

STUDENT FINANCE (SFE & SFW)

UNIVERSITY OF SOUTH WALES

22nd January 2021

Can I please ask that you turn your microphone's off but keep your camera's on where possible.
There will be a Q&A session at the end.

STUDENT FINANCE DURING COVID-19

SLC have had to consider the impact of COVID-19 on the following Student Finance processes:

- Passport offices temporarily closed and face-to-face interviews suspended – how will students with no passports confirm their identity?
- With Universities / colleges closed, how can HEP's countersign documents such as Section 5 on the DSA application?
- How can HEP's call Student Finance to help students set up consent to share when they are not face-to-face?
- Many people have lost income due to redundancies / furlough so how will this impact household income assessments?

SLC has been working closely with DfE to improve the services we provide and support we can offer our customers during this time:

UK Nationals who **do not have** a valid UK passport are now only required to provide their original UK Birth Certificate if they are applying for;

- Full-Time and Part-Time Undergraduate and Postgraduate funding
- Advanced Learner Loans
- This means students **do not have to** provide an Applicant's Declaration of Identity Form (ADIF) in support of their **AY 20/21** funding application
- The student's identity will be confirmed following receipt of their original, valid, UK Birth Certificate alone

Due to the COVID-19 situation, students applying for estrangement status or financial hardship can **submit forms and evidence by email**:

- Standard email attachments, scanned copies and clear photographs of the forms and evidence can be accepted
- Microsoft OneDrive or GoogleDrive attachments **cannot** be accepted
- Hardship Forms and evidence to: **financial_hardship@slc.co.uk**
- Practitioners can submit completed student Estrangement Forms to:
independent_student_enquiries@slc.co.uk
- Estrangement Forms need to come from an **@ac.uk** email address

SUPPORTING AY 2020/21 APPLICATIONS



Certain students applying for DSAs will need to have Section 5 of a full DSA application form completed by their HEP to confirm certain course details;

- Full-time undergraduate students applying for DSA only
- Part-time undergraduate students
- Postgraduate students
- During this time, we understand that it is unlikely to be possible for many students to get this section of their application completed by a HEP
- We will therefore be able to accept an email from a student's HEP (from a university email address) in lieu of a signed and stamped Section 5

Due to the COVID-19 situation, be able to accept an email from a student's HEP in lieu of a signed and stamped Section 5:

The email must confirm the following;

- Academic Year
- Course Name, Course Start Date, Course End Date
- Year of Study (E.g. Year 2 of 3)
- Mode of Study (E.g. FT or PT)
- Intensity of study* (I.e. 50% of full time equivalent)



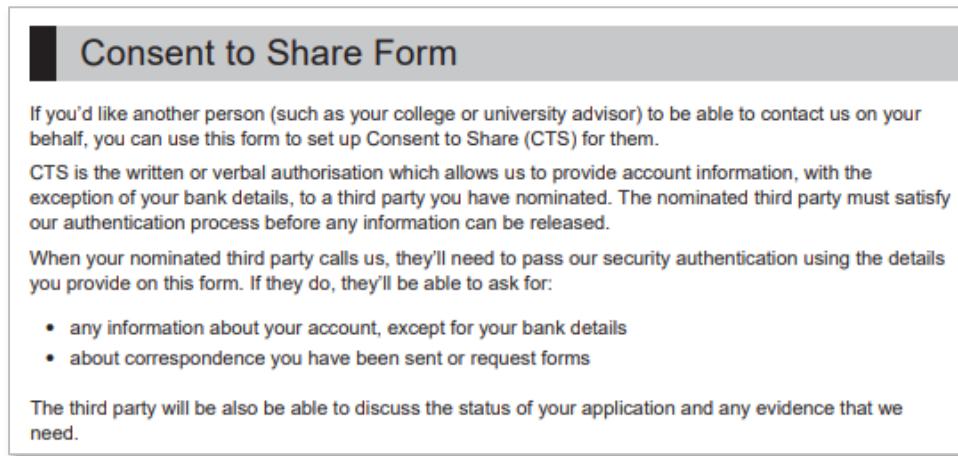
*We **must** have this information for part-time students and Level of Study e.g. Undergraduate or Postgraduate

CORONAVIRUS GUIDANCE – FORMS AND EVIDENCE

With many HEP advisers currently working remotely it was recognised that the usual 'phone in' method of setting up a Consent to Share or discussing a student's account with them present may not be feasible:

To address this issue we created a **new HEP Consent to Share Form**:

- www.practitioners.slc.co.uk/about-us/consent-to-share
- https://media.slc.co.uk/sfe/nysf/slc_consent_to_share_form_o.pdf

A screenshot of the 'Consent to Share Form' page. The title 'Consent to Share Form' is at the top. Below it, a paragraph explains that the form allows another person to contact the user on their behalf. It defines 'CTS' as written or verbal authorisation to provide account information, except for bank details, to a third party nominated by the user. It also specifies that the third party must pass a security authentication. A list of what the third party can ask for is provided, and a note at the bottom states that the third party can discuss application status and evidence. The page has a light grey background with a dark grey header bar.

Consent to Share Form

If you'd like another person (such as your college or university advisor) to be able to contact us on your behalf, you can use this form to set up Consent to Share (CTS) for them.

CTS is the written or verbal authorisation which allows us to provide account information, with the exception of your bank details, to a third party you have nominated. The nominated third party must satisfy our authentication process before any information can be released.

When your nominated third party calls us, they'll need to pass our security authentication using the details you provide on this form. If they do, they'll be able to ask for:

- any information about your account, except for your bank details
- about correspondence you have been sent or request forms

The third party will be also be able to discuss the status of your application and any evidence that we need.

Provide the details of the third party. With the exception of duration, they will need to confirm your full name, customer reference number and these details any time they contact us.

Forename

Surname

Date of birth (DDMMYYYY) / /

Relationship to you (such as university financial advisor)

Access code/Password (this should be different from the password you use to sign into your account)

Contact address

Postcode

Date you want CTS to start (DDMMYYYY) / /

Date you want CTS to end (DDMMYYYY) / /

SUPPORTING AY 2020/21 APPLICATIONS



Updated information will be provided online through appropriate channels:

- www.gov.uk/government/organisations/student-loans-company

The screenshot shows the Student Loans Company website with a green header bar. The header includes the SLC logo and navigation links: 'Update your employment details', 'Make a payment', 'How much you repay', 'Sign in to your account', and 'How to apply for student finance'. Below the header is a 'Featured' section with three cards, each with a 'COVID-19 UPDATE' banner and a small image. The first card is for 'Guidance for prospective students', the second for 'Guidance for current students', and the third for 'Guidance for repayment customers'. Each card also includes a date (27 March 2020), a detailed guide link, and a short description of the content.

