any lower]		
£60,000		£4,986	£7,943
£62,343 & over (Elsewhere)		£4,651 Basic Loan [not income assessed so will not get any lower]	
£70,040 & over (London)			£6.485 Basic Loan [not income assessed so will not get any lower]



NHS Sponsored Bursaries

NHS Bursaries 2022 [2023 details not available]

0300 330 1345 – for queries

<https://www.nhsbsa.nhs.uk/nhs-bursary-students/medical-and-dental-students>

Doctors & Dentists (Years 1 to 4)

Apply to



in the normal way

Doctors & Dentists (from 5th year)

Tuition Fees + **Means Tested Bursaries** + Grant

Repayable


Non - repayable

Non - repayable

Click here



Learning Support Fund

NHS degree applicants listed below are entitled to SFE funding IN ADDITION to these non-repayable grants. Apply FIRST to  in the normal way

Non - repayable

payment of £5,000 to eligible students each academic year

Students studying one of these courses at an English university from September 2020 can apply:

- dietetics,
- dental hygiene / dental therapy (level 5 courses)
- midwifery
- nursing (adult, child, mental health, learning disability, joint nursing / social work)
- occupational therapy
- operating department practitioner (level 5 courses)
- orthotics
- orthotics and prosthetics
- paramedicine
- physiotherapy
- podiatry / chiropody
- radiography (diagnostic and therapeutic)
- speech and language therapy

Non - repayable

Additional funding for shortage groups

It has now been confirmed an additional £1,000 a year will be available to prioritise shortage groups that are key to delivering the NHS Long Term Plan.


This includes students on courses for:

- mental health nursing
- learning disability nursing
- radiography (diagnostic and therapeutic)
- prosthetics and orthotics
- orthotics and podiatry

Note: funding details below are for 2022 entrants [2023 not out yet]

Social Work Degrees <https://www.nhsbsa.nhs.uk/social-work-students/contact-social-work-bursaries>

Year 1

- No bursaries available so apply to  for support

Years 2 and 3

- Apply to  + 'Non income assessed' bursary

2022 bursaries:

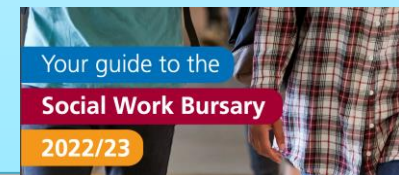
£ 4,862.50 pa for Universities outside London

£ 5,262.50 pa for Universities in London

Cap on the number of bursaries offered!!

<https://www.nhsbsa.nhs.uk/sites/default/files/2022-06/Your%20guide%20to%20Social%20Work%20Bursaries%202022-23%20%28V6%29%2006.2022.pdf>

Details about the Bursary, Allowances, Applying



SUPPORTING AN APPLICATION

HOUSEHOLD INCOME

If you're supporting an application for student finance that depends on household income, SFE will need details of your taxable income and National Insurance number.

If you're the parent of a student and live with your partner, they'll also have to give us details of their taxable income and National Insurance number.

Taxable earned income includes*:

- wages, salaries, and other taxable employee pay – P60 **[2021/2022 tax year]**
- long-term disability benefits received prior to minimum retirement age
- net earnings from self-employment – Self Assessment Returns

Taxable unearned income includes*:

- interest from savings (only the annual summary is required)
- benefits and pensions
- rent from property



*More details/information can be found on the HMRC website:
<http://www.hmrc.gov.uk/incometax/taxable-income.htm>

Maintenance Loan rates – 2023

Any questions?



Please refer to the contacts & resources slide 54

Disabled Student's Allowance

<https://www.gov.uk/disabled-students-allowance-dsa>

**Is your ability to study affected by a disability such as:-
physical or sensory needs**

long-term health condition

mental-health condition

specific learning difficulty – such as dyslexia, dyspraxia

autism spectrum disorder

You may get extra Financial help – up to maximum £26,291 for 2023/24 year

Identifies specific needs in relation to your studies

Non-repayable - IT IS A GIFT



Do you have any of the following?

