

**BEFORE UNIVERSITY**



You decide to go to uni or college.



You find out what student finance is available from Student Finance England. Visit our student finance zone at [www.thestudentroom.co.uk/studentfinance](http://www.thestudentroom.co.uk/studentfinance) or find us at [www.ucas.com/sfe](http://www.ucas.com/sfe)



**Apply for student finance online at [www.gov.uk/student-finance](http://www.gov.uk/student-finance)**  
Make sure you have your passport, bank details and National Insurance number to hand.

**Send evidence.**

Make sure you send us any evidence we ask for as quickly as possible to avoid delays in processing your application.



**Your parent or partner provides their income details.**

It's really important that they send us these as soon as possible so you get as much money as you're entitled to.



**We assess your application.**

We'll send you a letter confirming how much you'll get.



**AT UNIVERSITY**



Interest is applied from the day we make your first payment.

Reapply for student finance each year.

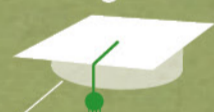


**Start university.**

You need to register at uni before we can make your first payment.



You graduate.



**AFTER UNIVERSITY**

You start repaying the April after you finish or leave your course, but only when you're earning over a certain amount. When you start repaying, you make repayments to Student Loans Company.

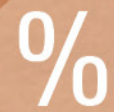


If your income drops below the repayment threshold your repayments will stop.



**Interest amounts vary.**

How much interest you're charged will depend on your income.



Your loan will be cancelled 30 years after you're due to start repaying.