Update your employment details

[Make a payment](#)

[How much you repay](#)

[Sign in to your account](#)

[How to apply for student finance](#)

Featured

COVID-19 UPDATE

27 March 2020 — Detailed guide
[Guidance for prospective students](#)

SLC issues guidance for prospective students and answers common questions related to the COVID-19 outbreak.

COVID-19 UPDATE

27 March 2020 — Detailed guide
[Guidance for current students](#)

SLC issues guidance for current students and answers common questions related to the COVID-19 outbreak.

COVID-19 UPDATE

27 March 2020 — Detailed guide
[Guidance for repayment customers](#)

SLC issues guidance for repayment customers and answers common questions related to the COVID-19 outbreak.



HOUSEHOLD INCOME ASSESSMENTS

Financial information is needed from parents/sponsors for the tax year prior to when the student will start in higher education:

- Information for the 2019/20 tax year for students starting in AY 21/22
- If household income drops by **15% or more** in the current tax year, SFE can reassess applications so a student may receive additional support

Submitting a Current Year Income Assessment form;

- Sponsors support the student's application for finance as normal
- Complete the CYI Form with estimates of this financial year's details
- Provide evidence to support estimates at the end of the current tax year



For self-employed parents or partners, the 'prior tax year' can be taken as the accounting year which ends in the prior tax year

CURRENT YEAR INCOME ASSESSMENT FORM



The CYI Form is available to download online from:

- www.gov.uk/support-child-or-partners-student-finance-application/current-year-income
- www.studentfinancewales.co.uk/media/198716/sfw_current_year_income_form_2021_e_o.pdf

CYI Current Year Income Assessment Form 2020/21 **sfe**

Section 1 Personal details

Person 1 Your Customer Reference Number Person 2 Your Customer Reference Number
Name Name
Date of birth / / Date of birth / /
Address Address
Postcode Postcode

If you want to provide your financial details separately, you can download another copy of this form at www.gov.uk/studentfinance

Who should complete this form

Complete this form if your current household income has dropped by 15% or more since the 2018-19 tax year. Your household income is the total of all sponsor's income.

If there are two sponsors, you both need to complete a CYI form, even if only one income has changed.

Person 1 Person 2
Have you given us your income details for the 2018-19 tax year? Yes No Yes No

If 'No' you need to give us your financial information on the PFF2 - income details form. Go to www.gov.uk/studentfinance to download it. You can send the PFF2 and CYI forms together.

How to complete this form

Provide income estimates with what you expect to earn for the full current tax year. It's important that you give estimates as accurately as you can. If your actual income is different from your estimates, this may change how much student finance the student can get.

When giving us your estimates, think about:

- any overtime or extra hours
- receiving maternity or paternity pay
- doing any casual work, shift work or contract work
- pay rises, bonuses or redundancy pay
- changing jobs or returning to work
- having any new income from business or self-employment
- having any new income from taxable state benefits

Go to www.wales.slc.ac.uk/currentyearincome for more information on current year income assessment.

Section 2 Your financial information

2.1 If your tax year ends on a date other than 5 April 2021, tell us the date it ends during the 2020/21 academic year.

Person 1 Yes No Person 2 Yes No
If no, when does it end? / / / /

Section 3 Estimated income from salary/wages

3.1 Salary/wages Person 1 £ Person 2 £

3.2 Taxable benefits in kind Person 1 £ Person 2 £

Only include income from the following benefits:

- Total cash equivalent of all company cars/ vans made available
- Mileage allowance and passenger payments
- Professional subscriptions and fees
- Assets transferred or placed at employees' disposal (cars, property, goods or other assets)
- Payments made on behalf of employee
- Vouchers and credit cards
- Cash equivalent of loans after deducting any interest paid to the borrower
- Private medical treatment or insurance
- Qualifying relocation expenses payments and benefits
- Expenses payments made to, or on behalf of, the employee
- Other items

3.3 Redundancy Person 1 £ Person 2 £

You must include the full amount of your redundancy payment, even if you don't expect to pay tax on it.

cyllid myfyrwyr cymru
Student finance wales

Current Year Income Assessment Form – Academic Year 2020/21

Personal details

Person 1 Your Customer Reference Number Person 2 Your Customer Reference Number
Name
Date of birth Day Month Year
Address
Postcode

If you want to provide your financial details separately, you can download another copy of this form at www.studentfinancewales.co.uk

Before you complete this form

For the student to be assessed based on your estimated income for the tax year 2020-21 we need to be able to compare your estimated income with your actual income for tax year 2018-19.

If 'No' you must give us your financial details. You can download a form at www.studentfinancewales.co.uk/forms

If you're awarded a current year income assessment, we'll use your finalised 2020-21 household income to work out how much the student can get if they apply for funding based on household income in the 2021/22 academic year. If your income will fall by a further 15% in 2021-22, you can apply for a further current year income assessment.

How do I complete this form?

Start by completing Section A and then work your way through the form. (Depending on your circumstances you may not need to complete every section.) Don't forget to sign the Declaration at the end.

- Section A – tax credits and income support
- Section B – your financial information
- Section C – other income
- Section D – income deductions

Notes to help you complete some of the questions within the form can be found every time you see this icon:

SFW/CYI/2021/A

Unless they expect the total household income to drop by **at least 15%** over the 2020-21 tax year, students will not be able to ask for a CYI assessment:

- Being on furlough for a few months during the COVID-19 outbreak might not give a 15% drop in income over the full 2020-21 tax year
- It's the combined household income that matters, so if only one person's income has dropped, this might not be enough for a CYI assessment

For example: If both people in the household earn £20,000, the household income would need to go down by at least 15% of £40,000:

- This would mean **a drop in income of at least £6,000 across the year**, regardless of whether one or both sponsors had a drop in income

If the household income **was less than £25,000 (for SFE) £18,370 for (SFW)** then a student will already be assessed for the maximum amount of funding, so there's no need to ask for a CYI assessment for most students in this situation:

- Students with children or adult dependants may still be able to apply for a CYI as the threshold for GFDs is lower than for Maintenance support
- HEP bursary or scholarship income assessment thresholds may also be under £25,000 (students should check with HEP before submitting CYI)

Other scenarios where a CYI would not guarantee additional support;

- The assessed household income is expected to be **more than £59,200 SFW, £70,000 SFE**
- The student is not getting or is not entitled to means tested support

CURRENT YEAR INCOME ASSESSMENT



All the essential information on the CYI process can be found in our online guides:

<https://media.slc.co.uk/sfe/currentyearincome/>

www.studentfinancewales.co.uk/parents-and-partners/how-does-householdincome-affect-an-application.aspx

If your household income drops by 15% or more

If your child or partner is applying for student finance this year, we normally use your household income from the 2018-19 tax year to work out how much student finance they can get.

