



# Student Finance & Budgeting

## For Parents & Supporters

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**CARL GRIFFITHS**

UK STUDENT RECRUITMENT MANAGER



## Carl Griffiths He/Him

Student Recruitment Manager  
North of England

BA Hons Geography      2009      University of Cambridge  
PGCE Secondary Education      2015      Aberystwyth University



## We Are:

A campus university with a student orientated city within walking distance

Nestled between vibrant cities and unique landscapes

Well connected with excellent road, rail and airport links to the UK and beyond





- Student Loans
- The Application Process
- Repayments
- Budgeting
- Help and Support



# Student Loans Explained

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# Tuition Fee Loan

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Tuition fees are currently capped at **£9,250** per year

Tuition fee loans of up to this amount go straight to the university

All home students can apply for full tuition fee loan

Remember – there are no upfront fees for university!





# Maintenance Loan

The Maintenance Loan is a contribution to living costs

All home students can apply for the base amount, the rest is means tested

Paid into the student's bank account

Paid in at the beginning of each term



# Maintenance Loan Amount

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## **Loan amount varies based on:**

- The year of study
- Household income
- Where the student will be living or studying



# Maintenance Loan Amount Dependant on Location

Location	Not assessed (minimum)	Assessed	Combined amount
Home	£3,597	£4,574	£8,171
London	£7,300	£5,367	£12,667
Away from home	£4,524	£5,182	£9,706

# Away from Home (Outside London)

Household Income	Maintenance Loan	Tuition Loan	Total
£25,000 or less	£9,706	£9,250	£18,956
£30,000	£9,012	£9,250	£18,262
£35,000	£8,318	£9,250	£17,568
£40,000	£7,623	£9,250	£16,873
£45,000	£6,929	£9,250	£16,179
£50,000	£6,234	£9,250	£15,484
£55,000	£5,540	£9,250	£14,790
£60,000	£4,845	£9,250	£14,095
£63,000 or more	£4,524	£9,250	£13,774

# Student Finance Grants

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Disabled Students' Allowance

Adult Dependents' Grant

Parents' Learning Allowance

Childcare Grant



# Scholarships and Bursaries

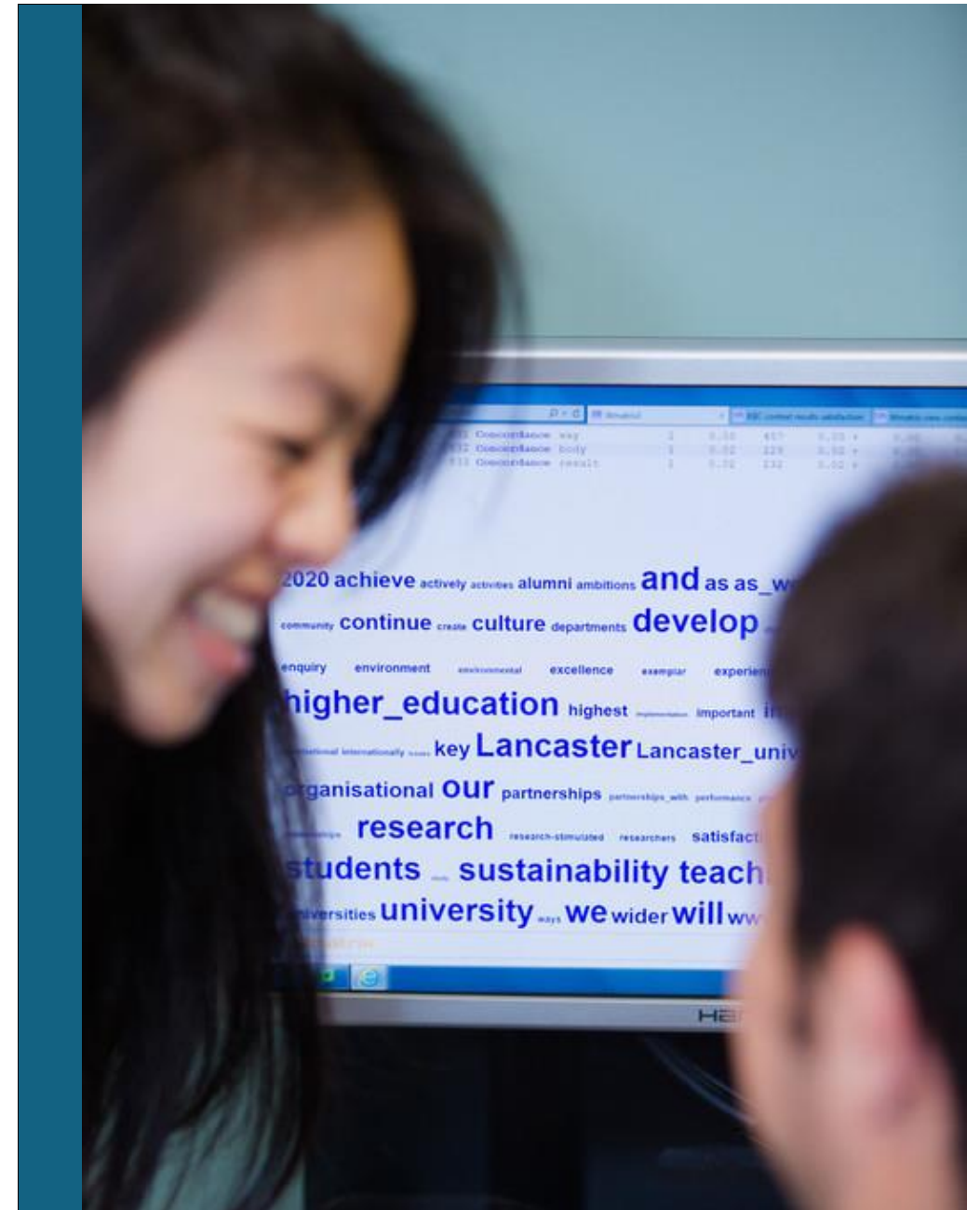
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Scholarships and bursaries  
are also available

