

Student Finance 2022/23 Update

Career Connect

7th September 2022

Stephen Jones

Funding Information Services

Student Loans Company



Student Loans Company

CUSTOMER SELF-SERVICE ENHANCEMENTS



Student Loans Company

CUSTOMER SELF-SERVICE ENHANCEMENTS

As part of our continued commitment to improving the user experience, our Customer Engagement Management (CEM) Self-Service and Project Team have developed and implemented a new digital service for our customers:

- This self-service enhancement will allow customers to effectively and efficiently track their student finance application from Apply to Pay
- This end-to-end service is designed to **reduce the need** for customers to call SLC

The service **includes notifications** that provide **updates and prompts** to customers advising them of;

- Changes to the status of their application
- Any outstanding actions required to progress their application

CUSTOMER SELF-SERVICE ENHANCEMENTS

The self-service functions are available to **SFE undergraduate** customers via www.gov.uk/student-finance-register-login, using their CRN/email, password and secret answer:

- When customers log in, they will select the application they want to view
- **Undergraduate customers** will be taken into the new service
- **All other customers** will be taken to the existing Customer Portal

Other Domiciles:

- Customers applying to **SFNI or SAAS** will **continue to use** the existing relevant portals for those domiciles
- No changes have been made for these customers at this time

CUSTOMER SELF-SERVICE ENHANCEMENTS

SFE undergraduate customers (students and parents/sponsors) can use self-service functionality on their account to:

- Track the progress of an application, including 'Next Expected Update'
- Receive email and SMS notifications based on the progress of an application
- Upload and Track Status of evidence submitted
- Update their personal details
- View their correspondence
- View their payments
- Contact SLC via our enhanced digital communication channels

STUDENT FINANCE APPLICATIONS



CUSTOMER SELF-SERVICE ENHANCEMENTS

Two of the key enhancements for **SFE** undergraduate students and their parents/sponsors using the self-service functionality are the ability to:

- Track the progress of an application, including 'Next Expected Update'



What happens next

1. We're checking your application - we'll email you if we need anything else from you.
2. We'll email you updates about the progress of your application.
3. We'll assess your application and tell you the outcome.

Next expected update: **05 May 2021 - 10 May 2021**

- View their correspondence and payments

View your payments

Academic year 2021/2022

Maintenance Loan

First payment paid | Second payment scheduled | Third payment scheduled

We'll make payments within 3 working days of the expected payment date.

Expected date	Paid to	Status	Amount
06 October 2021	****5678	Paid	£3,036.99
11 January 2022	****5678	Ready to be paid	£3,036.99
12 April 2022	****5678	Ready to be paid	£3,129.02
Total			£9,203.00

Your student finance inbox

All messages

- [What's happening with my birth cert?](#) new
- Secure Message 22 October 2021
- Your first payment has been made
- SMS text message 4 October 2021
- [Letter of entitlement](#)
- Letter 26 August 2021
- Student finance application - thank you for your application
- Email 28 April 2021

< Previous Next > Showing 1 to 4 of 4 messages

Student Finance Reforms

Government Announcement



Student Loans Company

STUDENT FINANCE AND REPAYMENT ANNOUNCEMENT

The Department for Education (DfE) have announced a series of changes to **student finance** and **repayment** policies for new students **in England**, starting courses from September 2023:

These announced changes **do not affect**;

- Current students in receipt of student finance or who are now in repayment
- Any students from Wales, Scotland or Northern Ireland

The UK Government and the Devolved Administrations are responsible for student finance policies, repayment thresholds and the set interest rates:

- SLC are responsible for administering and delivering these policies

KEY ANNOUNCEMENTS – STUDENT FINANCE

Changes to student finance and repayment for new students **in England**, starting courses from September 2023:

Key **student finance changes** from the announcement:

- The tuition fee cap will be **frozen at £9,250** for a further two years, up to and including academic year 2024/25
- From September 2022, people who need to retrain or learn new skills will have access to over **100 new HE Short Courses** and Tuition Fee Loan support
- The 30 to 40 credit [short courses](#) are of a duration from six weeks to a year and will be offered at levels 4 to 6, in subjects where there are skills shortages
- These subjects include digital, net zero, education, STEM and healthcare

KEY ANNOUNCEMENTS – STUDENT LOAN REPAYMENT

Changes to student finance and repayment for new students **in England**, starting courses from September 2023:

Key **repayment changes** from the announcement:

- There will be a **new loan plan type** for students in England who start courses from academic year 2023/24
- For **new borrowers** starting courses from September 2023 the loan repayment threshold will be set at **£25,000** and maintained at this level up to April 2027
- The student loan interest rate will be set at **RPI +0%** for new borrowers starting courses from academic year 2023/24
- The student loan write-off period will be extended from 30 years to **40 years** for new borrowers starting courses from academic year 2023/24

The Government announcement also introduced two consultations they will undertake to help shape the future of further and higher education:

- The first consultation sought views on how to ensure young people are encouraged to pursue the **right path** for them, and **receive a fair deal** for their investment if they choose to go to university
- www.gov.uk/government/consultations/higher-education-policy-statement-and-reform