But if your household income is expected to drop by 15% or more compared to the 2018-19 tax year, you can ask us to calculate their student finance based on your estimated income for the current tax year instead.

Doing this means your child or partner could get more of their student finance as a grant instead of a loan, but it's not right for everyone. At the end of the tax year, we'll ask for evidence of your income to see if the estimates were right. If they were wrong, your child or partner will probably have been paid too much grant and will need to pay some of it back.

1. Check if you're eligible

You'll qualify for an assessment if your expected household income after the 15% decrease is between £18,370 and £59,200 a year.

If your total household income is less than £18,370 a year, you will not be able to get an assessment unless the student needs it to get:

- a bursary or scholarship from a university or college
- extra student finance for children or dependent adults

2. Apply

You can apply by downloading a form and sending it to us. You can apply at any point until the last day of your child or partner's academic year.

- [Current Year Income Assessment form 2020/21 \(272KB\)](#)
- [Current Year Income Assessment form 2019/20 \(907KB\)](#)

sfe
student finance england

Current Year Income assessment

Will your household income drop in the 2020-21 tax year?

For the 2020/21 academic year, we normally use your income details from the 2018-19 tax year to work out how much student finance your child will get. However, we understand your financial circumstances might have changed since then, for example because of the coronavirus outbreak.

If your household income is expected to drop by 15% or more compared to the 2018-19 tax year, you can ask us to calculate their student finance based on your estimated income for the current 2020-21 tax year instead.

Doing this means your child or partner could get more student finance, but it's not right for everyone. At the end of the tax year, we'll ask for evidence of your income to see if the estimates were right. If they were wrong, your child or partner will probably have been paid too much student finance and will need to pay some of it back.

This information is for parents and partners. We also have [information for students](#).

1 Check if you're eligible
Show

2 Apply
Show

3 Keep your income estimates up to date
Show

4 Confirm your income at the end of the tax year
Show

5 What happens next
Show



DIGITAL EVIDENCE SUBMISSION

RATIONALE

Customer research highlighted multiple 'pain points' in the paper evidence submission process and helped establish the need for a new service:

These identified 'pain points' included;

- Manual and lengthy process of having to post evidence
- The cost of having to post evidence
- Not being sure on what evidence has to be provided
- Not being sure if evidence has been received and is being processed
- Calls to retrieve evidence that the customer wants back



Full and Part-Time SFE & SFW undergraduate students and sponsors

DIGITAL EVIDENCE SUBMISSION

FUNCTIONS



Common examples of student and sponsor evidence that **can be accepted** through digital upload:

Students	
Estrangement Form	Study Abroad Form and Expenses
Independent Student Status Evidence	DSA Medical Evidence and Claims
Loan Request Forms	Migrant Worker Employment Evidence

Sponsors	
Current Year Income (CYI) Form	End of FY Income (PR2) Form
Sponsor Income (PFF) Forms	Financial Evidence Confirmation
Marital Status Declaration Form	ADG Confirmation Form

DIGITAL EVIDENCE SUBMISSION

FUNCTIONS



Common examples of **student** evidence which **can be accepted** through digital upload:

Estrangement Form and Independent Student Status Evidence	DSA Medical Evidence, Claims and other DSA Correspondence
Change of Circumstance/CO1/CO2 Form	Study Abroad Form and Expenses
Loan Request Forms	Clinical Study Travel Expenses
Non Means-Test to Means-Test Forms	CCG Evidence and CCG1/CCG2 Form
Migrant Worker Employment Evidence and Supporting Documentation	Application and Supporting Evidence for Dependents' Grants
Appeals and Complaints Related Correspondence	Bank Details, Change Bank details and Other General Correspondence
Previous Study Correspondence	Armed Forces Confirmation Form

FUNCTIONS

Common residency, identity and other evidence which **cannot be accepted** through digital upload and require **original documents** submitted:

RoW or EU Passports	Certificate of Naturalisation/Registration
Home Office Travel Document	Financial Evidence for Long Residency
Home Office Letters	Financial Evidence for ROPR
Home Office Residence Permit or Card (Pink/Blue)	Financial Evidence for Treaty Rights (normally with a proforma)
Home Office Biometric Residence Permits	Student's Birth Certificate and ADIF
Passport Vignettes (valid or expired)	Student's Death Certificate
Immigration Status Documents	Live Bank Card

STUDENT FINANCE OVERVIEW

KEY MESSAGES & BUDGETING FOR STUDENTS

ACADEMIC YEAR 2021/22

BEST PRACTICE

- You don't need a confirmed place at university or college to apply.
- Get an application in – we can change any details later
- Apply online at www.gov.uk/slc
- Have the relevant information to hand, such as your
 - NI number, passport
 - personal bank account details
 - your parent's email address so that SFE can contact them to provide information for the household income assessments.
- Make sure any evidence/information needed to support your application is supplied 'right first time' (students and parent/partners) so you can be assessed and paid on time.

Read, **understand and agree** to the loan **Terms and Condition's**



Both SFE and SFW have introduced a mailing list which students can sign up to, which will notify them once the application window has been launched.

CONSIDER THE COSTS

It's important to think about the costs you are likely to face while at uni and how to manage your money:

Remember, you'll get a maintenance support payment each term and you'll need to pay for things like...

- books and other essential study or course materials
- accommodation, phone, internet, sports, social activities, food and drink

There might also be costs you may not have thought of yet, such as insurance or a TV Licence, so planning a budget can help:

- www.savethestudent.org/money/student-budgeting/student-budget-calculators

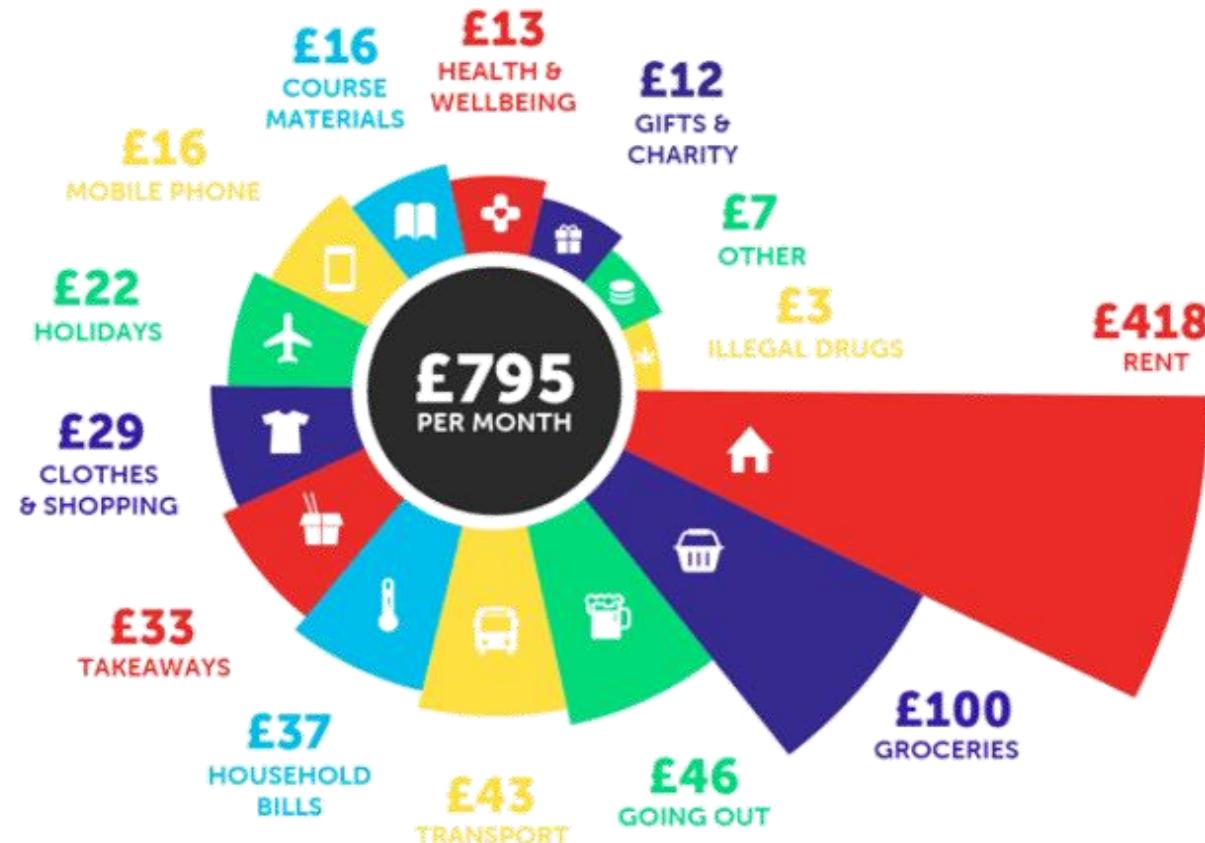


Could you balance study and work? Many students will work part-time alongside their study or during the holidays to supplement their income

BUDGETING AND KEY MESSAGES

CONSIDER THE COSTS

Students across the UK spend an average of **£795 each month**, but on what?

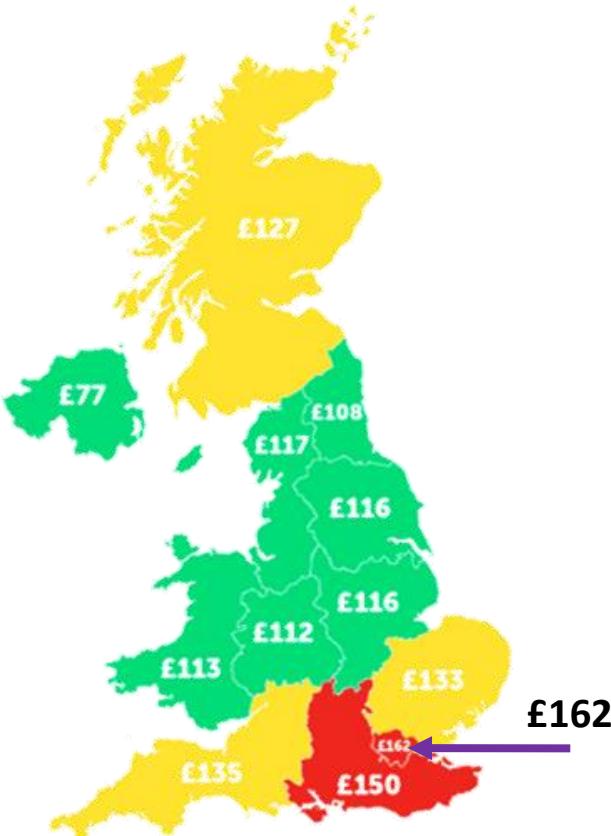
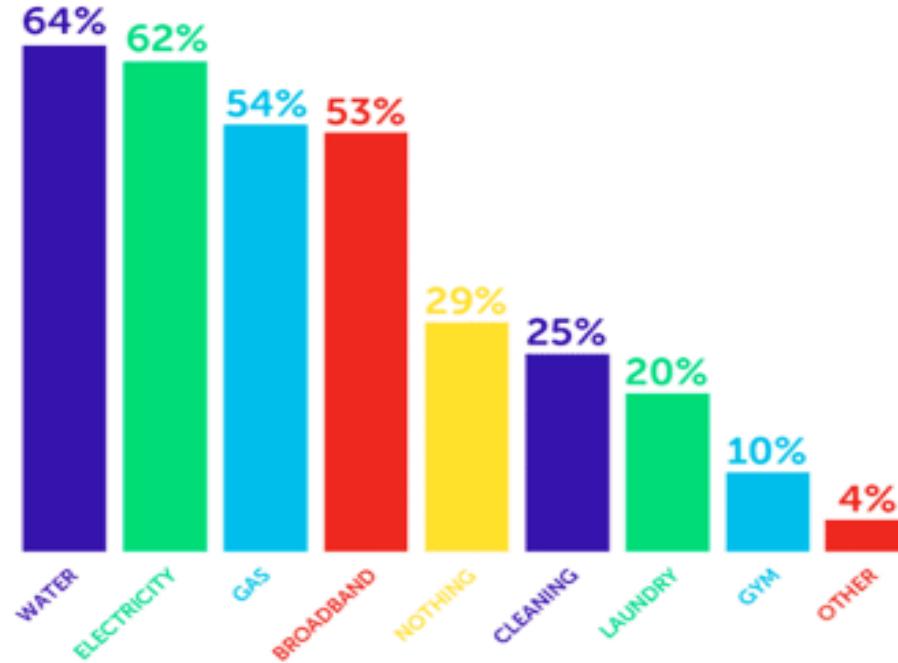


Figures from Savethestudent.org Student Money Survey

BUDGETING AND KEY MESSAGES

CONSIDER THE COSTS

The average student rent is **£126.42 a week** but how does this compare in different areas of the UK and what services might be included in that price?



Figures from Savethestudent.org Accommodation Survey

INCOMES vs EXPENDITURE

CONSIDER ALL THE COSTS - AND SUPPORT...



Students doing NHS courses including nursing and midwifery should visit
www.nhsbsa.nhs.uk/student-services to find more information

STUDENT FINANCE ENGLAND & STUDENT FINANCE WALES AY 2021/22

RATES, ARRANGEMENTS AND CHANGES

AY 2021/22 STUDENT FINANCE ARRANGEMENTS

The maximum tuition fees for AY 2021/22 **will be maintained** at the levels that applied in the 2020/21 academic year:

- The forth 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** in England and **£9,000** in Wales.
- 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** in England and **£2,625** in Wales.