They can be awarded  
for a variety of reasons

Not one standard application form

They don't need to be paid back





# Applying for Student Finance

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# The Application Process

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Feb

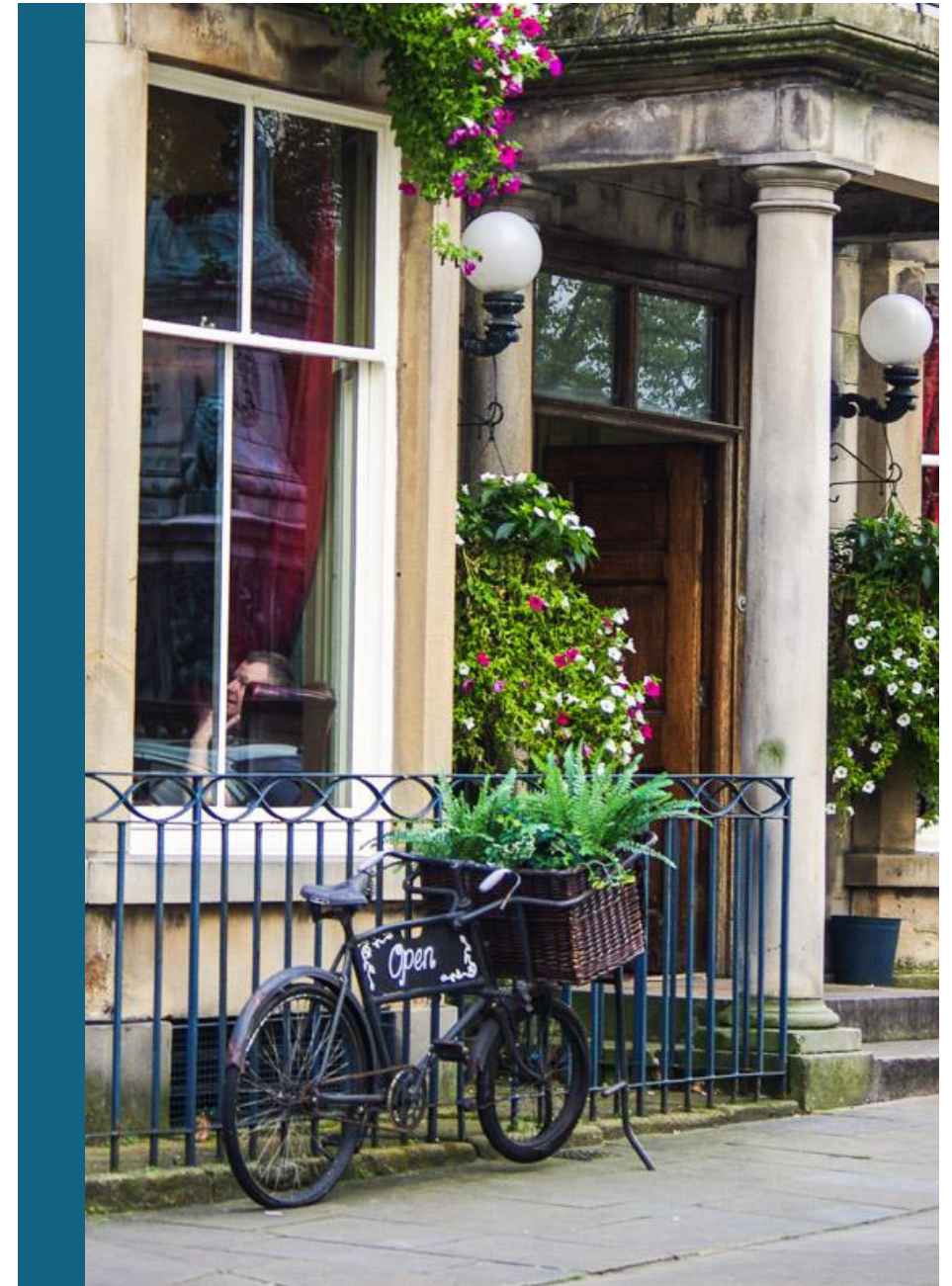
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The 2022/23 application cycle for **full-time** SFE students will be open from **February 28<sup>th</sup> 2022**

May

20

The 'deadline' for new full-time SFE applications is **May 20<sup>th</sup> 2022**  
(**June 24<sup>th</sup>** for **continuing full-time** SFE students)