- Physical disability (For example you have a physical impairment or a mobility issue, such as difficulty using your arms or you use a wheelchair or crutches)
- Blind or Partial Sight (For example you are blind or have a serious visual impairment uncorrected by glasses)
- Deaf or Partial Hearing (For example you are deaf or have a serious hearing impairment)
- Long term health condition (For example you have a long standing illness or health condition such as cancer, HIV, chronic heart disease, or epilepsy)
- Mental health condition (For example you have a mental health condition, such as depression, schizophrenia or anxiety disorder)
- Specific learning difficulty (For example you have a specific learning difficulty such as dyslexia, dyspraxia or AD(H)D)
- Autism spectrum disorder (For example you have a social/communication impairment such as Asperger's syndrome/other autism spectrum disorder)
- Any other disability

If you do, you might be able to get Disabled Students' Allowance (DSA) to help support you while you study – these don't have to be paid back.

EXTRA MONEY - Scholarships/Bursaries

Bursaries – Make sure you claim this

- Linked to personal circumstances
- Most linked to household income

You get: - Discounted tuition fees (called Fee Waivers) **GOOD**
- Cash **BETTER**
- Discounted Accommodation **BEST**

Scholarships - Make sure you claim this

- Linked to academic results **OR**
- Abilities in sport, music, dance, drama etc

Each university/College will decide the criteria for eligibility

Visit Money and Funding links on University sites

Non repayable - IT IS A GIFT

Bursaries and scholarships — sharing your information

Non repayable - IT IS A GIFT

Your university or college may award bursaries and scholarships, which help with living costs or tuition fees. You don't have to pay these back.

We'll automatically share your information with your university or college so they can contact you about any awards. If you don't want us to share your information, un-tick the box.

Always keep this box ticked



Share my information with my university or college

Continue

Aimed at both year 12's & year 13's to help with their final UCAS choices



Scholarships

Degree Apprenticeships

Student Finance

Managing Your Money

Articles

My Account

Log Out



Please register to access the scholarship database

Basic FREE

[Register Now](#)

- ✓ Unlimited Scholarship Searches
- ✓ Newsletter Subscription

Enhanced £6.00 per year

[Register Now](#)

- ✓ Unlimited Scholarship Searches
- ✓ Newsletter Subscription
- ✓ Step by Step Guide to finding scholarships with hints, tips and advice
- ✓ Additional search tools including keyword search, comparison tool and the ability to bookmark "favourite" scholarships

Premium £12.00 per year

[Register Now](#)

- ✓ Unlimited Scholarship Searches
- ✓ Newsletter Subscription
- ✓ Step by Step Guide to finding scholarships with hints, tips and advice
- ✓ Additional search tools including keyword search, comparison tool and the ability to bookmark "favourite" scholarships
- ✓ Personalised email alerts for new funding opportunities which meet your criteria
- ✓ Access to additional database of 3,500 charities and trusts offering educational grants

Maximum Award



Level of Study

Undergraduate



- Any -

Academic Merit

✓ Financial Need

Musical Merit

Other

Personal Circumstances

Sporting Achievement

1 Results

UWE Bursary

University: University of the West of England **Subject:** Open to any subject**Basis for Selection:** Financial Need

Eligibility Criteria:

Students must be an English-resident student taking a first undergraduate degree; liable for the full-fees for their course or the pro-rata amount for part-time study; eligible for funding from Student Finance England and have taken out the full amount of fee loan; from a low income family with a household income of £25,000 or less.

Financial Award

£2,000

[Details](#)

page 1 of 1

Institution

University of the West of England



Maximum Award

Level of Study

Undergraduate

- Any -

Academic Merit

✓ Financial Need

Musical Merit

Other

Personal Circumstances

Sporting Achievement

Institution

University of Southampton

Course

Agriculture

Architecture

Architecture, building & planning

Biological Sciences

Business & Administrative Studies

Chemistry

Civil Engineering

Computer Science

Robin Saunders Endowed Memorial Fund

University: University of Southampton Subject: Ocean and Earth Science

Basis for Selection: Financial Need

Eligibility Criteria:

Funds are awarded to disadvantaged students studying geology on the recommendation of the Head of Ocean and Earth Science.

