







How You Are Paid

Full Time Higher Education Student Finance -
A Guide to Entitlement to Support and Payment

www.studentfinanceneni.co.uk



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Introduction

This guide explains how applications for student finance for undergraduate full-time and Initial Teacher Training (ITT) students will be assessed and paid in the 2024/25 academic year. It provides guidance only and doesn't cover every circumstance. The legal position is as set out in The Education (Student Support) (No. 2) Regulations (Northern Ireland) 2009 (as amended).

Depending on your circumstances, your course and where you study, you may be able to get a range of financial help and support.

You could get grants (which you don't have to pay back) and loans (which you do). There's also extra help if you have children or adult dependants, or a disability, including a long-term health condition, mental-health condition

or a specific learning difficulty, such as dyslexia, dyspraxia, Asperger's or autism. Most students won't have to pay any tuition fees up front.

If you want information on part time study, you should refer to the booklet, 'Part Time 2024/25 - A Guide to Financial Support for Part Time Students in Higher Education'.

If you want information on postgraduate study you should refer to the booklet 'Postgraduate - Tuition Fee Loan 2024/25' - available summer 2024.

For further information, you may wish to visit the website at

www.studentfinanceneni.co.uk



ELIGIBILITY FOR FINANCIAL SUPPORT

SUMMARY

This section tells you about the conditions you will need to meet to be eligible for Tuition Fee Loans and Maintenance Grants and Loans. These conditions can be divided into three main areas as follows:

- your personal eligibility (see below)
- course eligibility (see page 6) and
- university or college eligibility (see page 8)

1. Personal eligibility

Basic residence requirements

Normally, you must meet three requirements and provide evidence relating to your residence and immigration status on the first day of the first academic year of your course (see note 1). On that date you must:

- be 'ordinarily resident' in Northern Ireland and
- have been 'ordinarily resident' (see note 2) in the United Kingdom, the Channel Islands or the Isle of Man for the three years immediately before this date (other than mainly for the purpose of receiving full-time education) and
- have 'settled status' – which means you must be settled in the UK within the meaning of the Immigration Act of 1971

Note 1:

academic years start as follows –

- 1 September for a course starting in the autumn term,
- 1 January for a course starting in the winter term,
- 1 April for a course starting in the spring term, and
- 1 July for a course starting in the summer term.

Note 2:

the term 'ordinarily resident' means where you usually live, and is defined as 'habitual and normal residence from choice and for a settled purpose throughout the three-year period, apart from temporary or occasional absences'.



ELIGIBILITY FOR FINANCIAL SUPPORT

If you were away from this country because you or a specified family member were temporarily employed abroad, you may be treated as if your residence in the UK had not been interrupted. If you were away from this country during all or part of the three-year period because you or a specified family member were serving abroad as a member of the regular armed forces (the army, navy or air force), this will be treated as a temporary absence. This will not prevent you from being eligible for support towards your fees or your living costs.

If you are living in the UK mainly to receive full-time education and you would normally have lived elsewhere, you will not usually be treated as having been resident in the UK.

If you do not meet the three basic residence requirements, and your course is eligible, you may still be able to apply for Tuition Fee Loans and Maintenance Grant and Loan, or bursaries. For example, you may be eligible:

- if you, your spouse, civil partner, parent or step-parent are recognised by the British Government as a refugee and you have lived in this country since this status was awarded
- if you, your spouse, civil partner, parent or step-parent have been granted humanitarian protection, discretionary leave or exceptional leave to enter or stay in the UK by the Home Office, as the result of a failed asylum application

(Please note that if you are claiming as the spouse or civil partner of a refugee or a person with leave to enter or remain, you must have been so at the time of your partner's application for asylum to the Home Office. If you are claiming as the child or step-child of a refugee or a person with leave to enter or remain, you must have been so at the time of your parent's application for asylum to the Home Office, and also have been under 18 years at that time).

- if you, your spouse, civil partner, parent or step-parent, child, son or daughter-in-law or child's civil partner are an EEA or Swiss migrant worker, frontier worker or self-employed person in the UK by 31 December 2020, and you have been living in the area comprising the UK, Gibraltar, EEA and Switzerland during the three years prior to the start of your course
- if you have settled status in the UK and you do not meet the three year ordinary residence requirement in this country, but you or a relevant family member have exercised a right of free movement before 31 December 2020 and have been living within the EEA and Switzerland
- if you are an EU national with pre-settled or settled status under the EU Settlement Scheme and who has been ordinarily resident in the UK and Islands throughout the three year period immediately before the first day of the first academic year of your course. Republic of Ireland (ROI) nationals are not required to apply under the EU Settlement Scheme
- if you are the child of a Swiss national with protected rights under the Swiss citizens' rights agreement and you have been ordinarily resident in the EEA and Switzerland for the three year period immediately before the first day of the first academic year of your course or
- if you are the child of a Turkish worker, where the Turkish worker and the child were living in the UK by 31 December 2020, and you have been ordinarily resident in the UK, Gibraltar, EEA, Switzerland or Turkey for the three year period immediately before the first academic year of your course

This is not a comprehensive list, and students are advised to contact their local Student Finance Northern Ireland (SFNI) Office (see page 23 for details) or visit www.studentfinancenir.co.uk.



ELIGIBILITY FOR FINANCIAL SUPPORT

Your local SFNI Office will decide whether you meet the residence requirements to qualify for Tuition Fee Loans and Maintenance Grant and Loan.