The consultation stage has concluded, but the content includes:

- Considering the introduction of **minimum eligibility requirements**, to ensure students aren't being pushed into higher education before they are ready
- Student **number controls**, so that poor-quality, low-cost courses which lead to poor outcomes aren't incentivised to grow uncontrollably

SUPPORT FOR STUDENTS GRANTED LEAVE UNDER THE UKRAINE SCHEMES

	Status	Eligible	Further Information
Permanent Status	Indefinite Leave to Remain (ILR)	Yes	Must be granted prior to the first day of the first academic year of the course. 3 years residency rule must be met
	Indefinite Leave to Enter (ILE)	Yes	Must be granted prior to the first day of the first academic year of the course. 3 years residency rule must be met
	No Time Limit	Yes	Must be granted prior to the first day of the first academic year of the course. 3 years residency rule must be met
Temporary Status	Temporary Status Refugee/ Indefinite Leave to Remain as a victim of domestic violence (DVILR)/Indefinite Leave to Remain as a Bereaved Partner (BPILR), as a Bereaved Partner Afghan relocations and Assistance Policy/ Afghan Citizens Resettlement Scheme (ARAP/ACRS)	Yes	Does not need 3 years residency in UK
	Visa – Family Reunion	Yes	Treat as refugee/HP – student is eligible based on the family member's status.
	Humanitarian Protection/Stateless Persons /Section 67 Leave/Calais Leave	Yes	Does not need 3 years residency in UK
	Discretionary Leave to Remain (DLR)	Yes	Long residency criteria must be met *
	Exceptional Leave to Remain (ELR)	Yes	Long residency criteria must be met *
	Limited Leave to Remain (LLR)	Yes	Long residency criteria must be met *
	Visa - Spouse	No	Status granted to people married to UK or EU Nationals, if student meets the 3 year residency rule in the EU, can be considered for EU fee loan only. Could also be eligible if long residency criteria is met

*Under 18: 7 Years UK residency. Over 18: Half life/20 Years UK residency (To include 3 Years Ordinary Lawful UK Residency)

What evidence will I need to prove these statuses?

POLICY CHANGE INTRODUCTION

Due to events in Ukraine, a policy change has been made to provide support to individuals granted leave in the UK under one of the following schemes:

The Ukraine Family Scheme, which allows Ukrainian nationals and their family members to come to the UK or to extend their stay in the UK if they have family members who already have leave to remain in the UK (launched 4th March 2022)

The Homes for Ukraine Sponsorship Scheme, allows Ukrainian nationals and their family members to come to the UK if they have an approved sponsor under this scheme (launched 18th March 2022)

The Ukraine Extension Scheme, allows Ukrainian nationals and their family members who already have leave to remain in the UK to extend their leave in the UK because they cannot return to Ukraine (launched 3rd May 2022)

NOTE: Family members who are eligible for leave under the Ukraine Schemes (and therefore eligible for student finance under this category) can be of **any nationality**

Government details on **immigration rules** for Ukraine Schemes, including family member definitions can be found at:

www.gov.uk/guidance/immigration-rules/immigration-rules-appendix-ukraine-scheme

STUDENT ELIGIBILITY OVERVIEW – AVAILABLE FUNDING

Those granted leave under a Ukraine Scheme will be **eligible for** home fee status, home student undergraduate tuition fee cap and student finance:

Eligible students with leave granted under one of the Ukraine Schemes will be able to apply for;

Higher Education undergraduate (HE UG) fee and maintenance support

HE Short Courses Tuition Fee Loans (HESC TFL)

Further Education (FE) support, including Advanced Learner Loans (FE ALL)

Postgraduate (PG) contribution to cost support (Master's and Doctoral Loans)

Postgraduate Tuition Fee Loans (PG TFL) in Northern Ireland

STUDENT ELIGIBILITY OVERVIEW – RESIDENCY REQUIREMENTS

Those granted leave under a Ukraine Scheme will be **eligible for** home fee status, home student undergraduate tuition fee cap and student finance:

Eligibility is not subject to a three-year ordinary residence requirement and students with Ukraine Scheme leave can apply for support as long as;

- They are ordinarily resident in England/Wales/Northern Ireland (as appropriate) on the first day of the first AY of the course
- Or are ordinarily resident in the UK on the first day of the course for Advanced Learner Loans (FE ALL) in England on first day of course for HESC TFL
- They are ordinarily resident in the UK and Islands and have not ceased to be resident since being granted such leave

They meet all other personal and course eligibility requirements

Note: Ukrainian nationals and their family members, who in either case do not meet the eligibility criteria for any of the Ukraine Schemes, may potentially be granted refugee status or humanitarian protection leave instead, so may be eligible to apply for support under those categories.

