

student finance service 

**GUIDE FOR FULL-TIME FEE ONLY
STUDENTS STUDYING IN
NORTHERN IRELAND
2021/22**



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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 entering higher education in Northern Ireland who qualify for fee support only. We are here to help and can offer financial support when you need it most – during your studies.

For more information, visit www.studentfinancenir.co.uk



WHAT TYPE OF SUPPORT CAN I GET?

If you are studying a full-time undergraduate course in Northern Ireland in 2021/22 and qualify for tuition fee support only, you can apply for a Tuition Fee Loan of up to £4,530 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

If you are studying in Wales, visit www.studentfinancewales.co.uk

If you are studying in Scotland, visit www.saas.gov.uk



DO I QUALIFY?

Where you live

You must have been 'ordinarily resident' in the UK, Gibraltar, 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

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 2021, you can apply now. You should fill in an EU21N form.

If you are continuing a course we will contact you by the end of April 2021 if you need to fill in an application form.

For more information and to download an EU21N, visit www.studentfinanceneni.co.uk

What evidence do I need to send?

If you are applying for the first time you may need to send evidence of your identity and immigration status.

If you qualify for support as the family member of:

- a UK national;
- an Irish citizen;
- a person of Northern Ireland; or
- an EU national

we will need evidence from your family member. The evidence you will need to send is listed in the 'Support notes' of the EU21N which can be downloaded from www.studentfinanceneni.co.uk

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 2021/22 applications this will be 1 September 2021, 1 January 2022, 1 April 2022 or 1 July 2022.

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 fee support only students on Full-time Courses' (EUCO1) at www.studentfinancenl.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 £382 a week, £1,657 a month or £19,895 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

*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?

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