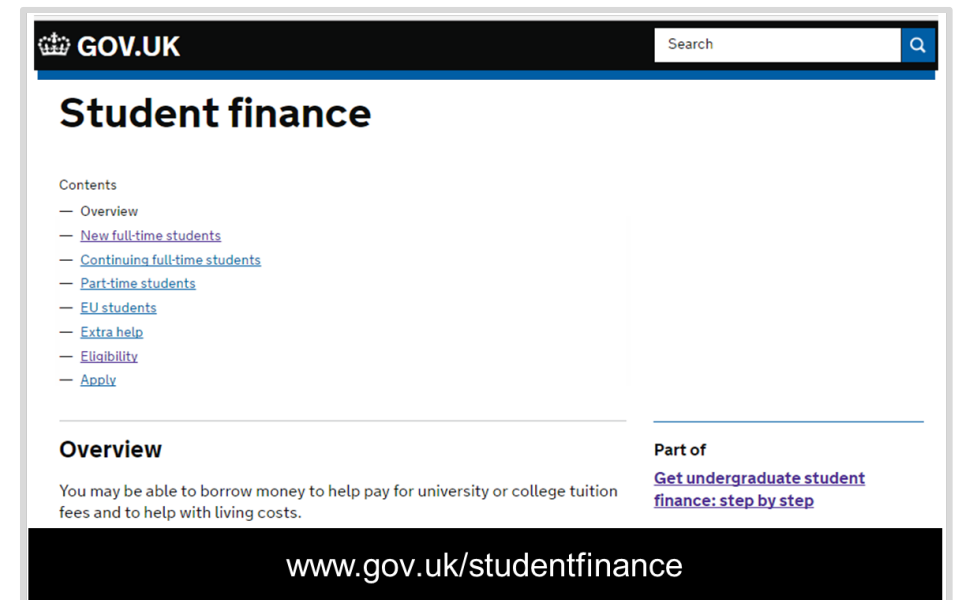
# Before You Start

Before starting an application, students should have the following to hand:


- Passport - SFE can check identity using valid UK passport details
- University and course details
- Bank account details and National Insurance number

The easiest way for parents or other sponsors to support an application is online through GOV.UK, providing information including:


- National Insurance number(s)
- Household income information (Based on prior tax year)
- Details of other child dependants



# The Application Form



Login or register for student finance



If you've already started your application online, remember to log back into your student finance account and finish it as... [Show more](#)

Login

Email address or Customer Reference Number (CRN)

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

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



PN1 Form

2022/23

Application for student finance for new students

You can also apply online at [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)



SFE/PN1F/2223/A

1

[facebook.com/SFEngland](https://facebook.com/SFEngland) [twitter.com/sf\\_england](https://twitter.com/sf_england)

# Form Section Overview

Section	Details
Eligibility	All About You and Your Course ( <b>Section 1-6</b> ) Nationality, Residency, Course Details and Previous Study
The Loans	The Loan Request Form – students must tick to confirm that they want the loans
Dependent Or Independent Status	Is the student assessed on (a) parental income or (b) as independent of their parents? This is where care leaver status, estrangement and three years self support is selected if applicable ( <b>Section 7</b> )
Caring Responsibilities	Students with children or adult dependants ( <b>Section 9</b> )
Parents Household Income	Parents or Partner Income ( <b>Section 11-12</b> ) taxable income year ending April 2021
Disabled Student Allowance	Online DSA submission and Evidence Upload

# Nationality and Residency

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## Are you a UK national?

- ☒ Yes, I'm a UK national
- ☐ No, I'm not a UK national

Continue

The easiest way for a student to prove their identity is to give us their valid UK passport number online, when they apply. We can then check and confirm their identity without them having to actually send us their passport.

If a student doesn't have a valid UK passport they'll need to send us their original \*birth or \*adoption certificate, along with a Birth/Adoption Certificate Declaration Form.



# If Not a UK National

## What's your UK residency status?

As you're not a UK national, we need to know more about your status.

As part of your application, you may be asked to provide as evidence the date your status was granted and/or expires and your UK address history for up to 3 years.

[▶ What information and evidence will I need to provide?](#)

Select the option below that best describes your circumstances.

I have:

- ☐ settled status under the EU Settlement Scheme.
- ☐ Irish citizenship.
- ☐ indefinite leave to remain as a bereaved partner.
- ☐ indefinite leave to remain as a victim of domestic violence or abuse.
- ☐ indefinite leave to remain for other reasons.
- ☐ none of the above

[Continue](#)

EU students with settled status can continue to apply online. Those with pre-settled status will be directed to complete a paper form.

If Irish Citizen is selected, the questions move onto where the Irish national has been resident. If in the UK they can proceed with their online application (full support). If they have not been in the UK they could be eligible as (a) migrant worker in which case they are direct to a paper form for full support or (b) eligible for fee support only in which case they are directed to a fees only form.

## You'll need to complete a paper application

Your residency status means you can't apply online for your student finance. Download and complete a paper application form.

**Form**  
[Download PNI application form PDF \(opens in a new window or tab\)](#)

**Notes**  
[Download PNI application notes PDF \(opens in a new window or tab\)](#)

If you chose the wrong button and want to change your answer, select 'Back'.

[Go to your account](#)

## You'll need to complete a paper application

Your residency status means you can't apply online for your student finance. Download and complete a paper application form.

**Form**  
[Download Tuition Fees Loan Request form PDF \(opens in a new window or tab\)](#)

If you chose the wrong button and want to change your answer, select 'Back'.