POLICY INTENT – NEW AND CONTINUING STUDENTS

The changes to eligibility rules for the Ukraine Schemes apply to **new and continuing students** who apply for support in respect of AY 2022/23 or a later AY:

These rules will apply from the date the regulations are either laid or come into force in respect of each domicile

Continuing students who are already studying in the UK could become eligible under this category if granted leave under a Ukraine Scheme

However, volumes of continuing students are expected to be low

It is assumed that most applicants who are eligible under this category will be new students in AY 2022/23 or later

ELIGIBILITY POLICY – FAMILY MEMBERS

The definition of an eligible family member used by the Home Office differs for each of the Ukraine Schemes:

- www.gov.uk/guidance/immigration-rules/immigration-rules-appendix-ukraine-scheme

Family members **of any nationality** may be granted leave under one of the Ukraine Schemes

Any undergraduate student who is eligible for student support under the Ukraine Schemes category would be assessed for **full support** (fee and maintenance)

This would apply even if the applicant happens to be an EU national,

They could be assessed for full support, rather than 'EU fee only' support



EVIDENCE REQUIREMENTS

Acceptable evidence of immigration status granted under one of the Ukraine Schemes is as follows:

Where an applicant has been granted leave **for three years:**

A Biometric Residency Permit (BRP) or vignette in their passport or other travel document which will state 'Ukraine Scheme'

Where an applicant has been granted leave **for six months:**

A Permission to Travel document, which confirms the person has leave under a Ukraine scheme, along with

A stamp in their passport confirming an applicant has been granted leave in the UK **for six months** under a Ukraine Scheme

TEMPORARY ABSENCES – STUDENTS AT UKRAINIAN INSTITUTIONS

British citizens and other persons with settled status in the UK who return from Ukraine as a result of the conflict and then start a course in the UK:

Students will be subject to the **three-year ordinary residence requirement** in the UK/Islands that generally* applies to settled persons applying for support

Any other residence requirement of the relevant **eligibility category** under the various sets of regulations must also be satisfied

This applies to those either starting from year one or as direct entrant to a later course year

Individuals in this scenario are to be considered as **temporarily absent** from the UK during that study period **in all cases**

This allows them to **maintain their ordinary residence** and settled status in the UK if they apply to start a new course in the UK (from year one or direct entrant)

***There are some categories that have different three-year residence requirements**

**Eligibility –
Can I get support?**

ID
Nationality
Residency
Previous Study
Course Issues

Resources [available here](#)

**Entitlement –
I can get support, how much?**

Financial Information
Marital Status
Current Year Assessment
Extra Support for Children
NHS Courses – LSF or extra weeks

Resources [available here](#)

THE APPLICATION PACKAGE FOR 2022-23



Student Loans Company

AY 2022/23 Student Finance Arrangements

For SFE the maximum tuition fees for AY 2022/23 **will be maintained** at the levels that applied in the 2021/22 academic year:

The fifth year in succession that fees have been frozen.

Maximum tuition fee for standard **full-time** courses offered by Approved (Fee Cap) Providers with an Access and Participation Plan (APP) and a TEF Award will remain at **£9,250**.

Maximum tuition fee for full-time **accelerated degree** courses offered by Approved (Fee Cap) Providers with APP and TEF will remain at **£11,100**.

Maximum tuition fee for **part-time** courses offered by Approved (Fee Cap) Providers with APP and TEF will remain at **£6,935**.

Maintenance Loan Rates 2022-23



<p>Loan Rate</p> <p>Where will you be living whilst you study? Most mature students will be running their own home and will be assessed on Elsewhere rate. Any students aged over 25 and living with parents will be assessed on parental rate.</p>	<p>Standard</p> <p>“Standard” student applicants, usually applying to students progressing directly from school or college.</p>	<p>Entitled to Benefits</p> <p>Applicable where students can demonstrate an underlying entitlement to benefits. The main common user is single parents</p>	<p>Aged Over 60 at Start of AY</p> <p>Flat rate for students aged over 60 at start of the year</p>
Parental Home	£8,171	£9,640	£4,106
Elsewhere	£9,706	£11,064	
London	£12,667	£13,815	
Overseas	£11,116	£12,374	