You may be eligible for tuition fee funding if you've been living in the UK, the EEA, Gibraltar or Switzerland for the past 3 years and you have:

- pre-settled status under the EU Settlement Scheme and are an EU national or a family member of an EU national
- Irish Citizenship or are a family member of an Irish Citizen or Person of Northern Ireland and you have pre-settled status under the EU Settlement Scheme
- Gibraltarian status as an EU national
- been living in Gibraltar as a UK national

If you do not apply through UCAS, you will be able to get an application form from the Student Finance Services at:

Student Finance Services
Student Loans Company
PO Box 89
Darlington
United Kingdom
DL1 9AZ

Phone: 0141 243 3570 (9:00 – 5:30pm)

Website:

<https://www.studentfinancenl.co.uk/form-finder/2024-to-2025-forms/tuition-fee-only-funding-student-full-time-and-part-time-undergraduate-student-forms/>

You should send the completed form direct to the above address.

Leaving your course or transferring to a new course

Study on a previous course can affect your entitlement. It is important to remember the rules about previous courses if you are thinking about leaving your course before it ends or transferring to a new course, as this could affect how much help you can get if you take another course in the future.

If you withdraw, transfer or suspend your studies you'll still be liable for any percentage of Tuition Fee Loan paid to your university or college. If you suspend your studies due to illness you may get student finance for an additional 60 days (proof of illness will be required). Your entitlement will be affected if you suspend your studies for reasons other than illness, or if the illness exceeds 60 days.

We'll reassess your entitlement and send you a new Student Finance Entitlement letter detailing the revised amount due. Please read each new Student Finance Entitlement letter you receive as the amounts due to you can be lower than previously notified.

If a change to your details results in you being overpaid, you'll need to repay any money you're not entitled to. In this case, the repayment threshold won't apply and you will have to repay the amount you've been overpaid at once or it will be deducted from your next year's support.

It is very important if you want to transfer courses or withdraw from your course that you talk to your college and your local SFNI Office as soon as possible.

If you do decide to change course, you must inform your local SFNI Office immediately. If the fees are higher than those you have to pay on your current course, you may be able to apply for an additional loan for tuition fees.

Age

Tuition Fee Loans – There are no age limits for Tuition Fee Loans.

Maintenance Loans – If you are under 60 at the start of your course you may be eligible for a Maintenance Loan.

Supplementary grants – there are no age limits for grants.



ELIGIBILITY FOR FINANCIAL SUPPORT

2. Your Course

As well as being personally eligible, your course must also be eligible. Generally, courses are eligible for financial support if they are full-time courses (including sandwich courses) or, in certain cases, part-time courses of initial teacher training, and they lead to:

- a first degree, such as a BA, BSc or BEd or Foundation Degree
- a Higher National Diploma (HND)
- a Higher National Certificate (HNC)
- a Certificate of Higher Education
- a course for the initial training of teachers
- a course in preparation for a professional examination of a standard higher than that of examination for advanced level GCE or the examination at higher level for the Scottish Certificate of Education or the examination for the National Certificate or National Diploma of BTEC or SQA, not being a course to which a first degree (or equivalent qualification) is required or
- a course providing education, the standard of which is higher than that of examination for advanced level GCE or the examination at higher level for the Scottish Certificate of Education or the examination for the National Certificate or National Diploma of BTEC or SQA, but not higher than that of a first degree course and not being a course to which a first degree (or equivalent qualification) is required

Some courses are extended beyond their normal length to include a foundation year. These are designed to prepare students for study in their chosen subject if their qualifications or experience are acceptable for entering higher education but are not appropriate for normal entry to their particular course. Foundation years are eligible for help if:

- the foundation year is an integral part of the course and the course as a whole is designated by or under the Education (Student Support) (No.2) Regulations (Northern Ireland) 2009 (as amended) and
- when first enrolling, students enrol for the full length of the extended course

The following courses are not covered:

- pre-registration nursing and midwifery diploma courses and any nursing or midwifery course for which you receive a non income-assessed Department of Health (DoH)/NHS bursary or award under the Health Services and Public Health Act 1968
- access or conversion courses which prepare students to take a higher education course
- courses of further education up to and including level 3

If you are taking or thinking of taking a course and you are not sure whether it is eligible for support towards fees or a student loan, contact your local SFNI Office or the college you are hoping to go to. They should be able to help you.

Financial Support for Architecture Courses

Eligible students who study Architecture can receive the undergraduate support package for the degree (RIBA Part I), the placement year and the postgraduate diploma (RIBA Part II). This full package of support is generally only available if you do all of these elements without a break in study.

If you take more than one year out between Parts I and II you will be required to inform your institution and your local SFNI Office so that your student financial support can be suspended until you return to study. Student Finance NI Offices cannot offer student financial support for the additional years; however, they will still regard you as not having had a break in study and will be able to offer you support for the postgraduate diploma (RIBA Part II).

If you do not inform your institution or local SFNI Office that you have suspended your studies or that you intend to return at an agreed date to complete RIBA Part II, you will be regarded as having withdrawn from your course. This means that you will not be eligible for a Tuition Fee Loan or a means-tested Maintenance Grant for your Part II studies, although you may be eligible for a Maintenance Loan.



ELIGIBILITY FOR FINANCIAL SUPPORT

Students on Work Placement

Students on work placements may have different funding arrangements. The rules are complicated. Whether you can receive funding depends on the type of work you are doing and how long the placement lasts. You should contact your local SFNI Office before you go on placement giving details of your work placement and ask them to let you know what support you are entitled to.

Distance learning – students with a disability

If you will be studying a full-time undergraduate course and will not be able to attend for a reason related to your disability, you should contact your local SFNI Office for more information about support that may be available.

3. Your University or College

The university or college you plan to study at must be either:

- publicly funded (paid for by Government) and in the UK or Republic of Ireland or
- privately funded in the UK but running individual courses that have received a 'specific designation' from the Department for the Economy

Privately-funded colleges

If you are ordinarily resident in Northern Ireland and attending a higher education course at a private institution in the UK, you should be aware that for certain private institutions, you will not receive the full Tuition Fee Loan support to cover your tuition fees. The maximum Tuition Fee Loan available is £4,750.

