

Student Finance Timeline

Year 14 - Do your homework and apply to UCAS

- Research courses and the estimated costs for study at your proposed university or college. Check www.studentfinancenl.co.uk to determine the level of support available. Also make application to UCAS regarding your course choices.

From March onwards apply to Student Finance NI

- Apply online or get an application form from your school (PN1) or contact your local Student Finance NI office which is based in the Education Authority (EA). You can access the EA's contact information by entering your postcode on the Educational Authority Finder on the Student Finance NI website. **You don't have to wait until you receive an offer of a place from your university or college to apply for your student finance.**

April onwards - How much will I get?

- Providing you've completed your application in full, and submitted all relevant documentation, Student Finance NI will determine your eligibility, assess your application and let you know what finance you are entitled to.

August - Exam Results

- If you are **not** successful in gaining a place on your 1st choice of course but obtain a place on another full time HE course, please ensure that you contact your local Student Finance NI office as soon as possible to advise of this change. You can do this by registering online at www.studentfinancenl.co.uk.

September - Course Registration

- Enrol at your university or college. Remember to take your Financial Notification letter as your university or college will need to see it.

3-5 days after Registration your financial support is paid

- The Student Loans Company will pay the first instalment of your student finance into your bank account.

Ongoing throughout the year

- Remember that you **must** let us know about any changes to your circumstances that may affect your entitlement to student finance. For example, you must tell us if you change to another university or if your household changes, etc. You can maintain your account online or download a 'Change of Circumstances' form from our website.

What costs will I have when I go to university/college?

What funding can I apply for?

Tuition Fees

You won't have to find the money to pay for your fees either before or whilst you're studying.

All eligible full-time students can get a Tuition Fee Loan of up to £4,275 if studying in NI, £9,250 if studying in GB to meet their course costs. Fees may be greater for a private HEI and an eligible student will only be entitled to receive the max tuition fee loan of £4,275. The money is paid direct to your university or college on your behalf and you only have to start repaying it once you've left your course and are earning over £18,935 a year.

If you don't want to take out a Tuition Fee Loan then you can make arrangements with your university or college to pay the tuition fees directly to them.

Don't forget . . .
Tuition fees can change each year.

Living Expenses

There are no hard and fast rules about how much money you'll need to cover your living costs whilst at university or college. It will depend where you decide to study and where you live whilst you're studying.

Maintenance Grants (non-repayable)

These grants are to help with general living costs. Full time students with a household income below £19,203 could get a full grant worth up to £3,475. Those with a household income of up to £41,065 could get a partial grant.

Maintenance Loans (repayable)

As well as the loans available to cover your fees, there are Maintenance Loans available to help with living costs - this includes things like your accommodation, bills, food, travel, course materials, leisure, etc. How much Maintenance Loan you get depends on where you decide to live and study, as well as your income and that of your household. It will also depend on how much Maintenance Grant you are entitled to.

Bursaries from universities and colleges (non-repayable)

Bursaries can also be a valuable source of non-repayable income to help you to meet the costs of studying and you should find out as much as you can about what's available by visiting the university or college's website or reading their prospectus. If you're still not sure what's on offer or how to go about getting a bursary, talk to the Student Support Office at your university or college or get in touch with the student union - both should be able to point you in the right direction for further advice.

You may be pleasantly surprised at the level of **other non-repayable** support that's available to help with the costs of study. To find out more, visit:
www.studentfinanceni.co.uk