MAINTENANCE LOAN RATES 2022-23

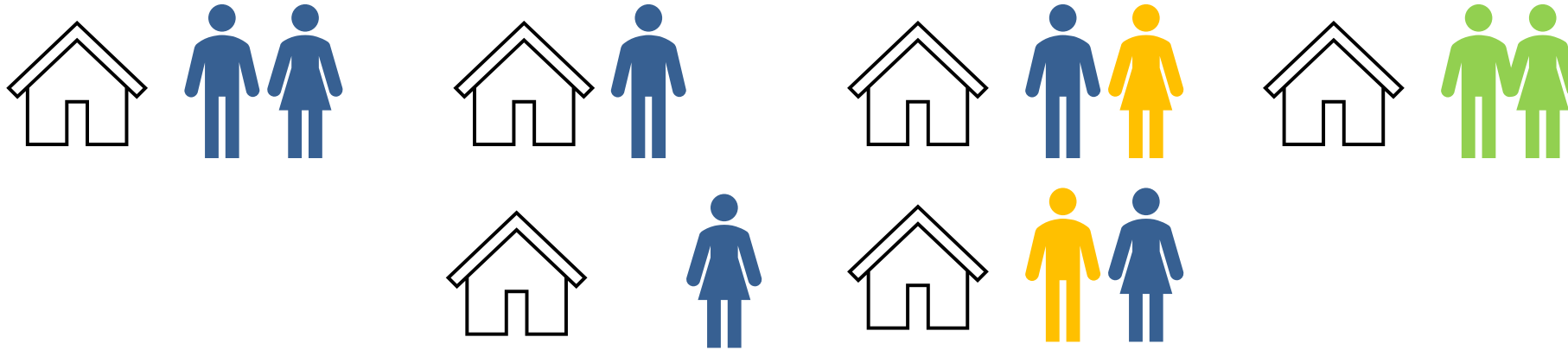


AY 2022/23 FULL-TIME MAINTENANCE SUPPORT RATES

Full Year Student*	Maximum Loan	Non-Income Assessed	Income Assessed
Parental Home	£8,171	£3,597	£4,574
Elsewhere	£9,706	£4,524	£5,182
London	£12,667	£6,308	£6,359
Overseas	£11,116	£5,374	£5,742

*Lower amounts available for final year students

WHAT IS HOUSEHOLD INCOME?



Taxable Income	Non-Taxable Income
Earnings from employment	Interest and other income from ISA or PEP
Earnings from self employment	Working Tax and Child Tax Credit
Rent from letting property	Child Tax Credit
Interest from a bank or building society or local authority savings	Up to £7,500 rent a year from a lodger in only or family home (Rent-a-Room)
Private/State Pensions and Annuities	Premium Bond or National Lottery winnings
Dividends from shares, UK authorised unit trusts and investment companies	Life insurance policy lump sums (Including endowment policies)
Interest from National Savings (other than first £70 account interest) and Investments	Income from tax-free National Savings and Investments (Savings certificates)
Income from taxable benefits in kind	Capital Gain/Capital Allowance figures

Taxable Benefits	Non-Taxable Benefits
Jobseekers Allowance	Child Benefit and Child Tax Credit
Care Allowance	Housing Benefit and Council Tax Benefit
Incapacity Benefit – Over 28 Weeks	Income Support – Most payments
Employment Support Allowance (Contributory based only)	Employment Support Allowance (Income based only)
Retirement Pension (Inc. State Pension)	Working Tax Credit
Statutory Sick Pay	Disability Living Allowance
Bereavement Allowance or Benefit	Universal Credit
Statutory Maternity or Paternity Pay	Maternity Allowance

USING THRESHOLDS AS A GUIDE – Figs for 2022/23



Household Income	Home (£58,253)	Elsewhere (£62,311)	London (£70,022)
£25,000 & under	£8,171	£9,706	£12,667
£30,000	£7,484	£9,012	£11,961
£35,000	£6,796	£8,318	£11,255
£40,000	£6,108	£7,623	£10,549
£45,000	£5,420	£6,929	£9,843
£50,000	£4,733	£6,234	£9,136
£55,000	£4,045	£5,540	£8,430
£60,000	£3,597	£4,845	£7,724
£65,000	£3,597	£4,524	£7,018
£70,022 & over	£3,597	£4,524	£6,308



Students can get an estimate of their student finance entitlement using the calculator on: www.gov.uk/studentfinance

DISABLED STUDENTS' ALLOWANCES - INTRODUCTION

Disabled Students' Allowances provide help towards the additional costs a student may face as result of their disability, long-term health condition, mental-health condition or specific learning difficulty:

DSAs Support:

- Is available in addition to the standard student finance package,
- Does not have to be repaid,
- Is not affected by household income,
- Looks at the specific needs of the individual student

DSAs rates have risen inline with inflation (**2.3%**) for academic year 22/23

DISABLED STUDENTS ALLOWANCES

Undergraduate Disabled Students' Allowances, which have been structured as four separate sub-allowances, will be simplified into one allowance in line with the postgraduate DSA:

The same maximum allowance **£25,575 SFE** will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in AY 2022/23.

- This change will apply for both new and continuing students
- An exception for travel costs will be made to this maximum cap
- Travel costs will in effect, continue to be uncapped

These changes have been introduced to increase flexibility for students to access the DSA support that they need.

Targeted support for full-time undergraduate students with dependants will be increased by forecast inflation (2.3%) in AY 2022/23:

- The maximum **Adult Dependants' Grant** will be increased to £3,263

Usually the adult dependant will be their husband, wife, partner or civil partner, but we may consider some circumstances where another adult is financially dependent on them.

- The maximum **Parents' Learning Allowance** payable in AY 2022/23 will be increased to between £50 to £1,863

Parents' Learning Allowance is additional funding to help students who are also parents. This can be used for everyday costs of study, such as books, study materials and travel.

- The maximum **Childcare Grant** payable in AY 2022/23, which covers 85% of actual childcare costs up to a set limit, will be increased to £183.75 per week for one child or £315.03 per week for two or more children

Childcare Grant is additional income assessed funding to help students with children pay the costs of childcare during study.

ADDITIONAL NHS SUPPORT



Training Grant

£5,000 per year academic for eligible new and continuing students



Specialist subject payment

£1,000 for students studying a specialist subject.



Parental Support

New and continuing students with parental responsibility for at least one child may be entitled to up to £2,000 per academic year.