Financial Award

£1,000 a year

Details

Means Tested Bursary

University: University of Southampton Subject: Open to any subject

Basis for Selection: Financial Need

Eligibility Criteria:

UK students with household income below £30,000

Financial Award

Up to £2,000 a year

Details

Denis Henry Desty Undergraduate Scholarship

University: University of Southampton Subject: Chemistry

Basis for Selection: Academic Merit Financial Need


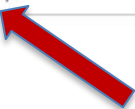
Eligibility Criteria:

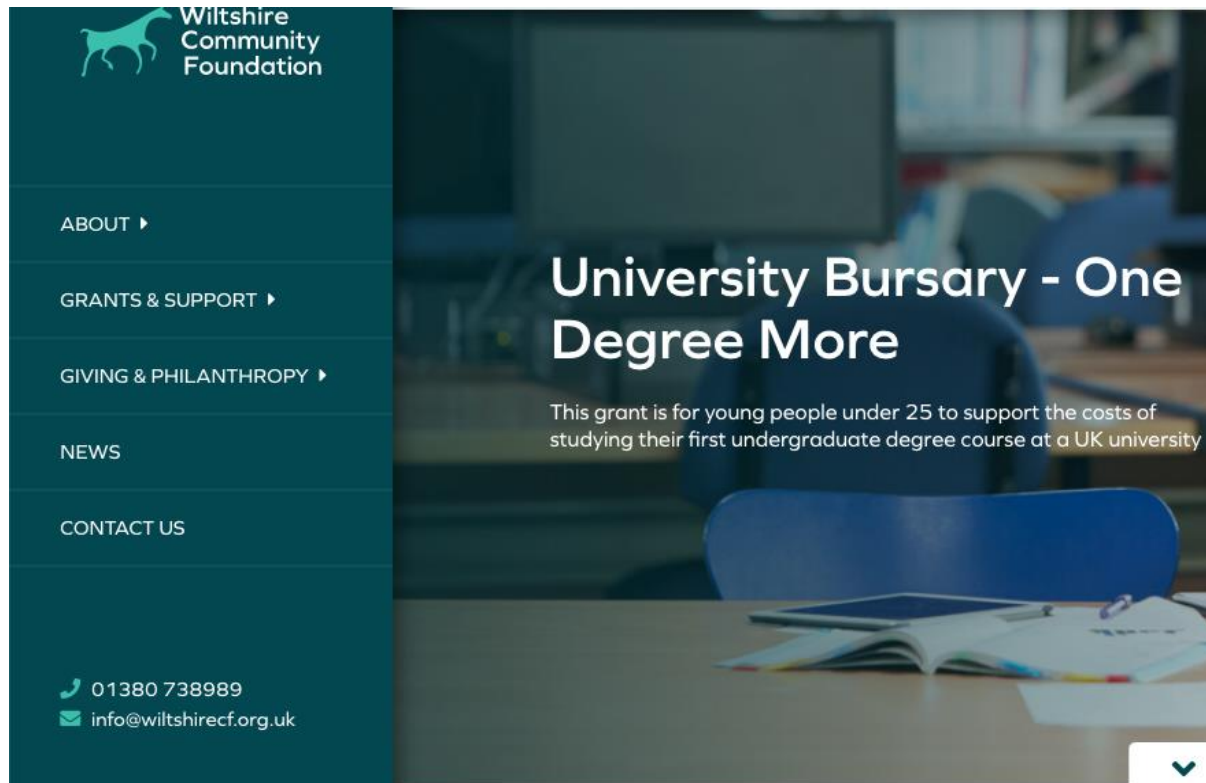
Open to students on our four-year MChem programmes with financial need from under-represented backgrounds and who can demonstrate a very strong academic ability and the potential to be a high achiever whilst at university.

Financial Award

£2,000 a year

Details





Who is eligible to apply?

Our University Bursary is a £1,600 grant for each year of a degree course. It can help with general living expenses, travel costs, books etc. Provided a student's circumstances remain the same, £1600 is paid for each academic year.

You can apply for a University Bursary if:

- you, your parents or guardians receive two means-tested benefits or two elements of Universal Credit
- you are between 17 and 24 years old
- you have lived in Wiltshire or Swindon for at least two years (If you are already at university your family home must be in Wiltshire or Swindon)
- you are eligible for funding through Student Finance England
- you are planning to study (or already studying) for your first undergraduate degree at a UK university/institution.

Click on link above for more information and to apply

**Apply now for
2023 entry**

**Deadline
May 15th**

We have a limited number of bursaries to award each year, so being eligible does not guarantee that you will be awarded a grant. We may receive more applications than we can fund. We aim to award bursaries to those who will benefit most.

