



2 types of loan

Repayable:

- Tuition fee loan
- Living cost loan

Non-repayable:

- Bursaries
- Scholarships

Additional funding could be available in Northern Ireland, Wales and Scotland.

Disability support:

- Help towards the additional costs that a student may face as a result of their disability, mental-health condition, progressive medical condition, specific allergy or specific learning difficulty.
- Applications go directly through Student Finance England/Wales/Scotland/NI through a specific form
- It does not have to be repaid and is given in addition to the standard Student Loan thus, is not affected by household income

NHS Funding:

- Additional funding support will be available to all new and current pre-registration students on nursing, midwifery and some allied health professional courses in England
- All eligible students can receive a £5000 training grant per year for maintenance and study fees
- In addition to Tuition and Maintenance Loans
- It does not have to be repaid

Tuition fee loan:

- Students do not have to pay anything upfront
- Equivalent to your annual fee – up to £9,250
- Doesn't depend on your household income
- Paid directly to your university/college

Living cost loan:

- Available to all full-time students studying in the UK, irrespective of household income
- Everyone is entitled to 44% depending on where they are living while studying. The remaining 56% is "income assessed".
- It is paid in three instalments

Additional financial support:

- Parent Learning Allowance
- Childcare Grant
- Adult Dependants Grant





Bursaries and scholarships:

All universities will have their own specific bursaries and scholarships. Ensure that you do research on these for each of your university choices.

Some that Plymouth offer include:

- Financial Support Fund
- EU Hardship Fund
- Young Adult Carers Award
- The Mayflower Award
- What Just Happened Fund
- Santander Scholarships
- Subject-specific Scholarships

Financial Support Fund:

Help for students who may be considering leaving Higher Education because of financial reasons.

Santander Scholarships:

Language exchange programmes, initiatives to promote volunteering and the development of employability skills.

Applying through Student Finance England:

- Online applications
- Do not need a confirmed place at a university/college to apply and can change location at any time
- Apply as early as possible – it can take up to 6 weeks
- You can consent to have up to 2 people to speak on your behalf
- Parents have their own login portal
- Student Finance “surgeries” available through Facebook, Twitter and The Student Room.

Loan repayments:

Like other loans, you will be required to repay once you have graduated and are earning over the threshold.

- What? Tuition fee loan, living cost loan and interest
- When? From April, after leaving your course and earning over £27,295. Repayments are written off after 30 years
- What? 9% of earnings over the threshold
- How? Deductions directly from wages, before tax

The screenshot shows the GOV.UK website for Student Finance. The page title is "Student finance" and the breadcrumb trail is "Home > Education and learning > Student finance, loans and universities". The main content area is titled "Student finance, loans and universities" and contains a list of links: 1. Overview, 2. Loans and grants, 3. Extra help, 4. Eligibility, 5. Repayments, and 6. Further information. Below this is a section for "1. Overview" which states "The main student finance package includes a:" and lists "Tuition Fee Loan", "Maintenance Loan - full-time students only", and "Maintenance Grant or Special Support Grant - full-time students only". On the right side, there is a sidebar with more links: "Student finance login", "Apply online for student finance", "Student finance: how to apply", "Student finance forms", "Student finance calculator", "Contact Student Finance England", "Student finance if you started before 1 September 2012", and "More".

Useful links:

- <https://www.gov.uk/get-undergraduate-student-loan>
- <https://www.plymouth.ac.uk/student-life/services/money>
- <https://www.thescholarshipclub.org.uk/>