

How to apply for your Student Loan

You apply via the Student Finance England website here: [Apply online for student finance - GOV.UK \(www.gov.uk\)](https://www.gov.uk/apply-online-for-student-finance)

It is important that you apply for a Higher Education loan rather than an Advanced Learner Loan.

The types of loan you can apply for are as follows:

Tuition Fee Loan

The Tuition Fee is the fee that the College charges students to attend their course. The amount is set by the College and is the same for all students regardless of income. Students can apply for a Tuition Fee Loan for all or part of the tuition fee, and this is paid directly to the College. Students are required to start paying back the loan once they have left or completed their course and are earning over the threshold amount.

Which Institution do I select when applying for my Tuition Fee Loan?

The institution you select depends on the course you are studying:

Institution	Courses
Bedford College	<ul style="list-style-type: none">• All Pearson HNCs / HNDs• University of Northampton HNCs / HNDs• University of Northampton Engineering Top Up Degrees• University of Northampton Computing Top Up Degrees• Foundation Degrees started before August 2020• All courses with the University of Huddersfield
University of Bedfordshire	<ul style="list-style-type: none">• All University of Bedfordshire Top Up Degrees• Foundation Degrees started after August 2020
University of Northampton	<ul style="list-style-type: none">• University of Northampton Graphic Communication Design Top Up Degree• University of Northampton Photography Top Up Degree• University of Northampton Business Top Up Degree• University of Northampton Visual Communication Design Top Up Degree

Maintenance Loan

A maintenance loan is a loan that students can apply for to help pay for living expenses, travel costs and any additional course fees (trips, materials etc.). Students are required to start paying back the loan once they have left or completed their course and are earning over the threshold amount.

	2022 to 2023 academic year	2023 to 2024 academic year
Living with your parents	Up to £8,171	Up to £8,400
Living away from your parents, outside London	Up to £9,706	Up to £9,978
Living away from your parents, in London	Up to £12,667	Up to £13,022
You spend a year of a UK course studying abroad	Up to £11,116	Up to £11,427
If you're 60 or over on the first day of the first academic year of your course	Up to £4,106	Up to £4,221

Data for the 2024-5 academic year will be available in early 2024 and can be found [here](#):

Modes of Study

Full time loan applications open from March for each year of study. Part time loan applications open from May for each year of study.

Full time students should be eligible for both tuition fee and maintenance loans (depending on household income). Full time online courses are not eligible for maintenance loans.

Part time students are eligible for tuition fee loans, but not maintenance loans.

If you choose to study your HNC part time, and then your HND full time (or vice versa), this may make you ineligible for financial support from Student Finance England.

Applying for Student Finance

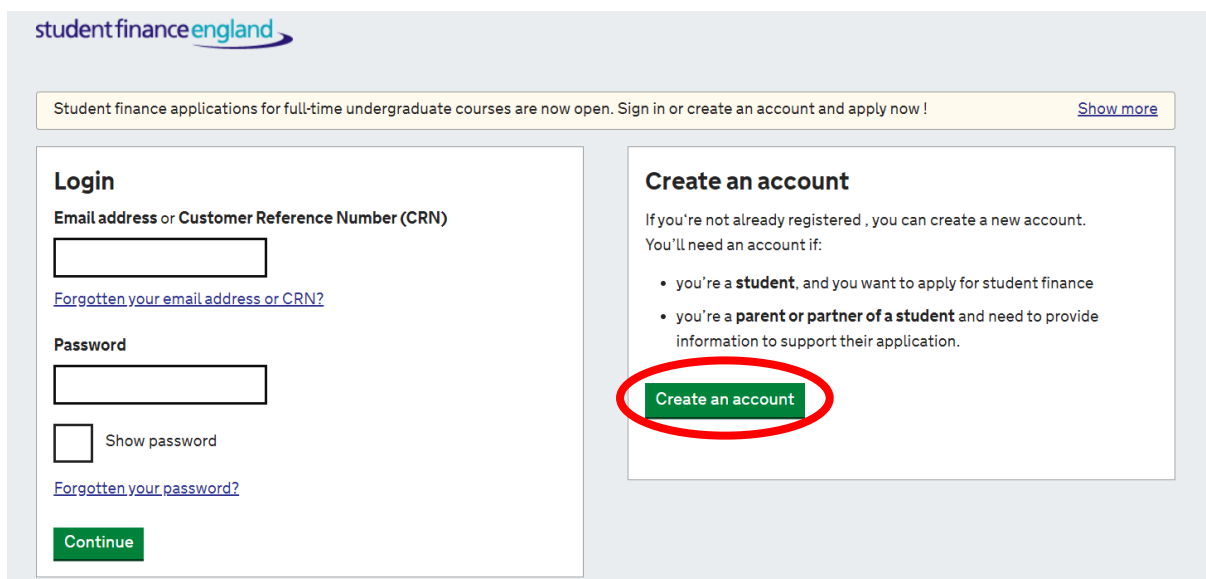
1. **Create a new account with Student Finance England (new applicants only)**
2. **Log into Student Finance Account**
3. **Create application**
4. **Submit application***
5. **Receive Notification of Entitlement Letter**
6. **Come to enrol at college**