[Go to your account](#)

# Other Eligibility Check – Previous Study, Course

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1 **2** 3 4 5 6 7

About you Previous study Course and fees Living costs Financial info Additional info Submit

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## Previous and current study

Have you studied or are you currently studying any higher education courses? [change](#)

No

[Save and continue](#)

### Where do you plan to study?

You can change this later if you need to.

#### University or college

For example: King's College London.

South|

[University Of South Wales \(USW\)](#)

[London South Bank University](#)

[Southampton Solent University](#)

[University Of Southampton](#)

[I can't find my university or college](#)

### Term 1

- ☐ Living with parent(s)
- ☐ Elsewhere or own home

### Term 2

- ☐ Living with parent(s)
- ☐ Elsewhere or own home

### Term 3

- ☐ Living with parent(s)
- ☐ Elsewhere or own home

# Loan Request Form



## Loan request section

If you are applying for a Maintenance Loan, Tuition Fee Loan or Special Support Loan, please complete this section to tell us how much you want to apply for.

### Maintenance Loan

This loan is paid in instalments directly to you and is to help cover your living costs throughout the academic year.

Amount of Maintenance Loan  
you would like to apply for:

☐

Maximum available to you

If you wish to apply for less than the maximum  
available to you, please state the amount.

£

### Special Support Loan

The Special Support Loan is awarded instead of the Maintenance Loan for students who are aged 60 and over on the first day of the first academic year of their course.

Amount of Special Support Loan  
you would like to apply for:

☐

Maximum available to you

If you wish to apply for less than the maximum  
available to you, please state the amount.

£

### Tuition Fee Loan

Your tuition fee is set by the university or college you go to. Any Tuition Fee Loan you borrow will be paid directly to your university or college.

Amount of Tuition Fee Loan  
you would like to apply for:

☐

Maximum available to you

If you wish to apply for less than the maximum  
available to you, please state the amount.

£

## Loan request section – continued

### Contact details

We need you to give the name and address of two additional contacts. We'll only contact them if we can't get in touch with you, for example if you move address and forget to tell us.

By entering these details, you're confirming you've told your additional contacts about this and they're happy for SLC to contact them if necessary.

#### Contact 1

Forename(s)

Surname

Relationship to you

Address

Postcode

Phone number

**Contact 2** (contact 2 must live at a different  
address from contact 1)

Forename(s)

Surname

Relationship to you

Address

Postcode

Phone number

# Dependent or Independent Student




This section determines whether you are a dependent or an independent student. This is important as it establishes whose income we need to take into account from your household before we calculate your entitlement.

## Care Leaver Status -

<https://www.practitioners.slc.co.uk/care-leavers/>

## Estranged Student Status -

<https://www.practitioners.slc.co.uk/estrangement/>

<b>a1</b> Will you be aged 25 or over on the first day of the academic year?	<input type="checkbox"/> Yes <input type="checkbox"/> No	if yes you are an independent student, go to section 8
<b>a2</b> Have you been married or in a civil partnership at any time before the first day of the academic year?	<input type="checkbox"/> Yes <input type="checkbox"/> No	if yes you are an independent student, go to section 8
<b>a3</b> Will you have care of a person under the age of 18 on the first day of the academic year? 	<input type="checkbox"/> Yes <input type="checkbox"/> No	if yes, you may be considered an independent student, go to section 8
<b>b</b> Please tick the relevant box if any of the following apply to you		
<input type="checkbox"/> Your parents cannot be found or it is not reasonably practicable to get in touch with them		
<input type="checkbox"/> You are irreconcilably estranged (have no contact with) from your parents and this will not change. 		
<input type="checkbox"/> For any three month period ending after your 16th birthday and before the first day of the first academic year of your course you have been in the custody of, in legal care of, or have been given accommodation by a local authority but you have not been under the legal care of your parents. 		
<input type="checkbox"/> Both your parents are deceased.		
<input type="checkbox"/> You have applied for student finance before, and the parent who provided their income details is deceased.		
<input type="checkbox"/> Your parents are living outside the UK, Gibraltar or EU and the assessment of their financial circumstances would place them in jeopardy.		
<input type="checkbox"/> Your parents are living outside the UK, Gibraltar or EU and it would not be reasonably practicable or possible for them to send you money.		
<b>If you have ticked any of the boxes above, you will be contacted for evidence and, subject to this, you may be considered independent.</b>		
		if you have ticked any of the boxes above, go to section 8





# Parental Information and Financial Details

If supporting an application for means tested Student finance, SFE need the details of the student's parents, partner or other sponsors household (taxable) income and National Insurance numbers:

**Section 11** About your family **n**

If you are a **dependent student** go to question **a**.

If you are an **independent student with a partner**, please read and sign the **terms and conditions** on **pages 32 and 33** and then pass this form to your partner to complete **section 12**.

If you are a **single independent student**, go to the **terms and conditions** on **pages 32 and 33**.

**a** Which parent do you normally live with, or have more contact with?

☐ Mother ☐ Father **or** ☐ Both parents ☐ N/A

**b** What is the current relationship status of this parent?

☐ Single  
☐ Living with a partner  
☐ Married/civil partnership  
☐ Separated **e**  
☐ Divorced/dissolved civil partnership **e**  
☐ Widowed/surviving civil partner **e**

**What you need to do next**  
Read and sign the **terms and conditions** on **pages 32 and 33** and then pass this form to your parent(s).

