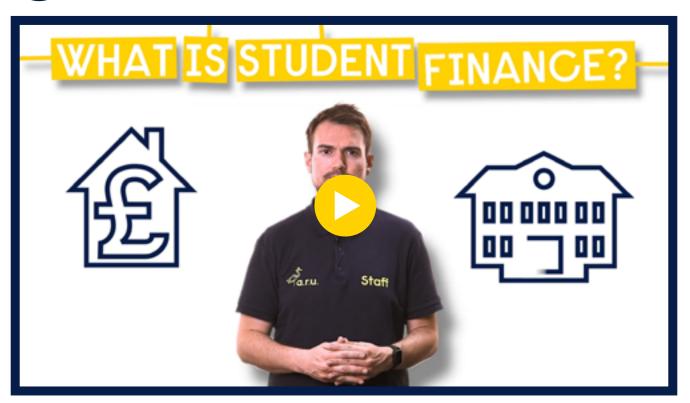


At ARU, we understand that there is a lot of information to digest when it comes to applying for university, so we have created this interactive guide which contains information to help you to develop a good understanding of the processes around Student Finance, and things to be aware of to help you prepare.

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Watch this short video on Student Finance to get you started.



- Read the 'Need to Know' section, providing you with some key pointers to be aware of when you are applying.
- Read the 'All about the Application Process' section, which will highlight the key information that you will need to apply.
- Check out the 'Student Finance Terminology' section, to recap on some key words related to the Student Finance process.

## 'Need to know' information

- **1. Applications for Student Finance open towards the end of February** make a note of this in your diaries and check on the Student Finance England Twitter handle: @SF\_England for live updates.
- 2. You do not need a confirmed place to apply. If you are unsure of the university that you will be studying at simply choose the university that you are most interested in going to you can always amend this later if you need to!
- 3. Your application is unique to you. Your school or college will not be able to fill in your application for you this needs to be completed by you and those who are supporting your application (parents, guardians, partners).
- **4. The application is completed online.** When you are ready to apply, you will need to create an account use the following link which will direct you to the website that you will need: **Student Finance England**
- 5. You can apply for Student Finance all through the Summer however, if you want to ensure that you receive your maintenance loan on time, in September, you need to apply before the end of May.





## All about the application process

- 1. The application requires a proof of identity. If you have a valid, in-date passport, you can use this as your proof of ID and submit the details online. If you do not have a passport, or it has expired, then you can send your original birth certificate or adoption certificate to Student Finance England this will be returned to you within 4 weeks.
- 2. You will need your own bank details to receive a maintenance loan so if you don't have this already, open a bank account you will not be able to input parent/guardian details.
- 3. If you are applying for a maintenance loan, you will be asked to provide your household income for the previous tax year. Use this handy online <u>Student Finance Calculator</u> to estimate what funding you might be eligibility for.
- **4. If a parent, guardian, or partner is supporting your application,** then they will receive an email when you have submitted your application that will ask them to create an account to provide the necessary evidence.
- **5. If this does not apply to you,** and you have supported yourself financially for at least three years or had no contact with your parents or guardians for over a year, you might be able to apply as an 'independent student'. Click **here** for more information.

## Student Finance Terminology

**Student Finance England** 

**Tuition Fees** 

**Tuition Fee Loan** 

**Maintenance Loan** 

**Means-tested** 

**Household Income** 

## Get in touch!

If you are thinking about studying at ARU and have any questions about fees and funding, please email our Money Advice Team on:

studentservices@aru.ac.uk