*Student Finance may require further evidence before they can process your application. Make sure to provide Student Finance with any evidence they request as promptly as possible to avoid delays in loan payments

1. Creating a New Student Finance Account

Only new applicants need to create an account with Student Finance England. If you have applied for a Higher Education Loan before (with us or someone else), then you can skip this step.

To create a new account with Student Finance England, head to the link below and click on 'Create an Account': <https://logon.slc.co.uk/cas/login>



The screenshot shows the Student Finance England website interface. At the top, there is a banner with the text: "Student finance applications for full-time undergraduate courses are now open. Sign in or create an account and apply now!" with a "Show more" link. Below the banner, there are two main sections: "Login" and "Create an account".

The "Login" section includes a form with the following fields and options:

- Field: "Email address or Customer Reference Number (CRN)" with a text input box.
- Link: "[Forgotten your email address or CRN?](#)"
- Field: "Password" with a text input box.
- Checkbox: "Show password" with a checkbox.
- Link: "[Forgotten your password?](#)"
- Button: "Continue" (green)

The "Create an account" section includes the following text and list:

If you're not already registered, you can create a new account. You'll need an account if:

- you're a **student**, and you want to apply for student finance
- you're a **parent or partner of a student** and need to provide information to support their application.

A green button labeled "Create an account" is circled in red.

To create a new account you will need to provide:

- Your name
- Date of Birth
- Address
- National Insurance Number (optional)

2. Logging into Student Finance Account

Once you have set up a new account with Student Finance England, log in using this link:
<https://logon.slc.co.uk/cas/login>

studentfinanceengland

Student finance applications for full-time undergraduate courses are now open. Sign in or create an account and apply now! [Show more](#)

Login

Email address or Customer Reference Number (CRN)

[Forgotten your email address or CRN?](#)

Password

Show password

[Forgotten your password?](#)

[Continue](#)

Create an account

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- you're a **parent or partner of a student** and need to provide information to support their application.

[Create an account](#)

3. Creating your Application

To create your application, you will need:

- 30 minutes
- Your UK passport details, if you have one
- Your institution name (it is important you select the correct institution- see the table above)
- Your course name (as shown on the student contract sent by the College)
- Your National Insurance number, if you haven't already provided it
- Your UK bank account details
- Address details of a family member or friend Student Finance can use if they lose contact with you.

For more information, look through the [Student Finance Application Guide](#), for a step-by-step walkthrough.

4. Submitting your Application

Before you submit your application, double check your application, and have someone proofread it for you. Make sure you have carefully read the Terms and Conditions.

Student Finance England may need further information from you before they can successfully process your application. It is therefore important that your contact details are kept accurate and up to date should Student Finance England need to contact you.

5. Receiving your Notification of Entitlement Letter

Once your application has been successfully processed, you should receive a **Notification of Entitlement Letter** in the post. You can also check the Letters & Emails tab in your Student Finance account.

It is very important you keep hold of this letter, as it contains how much tuition fee loan and maintenance loan you will be receiving. It also contains a breakdown of your payments, and your payment timetable.

6. Enrolling with College

After A level results day in August, you will receive an email from the College that includes a link for you to complete online enrolment.

Ideally you should have a copy of your Notification of Entitlement Letter from Student Finance England when you start to enrol. You can however still complete the enrol form without it*.

Once you have completed your online enrolment and your loan application has been processed by Student Finance England, the HE Team will confirm your registration with the college and release your **maintenance loan**.

* If you are using a Student Loan to pay your course fees, your enrolment cannot be fully confirmed until the College has received your Notification of Entitlement letter from Student Finance England. If you have applied for a student loan and are still waiting for it to be approved, you will need to pay a £200 refundable deposit and will need to agree to a payment plan via Direct Debit with the College. All monies received will be refunded once the loan is approved.

Once you start attending your course, the College will confirm this with Student Finance England, which will trigger the first payments of your **tuition fee loan**. These payments will be paid directly to the College from Student Finance England and be made at the start of each term.