**What your parent(s) need to do next**  
The parent(s) you normally live with should complete **section 12**.  
If the parent indicated in 'a' is married, in a civil partnership or living with a partner, their partner must also complete **section 12**.

# Taxable Income...What Qualifies?

## Further UK Household Income


### UK Households

- Interest from bank, building society or local authority
- Interest from National Savings and Investments (other than first £70 of National Savings Ordinary Account interest)
- Rent from a property(s) you let
- Interest distributions from authorised unit trusts and open-ended investment companies
- Income from the 'Rent a Room' scheme
- Dividends from shares, UK authorised unit trusts and open-ended investment companies
- Chargeable event gains from life insurance policies
- Pensions, i.e. private pensions, state pension, pensions from previous employers, personal pensions, retirement annuities

# Disabled Student Allowance



The DSA online application process is available for Full-Time SFE and SFW students who are also applying for core student finance products:

student finance 

Your profile   Your finance   Letters & emails   Logout

## Laura's account

Customer Reference Number: 74494274186

EU nationals: Currently, new students in 2016/17 must prove they have been living in the UK for three years before their course start date in order to get living cost support from Student Finance England. [view more](#) [delete](#)


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**1. 2017 / 2018 Full time MATHEMATICS AND PHILOSOPHY (INT)** [▼ Collapse](#)

**STATUS** APPLICATION SUBMITTED

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**Your to-do list**




**1. Give us your valid UK passport details**

So we can check your identity, you need to give us your valid UK passport details.

[Enter passport details](#)

[Can't provide your passport details?](#)

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**2. Disabled Students' Allowances**

You have indicated that you want to apply for Disabled Students' Allowances (DSAs).

[Start your application](#)

[Tell me more about the DSAs application process](#)

## What type of disability do you have?

To get DSAs your disability must meet the definition of a disability under the Equality Act 2010.

### ▼ [What is the Equality Act?](#)

The Equality Act 2010 has made it illegal for universities and colleges to discriminate against disabled students by treating them less favourably in admissions policies or the services they provide. Under the Act, universities and colleges must make reasonable adjustments so that students with disabilities are not at a substantial disadvantage compared to students who are not disabled.

This means that you can tell your university or college about your disability, long term health condition, mental health condition or specific learning difficulty in confidence to make sure you receive the support you need.

The Act applies to you if you have a physical, sensory or mental impairment which has a substantial and long term adverse effect on your ability to carry out normal day-to-day activities, including education.

You'll be asked to send evidence of each disability you have, we'll give you more information about what you need to send once you have submitted your application.


### Select all that apply

- ☐ **Physical disability**  
For example you have a physical impairment or mobility issue, such as difficulty using your arms or using a wheelchair or crutches
- ☐ **Blind / Partial Sight**  
For example you are blind or have a serious visual impairment uncorrected by glasses
- ☐ **Deaf / Partial Hearing**  
For example you are deaf or have a serious hearing impairment
- ☐ **Long term health condition**  
For example you have a long standing illness or health condition such as cancer, HIV, diabetes, chronic heart disease, or epilepsy
- ☐ **Mental health condition**  
For example you have a mental health condition, such as depression, schizophrenia or anxiety disorder
- ☒ **Specific learning difficulty**  
For example you have a specific learning difficulty such as dyslexia, dyspraxia or AD(H)D
- ☐ **Autistic spectrum disorder**  
For example you have a social/communication impairment such as Asperger's syndrome/other autistic spectrum disorder
- ☐ **Other**

# Digital Evidence Submission

Before completing their application, a customer will see their to-do list page which will highlight the remaining actions they need to take. A summary of the evidence documents required and whether an original or digital copy is acceptable is provided in the customer's account to-do list


### Your to-do list

**1. Choose evidence to send us**

You need to give us evidence to support your application.

[Choose Evidence](#)


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**2. Disabled Students' Allowances**

You've told us you want to apply for Disabled Students' Allowances (DSAs).

[Start your application](#)  
[Tell me more about the DSAs application process](#)

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**3. Give us your National Insurance number**

We need this at least 4 weeks before your first payment is due to be made to you.

[Enter National Insurance number](#)


### 1. Choose evidence to send us

You need to give us evidence to support your application.


[Choose Evidence](#)

Choose evidence to send, to support your student finance application.


**We need proof of your other dependent adults**



**We need proof of your identity**




**We need proof of your date of birth**



[Submit](#)


### Your to-do list

**1. Send your evidence**

Send the following:

- Your original birth certificate
- A photocopy of your marriage certificate
- A copy of your child tax credits for each of your children

If you cannot give us any of the items above, [change evidence](#).



- You can [upload any digital copies](#) of documents or forms we've asked for.
- If we've asked for any original documents or forms, you need to [send it by post](#).
- Do not worry if you've already provided this evidence. It'll remain on the list above until we've approved your application.