Travel and Dual Accommodation Expenses

Reimbursement of additional travel and temporary accommodation costs incurred as a result of attending a practice placement.



Exceptional Support Fund

Up to £3,000 per academic year for students who find themselves in unforeseen financial hardship.

Other Key Points

- Previous Study Exemption for 2nd degree (if NHS)
- Maximum NHS and SFE funding available
- Applications SFE usually Jan/Feb
- Applications NHS usually April
- Students eligible for the long course loan
(Students must be eligible for tuition fees and maintenance support in each AY to be able to access NHS LSF)

[Visit NHS BSA / Student Services for more information](#)

MAINTENANCE LOAN – INDEPENDENT STUDENT STATUS

To be **classed as independent**, students need to be aged 25 or over on the first day of the academic year or meet one of the other criteria, including;

- Are or have been married/in a civil partnership
- Have care of a person under the age of 18
- Supported themselves financially for 3 years before the start of their course
- **Have no contact with or are estranged from their parents**
- **Are a Care Leaver, looked after by a local authority**

www.ucas.com/finance/student-finance-england/finance-independent-students

REPAYMENT



Student Loans Company

Repayment plan 2

You'll repay 9% of your income over the repayment threshold, which is currently £27,295 a year, £2,274 a month or £524 a week in the UK. If your income changes, either rising or falling, your repayment amounts will automatically change to reflect this.

Income each year before tax	Monthly income before tax	Approximate monthly repayment
£27,295	£2,274	£0
£28,000	£2,333	£5
£29,500	£2,458	£16
£31,000	£2,583	£27
£33,000	£2,750	£42



Preparing for Exit – Campaign Page

Enhanced Repayment Portal – [real time statements](#)

How Repayment Works – [You-Tube Video](#)

How Interest Works – [You- Tube Video](#)

Anything not repaid after 30 years from entering repayment (April after course completion) is written off

REPAYMENT REFORMS FROM ACADEMIC YEAR 2023/24

The Government will introduce a repayment threshold **for new borrowers** who commence study from AY 2023/24 onwards of **£25,000 a year**:

- This threshold will be maintained up to **April 2027**, when the students on the **new loan terms** will have finished 3-year degrees and become eligible to make repayments
- From April 2027, the threshold will increase in-line with inflation (RPI)

Government Estimated Repayment Example:

- Student completes their degree in **summer 2026** with a loan under the new terms, and commences a job with a salary of **£28,000** a year
- They would expect to repay around **£17 per month** over FY 2027-28

REPAYMENT POLICY – POINTS OF NOTE AND REFERENCE

Government Estimate on Loan Repayment:

- **Around 50%** of the first cohort of full-time undergraduate borrowers starting degrees under new loan terms in AY 2023/24 are forecast to pay their loans off **in full** within the loan period
- This is compared to **just 25%** of the full-time undergraduate borrowers who took out a loan on Plan 2 terms in AY 2020/21

Points of Reference:

Government Statement:

- www.gov.uk/government/news/fairer-higher-education-system-for-students-and-taxpayers

The Education Hub Blog:

- educationhub.blog.gov.uk/2022/02/24/get-the-facts-about-student-loan-reform

STUDENT FINANCE REFORMS



REPAYMENT POLICY – REPAYMENT FORECASTS

Approximate monthly repayment from April 2027* based on estimated first RPI linked new plan type increase and the estimated Plan 2 threshold:

Annual Income	Post AY 23/24 @ £25,710	Plan 2 @ £29,705
£25,000	£0	£0
£28,000	£17	£0
£30,000	£32	£2
£35,000	£69	£39
£40,000	£107	£77
£50,000	£182	£152

*The first RPI increase for new Plan 2 borrowers is scheduled from **April 2025**

SFE USEFUL RESOURCES



Student Loans Company

SFE PRACTITIONER RESOURCES



FROM RESEARCH TO REPAY

Our Research to Repay factsheet provides an overview of, and signposting to essential information for students at each stage of their finance journey:

www.practitioners.slc.co.uk/about-us/funding-information-partners-account-managers

STUDENT FINANCE RESOURCES FROM RESEARCH TO REPAY

Research

Understanding student finance, what they can get, how they can get it and what it will mean for them is essential for every student.

A wide range of information is available online for undergraduates, postgraduate and Advanced Learner Loan funding to help with this process:

- www.gov.uk/student-finance
- www.ucas.com/uk
- www.thestudentroom.co.uk/student-finance

The SFE Online Quick Guide is a one-stop reference point for undergraduate students and their parents, covering key steps of the student finance journey: student.slc.co.uk/quickstartguide

Not every student is the same and their circumstances can vary, particularly for those who are estranged from their family or are Care Leavers.

Specialist organisations exist to provide targeted HE information for these groups:

Estranged: www.standalone.org.uk

Care Leavers: www.careleavers.org.uk

Additional financial support may also be available to many students:

- They should always check provider websites, prospectuses and ask at open days about bursaries, scholarships and other provider specific support.
- DiscoverUM can be used to search and compare courses, get an introduction to student finance and link to provider bursary and scholarship information: www.discoverum.ac.uk
- The NHSBSA Learner Support Fund is available for students on nursing, midwifery and allied healthcare courses: www.nhsbsa.nhs.uk/learning-support-fund

Did you know?