You will be responsible for funding the difference in the additional cost of your tuition fees. The onus is on you to find out what tuition fees are charged by the private institution and what Tuition Fee Loan support is available from Student Finance NI before you start the course.

Students should also be aware that some private higher education institutions in the UK and ROI may not attract any support and students will be responsible for all their costs. Students should check what funding is available before making a decision.



ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

SUMMARY

This section tells you how your local SFNI Office uses the information you supply to decide how much financial help you may receive. Your local SFNI Office looks at your household's income which includes

- for dependent students, their parents' income
- for independent students, their partner's income, if any (see note below)

Note: See page 15 for definitions of an "independent student."

If you choose not to provide information about your household's income, the most support you are likely to receive is a reduced rate of the Maintenance Loan (this is normally 75% of the maximum available depending on your circumstances). However, you will still be able to apply for a loan to cover the full cost of approved tuition fees.

The living cost support you receive is unlikely to cover all of your expenses. You should plan your budgets carefully.

Further information is contained in the booklet '2024/25 Full Time - A Guide to Financial Support for Full Time Students in Higher Education'.

General information about income for all students

The amounts of the Maintenance Grant or the Special Support Grant that you will receive, and part of the Maintenance Loan, depend on your household's income. The lower the household income, the more grant or Maintenance Loan you will be entitled to – see page 12, 13 and 14. If you want to apply for this means-tested financial support, you will need to supply information about your income on the application. Relevant members of your household will also need to declare their income details.



ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

Type of help	Available?
Student Loan for Tuition Fees	Yes
Maintenance Grant (or Special Support Grant)	Yes
Student Loan for Maintenance	Yes
Extra help if you have a disability	Yes
Extra help if you have children or adult dependants	Yes

1. Your Income

You may be expected to contribute depending on how much income you have and where it comes from. Your local SFNI Office will ask you to estimate your total income for the coming academic year. This income includes all money that you earn or receive that you pay income tax on, **except** for income from work done during any academic year of your course (including holiday, evening or weekend working but not including any sums paid in respect of periods for which you have leave of absence or are relieved of your normal duties for the purpose of attending your course). It will also include certain social security benefits. Your parents' income or that of relevant members of your household will be added to yours to arrive at the total household income.

2. Household Income

The local SFNI Office will assess your parents' income, including the income of a relevant partner of your parent unless:

- you are an **independent student** (see page 15) or
- you choose not to provide details of your parents' income because you only want support that is not assessed on your household income

Personal allowances and trade losses which are deducted by HMRC when calculating liability for income tax are not deducted from taxable income which is used to calculate 'household income' for student support.

If a parent has received a redundancy payment or a pension lump sum payment, they should provide details of this with the application.



ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

Your local SFNI Office will then take the following allowances off the household income:

- pension payments that qualify for certain specified tax relief
- £1,153 for any child other than you who is totally or mainly financially dependent on your parents

Using your household income, your local SFNI Office will work out whether your parents should make a contribution and if so, how much it will be. Your local SFNI Office will then work out how much support you are due.

Your local SFNI Office will usually look at your parents' income before deductions for the **prior financial year**. But if your parents' income has fallen by at least 5% they can ask your local SFNI Office to look at their estimated income before deductions for the **current** financial year.

Current Year Income Assessment forms, for the relevant academic year, can be downloaded from www.studentfinancenl.co.uk. Please ensure you download the form relevant to the correct academic year the student is attending. Please note that income for the prior financial year must be fully verified before a reassessment on the current year's income can occur.

If your parents are separated or divorced, the local SFNI Office will take the income of whichever parent they consider to be appropriate in the circumstances, plus partner's income where applicable. Your parents must declare their partner's details and income. It is an offence to withhold information. The income of the other parent will not be included.

A parent's "partner" means one of the following:

- a spouse (husband or wife)
- civil partner
- a person ordinarily living with the parent as his or her spouse
- a person ordinarily living with the parent as his or her civil partner

If your parents' circumstances change during the year and they begin living with / cease living with a partner they need to let Student Finance know immediately as it will affect your entitlement.

This can cause an overpayment of support which must be repaid immediately or will be deducted from your next year's entitlement.



ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

3. Assessing the household contribution

Once your local SFNI Office has worked out the household income they assess a household contribution as follows:

- no contribution if the total income is less than £41,540
- £1 for every £6.79 of the total income above £41,540

For example, if the household income is £45,000, your local SFNI Office would assess a contribution of £509.

Please note in most circumstances if you have one or more siblings at university the contribution will be divided between you and

your siblings.

If one of your siblings does not attend, suspends or withdraws, your entitlement will be revised and your support may be reduced.

The first line of the table below shows the household income level at which you would receive the full-rate Maintenance Loan or the maximum rate Maintenance Loan in your final year. If you are on a one-year postgraduate ITT course (for example, a PGCE course), that year will not be treated as a final year.

It then shows the household income levels at which you would only be entitled to the 75% of Maintenance Loan that is not income-assessed.

Household contribution				
	Full year		Final year	
Support covered	Household residual income	Household contribution	Household residual income	Household contribution
Full-rate Maintenance Loan (or maximum-rate final-year Maintenance Loan)	£41,540	Nil	£41,540	Nil
75% Maintenance Loan – student living away from home and studying in London	£57,643	£2,371	£56,170	£2,154
75% Maintenance Loan – student living away from home and studying outside London	£53,035	£1,692	£52,180	£1,567
75% Maintenance Loan – student living at home	£50,451	£1,312	£49,568	£1,182



ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

4. Assessing maintenance grant entitlement (applies to students who are on courses other than Initial Teacher Training courses not leading to first degrees).