<https://www.hkf.org.uk/hkf-awards/he-awards/>

HE Awards

Applications now open

Closing date: Thursday 18th May

Who can apply:

- Young people experiencing barriers to continuing their education
- Able to demonstrate that they face personal & financial hardship

How much could I receive:

- Up to £2250 bursary provided in instalments during time in HE

including 'Badged University Bursaries'

Apply now for 2023 entry

SUMMARY OF GOVERNMENT FUNDING

REPAYABLE:

- Tuition Fee LOAN
- Living cost LOAN *



NON-REPAYABLE:

- University BURSARY *
- University SCHOLARSHIP
- NHS sponsored BURSARY *
- NHS learning support fund
- Disabled Students Allowance

* how much you get depends on household income

Repaying the loans

You will be on Plan 5

Repaying your student loan

Contents

- [Overview](#)
- [Which repayment plan you're on](#)
- [When you start repaying](#)
- How much you repay
- [How to repay](#)
- [Make extra repayments](#)
- [Getting a refund](#)
- [When your student loan gets written off or cancelled](#)
- [Update your employment details](#)



You are on Plan 5

2023 University entrants – Plan 5

Tuition Fees

Tuition Fee cap stays at **£9,250** up to and including academic year 2024/2025

Interest charged on loans
while at University and after University

Interest charged on the loans = RPI only (+ 0 %)

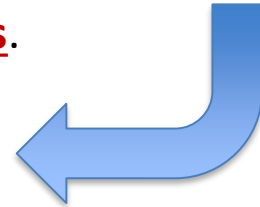
“The student loan interest rate will be set at RPI+ **(0 %)** for new borrowers starting courses **from 2023-24**, meaning that graduates will no longer repay more than they borrowed in real terms”. See Govt. link below

“Salary Threshold” above which you start paying your loans back after graduating”

“For students starting courses from September 2023 this will be set at £25,000 *
until 2026-27.” **With unpaid loans written off after 40 years.**

*** In previous years this figure was £27,295**

See links below



- See Government’s response here: Minister of State for Higher Education: February 24th 2022
<https://www.gov.uk/government/news/fairer-higher-education-system-for-students-and-taxpayers>

- For brief description of changes to the Student Loan system for 2023 University starters:
<https://www.bbc.co.uk/news/education-60498245>

Loan Repayments – 2023 starters (plan 5)

SLIDE 1

After 40 years **ALL** your unpaid loan written off

Loans are '**Government secured lending**'

THEREFORE

Loans **DO NOT** go on **Credit Files**

No-one will come knocking

If you are medically unable to work or die?

Loan written off

Loan belongs to student – **NOT** parents or family

Loan Repayments – 2023 starters (plan 5)

SLIDE 2

You pay **no money** up front

Interest is charged on the loan – **RPI**

Earn OVER **£25,000** - repayments **START**

Earn UNDER **£25,000** - repayments **STOP**

This '**Repayment Threshold**' may change!

Most people will **NEVER** pay all loans back

If you have just graduated

You repay 9% of your income

Over £25,000 p.a.

Deducted from your wages

Typical UK Monthly Wage Slip

Employee No.	Employee			Date	National Insurance No.	
001	Beatrice Borbon			25-Sep-2018	AA 12 34 56 Z	
Payments	Units	Rate	Amount	Deductions		Amount
Basic Pay			£2625.00	Income Tax		£331.00
Total Payments			£2625.00	National Insurance		£227.61
				Student Loan		£46.00
				Total Deductions		£604.61
Beatrice Borbon 38 Finsbury Square London EC2A 1PX			Totals This Period		Totals Year To Date	
			Total Payments	£2625.00	Taxable Gross Pay	£5250.00
			Total Deductions	£604.61	Income Tax	£662.00
					Employee NIC	£455.22
					Employer NIC	£724.50

Net Pay

£2,020.39

Loan Repayments – 2023 starters (plan 5)

Gross Income each year before tax	9% will be deducted from	Monthly Repayment (Aprox)
£25,000	£0	£0
£29,000		£?

Income
£29,000

9% Deducted
from?

Monthly
Repayment?