2016 cohort FT students, not eligible for benefits or aged over 60

Household Income	Home	Elsewhere	London
£25,000 & under	£7,987	£9,488	£12,382
£30,000	£7,315	£8,809	£11,692
£35,000	£6,642	£8,130	£11,001
£40,000	£5,969	£7,450	£10,311
£45,000	£5,296	£6,771	£9,620
£50,000	£4,623	£6,092	£8,929
£55,000	£3,950	£5,412	£8,239
£65,000	£3,516	£4,422	£6,858
£75,000	£3,516	£4,422	£6,166



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

SFW AY 2021/22 MAINTENANCE SUPPORT RATES - SFW



Income	Living with parents			Living away from home, outside of London			Living away from home, studying in London		
	Grant	Loan	Total	Grant	Loan	Total	Grant	Loan	Total
£18,370 or less	£6,885	£1,905	£8,790	£8,100	£2,250	£10,350	£10,124	£2,806	£12,930
£20,000	£6,651	£2,139		£7,817	£2,533		£9,760	£3,170	
£25,000	£5,930	£2,860		£6,947	£3,403		£8,643	£4,287	
£30,000	£5,209	£3,581		£6,078	£4,272		£7,526	£5,404	
£35,000	£4,488	£4,302		£5,208	£5,142		£6,408	£6,522	
£40,000	£3,767	£5,023		£4,339	£6,011		£5,291	£7,639	
£45,000	£3,047	£5,743		£3,469	£6,881		£4,174	£8,756	
£50,000	£2,326	£6,464		£2,600	£7,750		£3,056	£9,874	
£55,000	£1,605	£7,185		£1,730	£8,620		£1,939	£10,991	
£59,200 or more	£1,000	£7,790		£1,000	£9,350		£1,000	£11,930	

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 (**£25,000 for SFE, £31,831 SFW**) will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in AY 2021/22.

- 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.

DISABLED STUDENTS ALLOWANCES AY 2021/22



AY 2021/22 POLICY SIMPLIFICATION AND ALIGNMENT

A single DSA of up to £25,000 (for SFE) and £31,831 (for SFW) is being introduced for new and continuing full time and part-time undergraduate students in AY 2021/22:

This will replace the four DSA sub-allowances available for full-time and part-time undergraduate students in AY 2020/21

The intent of this policy change is to simplify the policy rules for DSA entitlement by aligning UG and PG DSA support

Previous Allowance Categories	Part-Time Max 20/21	Full-Time Max 20/21	New Single DSA Rate
Non-Medical Helper	£17,443	£23,258	
Specialist Equipment	£5,849	£5,849	
General Allowance	£1,465	£1,954	
Travel Allowance	Reasonable Spending		£25,000 SFE £31,831 SFW

AY 2021/22 POLICY SIMPLIFICATION AND ALIGNMENT

The changes to DSA entitlement rules will apply to all Full-Time, Part-Time and Distance Learning students from AY 2021/22:

Students who are in scope for this change are as follows:

- Students **who start** an eligible UG or PG course on 1st August 2021 or later; this includes:
 - Students starting year one of a course in AY 21/22
 - Students entering directly to a year greater than first year in AY 21/22
- **Returning** students who started an eligible UG or PG course before 1st August 2021 and who are continuing on that course in AY 21/22

GRANTS FOR DEPENDANTS

Childcare Grant:

Childcare Grants are awarded to students to assist with the costs for childcare while they attend University or College.

The awards are based on the Household Income and the student's own circumstances. Based on 85% of actual registered/approved childcare costs, subject to a maximum of **£179.62** per week for one child per week or **£307.95** for two or more children

Parents' Learning Allowance:

Parents' Learning Allowance is awarded to students who are parents, to help pay for books, study materials and travel.

The amount awarded will vary dependent on the Household Income. The amount received will be between **£50** and **£1,821**

Adult Dependents' Grant:

Students who have an adult who is dependent upon them, may be able to apply for additional support with an Adult Dependents' Grant. Normally for the student's partner or other adult financially dependent on the student where the adult's net income is **not more than £3,796 for SFE and £3,923 p.a. for SFW**. The maximum grant available is: **£3,190**

DfE and SLC reviewed previous CCG application processes and as a result changes were made to improve the customer journey and combat fraud:

- CCG is no longer paid to students based on estimated costs and is now paid to directly to providers via a third party, based on actual costs*
- A **separate income assessment** for each GFD product was introduced to replace the combined calculation method and provide greater clarity
- The new online process has **made it easier** for students to understand and manage their CCG account and payments
- Providers also benefit from flexible invoicing and accurate payments



*The Childcare Grant Payment Service (CCGPS) portal can be found at: www.ccgpay.co.uk

REPAYMENT

THE BASICS

Students won't make repayments until their future income is over **£26,575** a year (gross) or the weekly (**£511**) or monthly (**£2,214**) equivalent:

- Plan 2 thresholds are set to rise annually inline with 'average earnings increases' (will increase to **£27,295** from April 6th 2021)
- If they study full-time, students will be due to start repaying in the April after completing or leaving/withdrawning from their course*
- They'll repay 9% of any income earned over £26,575 and if employed, deductions will be made from their pay through the HMRC tax system
- If their income falls below the threshold, their repayments will stop
- Any outstanding balance will be written off 30 years after entering repayment



*Any outstanding loan balance will be written off **30 years** after entering repayment

STUDENT LOAN REPAYMENT



THRESHOLDS AND INTEREST RATES FROM APRIL 2021

Estimated monthly repayments based on increased **£27,295** threshold:

Gross Annual Income	Approximate Monthly Income	Monthly Repayment (Approx)
£27,295	£2,274	£0
£30,000	£2,500	£20
£35,000	£2,916	£57
£40,000	£3,333	£95
£45,000	£3,750	£132
£50,000	£4,166	£170
£60,000	£5,000	£245