- SFE have a Campaign Page which we use to focus on specific areas of the student finance journey at the most appropriate time, including applications, Clearing and payments: studentfinance.slc.co.uk/campaign
- SFE's YouTube channel contains a range of informative films for students and their parents, many of which have BSL sign language versions and can be embedded on websites or social media feeds: www.youtube.com/SFEFILM

Produced by the Funding Information Partners Account Manager Team
For our regions and service offer see: www.practitioners.slc.co.uk

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STUDENT FINANCE RESOURCES FROM RESEARCH TO REPAY

Apply & Assess

To ensure they receive their funding for the start of their course, students need to make sure they apply on time.

Many students can find out all they need online and by logging into their account:

- Payment schedules including estimated dates and the status of payments can be found on their online 'My Account'.
- In 'My Account' students can also update their personal information or bank account details as well as make changes to their application. Before their course starts, they can also change their course or provider if they've changed their mind or gone through UCAS Clearing, Extra or Adjustment.

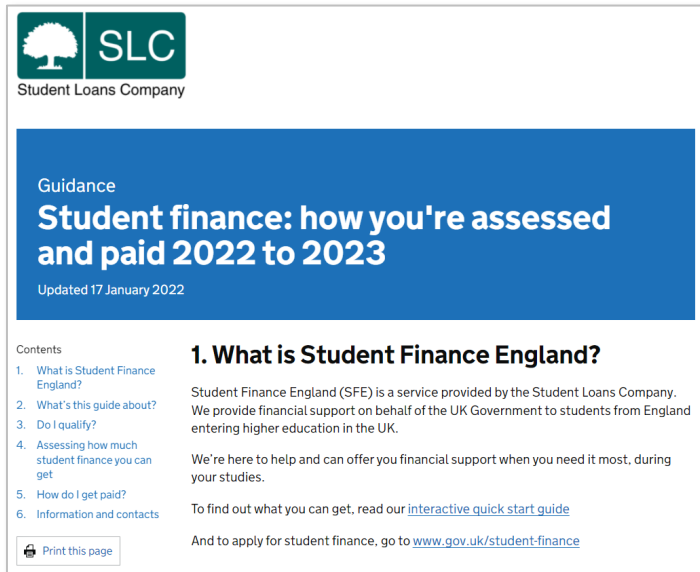
If they have any questions or want to amend an application once it has been submitted they can call our Contact Centre (0300 100 0607).


The SFE Twitter and Facebook pages will be updated with application dates and can be used by students to ask our advisers any questions they may have:

- www.twitter.com/SF_England
- www.facebook.com/SFEngland

STUDENT GUIDANCE RESOURCES

Our 'How You're Assessed And Paid' and 'Terms And Conditions' guidance should be essential reading for any student entering higher education:




Student Loans Company

Guidance
Student finance: how you're assessed and paid 2022 to 2023
Updated 17 January 2022

Contents

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2. What's this guide about?
3. Do I qualify?
4. Assessing how much student finance you can get
5. How do I get paid?
6. Information and contacts


1. What is Student Finance England?


Student Finance England (SFE) is a service provided by the Student Loans Company. We provide financial support on behalf of the UK Government to students from England entering higher education in the UK.

We're here to help and can offer you financial support when you need it most, during your studies.

To find out what you can get, read our [interactive quick start guide](#)

And to apply for student finance, go to www.gov.uk/student-finance

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Student Loans Company

Statutory guidance
Student loans: a guide to terms and conditions 2022 to 2023
Updated 17 January 2022

Contents

1. What's this guide about?
2. Your loan contract
3. Who does what?
4. Your responsibilities
5. Which repayment plan are you on?
6. How you'll repay
7. What to do if you're not satisfied
8. Useful Contacts

1. What's this guide about?

This guide is for students who take out a student loan for an undergraduate, postgraduate or Initial Teacher Training course. It explains what you're committing to when you take out a loan.

It's important you read this guide carefully as it contains information about the current terms of your loan. Please save a copy.

You'll find full details of the conditions for getting student loans in the relevant Student Support Regulations.

The conditions for repaying your student loan are included in the Education (Student Loans) (Repayment) Regulations 2009, as amended. You'll find full details of the conditions for getting a Postgraduate Master's Loan in the Education (Postgraduate

 Print this page



A&P: www.gov.uk/government/publications/student-finance-how-youre-assessed-and-paid

