

## **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-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.

\*\*The full-time HE courses are put on the SLC website as two-year courses, this will cover both the HNC and HND. You apply for the two-year course. You will receive the funding for the 1<sup>st</sup> year and then if you continue to the HND you just have to confirm instead of reapplying. If you decide not to continue to the HND you do not confirm. Part-time courses are on the SLC website as four-year courses and you have to confirm each year.

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

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

<b>Institution</b>	<b>Courses</b>
The Bedford College Group	<ul style="list-style-type: none"><li>• All Pearson HNCs / HNDs</li><li>• University of Northampton Computing Top Up Degrees</li><li>• All courses with the University of Huddersfield</li></ul>
University of Bedfordshire	<ul style="list-style-type: none"><li>• All University of Bedfordshire Foundation Degrees and Top Up Degrees</li></ul>
University of Northampton	<ul style="list-style-type: none"><li>• University of Northampton Visual Communication Design Top Up Degree</li><li>• University of Northampton Photography Top Up Degree</li></ul>

### **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.

<b>Rate of loan for students</b>	<b>Maximum loan</b>	<b>Minimum loan</b>
Living at home	£8,877	£3,907
Living away from home and studying in London	£13,762	£6,853
Living away from home and studying outside London	£10,544	£4,915
Studying overseas as part of a UK course	£12,076	£5,838

If your course lasts longer than 30 weeks and 3 days, you could get extra money included as part of your maintenance loan. This is called a [long course loan](#).

## 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. Head to the Student Finance website
2. Create a new account (new applicants only)
2. Log into your Student Finance account
3. Create your application by selecting the correct institution and course for your studies\*.
4. Submit your application
5. Receive your Notification of Entitlement Letter
6. Complete the College enrolment process

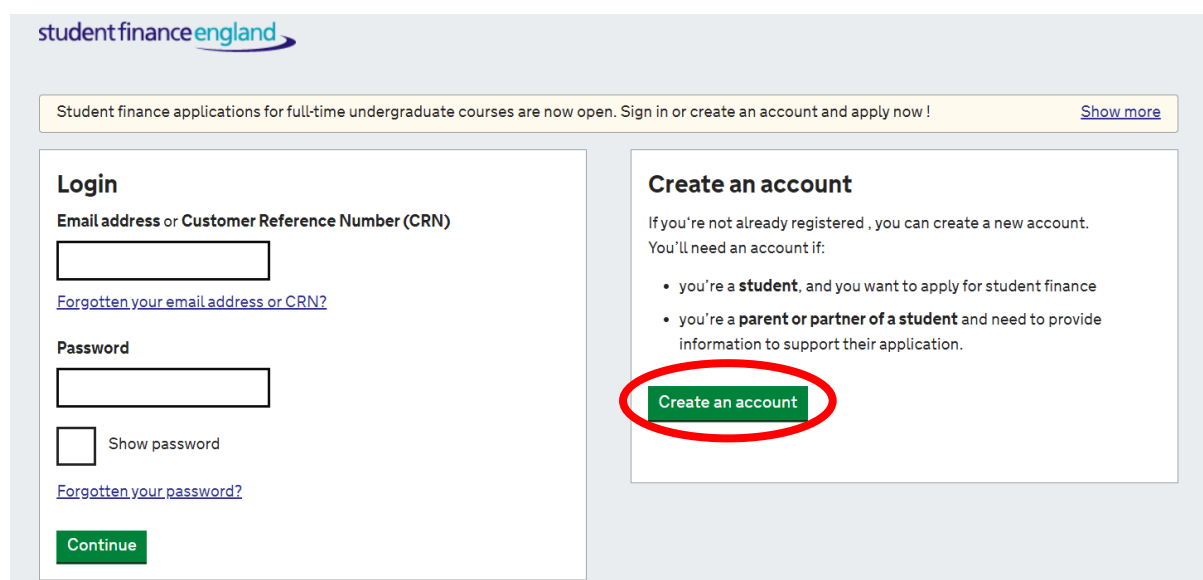
\*The institution you name on your application will depend on your course- This will be confirmed on you offer letter.

\*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. At the top, there is a banner stating: "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".

**Login Section:**

- Label: "Email address or Customer Reference Number (CRN)"
- Input field: A text box for email or CRN.
- Link: "[Forgotten your email address or CRN?](#)"
- Label: "Password"
- Input field: A text box for password.
- Checkbox: "Show password" with a checkbox icon.
- Link: "[Forgotten your password?](#)"
- Button: "Continue" (green button).

**Create an account Section:**

- Text: "If you're not already registered, you can create a new account. You'll need an account if:"
- List of conditions:
  - 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.
- Button: "Create an account" (green button, 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

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.

[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've applied for a student loan and are waiting for approval, please send us your confirmation. This means you won't need to pay the £200 refundable deposit.

If you haven't applied for a loan, you'll need to pay the deposit and set up a Direct Debit payment plan with the College. Any payments made will be refunded once your 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.