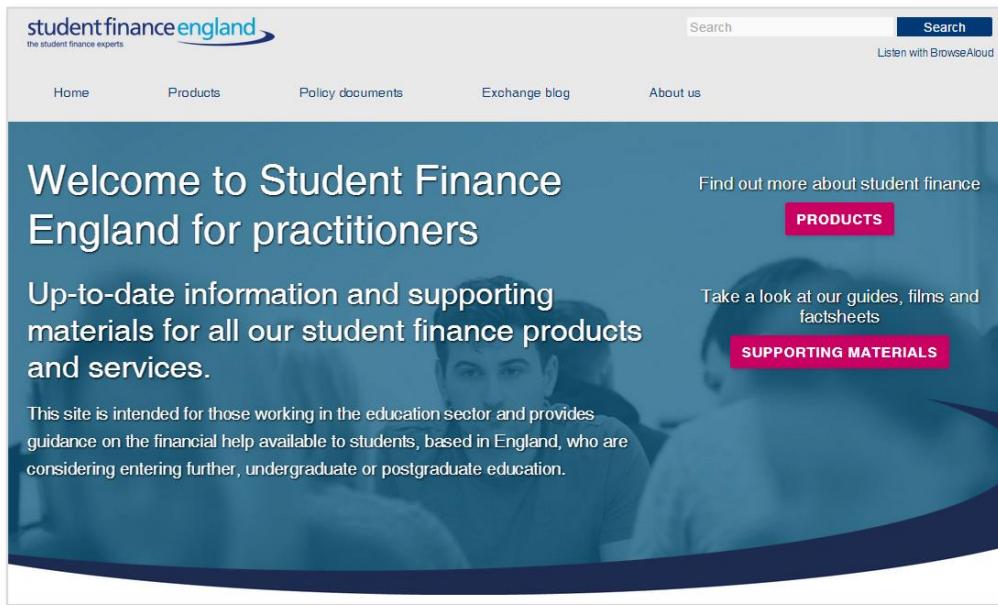
Income linked ICR Plan 2 interest rates with **£27,295** repayment threshold:



The interest rate is updated once a year using the RPI figure from March which is carried forward and applied in September

SFE RESOURCES

The practitioners site is our one stop, go-to location for SFE policy guidance documents, product specific information and our latest resources:

The homepage features a large blue banner with a photo of two people. Text on the banner includes: "Welcome to Student Finance England for practitioners", "Up-to-date information and supporting materials for all our student finance products and services.", and "This site is intended for those working in the education sector and provides guidance on the financial help available to students, based in England, who are considering entering further, undergraduate or postgraduate education." Below the banner are navigation links: Home, Products, Policy documents, Exchange blog, and About us. A search bar is at the top right. A sidebar on the right contains links for "PRODUCTS" and "SUPPORTING MATERIALS".

studentfinanceengland
the student finance experts

Search

Search

Listen with BrowseAloud

Home Products Policy documents Exchange blog About us

Welcome to Student Finance England for practitioners

Up-to-date information and supporting materials for all our student finance products and services.

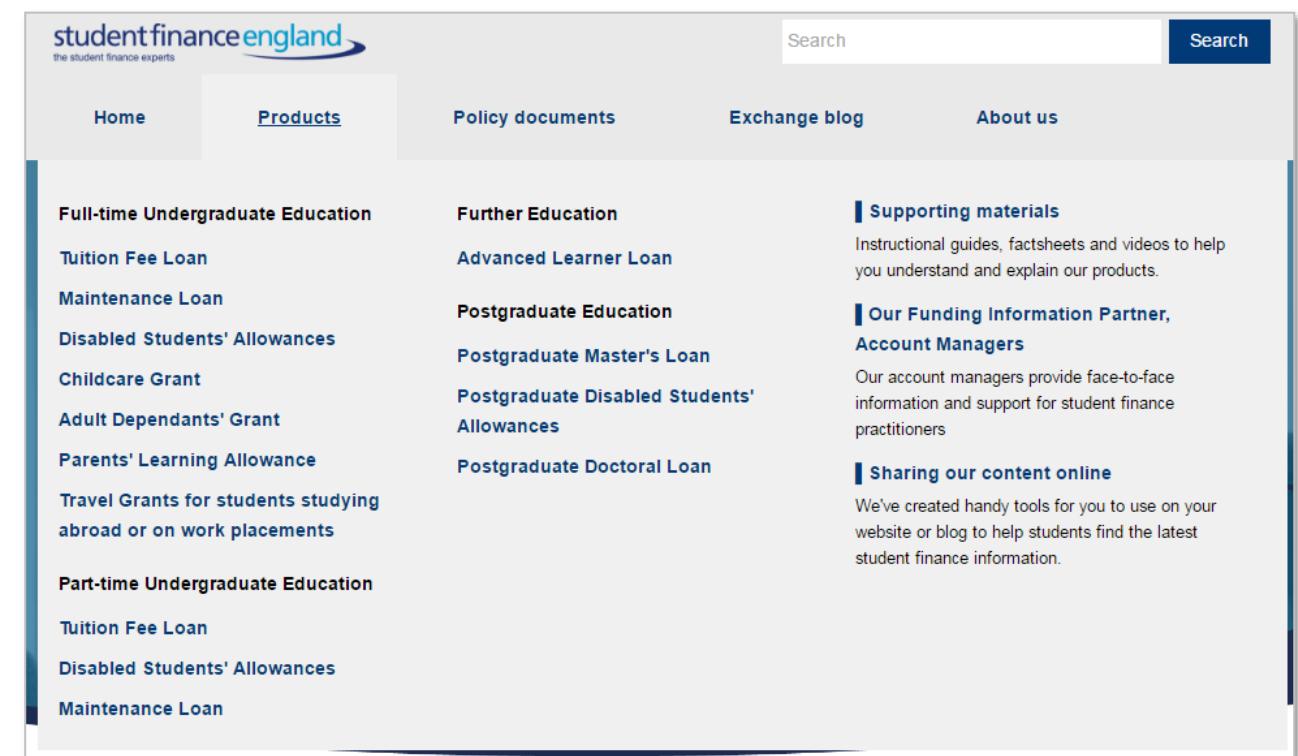
This site is intended for those working in the education sector and provides guidance on the financial help available to students, based in England, who are considering entering further, undergraduate or postgraduate education.

Find out more about student finance

PRODUCTS

Take a look at our guides, films and factsheets

SUPPORTING MATERIALS

The products page shows a grid of links for various student finance categories. The left column includes: Full-time Undergraduate Education, Tuition Fee Loan, Maintenance Loan, Disabled Students' Allowances, Childcare Grant, Adult Dependents' Grant, Parents' Learning Allowance, Travel Grants for students studying abroad or on work placements, and Part-time Undergraduate Education. The right column includes: Further Education, Advanced Learner Loan, Postgraduate Education, Postgraduate Master's Loan, Postgraduate Disabled Students' Allowances, and Postgraduate Doctoral Loan. To the right of the grid are three sections: "Supporting materials" (with a link to "Our Funding Information Partner, Account Managers" and "Sharing our content online"), "Our Funding Information Partner, Account Managers" (with a link to "Sharing our content online"), and "Sharing our content online" (with a link to "Our Funding Information Partner, Account Managers").