# Repayments

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# Repayment Scale

Salary (before tax)	Income from which 9% will be deducted	Approximate monthly repayment
£27,295	£0	£0
£30,000	£2,705	£20
£35,000	£7,705	£38
£40,000	£12,705	£95
£45,000	£17,705	£132
£50,000	£22,705	£170
£60,000	£32,705	£245

# Repayments Depend on What You Earn!

\*illustrative purposes

## Small Loan Scenario

$$3 \times £9250 = £27,750$$

$$\text{Total Loan} = \text{£27,750}$$

$$\text{Salary} = £37,295$$

$$9\% \text{ of } £10,000 = £900$$

$$£900 \times 30 \text{ years} = \text{£27000}$$

## Medium Loan Scenario

$$3 \times £9250 = £27,750$$

$$3 \times £5905 = £17,715$$

$$\text{Total Loan} = \text{£45,465}$$

$$\text{Salary} = £37,295$$

$$9\% \text{ of } £10,000 = £900$$

$$£900 \times 30 \text{ years} = \text{£27000}$$

## Large Loan Scenario

$$3 \times £9250 = £27,750$$

$$3 \times £9203 = £27,609$$

$$\text{Total Loan} = \text{£55,359}$$

$$\text{Salary} = £37,295$$

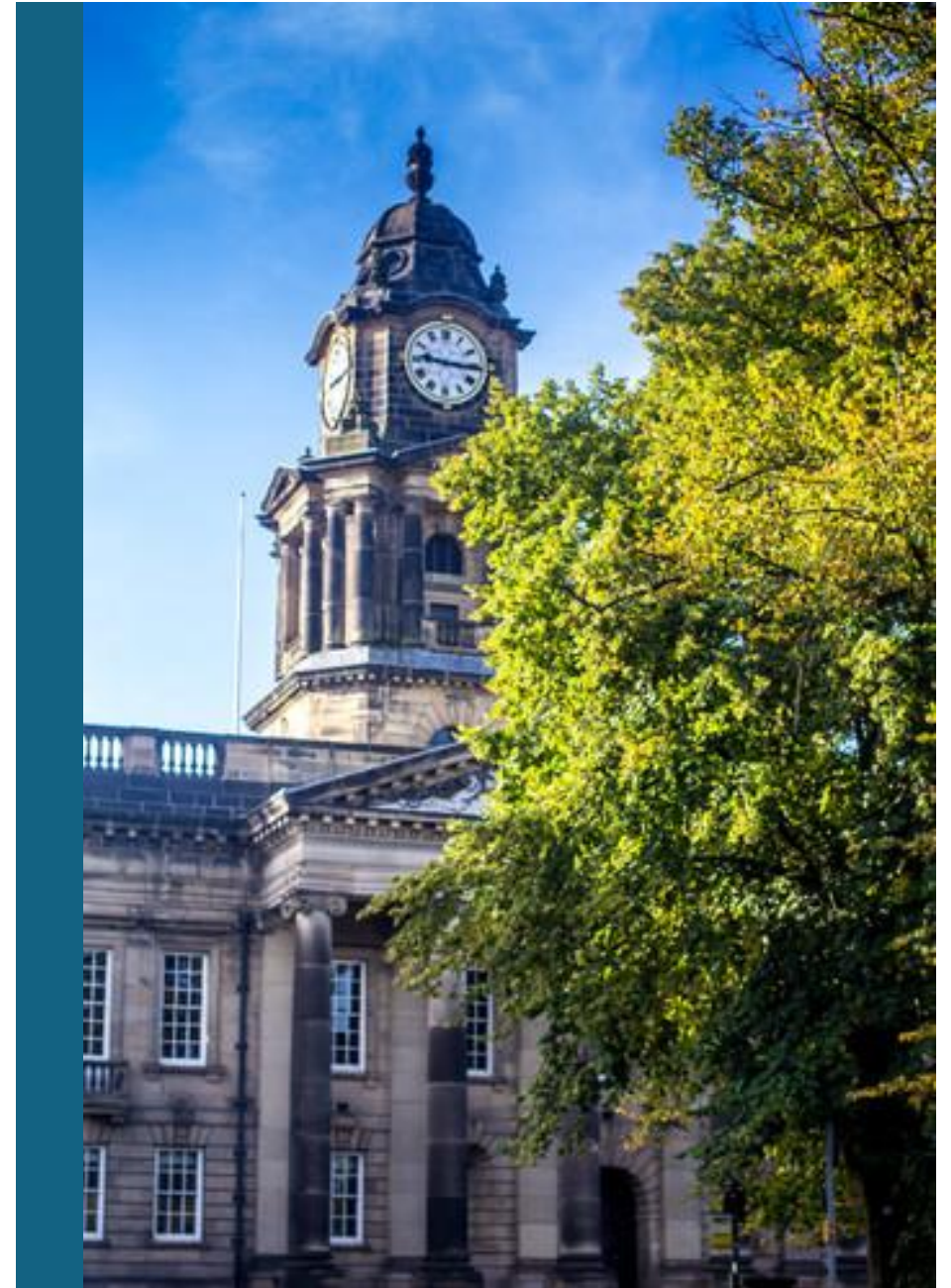
$$9\% \text{ of } £10,000 = £900$$

$$£900 \times 30 \text{ years} = \text{£27000}$$