You may be entitled to receive a non-repayable Maintenance Grant of up to £3,475 a year.

If your household income is £19,203 or less, you may be entitled to the full Maintenance Grant of £3,475.

If your household income exceeds £19,203 but does not exceed £29,019, the amount of grant you can receive will decrease by £1 for every £4.55 of household income above £19,203. If your household income exceeds £29,019 but does not exceed £41,065, the maximum amount of grant you can receive is £1,318 and reduced by £1 for every £9.50 of income above £29,019. If your household income is £41,065, you may be able to receive the minimum Maintenance Grant of £50.

If the household income is more than £41,065, you will not be able to receive any Maintenance Grant (see table on next page).

5. Maintenance Grant entitlement for Initial Teacher Training (ITT) course students

If you are on an ITT course, you may be eligible for a Maintenance Grant of up to £3,475.

If you are starting or continuing on an ITT course (for example, a PGCE course but not a course for a first degree) in 2024 and your periods of full-time attendance are in aggregate 10 or more weeks in the academic year, you may receive a £1,318 Maintenance Grant. Depending on your household income, you may be able to receive up to £3,475 in total.

If you are starting or continuing on an ITT course (other than a course for a first degree) in 2024 and your periods of full-time attendance are in aggregate between six and ten weeks, you may receive a £659 Maintenance Grant. Depending on your household income, you may be able to receive up to £1,738 in total. You must provide evidence of the dates and locations when you are required to be in attendance.

6. Maintenance Loan entitlement for people who receive a Maintenance Grant

If you apply for a Maintenance Grant, you can also apply for a Maintenance Loan (the rate of which will vary according to where you are living or studying). However, if you are eligible to receive a Maintenance Grant, your loan entitlement will be reduced.

If you receive the full Maintenance Grant of £3,475 and you qualify for a Maintenance Loan, your Maintenance Loan entitlement may be reduced by £2,115.

If you receive a grant of greater than £1,318 the loan will be reduced by £2,115 less £1 in every £12.32 by which the household income exceeds £19,203.



ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

Maintenance Grant and Maintenance Loan entitlement				
Household income	Maintenance Grant	Maintenance Loan – living away from home and studying outside London (maximum £6,776)	Maintenance Loan – living away from home and studying in London (maximum £9,492)	Maintenance Loan – living at their parents' home (maximum £5,250)
£19,203	£3,475	£4,661	£7,377	£3,135
£25,000	£2,201	£5,131	£7,847	£3,605
£30,000	£1,215	£5,561	£8,277	£4,035
£35,000	£689	£6,087	£8,803	£4,561
£41,540	£0	£6,776	£9,492	£5,250

Different rules apply if you have a brother, sister or parent who is also receiving full-time student support. Your local SFNI Office will work out your household's contribution before they share it between you and the other students in your family. In normal circumstances, it will be shared out equally. However, in certain circumstances it may be shared differently to make sure that the amount of contribution reflects whose income has been included in the income assessment. Your local SFNI Office will be able to give you more information.

If your circumstances change during your course, (for example, if one of your parents dies or remarries or if a parent starts/ceases to live with a partner or other sibling(s) does not attend or ceases to attend a HE course) your local SFNI Office will assess the household contribution again and your support may be reduced.

7. Special Support Grant

If your household income does not exceed £41,065 and you fall within certain prescribed categories – these include students who are eligible for Housing Benefit or the housing element of Universal Credit whilst you're studying – you may be entitled to receive a Special Support Grant. The amount of grant payable is assessed in the same way as the Maintenance Grant (see above). Students who are eligible for the Special Support Grant will not be eligible for the Maintenance Grant. For more detailed information on the Special Support Grant refer to page 11 of the booklet '2024/25 Full Time - A Guide to Financial Support for Full Time Students in Higher Education'.

If you apply for the Special Support Grant, you can also apply for a Maintenance Loan (which will vary according to where you are living or studying). However, if you qualify for a Maintenance Loan, the maximum amount of loan you can receive will **not** decrease.



ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

8. Independent students

If you are an independent student, the local SFNI Office will not take your parents' income into account when working out the household income and contribution.

You are an independent student if you meet one of the following conditions:

- you have care of a person under the age of 18 on the first day of the academic year for which you are applying for support
- you are 25 or over on the first day of the academic year for which you are applying for support. For courses starting in September/October 2024 the first day is 1st September
- you have been married or formed a civil partnership before the start of the academic year for which you are applying for support, even if that marriage or civil partnership is not still subsisting. Your local SFNI Office will need to see your marriage certificate or civil partnership schedule
- you have no living parents
- you have supported yourself for at least three years before the first day of the first academic year of your course. This includes any time when you:
 - were in paid full-time employment
 - received Income Support, Jobseeker's Allowance, Universal Credit or other state benefit paid to a person who is available for employment but is unemployed, or registered for unemployment
 - received any pension, allowance or other benefit by reason of a disability to which you are subject or by any reason of confinement, sickness or illness or
 - received training under any scheme for the unemployed or other funding by any state authority or agency
- your parents cannot be traced or it is not practical or possible to contact them
- your parents live outside of the EU and an income assessment would put them in jeopardy, or it is not reasonably practicable for them to send funds to the UK if a contribution were assessed (this may apply if you are a refugee)
- you can demonstrate that you are permanently estranged from your parents (see "Students who have no contact with their parents" on page 16) – your local SFNI Office will review your situation each time it assesses your application for a new academic year
- subject to certain exceptions, you were looked after by a local authority throughout any three-month period ending on or after the date on which you turned 16 and before the first day of the first academic year of your course

If you are claiming to be an independent student because you have supported yourself for three years or more, you must provide evidence to show how you have supported yourself. If you have been working or claiming benefits, you must provide written confirmation of this. Acceptable proof includes letters from employers confirming the dates you worked there and your levels of earnings. P60s on their own are not sufficient. For periods where you have claimed benefits, you should ask your local Jobs and Benefits Office for a letter to confirm the dates you claimed benefit and the type of benefit received.

