

BEFORE UNIVERSITY



You decide to go to uni or college.



You find out what student finance is available from Student Finance England.
Visit our student finance zone at www.thestudentroom.co.uk/studentfinance or find us at www.ucas.com/sfe



Apply for student finance online at www.gov.uk/student-finance
Make sure you have your passport, bank details and National Insurance number to hand.

Send evidence.

Make sure you send us any evidence we ask for as quickly as possible to avoid delays in processing your application.

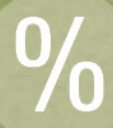


Your parent or partner provides their income details.
It's really important that they send us these as soon as possible so you get as much money as you're entitled to.



We assess your application.
We'll send you a letter confirming how much you'll get.

AT UNIVERSITY



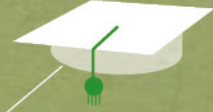
Interest is applied from the day we make your first payment.

Reapply for student finance each year.



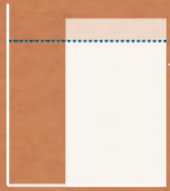
Start university.
You need to register at uni before we can make your first payment.

You graduate.



AFTER UNIVERSITY

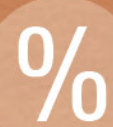
You start repaying the April after you finish or leave your course, but only when you're earning over a certain amount. When you start repaying, you make repayments to Student Loans Company.



If your income drops below the repayment threshold your repayments will stop.



Interest amounts vary.
How much interest you're charged will depend on your income.



Your loan will be cancelled 30 years after you're due to start repaying.