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Search

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Home Products Policy documents Exchange blog About us

Full-time Undergraduate Education

Tuition Fee Loan

Maintenance Loan

Disabled Students' Allowances

Childcare Grant

Adult Dependents' Grant

Parents' Learning Allowance

Travel Grants for students studying abroad or on work placements

Part-time Undergraduate Education

Tuition Fee Loan

Disabled Students' Allowances

Maintenance Loan

Further Education

Advanced Learner Loan

Postgraduate Education

Postgraduate Master's Loan

Postgraduate Disabled Students' Allowances

Postgraduate Doctoral Loan

Supporting materials

Our Funding Information Partner, Account Managers

Sharing our content online

SFE PRACTITIONER RESOURCES

RESEARCH TO REPAY FACTSHEET



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/sfe
- 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: studentfunds.sfe.org.uk/quickstart/studying

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.standalonge.org.uk
Care Leavers: www.propel.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.
- DiscoverUni can be used to search and compare courses, get an introduction to student finance and link to provider bursary and scholarship information: www.discoveruni.ac.uk
- The NHSBSA Learner Support Fund is available for students on nursing, midwifery and allied healthcare courses: www.nhsbsa.nhs.uk/learning-and-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-campaign.sfe.org.uk
- 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/SFE247UK

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

sfe

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

The SFE [Interactive Quick Start Finance Guide](#) allows students and parents to access essential student finance and repayment information in one place:

Features of the Quick Guide;

- Can be accessed through multiple devices, such as a desktop, tablet and smartphone
- Links to SFE sites, social media and GOV.UK at appropriate points
- Easy to use with printable content



The screenshot shows the homepage of the SFE Interactive Quick Start Finance Guide. The top navigation bar features the SFE logo and the title 'QUICK START FINANCE GUIDE' in a large, bold, blue font. Below the title is a sub-header 'TAKING YOU STEP BY STEP THROUGH YOUR STUDENT FINANCE JOURNEY'. A subtext note states: 'THE FIGURES IN THIS GUIDE ARE FOR STUDENTS WHO WILL START THEIR COURSE IN THE 2020/21 ACADEMIC YEAR.' Below this are six small images representing different student scenarios: a person in a studio, a person in a pink shirt, a graduate in a cap, a person with a camera, a person in a blue shirt, and a person in a lab coat. Below the images are five categories with subtext: 'KEY FACTS AND FIGURES', 'HOW TO APPLY', 'DEPENDANTS' GRANTS', 'DISABLED STUDENTS' ALLOWANCES', and 'STUDENT FINANCE EXPLAINED FOR PARENTS'. To the right of the main content is a sidebar titled 'WHAT'S AVAILABLE?' which includes sections for 'Tuition Fee Loans', 'Maintenance Loans', and 'Repaying'. Another sidebar titled 'KEY FACTS AND FIGURES' provides a summary of available grants. A third sidebar titled 'YOU DON'T USUALLY NEED CASH UP FRONT TO PAY YOUR TUITION FEES' explains the availability of tuition fee loans. A fourth sidebar titled 'YOU CAN ALSO GET HELP WITH YOUR LIVING COSTS' details maintenance loan options.



<http://media.slc.co.uk/sfe/quickstartfinanceguide/index.html>

CAMPAIGN PAGE

Student's can access our Campaign Page via <https://studentfinance.campaign.gov.uk/>

Here they can find information around: Eligibility, Support Available and Repayment

This year we have introduced a mailing list option so that student's can be notified as soon as our application process is launched!

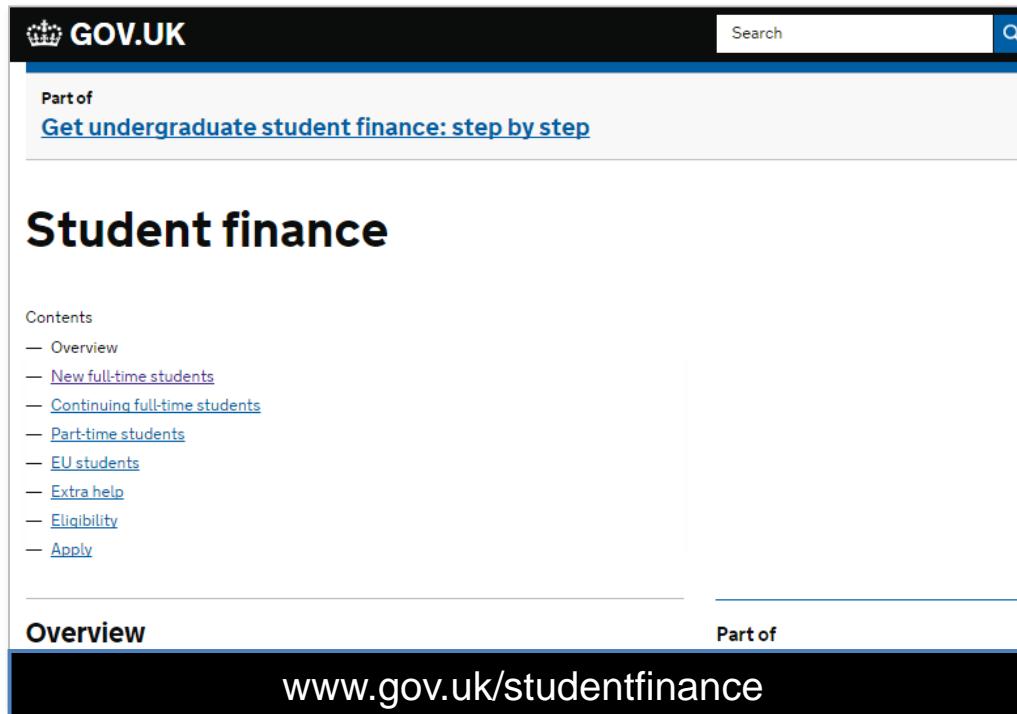


Get ready to apply!

Find out everything you need to know about student finance
before our applications open for 2021 to 2022!

Sign up for an email alert from The Student Room when applications open in
March 2021.

Sign up



GOV.UK

Part of [Get undergraduate student finance: step by step](#)

Student finance

Contents

- Overview
- [New full-time students](#)
- [Continuing full-time students](#)
- [Part-time students](#)
- [EU students](#)
- [Extra help](#)
- [Eligibility](#)
- [Apply](#)

Overview

Part of www.gov.uk/studentfinance



SFE Student Finance Zone

The Student Room www.thestudentroom.co.uk/studentfinance

fe www.facebook.com/SFEngland

studentfinanceengland www.twitter.com/SF_England

UCAS www.ucas.com/sfe

YouTube www.youtube.com/SFEFILM

Student Finance England provides advice and support with student finance while you're at university or college. We help you understand what you need to do to get the best deal for you. We're here to help you with your student finance questions, from applying for grants and loans to getting help with your living costs.

