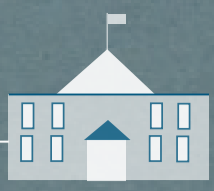


BEFORE UNIVERSITY



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 <https://www.thestudentroom.co.uk/student-finance/> 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.



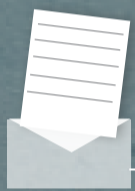
Your parent or partner provides their income details.

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

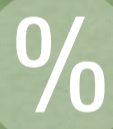


We assess your application.

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.

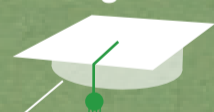
Reapply for student finance each year.



Start university.

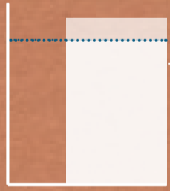
You need to register at uni before we can make your first payment.

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 (£25 000 per year). When you start repaying, you make repayments to Student Loans Company. Find out more at <https://www.gov.uk/repaying-your-student-loan>



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



Interest rates can vary.

How much interest you're charged will be based on the Retail Prices Index. The actual rate applied will be adjusted each year.



Your loan will be cancelled 40 years after you're due to start repaying.

