

# Your guide to **Student Finance**



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University

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.

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



- 2** Read the 'Need to Know' section, providing you with some key pointers to be aware of when you are applying.
- 3** Read the 'All about the Application Process' section, which will highlight the key information that you will need to apply.
- 4** 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.



## Top Tip!

*Make a note in your calendar of all the important upcoming dates so that you stay on track and don't miss anything important!*





# 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 [Student Finance Calculator](#) to estimate what funding you might be eligible 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](mailto:studentservices@aru.ac.uk)

[Twitter](#) [Facebook](#) [YouTube](#) @angliaruskin