SFW RESOURCES

SFW INFO FOR STUDENTS & THEIR FAMILIES

STUDENTFINANCEWALES.CO.UK



student finance wales

Accessibility  Login/ Register  Cymraeg 

New students Continuing students Part-time students Parents & partners EU students Loan repayment



Get your payment on time!
What you need to know

[Read more](#)

 Be aware of phishing scams

Search 

Getting paid

Watch our ['Phishing' film](#) to keep you safe!

SFW RESOURCES FOR TEACHERS & ADVISERS

STUDENTFINANCEWALES.CO.UK/PRACTITIONERS

student finance wales

sound advice on
STUDENT FINANCE



The Student Finance Wales site for teachers, tutors and other practitioners.



Resources for academic year 2017/18 are available now! It's time to start getting ready for a new academic year. We have created a range of helpful tools and resources to help you explain to your students what student finance is available through Student Finance Wales.

Accessibility A Cymraeg

Resources Policy information Products Regional support team

Search

Latest news

- SFW payment film available now! - Sep 2017
- Help support students going through Clearing - Aug 2017
- SFW part-time grant students can now apply! - Jul 2017
- New postgraduate students can apply for a Postgraduate Loan now! - Jun 2017

View details

Higher education (HE) in Wales

Loans and grants to help students while studying at university or college.



student finance wales

Accessibility  Login



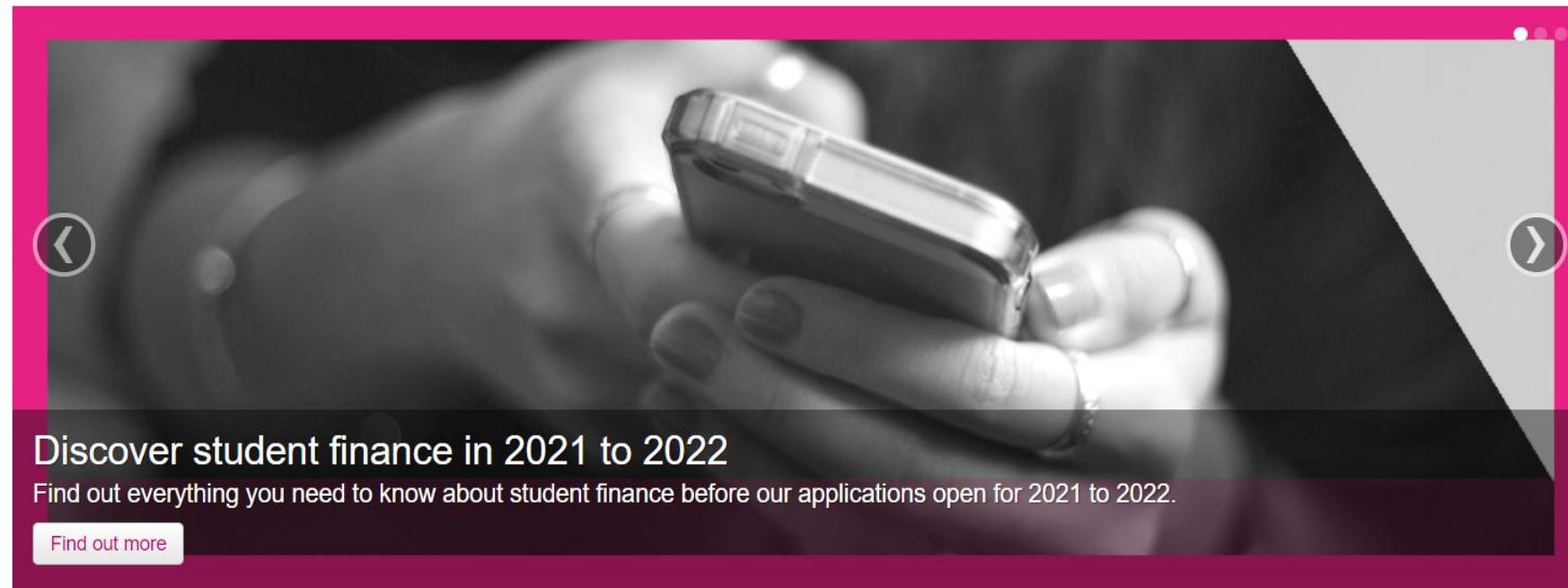
Undergraduate Students

Postgraduate Students

Parents & Partners

EU Students

Loan Repayment

A black and white photograph showing a close-up of a person's hands holding a smartphone. The hands are positioned as if the person is about to tap the screen. The background is dark and out of focus. The entire image is framed by a thick pink border. In the bottom left corner of this pink area, there is a white button with the text "Find out more" in pink.

Discover student finance in 2021 to 2022

Find out everything you need to know about student finance before our applications open for 2021 to 2022.

[Find out more](#)



Starting a full-time undergraduate course in 2021 to 2022?

Be the first to discover when you can apply for student finance. [Sign up for our mailing list](#) and get an email alert when our applications open!

Search



Discover student finance - 2...



Discover student

PRACTITIONERS HELPLINE

For detailed information about Student Finance Wales policy, regulations or for help with more complex assessment, eligibility or circumstantial questions. This communication channel is not intended for student specific queries.

sfwin_queries@slc.co.uk

0300 100 0618
Mon-Fri 10am to 4pm

For further Information on student finance and applications,
students and their sponsors should call us on:

Customer helpline: 0300 200 4050

There are no silly questions when it comes
to student finance, so if you're unsure, ask!

QUESTIONS OR COMMENTS

NOW IT'S YOUR TURN



YOUR VIEWS MATTER!



ONLINE PRACTITIONER FEEDBACK SURVEY

As a valued partner, your opinions on the effectiveness of the engagements and service we deliver are always welcomed and appreciated:

- Please take a few minutes to complete our online survey, which can be found on the FI Account Managers page of www.practitioners.slc.co.uk

The image displays two screenshots of an online survey interface, both featuring the SLC logo and 'Student Loans Company' text.

Left Screenshot: A list of names for selection. The names are:

- Ahmar Ehsan
- Ben Rutter
- Charmaine Valente
- Kevin McMullan
- Stacey-May Fox
- Stephen Jones
- Phil Lynes
- Other, please specify

Right Screenshot: A rating scale for knowledge level. The text reads: "How would you rate your knowledge of the subject area before and after the session? Please drag the sliders to select a response from 1 (a low level of knowledge) to 10 (a high level of knowledge)." The scale is a horizontal slider with a central black dot. The labels are "Before the session" and "After the session". The ends of the scale are labeled "1 (low level of knowledge)" and "10 (high level of knowledge)".

This now concludes today's Student Finance Session

Thank you for your time.

To discuss potential staff update sessions, event support, student finance policy matters or just to register for our updates, please get in touch:

Stacey-May Fox

Funding Information Service

South West and South Wales Region

✉ Stacey-may_fox@slc.co.uk

☎ 07815602225

🌐 www.gov.uk/slc