Loan Repayments – 2023 starters (plan 5)

Income each year before tax	9% will be deducted from	Monthly Repayment (Aprox)
£25,000	£0	£0
£29,000	£4,000	£30
£35,000	£10,000	£75
£45,000	£20,000	£150

Repaying the loans

Any questions?



LINKS to - Contacts/resources

Student Finance - Contacts/resources

Student Finance – for new full-time students

<https://www.gov.uk/student-finance/new-fulltime-students>



Guide to terms and conditions 2023 entry

<https://www.gov.uk/government/publications/student-loans-a-guide-to-terms-and-conditions/student-loans-a-guide-to-terms-and-conditions-2023-to-2024>

You are on Plan 5



Student Finance calculator – For an estimate only

www.gov.uk/student-finance-calculator



Apply for Student Finance

0300 100 0607 for queries

<https://www.gov.uk/apply-online-for-student-finance>

Complete this WITH parents



SFE's 'chosen' website for resources

<https://www.thestudentroom.co.uk/student-finance/full-time>



Disabled Students' Allowance

<https://www.gov.uk/disabled-students-allowance-dsa>



NHS Bursary & Learning Support Fund and Social Work Bursaries

0300 330 1345 – for NHS queries: 0300 330 1342 – for Social Work

www.nhsbsa.nhs.uk/student-services



Standalone - For people who are estranged from their family

www.standalone.org.uk



Money Saving Expert – for student budgeting & best bank accounts

www.moneysavingexpert.com/students/

MoneySavingExpert

AND WATCH

<https://www.itv.com/watch/the-martin-lewis-money-show-live/2a1827/2a1827a0126>

Sign in: Excuse the initial ads – but it will be worth it



EU Students – for queries 0141 243 3570

www.gov.uk/student-finance/eu-student



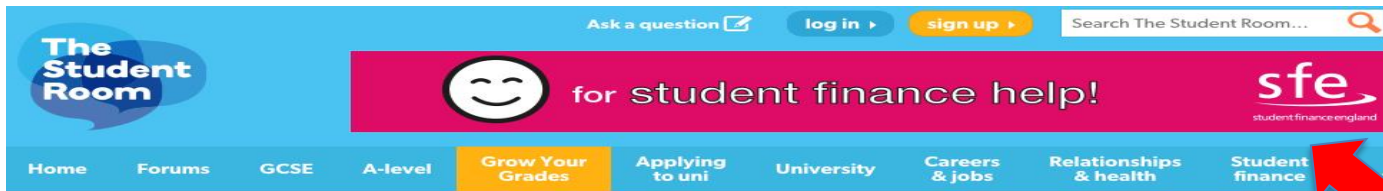
Repaying your student loan

Contents

- [Overview](#)
- [Which repayment plan you're on](#)
- [When you start repaying](#)
- How much you repay
- [How to repay](#)
- [Make extra repayments](#)
- [Getting a refund](#)
- [When your student loan gets written off or cancelled](#)
- [Update your employment details](#)



You are on Plan 5



My TSR

SFE Student Finance Zone



Student Finance England provides you with student finance while you study. There's a range of financial help available including loans that have to be paid back, and grants that don't. Whether you're thinking about going to uni or college, you're already studying, or you're about to enter repayment, you'll find everything you need to know about student finance on our student finance zone.



Undergraduate



EU Students



Postgraduate



Parents and partners



Repayment



Get ready to apply



What to do if you take a break or withdraw from your course



Vlog - My student finance experience



Comparison between Plan 2 [2022 starters] and Plan 5 [2023 starters] - **RECOMMENDED**



<https://www.itv.com/watch/the-martin-lewis-money-show-live/2a1827/2a1827a0126>

STUDENTS

Guides and tools to help you save money while studying

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Find out the parental...

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No-nonsense guide to stud...

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Student bank accounts

Grab the top overdrafts and freebies in 2021/22

Banking



Student checklist

50+ tips on how to stretch your student loan

Money



Five things every student and their...

Understand the real cost of...

Martin's Blog



The five changes needed to improve...

Student finance is a political...

Martin's Blog



Martin Lewis: Student Loans Decoded

Updated 22 February 2022



Martin Lewis: Student Loans Decoded is a groundbreaking, no-nonsense, authoritative guide to student finance and the real impact of higher education on both students' and parents' pockets.

Thank you for watching

