

**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.

**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.

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



**We assess your application.**  
We'll send you a letter confirming how much you'll get.



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

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

Reapply for student finance each year.

You graduate.

You start repaying the April after you finish or leave your course, but only when you're earning over £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>

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

If your income drops below the repayment threshold of £25 000 your repayments will stop.

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

BEFORE UNIVERSITY

AT UNIVERSITY

AFTER UNIVERSITY