# Proposed Changes (2023 Entry)

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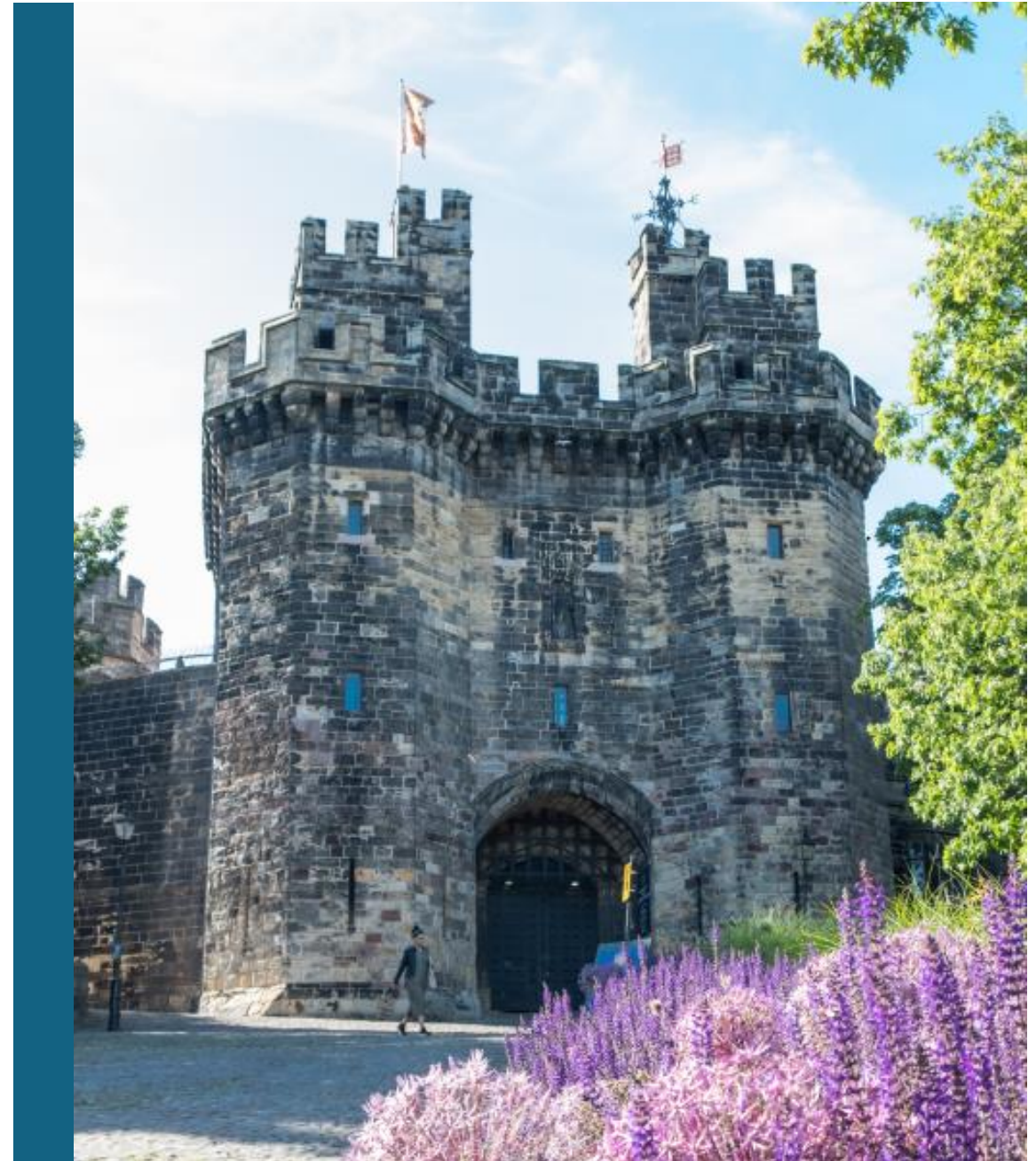
- Student loans will be written off after 40 years
  - Previously 30 years
- The repayment threshold will reduce to £25,000
  - Previously £27,295
- Interest rates will now be based on RPI inflation only
  - Previously varied based on current studying status and income once graduated
- Tuition fees remain at £9,250 until at least 2024



# The Repayment System

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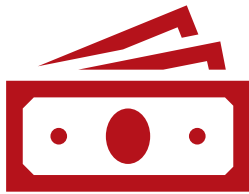
- Repayments begin from the April after students graduate.
- Everyone pays 9% of anything earned after £25,000.
- Repayments are based on what is earned and not what is owed.



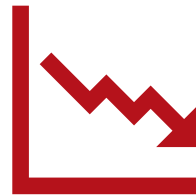


# The Repayment System

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Payments are  
taken automatically  
from the graduate  
salary



If a salary  
decreases/stops,  
so do the loan  
repayments



Student Loans  
do not affect future  
credit ratings



# Help and Support

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# Lancaster's Scholarships - 2022 Entry



