



Student Loan Delays

How long will it take for my student maintenance loan to come through?

In your first year you must have completed on-line registration and completed the Attendance Confirmation process. Once you have fully registered and this is reflected in your student record, the Funding and Financial Support team will confirm your registration to Student Finance (SF). The first payment should then be in your bank account (as advised to Student Finance) within **five working days** of this. Second and subsequent year students should complete on-line registration and the first instalment should be in the advised bank account within a couple of days of the start of term. You should also receive a text from Student Finance confirming that your funds will be paid (if you have provided them with your number). If this does not happen please check that you have received a Notification Letter from Student Finance.

I haven't received my notification letter from Student Finance – what should I do?

You can find out the cause of the delay by logging into your online account at www.gov.uk/student-finance. You will need your customer reference number (CRN) and password to log in.

If you are not able to resolve the problem online you should contact the SF helpline: for England this is 0300 100 0607. It can be difficult to get through at the start of the academic year due to the high volume of calls. Avoid calling at peak times by trying early in the morning or later in the day. Again, you will need your CRN and password to hand.

Useful tips when dealing with Student Finance:

We recommend that you keep a log of all phone calls made to SF, taking a note of the date and time of the call, and who you spoke with;

Keep a copy of any documents you send to SF, use recorded or registered post and keep the receipt safe!

Send a cover sheet with your documents – available to print from your online account;

Wait at least 14 days to allow time for the evidence to be sorted, scanned and matched to your application;

You can then check their receipt by logging onto your online account and viewing the 'Evidence' screen;

If after taking the above steps you have not been able to resolve the problem, you may need our help. To enable us to speak to SF on your behalf you will have to set up a 'consent to share' authority with SF.

To arrange this call the SF helpline and advise them that you wish to set up 'company consent to share' so a University staff member can talk to them about your account. You will be asked by the SF advisor to create a password (which you will then need to share with us.)

Once you have set this up, email financialsupport@nottingham.ac.uk with details of your problem, your customer reference number and the password. We will then call SF on your behalf and try to resolve the problem.

I have completed the registration process and received my Notification letter from Student Finance, but I still haven't received my loan – what should I do?

If you believe you've done everything and still haven't received your loan (or a text from Student Finance confirming the payment of your loan) then please email financialsupport@nottingham.ac.uk with details of your problem.



No money in the meantime?

Ask your bank for an interest-free overdraft to tide you over until your loan arrives. Alternatively, you may be able to borrow some money from your family and repay them once your loan arrives. If you are unable to do this, the University may be able to offer you a small, interest-free, loan to be repaid on receipt of your delayed student funding.

Contact us by telephone or email, or attend a virtual appointment session for further information (see below).

How will I pay for my accommodation?

If you are living in University-managed accommodation and the delay in your funding means you are not able to pay the first instalment, email sas@nottingham.ac.uk to explain your situation and discuss the possibility of an alternative payment plan.

Students living in accommodation managed by an external provider should speak to the provider to explain the funding delay and try to come to an arrangement.

What about my tuition fees?

If you have applied for a tuition fee loan and it has still not been finalised by mid-October the University will request payment of the first instalment of your tuition fees. In these circumstances you must contact the Student Account Services team by emailing sas@nottingham.ac.uk and provide them with an update on the progress of your loan application to avoid late payment charges.

University Core Bursary

We will not be able to assess your eligibility for a University Core Bursary until SF has completed its assessment of your household income and shared this information with the University. The first instalment is paid in early November and by following the advice in this information sheet we hope you will be able to resolve any problems with your SF application in time. If not, don't worry, we will pay the first instalment once we have access to your household income, after you've advised your bank details via MyNottingham

Still concerned about any aspect of your finances?

Talk to an advisor by booking a virtual appointment session – see our Talk to Us pages for more information:

<https://www.nottingham.ac.uk/student-services/support/financialsupport/talktous.aspx>

Or contact us using the details below:

t: +44 (0)115 823 2071

e: financialsupport@nottingham.ac.uk

w: www.nottingham.ac.uk/financialsupport