

# FINANCING YOUR FUTURE

Thinking about what you're going to study and how you're going to pay for it?

Student Finance England is here to help.

Student Finance England is a partnership between the Department for Business, Innovation and Skills and the Student Loans Company and provides financial support on behalf of the UK Government to English students entering higher education in the UK.



Find out more about student finance at

[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

## FINANCING YOUR FUTURE 2012/13



SFE/FFACT/V12

### STUDENT FINANCE EXPLAINED

While at university or college you'll have two main costs — tuition fees and living costs. Most students won't have to pay anything up front.

Depending on your circumstances, your course and where you study, you could get a range of financial support.

The main types of finance are **tuition fee and maintenance loans** (which have to be paid back), and **grants and bursaries** (which don't).

There's also extra support for those with special circumstances, for example, if you have children or adult dependants, a disability, mental-health condition, or specific learning difficulty such as dyslexia or dyspraxia.

Repayments are based on future earnings and not on what you borrow. You only repay once you have left university and are earning more than £21,000.

So make sure you do your homework and find out about student finance — everything you need to know is available at

[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

2012/13



**START**



From **September 2011**  
It's time to apply for your course  
online through **UCAS**



Start thinking about your student finance — you can get help with fees and living costs. If you're disabled or have dependants you can get additional support. Your university or college might also offer bursaries or scholarships, so you should check with them.



**15 October 2011**  
Applying for Oxford / Cambridge or for a course in medicine, dentistry or veterinary medicine?

**UCAS** application deadline today.



**November 2011**

Find out what student finance you can get by using the student finance calculator at [www.direct.gov.uk/studentfinancecalculator](http://www.direct.gov.uk/studentfinancecalculator)



**Apply online in January 2012 for student finance.** You don't need to have accepted a university or college place to apply.  
[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)



**15 January 2012**  
**UCAS** application deadline today.



Applying for an art and design course? There are two deadlines, **15 January 2012** and **24 March 2012**. Check the UCAS website to confirm which date applies to your course.

**April 2012**

It's decision time! You should receive offers from universities and colleges about now.



**FINISH**



Repaying your loan — you only repay once you are earning over £21,000. The amount you repay depends on what you earn not what you owe.

For more information on repayment visit [www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk)



**September 2012**  
Start your course. Remember to register at university or college, **Student Finance England can't pay you until you do!**



If your course, place of study, income or family circumstance has changed, you can update these online at [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

**16 August 2012** Good luck!  
A level results day and the start of Clearing.



You will receive a Financial Entitlement letter which tells you what student finance you'll get.

**Remember to sign and return your student finance declaration.**



**31 May 2012**  
Apply for student finance before today to make sure you get your money for the start of term.  
[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)



**9 May 2012**  
Accept your university or college offer by today.



For more information about student finance go online to

[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)



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the student finance experts



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