

APPLYING FOR STUDENT FINANCE - 2020/2021

Checklist

- National Insurance Number
- UK passport details
- University and course name
- UK bank account details
- A family or friend's contact details

1. Create an account

This involves entering some basic details, such as your **name, national insurance number, contact details, home address**, a password and a secret question and answer.

You'll need the last two to log in to your account with your email, so keep them safe!

2. Applying for Student Finance

The first part of the application focuses on what **type of course** you're going to be studying on, and when you **plan to begin studying**.

- If you're going to University to study a degree course, including foundation degrees, click Higher Education and then Undergraduate.
- Now you inform Student Finance whether you plan on being a full time or part time student - this impacts your loans, so it's crucial to fill it in correctly.
 - If you plan on studying this September, you are applying for 2020/21 entry.

Student Finance will now inform you of the current loan circumstances, including repayment dates and rates - don't worry, we've broken them all down for you already on our website!

3. About you

- This section focuses on your **personal circumstances**. Here, you will be asked about:
 - your **nationality and residency status within the UK**
 - whether your parent(s)/guardian(s) have worked outside of the UK within the last three years
 - your relationship (aka marriage) status
 - whether you're financially independent
 - plus whether somebody is financially dependent on you, and whether you live with parents or have different living situation.

4. Previous Study

Here, you must disclose previous studies - this relates to degree level study. **It does not include A Levels and similar** - read carefully!

5. Course and Fees

Here, you should tell them:

- Your **university** and **course** of choice.
- Where you will be studying each semester: abroad, in a placement, or at university. Your degree specification should have a breakdown of this!
- Your **living plans** - are you staying at home or moving away?
- Whether you wish to apply for a **tuition fee loan**. You should, when asked, agree to let Student Finance England to automatically adjust payments so you don't have to make up the difference if you forget to adjust it.

6. Living Costs

This section relates to your **maintenance loan**, the loan you live off!
It is advised you borrow the **maximum** of what you're entitled to. Also, you may be eligible for **Disability Student Allowance**, so make sure to tick that box if so! It's a separate application, but worth it for the extra support you could get!

7. Financial info

- Let them know if you have a **part time job** if you plan to continue it during your studies - it won't impact how much you're entitled to. You can also inform them if you're working full time and getting your degree through your employer.
- You will also need to input your **parent's or guardian's contact information** - they complete a separate form, emailed to them, to disclose their financial information.

When filled out, the last few sections are used by Student Finance England to work out the maintenance loan amount you're entitled to.

8. Additional Info

Here you will need your **bank account's sort code and account number** - this is where your maintenance loan will be paid into!
You will also be able to add an extra contact just in case Student Finance England lose touch!

If you have any questions, you can live chat a member of our team [here](#).

We'd love to know if you found this resource helpful, let us know [here](#).