If you do not provide birth or marriage certificates or evidence to prove you have supported yourself for three years, your application will be delayed.

If you have care of a child and are claiming independent status, you should send your child's long birth certificate and provide other evidence that you are caring for the child (for example, evidence that you are receiving Child Benefit, Child Tax Credit or Universal Credit for that child).



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Students who have no contact with their parents

If you want to claim independent status because you are estranged from your parents, you must provide confirmation from a person outside your family who knows about your circumstances in a professional capacity. Examples of proof you could provide are:

- a letter from your social worker (if you have one)
- if you claimed Income Support or Universal Credit when you were under 18, a letter from your local Jobs and Benefits Office showing that you received benefits because of your situation
- if your relationship with your parents broke down while you were at school or college, a letter from an advice worker or personal tutor or teacher, confirming your circumstances
- if you have visited your doctor because of problems relating to your broken relationship with your parents, a letter to confirm your circumstances.

To qualify for independent status because of this, you will need to prove that the lack of contact with your parents is permanent. You must provide evidence of this to your local SFNI Office explaining in full the circumstances which led to this. Your local SFNI Office would normally expect you to have had no contact with your parents for at least 12 months although this may not apply in exceptional circumstances. Please ask your local SFNI Office for forms SEF and IVE.

You will not be able to claim independent status just because you do not get on with your parents or because you do not live with them. You will also not be able to claim independent status simply because your parents do not want to give details of their income or refuse to provide financial support to you.

For more information on estrangement refer to the 'Stand Alone' website www.standalone.org.uk.

9. Your household income - husband, wife or partner of either sex

If you are an independent student who is married or is in a civil partnership, your local SFNI Office will take into account the income of your husband, wife or civil partner.

If you are 25 or over on the first day of the academic year for which you are applying for support, the income of your same sex or opposite sex partner will also be taken into account.

Your partner's residual income will generally be worked out in the same way as your parents' residual income. The household income threshold is also the same. However, different rules apply if you separate from your partner.

Using your household income, your local SFNI Office will work out whether your household should make a contribution and if so, how much it will be (see table at page 12). Your local SFNI Office will then work out how much support you are due.



ASSESSING HOW MUCH FINANCIAL SUPPORT YOU MAY BE ENTITLED TO

10. Understanding living costs while studying at university or college

Students studying at university or college can have different living costs depending on where and what they will be studying, their lifestyle and any financial commitments they might have.

Discover Uni website offers guidance on other things to consider that may help cover some of your living costs, including tips on budgeting. Why not check out their budget calculators to find out what your living costs at university or college might add up to?

If you're unsure about what additional costs may be involved as a result of your studies, you should ask your university or college for more information. Examples could include:

- accommodation costs – such as rent
- travel
- course materials
- food and drink
- utilities – such as gas and electricity bills

Making up the difference

For some students even the maximum amount of Maintenance Loan may not be enough to cover all their living costs. Students are expected to make up the difference between the Maintenance Loan amount available to them and their total living costs.

Financial support may be provided by the student's parents or partner. There are several other sources of funding available for students who don't have access to household support, or for students who need more funding because even the maximum Maintenance Loan available isn't enough. These could be:

- part-time employment
- savings
- university bursaries and scholarships

You can find more information about some of the alternative sources of funding, and guidance on how to budget for university, at <https://discoveruni.gov.uk/how-will-i-pay-for-it/how-will-i-pay-northern-ireland/>.



HOW YOU WILL RECEIVE ANY PAYMENTS DUE TO YOU

Summary

This section tells you how much financial help you will receive, and how you will be paid any support.

1. Notice of entitlement

The Student Loans Company (SLC) will send you a Student Finance Entitlement letter telling you how much support you can get.

Please read each new Student Finance Entitlement letter you receive as the amounts due to you can be lower than previously notified.

This letter will also contain a payment schedule that tells you how much your payments are and when your instalments are due. The payment schedule will also include details of any grants or other payments you may be due. You will usually receive any amounts due in three instalments, normally one at the start of each term.

2. Payment of your loans

Most students will receive their first loan instalment straight into their bank account after they have enrolled on their course. However, their college must first have confirmed to the SLC that they are registered on the relevant course.

There are several things that as a student you can do to make sure that you receive your payment promptly.

1) Open a bank or building society account and give the SLC your account details before the start of term.

2) At enrolment, make sure you bring any documents that your college needs, in particular your notice of entitlement issued by the SLC.

3) Make sure that you always refer to yourself in the same way on all of the documents you are asked to fill in. For example, if you apply for a university place through UCAS as 'John Anthony Smith', please refer to yourself in the same way in your student support application. It is best to give your full name as it appears on your birth certificate or passport in all dealings with UCAS, your local SFNI Office, the SLC and your university or college.

If you received EMA make sure that you apply for Student Finance under your EMA Customer Reference Number. Do not create a new account.

For a few students, the SLC will make the first instalment by cheque, which you can collect from your college at the start of term. The payment method will be shown on the payment schedule SLC send you.

For all students, the SLC will pay further loan instalments straight into your bank or building society account.

If you have taken out a loan to cover all or part of your tuition fees, this will be paid direct to your university or college.



OTHER HELP AVAILABLE

Training bursaries for Teacher Training in England

If you intend to study a full-time postgraduate teacher training course in England, and are not currently employed as a teacher, you may be eligible for a teacher training bursary. Bursary amounts vary depending on the subject and degree class or highest relevant academic qualification.

