

Student Finance Useful Contacts and Links

Helplines:

Students and their family: Student Finance England

Site: www.gov.uk/studentfinance

Phone: 0300 100 0607

(open Mon to Fri - 8.00am to 8.00pm | Sat - 9.00am to 4.00pm, local call rates apply)

EU students -Student Finance Services Non UK Team

Telephone: 0141 243 3570

From outside the UK: +44 (0)141 243 3570

Monday to Friday, 9am to 5:30pm

Find out about call charges (<https://www.gov.uk/call-charges>)

Student Finance Calculator

<https://www.gov.uk/student-finance-calculator>

Student Finance Repayments

<http://www.studentloanrepayment.co.uk/scheme/rep/repayment-calculator/sfe/>

The Student Room Contains Student Finance section and useful resources for students such as Study Planners -

<http://www.thestudentroom.co.uk/>

Yourspace Online Bedford College Student Services Website -

<http://www.yourspaceonline.net/>

NHS Funded Courses Finance information

<http://www.nhsbsa.nhs.uk/816.aspx>

Money Saving Expert Tips and details on saving money + articles relevant to students-

<http://www.moneysavingexpert.com/>

Turn2us Benefits, grants and support search website -

<https://www.turn2us.org.uk/>

Frequently asked Questions

When should I apply for Student Finance?

2016 to 2017 academic year: Applications are now open! You can apply through <https://www.gov.uk/student-finance-register-login>.

It's best to do this as soon as you can, as applications take on average 6 weeks to process. New students have to apply by May 27th to ensure funding is in place for the start of your course (you can apply later than this, up to 9 months after the start of your course; however no funding could be guaranteed in time for September).

What types of proof of identity can I provide?

UK Students

Include your valid UK passport details in your application the first time you apply. Don't send your UK passport.

If you don't have a UK passport (or it has expired), send your original birth or adoption certificate using the certificate form, this needs to be signed by a professional that has known you for at least 2 years. More details and form found here <https://www.gov.uk/apply-for-student-finance/proof-of-identity>

EU students

Send your non-UK passport or identity card the first time you apply.

Where do I send my documents to?

Students from England

Student Finance England
PO Box 210
Darlington
DL1 9HJ

EU students:

Student Finance Services Non UK Team
Student Finance England
PO Box 89
Darlington
DL1 9AZ

Any original documents you send will be returned to you within 4 weeks.

When sending correspondence to Student Finance we strongly recommend that you do so by recorded delivery known as Royal Mail Signed For. You can access this service by request at your nearest post office. For more information go to

<http://www.royalmail.com/personal/uk-delivery/signed-for-1st-class>

It is also advisable put your customer reference number on documents you send across and if applicable include the relevant form from <https://www.gov.uk/apply-for-student-finance/proof-of-identity>

What makes up Household Income?

Your household income is made up of your income plus that of the people who live with you, for example: **your parents, your parent and their partner or your partner***.

What income is assessed?

Your parents' income is assessed if you're under 25 and depend on them financially.

If you've had no contact with your parents for over a year, you may be able to apply as an independent student through <http://standalone.org.uk/guides/student-guide/>

Your partner's income is assessed ***if you're over 25 and living with them.**

Earned and unearned income (eg benefits, pension or investments) for a certain tax year will be assessed. The tax year chosen will depend on the academic year you're applying for.

What if my parents have lost or will lose income since the previous tax year?

Students starting in 2016/17 have their household income based on the Tax year 2014 to 2015

If your household income is expected to drop by 15% or more, you can ask for income details for the current tax year to be assessed instead. To do this, send a 'CYI - current tax year income form'. Found: <https://www.gov.uk/apply-for-student-finance/household-income>

What if the course is not what I expected?

If you're struggling with the course, or have any personal problems causing difficulties then speak to a course tutor or student adviser/support staff to give you information about your options so you can decide what to do.

If you decide to leave part way through your first year - Look in to your universities enrolment terms and conditions to check your fee liability. Some universities charge students for the full academic year from point of registration whereas others offer a "period of grace" in which students can withdraw or defer from their studies without incurring a charge as long as they do so within a certain time period for example, 2 weeks from the start of the course. Check this before you enrol so you can make a fully informed decision.

Will I still have to repay my student loan if I move abroad?

When taking out the student loan you agree to make any repayments due. If you move abroad you must tell the Student Loans Company so they can make arrangements for you to continue with your student loan repayments. More information available at -

www.studentloanrepayment.co.uk

Should I open a student bank account?

Student Bank accounts often have benefits such as interest free overdrafts (up to an agreed limit) and freebies to encourage students to join. It's up to you if you wish to open one, but if you are thinking of getting a student bank account, research the best deals and make sure you are aware of overdraft limits to avoid bank charges.

Money Saving Expert provides a very helpful guide on selecting a student bank account in the link below. (The examples used are from 2015/16 so may be subject to change for the new academic year, however the "Student account need-to-knows" section is still useful and relevant.

<http://www.moneysavingexpert.com/students/Student-bank-account>

MoneySavingExpert.com
CUTTING NEW COSTS FIGHTING OVERSPENDING

MoneySavingExpert.com » Students and Financial Education » Student Bank Accounts

Student Bank Accounts

Grab the top overdrafts and freebies in 2015/16

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By Sally | Edited by Martin
Updated September 2015

Railcards, 0% overdrafts and discount cards; banks love reeling new students in with goodies, and they're getting competitive. This is a guide to bagging the best deal, whether you're a fresher or just refreshing finances.

The accounts in this guide are 2015/16 accounts, and are open to any students currently studying - so, if you've already got an account, why not see if you can switch to a better deal?

Best Buy Student Accounts	In this guide
<ul style="list-style-type: none">Best buy 2015/16 student accountsSantander: Four-year railcard freebieCo-op: Big year-one 0% overdraftHSBC: Big overdraftHalifax: Up to £3,000 0% overdraft	<ul style="list-style-type: none">Five need-to-knows, incl... Get the biggest 0% overdraft possibleNever bust your overdraft limitCompare student accounts toolDo a budget the right way

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Broadband users to get automatic compensation for outages

c2c: all passengers with automatic compensation for delays of just two mins