

GUIDE FOR FULL-TIME  
EU STUDENTS STUDYING  
IN NORTHERN IRELAND  
2020/21



# CONTENTS

<b>What is Student Finance Services?</b>	<b>3</b>
<b>What type of support can I get?</b>	<b>4</b>
<b>Do I qualify?</b>	<b>5</b>
<b>How do I apply?</b>	<b>6</b>
<b>What happens after I have sent my application?</b>	<b>7</b>
<b>What if my circumstances change?</b>	<b>7</b>
<b>How do I repay my loans?</b>	<b>8</b>
<b>How do I contact you?</b>	<b>8</b>

## WHAT IS STUDENT FINANCE SERVICES?

Student Finance Services is a service provided by the Student Loans Company. We provide financial support on behalf of the UK Government to students from the EU entering higher education in Northern Ireland. We are here to help and can offer financial support when you need it most – during your studies.

For more information, visit [www.studentfinancenl.co.uk](http://www.studentfinancenl.co.uk)



## WHAT TYPE OF SUPPORT CAN I GET?

If you are an EU student studying a full-time undergraduate course in Northern Ireland in 2020/21, you can apply for a Tuition Fee Loan of up to £4,395 to help you pay for your course.

### **Studying in England, Wales or Scotland?**

If you are studying in another country in the UK, the student finance you can apply for may be different.

If you are studying in England, visit **[www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)**

If you are studying in Wales, visit **[www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)**

If you are studying in Scotland, visit **[www.saas.gov.uk](http://www.saas.gov.uk)**



# DO I QUALIFY?

## Where you live

You must have been 'ordinarily resident' in the European Economic Area (EEA) or Switzerland for three years before the start of your course.

'Ordinarily resident' means where you usually live, apart from temporary or occasional absences.

There is more information about the residency requirements on our website [www.studentfinanceneni.co.uk](http://www.studentfinanceneni.co.uk)

## Your nationality

You must be an EU national, or the family member of an EU national.

## Previous study

You will not normally be able to get a Tuition Fee Loan if you already hold a qualification equal to or higher than the one you are studying for.

As a general rule, tuition fee support is available for the full length of your course, plus one extra year if needed, for example:

- you change your course, or
- you leave your course but decide to start again.

The number of years for which you are eligible for funding is usually calculated as:

Length of current course **plus** one additional year **minus** years of previous study

## Your university or college

The university or college you plan to study at must be in Northern Ireland and can be either publicly (paid for by the government) or privately funded.

## Your course

The course you plan to study must be in Northern Ireland and one of the following:

- a first degree, eg BA, BSc or BEd
- a Certificate of Higher Education
- a Higher National Certificate (HNC)
- a Postgraduate Certificate in Education (PGCE)
- a Foundation Degree
- a Diploma of Higher Education (DipHE)
- a Higher National Diploma (HND)
- Initial Teacher Education (ITE)

If you are studying at a private university or college, you should check with them that your course qualifies for student finance.

# HOW DO I APPLY?

If you are starting a new course on or after 1 September 2020, you can apply now. You should fill in an EU20N form.

If you are continuing a course we will contact you by the end of April 2020 if you need to fill in an application form.

For more information and to download an EU20N, visit [www.studentfinanceni.co.uk](http://www.studentfinanceni.co.uk)

## What evidence do I need to send?

If you are applying for the first time you will need to send evidence of your identity. You can send your valid passport or national identity card.

When you send evidence it can be certified copies or original documents. A certified copy is a photocopy of an original document which has been stamped, signed and dated to confirm it is a true copy of the original by a person of good standing in the community, such as a minister of religion, doctor, lawyer, civil servant, teacher/lecturer or police officer. The person certifying the copy must not be a relative and must provide their name, job title, address and contact number.

You should download a Certifier Checklist form at [www.studentfinanceni.co.uk](http://www.studentfinanceni.co.uk). Complete and return this checklist with any certified evidence you send us.

## Deadline

You can apply for student finance up to nine months after the start of the academic year. Check with your university or college when your academic year starts as it might not be the first day of your course. For 2020/21 applications this will be 1 September 2020, 1 January 2021, 1 April 2021 or 1 July 2021.





## WHAT HAPPENS AFTER I SEND MY APPLICATION?

We will:

- confirm that your application has been received
- work out how much you can get
- write to you to confirm how much you will get
- pay the Tuition Fee Loan directly to your university or college

## WHAT IF MY CIRCUMSTANCES CHANGE?

If your circumstances change you must tell your university or college and us as soon as possible.

You can download a 'Notification of Change of Circumstances for EU Students on Full-time Courses' (EUCO1) at

**[www.studentfinanceneni.co.uk](http://www.studentfinanceneni.co.uk)**

## HOW DO I REPAY MY LOANS?

Once you have finished your course, repaying your Tuition Fee Loan is straightforward. The amount you repay each month is linked to your income, not what you borrow.

You are charged interest from the day your first payment is made until your loan is repaid in full or cancelled. The interest rate is based on the UK Retail Price Index\* and will vary depending on your circumstances.

You will start making repayments the April after you finish or leave your course. But you will not have to repay until your income is over the repayment threshold, which is currently £372 a week, £1,615 a month or £19,390 a year.

If your income changes, either rising or falling, your repayment amounts will change to reflect this. If you stop working, your repayments will stop until you start working again and your income is over the threshold.

You can make voluntary repayments at any time.

If you leave your course early, you will still have to repay your loan. In this case, the repayment process might be different.

If you live outside the UK for more than three months after you finish your course, you must let us know. You will still have to make payments to your loan, but the repayment threshold might be different depending on which country you are in.

You can find out more about repaying your loan in the UK and overseas at [www.gov.uk/repaying-your-student-loan](http://www.gov.uk/repaying-your-student-loan)

\*The Retail Price Index is a measure of UK inflation. It measures changes to the cost of living in the UK.

## HOW DO I CONTACT YOU?

Student Finance Services  
PO Box 89  
Darlington  
County Durham  
DL1 9AZ

Telephone: 0141 243 3570  
From outside the UK: +44 (0) 141 243 3570  
Opening hours: Monday to Friday 8am to 8pm