

## Questions And Answers Guide For The New Student Loan Application Process

March 2011

### Q: How do I apply for my student loan?

A: The quickest and easiest way to apply is online at [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

This year, we have made some improvements to the application process for new students, starting university or higher education college in the autumn, which will make it quicker and easier to apply for student finance.

Now, the majority of new students applying for finance dependent on their household income will not have to send financial evidence to the Student Loans Company (SLC). Instead, we will:

- Ask for their parents / sponsors National Insurance number and income so that as part of our assessment we can automatically check their income details with HM Revenue & Customs
- In certain circumstances we may ask new students and their parents or partner to send us financial evidence. If we do, we will only ask for copies of documents and not originals
- We have introduced a series of 'how to...' videos to help new students apply, and these are available at [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance).

### Q: What information do I need to apply for a student loan?

A: You will need to prove your identity – if you are from the UK, by providing your UK passport number, we can automatically check your identity with the Identity and Passport Service. In certain situations, you or your parents or partner may have to send us evidence such as a non UK passport, a birth or adoption certificate.

If you are applying for student finance that is **not based on your household income** – this is the Tuition Fee Loan and the basic Maintenance Loan (72% of the full Maintenance Loan), you will need to have the following information to hand; your university or college course details, your bank details and your National Insurance number.

If you are applying for student finance that is **based on your household income** – that's the Maintenance Grant and the full Maintenance Loan - you will also need your parents' or partners'

National Insurance number and income for the 2009/10 tax year so that, as part of our assessment, we can automatically check their income details with HM Revenue & Customs, providing they have consented to disclosure of their income.

**Q: Is there a deadline?**

**A:** The application process is now open for *new students* and it closes on 31 May 2011. If you apply by 31 May you should have all your funding in place for the start of the new academic year. You will need to register at your university or college before we can make your first payment. Once you have registered, your university or college will let us know you are attending your course and we will make your payment. It can then take two to three days for the money to reach your bank account.

Please note: If you miss this deadline you may not receive all of your first instalment at the start of the new academic year.

**Q: How long does it take to receive your student loan?**

**A:** If you apply before the deadline of 31 May, you will receive your student finance once you have registered and started your course.

Before you start your online application make sure you have this information to hand - your passport number, university or college course details, your bank details and your National Insurance number. Your parents will need to provide their National Insurance number and confirm their household income for the 2009/10 tax year so that we can automatically check their income details with HM Revenue & Customs, providing they have consented to disclosure of their income.

**Q: Will I need to send information and documents to Student Finance England?**

**A:** You will need to prove your identity. For UK nationals, evidence required is a UK passport number and for EU Nationals, the evidence required is EU Passport or national ID card.

We will process the majority of applications from new students who are applying for finance which depends on their household income (means-tested) without asking them to send in financial evidence.

We will ask for parents' or sponsors' National Insurance number and income so that we can automatically check their income details with HM Revenue & Customs providing they have consented to disclosure of their income.

If we do need new students to send us financial evidence, we will only ask for copies of documents and not originals. Once you have completed your online application you will see a list of evidence that you may need to send. Remember to send this straight away. If you don't, you might not be paid on time. Your application isn't complete and cannot be assessed until all the information we need is provided.

**Q: What if I haven't accepted an offer of a place yet?**

**A:** You can apply for financial support before you have a confirmed university place. You can create your online student finance account using your first choice of course.

You need to start the application process as soon as you can and then let us know when your place is confirmed in the summer. Apply online by 31 May 2011 – it's the simplest and fastest way to ensure everything is in place in time for starting your course. Apply online at [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance).

**Q: How will I know whether my application has been processed?**

**A:** You can check the progress of your application at any time by logging in to your student finance account. Once we have assessed your application we will send you a Financial Notification letter detailing what student finance you are entitled to. This letter will include a declaration that you MUST sign and return to us. You should keep this letter as you might have to show it to your university or college when you register.

Remember to register at university or college - we can't pay you until you do. Once you have registered, your university or college will let us know that you are attending your course and we will make your payment. It can then take two to three days for the money to reach your bank account.

**Q: What do my parents need to do?**

**A:** They need to provide their National Insurance number and confirm their household income for the 2009/10 tax year so that, as part of our assessment, we can automatically check their income details with HM Revenue & Customs providing they have consented to disclosure of their income.

**Q: What if my parents lose their job once I've started university and can no longer support me?**

**A:** As soon as there is a change in your circumstances, you should contact us straight away to let us know what has changed. You can also seek advice and information from your university or college.

For more information, please contact SLC Press Office 0141 306 2120 or [press\\_office@slc.co.uk](mailto:press_office@slc.co.uk)