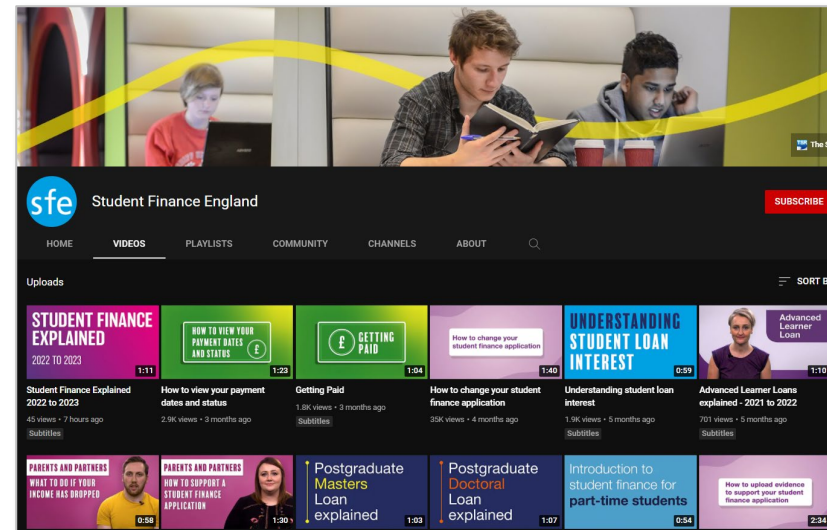
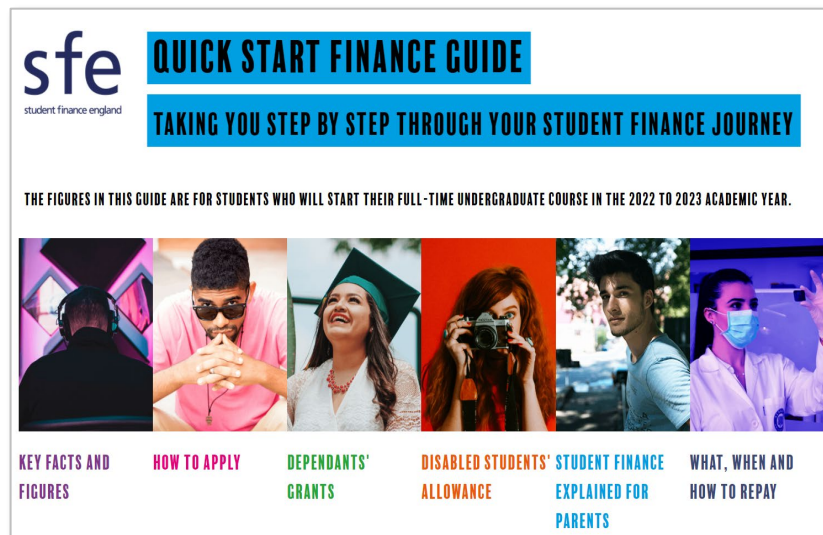
T&C: www.gov.uk/government/publications/student-loans-a-guide-to-terms-and-conditions

SFE STUDENT RESOURCES



SFE INFORMATION ONLINE

The SFE online Quick Guide and range of films available from our YouTube channel provide fast, user friendly sources of student finance information:



Quick Guide: media.slc.co.uk/sfe/quickstartfinanceguide/index.html

SFE YouTube Channel: www.youtube.com/SFEFILM

SFE STUDENT RESOURCES



SFE INFORMATION ONLINE

The SFE pages on the Student Room and UCAS sites provide a consistent source of the latest key messages on all aspects of student finance:

Student Finance England (SFE) 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 student finance **EU student finance** **Postgraduate student finance** **Parents and partners**

STUDENT FINANCE IN ENGLAND

Everything you need to know about student finance

- Going to uni or college in 2022 to 2023? Apply now and let us fund your future!**
Full-time undergraduate 2022 to 2023 applications are now open! It's important to apply as soon as possible so your funding is in place for starting your course.
Visit our dedicated page on Gov.uk to find out how to apply and for more information on what you can get.
Part-time and postgraduate applications will open later in 2022 - follow us on social media for updates.
• Twitter
• Facebook
• Instagram
- Undergraduate funding**
Find out what funding you could get to help with the cost of your undergraduate studies.
• Tuition fees
• Living costs
- Postgraduate funding**
Find out what funding you could get to help with the cost of your postgraduate studies.
• Master's Loan
• Doctoral Loan
- Household income details needed!**
It's important to understand what happens if your parent(s) or partner's details are missing, or are
- Disabled Students' Allowance**
Disabled Students' Allowance (DSA) are grants to help with any extra essential costs you may have as a direct
- Dependants' grants**
If you have children or an adult dependant, you may be able to get extra help.
- Other funding**
Depending what and where you choose to study, you may be eligible for additional sources of funding.