For more detailed information about the bursaries available in academic year 2024/25 and whether you are eligible to apply, please refer to <https://getintoteaching.education.gov.uk/funding-your-training> or contact the Teaching Information Line on **0800 389 2500**

Undergraduate Medical and Dentistry Courses

For years one to three of your first primary degree course, you will receive the standard student support package. If you are studying in the UK, in your fourth year of study and beyond, depending on whether or not you follow a one year intercalated degree, you may be eligible to receive a means-tested healthcare bursary from the Department of Health (DoH) and have your tuition fees paid in full by the DoH. You may also be eligible to apply for a reduced rate non-income assessed Maintenance Loan. You may also get extra allowances, for example, if you are disabled or have dependants.

You will apply for support through your local SFNI Office for the full duration of the course and regardless of where you are studying in the UK. As your local SFNI Office administers the bursary arrangements on behalf of the DoH, you should contact them for further information on the level of bursaries available. A Student Finance NI Medical and Dental Fact Sheet is available on our website www.studentfinancenl.co.uk.

Graduate Entry Medical Courses

If you are attending a four year graduate-entry medical course (fast-track course), you will not be eligible for a DoH healthcare bursary, tuition fee support or Maintenance Grant. You will be required to pay your own fees to the university. You can, however, apply for a Maintenance Loan through your local SFNI Office for the duration of the course.

Funding for Healthcare course

If you intend to study a healthcare course, you should note that the student support available to you may differ from the support available for other higher education courses.



OTHER HELP AVAILABLE

Allied Health Professional Courses

If you are planning to undertake a first primary Allied Health Professional degree course (e.g. physiotherapy, occupational therapy, radiography, speech and language therapy, podiatry or dietetics), the student support available to you depends on where you are studying.

If you intend to study in Northern Ireland, you may be eligible to receive a means-tested healthcare bursary from the DoH and have your tuition fees paid in full by the DoH. You may also be eligible to apply for a reduced rate non-income assessed Maintenance Loan. You may also get extra allowances, for example, if you are disabled or have dependants. You need to apply for support through your local SFNI Office for the full duration of the course. As your local SFNI Office administers the bursary arrangements on behalf of the DoH, you should contact them for further information on the level of bursaries available.

If you intend to study on a first primary degree in England, Wales or Scotland, different funding arrangements can apply and these can be significantly different from Northern Ireland. Northern Ireland students studying on a first primary degree in England and Scotland can apply for the standard financial support package. Northern Ireland students studying in Wales can apply for the bursary support package, subject to eligibility requirements (committing to 2 years working within the NHS in Wales after course completion). Students who don't commit to this can apply for the standard financial support package.

You should contact the relevant funding body for further information on the support available (see contact details on page 24) and do not make any decision until you are aware of the funding you are eligible to receive. If you are eligible to apply for a means-tested healthcare bursary from any of these funding bodies, you may also be eligible to apply for a reduced rate non-income assessed Maintenance Loan through your local SFNI Office.

Nursing and Midwifery Courses

If you are planning to study a pre-registration nursing or midwifery course, the student support available to you depends on where you are studying.

If you intend to study in Northern Ireland, you may be eligible to receive a non means-tested healthcare bursary from the DoH and have your tuition fees paid in full by the DoH.

For further information, please contact

**The Bursary Unit,
Business Services Organisation,
2 Franklin Street,
Belfast,
BT2 8DQ,
Telephone 030 0555 0113
or e-mail: studentnurse.bursaries@hscni.net**

If you intend to study in England, Wales or Scotland, different funding arrangements can apply and these can be significantly different from Northern Ireland. Northern Ireland students studying on a first primary degree in England and Scotland can apply for the standard student financial support package. Northern Ireland students studying in Wales can apply for the bursary support package, subject to eligibility requirements (committing to 2 years working within the NHS in Wales after course completion). Students who don't commit to this can apply for the standard financial support package.

If you intend to study in England, Scotland or Wales, you should contact the relevant funding body for further information on the support available (see contact details on page 24). If you are eligible to apply for a means-tested healthcare bursary from any of these funding bodies, you may also be eligible to apply for a reduced rate non-income assessed Maintenance Loan through your local SFNI Office.



OTHER HELP AVAILABLE

Social Work courses in Northern Ireland

If you are a Northern Ireland domiciled student intending to study a social work degree in Northern Ireland, in addition to the standard student support package, the Social Services Inspectorate (SSI) at the DoH provide a bursary. For further information, please contact:

Social Work Student Incentive Scheme
Office of Social Services
Department of Health
Room C4.22
Castle Buildings
Stormont
Belfast BT4 3SQ
Tel: 02890 520517

Social Work Training:
NISCC
7th Floor Millennium House
19-25 Great Victoria Street
Belfast BT2 7AQ
Tel: 028 9536 2600
Website: www.niscc.info

Course Applications:
Universities Central Admissions System (UCAS)
Tel: 0371 468 0468
Website: www.ucas.com

Postgraduate Funding

The student support system does not provide the same support for students on postgraduate courses as those on undergraduate courses except for initial teacher training. There are studentships and research grants available for postgraduate courses from the research councils and some other charitable sources. Since September 2017 tuition fee loans are available for designated postgraduate courses in the UK.

For further information please contact the Postgraduate Office, Student Finance NI, Ballee Centre, Ballee Road West, Ballymena, BT42 2HS
Tel: 028 95 986000
E-mail: StudentFinance-pg@eani.org.uk

Research councils

Northern Ireland students wishing to apply for a studentship tenable at an institution in Great Britain must approach the appropriate academic department at the institution(s) and inquire about:

- obtaining a place for your chosen course of study; and
- the procedure for applying for an award from one or more of the following bodies:
- Arts and Humanities Research Council (AHRC) at www.ukri.org/councils/ahrc/
- Biotechnology and Biological Sciences Research Council (BBSRC) at www.ukri.org/councils/bbsrc/
- Engineering and Physical Sciences Research Council (EPSRC) at www.ukri.org/councils/epsrc/
- Economic and Social Research Council (ESRC) at www.ukri.org/councils/esrc/
- Medical Research Council (MRC) at www.ukri.org/councils/mrc/
- Natural Environment Research Council (NERC) at www.ukri.org/councils/nerc/
- Science and Technology Facilities Council (STFC) at www.ukri.org/councils/stfc/

The institutions will advise you of the date by which application forms will be available for the body which support your chosen course, the closing date for receipt of applications, and the date by which applicants will be advised of the outcome.

Educational trusts and charities

There are also educational trusts and charities that make individual awards to students. You can find standard lists of these in most public libraries. Further information on useful publications are included on page 25.



OTHER HELP AVAILABLE

Benefits

Although most full-time students are not entitled to social security benefits, certain students in vulnerable groups (including single parents and disabled students) may be eligible for social security benefits including Housing Benefit. If you want to take a full-time course of education, you should ask your local Jobs and Benefits Office how this may affect your benefits.

If you are eligible for benefits, the Department for Communities will take account of any income you receive through loans (and some grants) under the main student support arrangements. If you are eligible for a loan, the Department for Communities will take account of the money available to you whether or not you take it out.

If your partner is eligible for benefits, the Department for Communities will take account of your student income in the same way when they work out his or her benefits. They do not take account of support towards your tuition fees. The Special Support Grant, Childcare Grant and Parents' Learning Allowance are not taken into account for benefit purposes. Payments from the Support Funds that are not intended for general living costs should also be ignored for benefit purposes.

European study - Exchange Programmes

If you are planning to study abroad as part of your course, you may be able to get help through the Turing Scheme or Taith exchange programmes.

Students who are studying in Northern Ireland who are on a Turing Scheme placement year, may be eligible for a tuition fee waiver for the year in question. The study or work placement must be for a full academic year, which is at least 24 weeks not including weekends and holidays. Students who qualify to take part in the scheme will also be eligible to apply for a mobility grant.

Universities and colleges in England, Wales and Scotland can charge up to 15% of the maximum tuition fee charge to Turing/Taith students.

Students will be able to apply for a Tuition Fee Loan to cover this cost.

For more information, contact the European Office in your university or college.

For information on Turing Schemes contact the British Council but **please note they cannot answer other questions about student finance.**

British Council Northern Ireland

The Boat

7th Floor

49 Queen's Square

Belfast

BT1 3FG

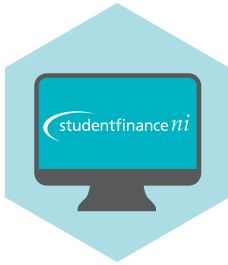
Telephone: (0)161 957 7755

Email: general.enquiries@britishcouncil.org

Website: <https://nireland.britishcouncil.org/>

For further information on Taith, visit

<https://www.taith.wales> or email enquiries@taith.wales



HOW TO FIND OUT MORE

Addresses of Student Finance NI Offices	Covering local Government District(s)
<p>Student Finance NI 40 Academy Street BELFAST BT1 2NQ Telephone: 028 9598 6000 Email: student.finance-belfast@eani.org.uk</p>	<p>Belfast</p>
<p>Student Finance NI Ballee Centre Ballee Road West BALLYMENA BT42 2HS Telephone: 028 9598 6000 Email: student.finance-ballymena@eani.org.uk</p>	<p>Antrim Ballymena Ballymoney Carrickfergus Coleraine Larne Magherafelt Moyle Newtownabbey</p>
<p>Student Finance NI Grahamsbridge Road Dundonald BELFAST BT16 2HS Telephone: 028 9598 6000 Email: student.finance- Dundonald@eani.org.uk</p>	<p>Ards Castlereagh Down Lisburn North Down</p>
<p>Student Finance NI 3 Charlemont Place The Mall ARMAGH BT61 9AX Telephone: 028 9598 6000 Email: student.finance-armagh@eani.org.uk</p>	<p>Armagh Banbridge Cookstown Craigavon Dungannon Newry and Mourne</p>
<p>Student Finance NI 1 Hospital Road OMAGH BT79 0AW Telephone: 028 9598 6000 Email: student.finance-omagh@eani.org.uk</p>	<p>Fermanagh Limavady Londonderry Omagh Strabane</p>



HOW TO FIND OUT MORE

For information about NHS bursaries in England, contact:

NHS Student Bursaries
Ridgway House
Northgate Close
Middlebrook
Bolton BL6 6PQ
Phone: 0300 330 1345
Website: www.nhsbsa.nhs.uk/student-services

For more information on NHS bursaries in Wales, contact:

Floor 4,
Companies House,
Crown Way,
Cardiff, CF14 3UB,
Phone: 02920 905380
Website:
<https://nwssp.nhs.wales>

For more information about NHS bursaries in Scotland, contact:

The Student Awards Agency for Scotland
(SAAS)
Saughton House
Broomhouse Drive
Edinburgh
EH11 3UT
Phone: 0300 555 0505

Other sources of funding and information

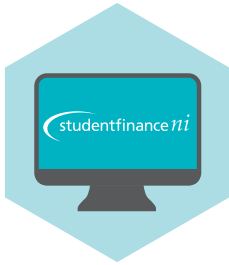
Scholarship Search UK

Provides information about other sources of funding for undergraduates.