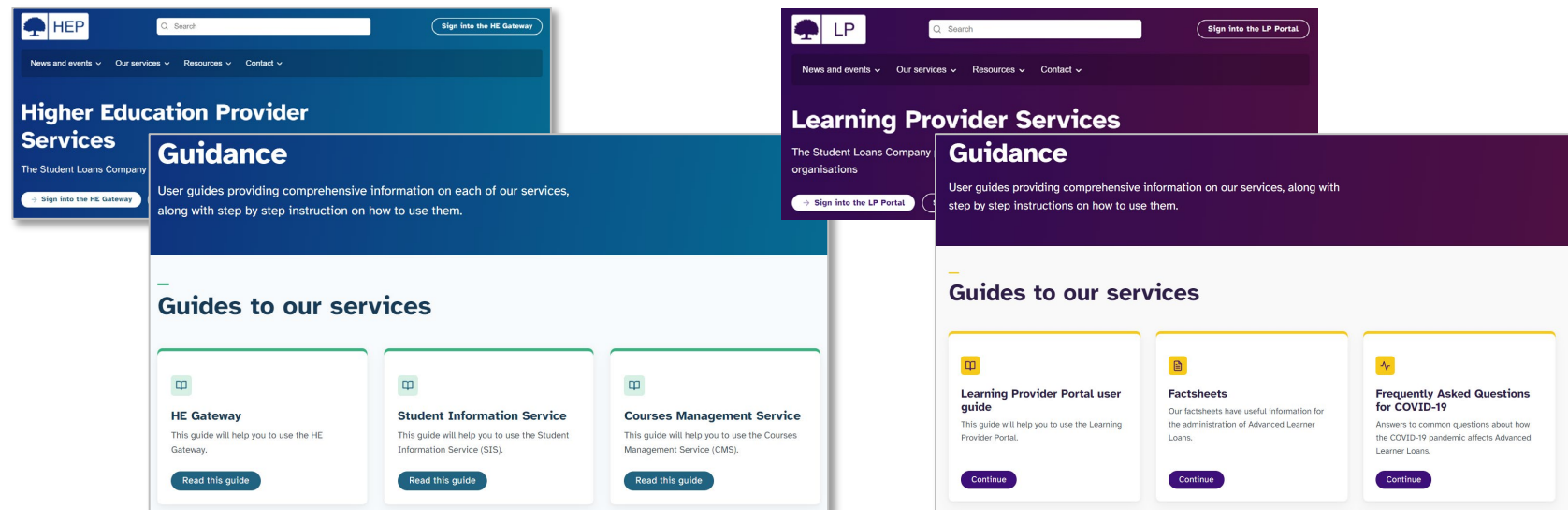


The Student Room: www.thestudentroom.co.uk/student-finance
UCAS SFE Pages: www.ucas.com/sfe

HEP SERVICES AND LEARNING PROVIDER SERVICES

We've updated our [HEP Services](#) and [LP Services](#) websites to bring users enhanced accessibility features and more streamlined navigation structure:

- Both sites still include all the up to date information and guidance you're used to seeing and their internet addresses remain the same

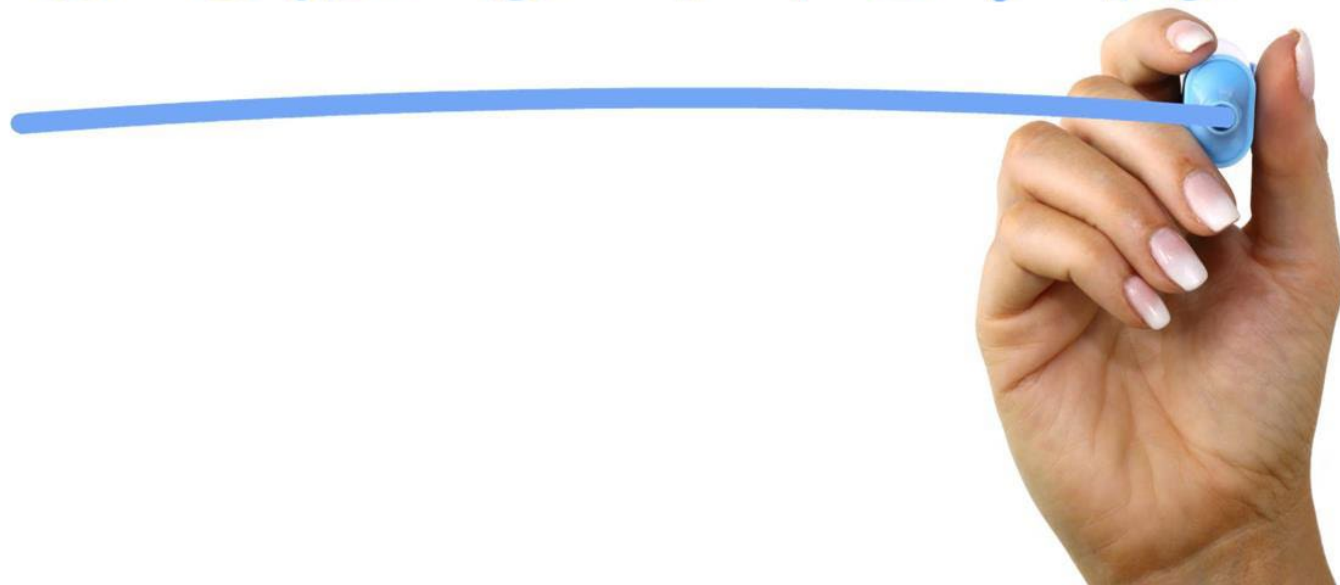




SLC

Student Loans Company

QUESTIONS





Many thanks for attending.

If you want to discuss any Student Finance issues, ask questions or arrange a visit, please don't hesitate to contact me using the details below.

Stephen Jones
Account Manager – Northwest England & North Wales
07795 603 572
stephen_jones@slc.co.uk