Website: www.thescholarshipuk.org

National Union of Students (NUS/USI)

NUS/USI
18 Ormeau Avenue
Belfast BT2 7HN
Telephone: 028 9024 4641
Website: www.nus-usi.org



HOW TO FIND OUT MORE

HM Revenue & Customs

If you need help and advice on tax and tax credits, visit www.gov.uk/taxcredits or call 0345 300 3900 (Relay UK 18001 then 0345 300 3900) or drop into your HMRC Enquiry Centre (listed under HM Revenue & Customs in the phone book).

For more information about how tax affects you, visit www.HMRC.gov.uk

For help and advice with Universal Credits, phone 0800 328 5644 or visit www.gov.uk/universal-credit

Teacher training

For information about how to become a teacher, including what support may be available, you should contact the following authorities:

Training in Northern Ireland

Department of Education (DENI)
Website: www.education-ni.gov.uk
E-mail: DE.DEWebMail@education-ni.gov.uk
Phone: 0289 127 9279

Training in England

Department for Education Teaching Agency
Website:
<https://getintoteaching.education.gov.uk/>
Phone: Teaching Information Line on 0800 389 2500

Training in Scotland

Teach in Scotland
Website: www.teachinScotland.scot
E-mail: teachinScotland@gtcs.org.uk
Phone: 0845 345 4745

Training in Wales

Teacher Training in Wales
Website:
www.gov.wales/teaching-and-leadership

Useful publications

The Grants Register 2024 - the complete guide to postgraduate funding worldwide, published by Palgrave Macmillan (www.palgrave.com)

There are various survival guides available for students to purchase or alternatively to borrow from your local libraries.



WHAT TO DO IF YOU ARE NOT SATISFIED

Summary

This section gives you some advice on what to do if you are not satisfied and you feel that you may want to complain or appeal.

Making a complaint or an appeal

You will have seen from this guide that you might be dealing with a number of different organisations involved in student support – your local SFNI Office, the SLC, your college, the Department for the Economy, HM Revenue and Customs and so on.

All these organisations want to provide good services. But sometimes things go wrong or mistakes are made. For example, there may be an unacceptable delay, or you may find that you are not dealt with politely, or a decision in your case seems wrong.

If this happens, you will need to decide if you want to make a complaint or to appeal against a decision that has been made. But before considering what to do, you should make sure that you have done everything that you should have. For example, have you provided information or documents that you have been asked for or done things on time?

What you should do if you want to complain

All public services should publicise their system for handling complaints. They often do this in a leaflet or as part of other publicity material. It will help you and the organisation that you are dealing with if you follow their system.

So the first thing to do, if you do not know already, will be to find who to make your complaint to. This may be to the person you have been dealing with or to one of the managers in the organisation.

You should also find out how to make your complaint. In the first place it may be fine to do it by phone, when perhaps the matter can be sorted out quickly and easily. If you are still not satisfied with the way you are being treated or the problem is more complicated, it may be appropriate to put things in writing.

The organisation's system for dealing with complaints should also be clear about what happens if you are still not satisfied with the way that your case or complaint is being handled. This usually involves you being able to take a complaint to higher positions in the organisation ending with the head of the organisation, perhaps the chief executive, chief officer or a director.

If you have been through the complaints system of the organisation concerned and you are still not satisfied, there may be an independent review of complaints that you can go to. The organisation's publicity material on their complaints system should describe this and how to get in touch with that person or organisation. If it does not, please ask them what you should do.

Some organisations may have set up their own arrangements for providing an independent review of complaints, which they should include in their publicity material.

But generally, the main ones involved in aspects of student support are:

- the Commissioner for Complaints (for services provided by Student Finance NI)
- the Parliamentary Ombudsman (for services provided by central government, for example, the DfE)
- the Student Loans Company Assessor
- the Adjudicator (for services provided by HM Revenue and Customs, who will be involved in collecting repayments of your loan after you have finished studying)



WHAT TO DO IF YOU ARE NOT SATISFIED

What you should do if you want to appeal

This is different from making a complaint.

You may be happy with the way that the organisation has dealt with you (they have been efficient and polite and so on) but feel that the organisation has reached the wrong decision in your case. For example, on whether you are eligible for financial support, or how much support you are entitled to.

This means that appeals should be about:

- matters of law
- decisions or action based on the interpretation of law or regulations or
- breaking their obligations rather than failures in administration

As with considering making a complaint, the organisation that you are dealing with should be able to give you information on how to appeal.

So, your first step should be to make sure that you have this information. But before going any further you should also make sure that you have told the organisation concerned that you are unhappy with their decision. You should also ask them for an explanation of how they have reached it. This may help to sort the problem out without the need to take it any further.

If you are still not satisfied, you should make sure that you know how to appeal and who to appeal to. Some of the organisations you will be dealing with have their own appeals arrangements, which you should use first. These range from Education Authority cases to appeals to the tax commissioners, for decisions taken by HM Revenue and Customs.

But in some circumstances you may have to consider using the legal system (going to a county court or applying for a judicial review in the high court) if, for example, you need to take the appeal to another stage. This can also apply if it is the only route of appeal available in your particular case.

If you are thinking of doing this, you must first get independent legal advice, for example from a solicitor, a legal advice centre, the advice centre in your university or student union, or Advice NI.



Department for the
Economy
www.economy-ni.gov.uk

An Roinn
Geilleagair

You can get a copy of this guide from www.studentfinanceneni.co.uk

For general enquiries speak to an adviser on **0300 100 0077**.
The Customer Support Office can be contacted on
Monday to Friday between the hours of **8am and 8pm** or on
Saturday between **9am and 4pm**.

You can order forms and guides in braille, large print or audio by emailing with your name, address, customer reference number along with what form and format you require to: brailleandlargefonts@slc.co.uk or you can telephone us on 0141 243 3686. Please note: the above email address and telephone number can only deal with requests for alternative formats of forms and guides.

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