## Lancaster Scholarship

**£2,000**  
for the first year of study only

**For UK Applicants**  
paying home fees who firmly accept their offer

**AAA+ (or equivalent)**  
Plus at least 5 GCSEs grade A/7 or above

**All full-time UG degrees**  
For October 2022 entry

## Lancaster Opportunity Scholarship

**£1,000**  
per year of study

**For UK Applicants**  
from either a low participation neighbourhood and/or are care experienced

**In receipt of a contextually lower offer to study at Lancaster**  
For October 2022 entry

**All UG degrees**  
Except MBChB Medicine & Surgery

## Lancaster Bursary

**£1,000**  
Per year of study

**For UK Applicants**  
Receiving student finance and from a household income of less than £30,000

**Grades**  
Not subject to grade requirements

**All full-time UG degrees**  
For October 2022 entry

**Please see our website for more information on all scholarships and bursaries**

# Student Room Resources

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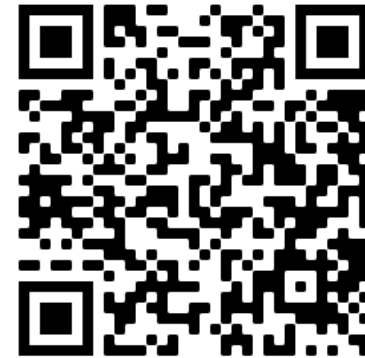
**Students**



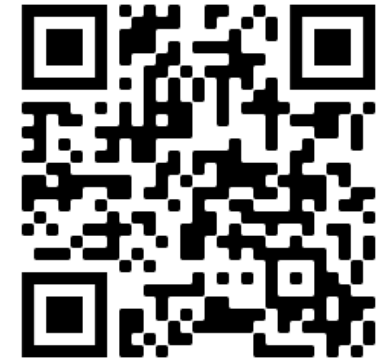
**Parents and  
Supporters**



**Loan  
Repayments**



**YouTube  
Video**

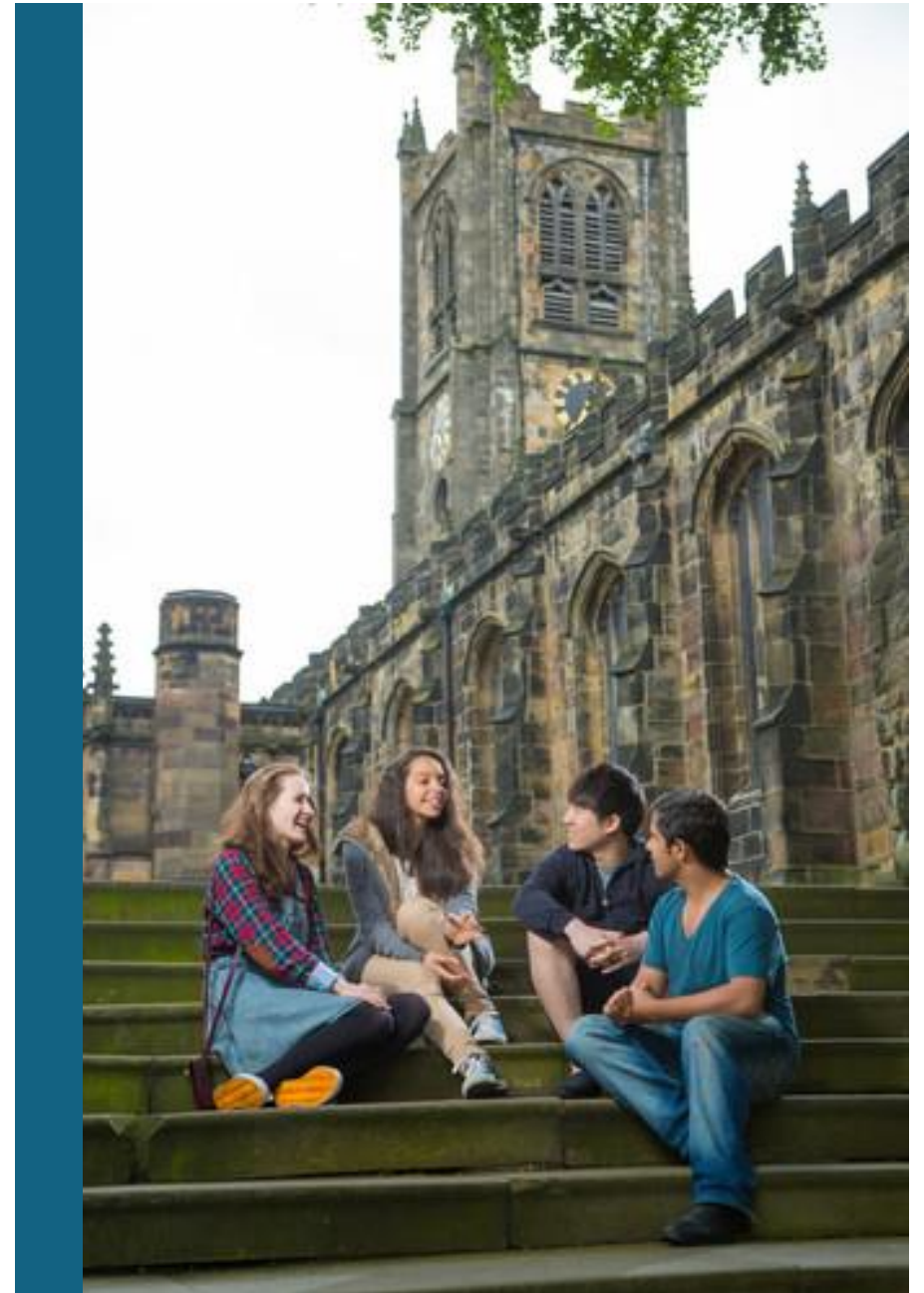


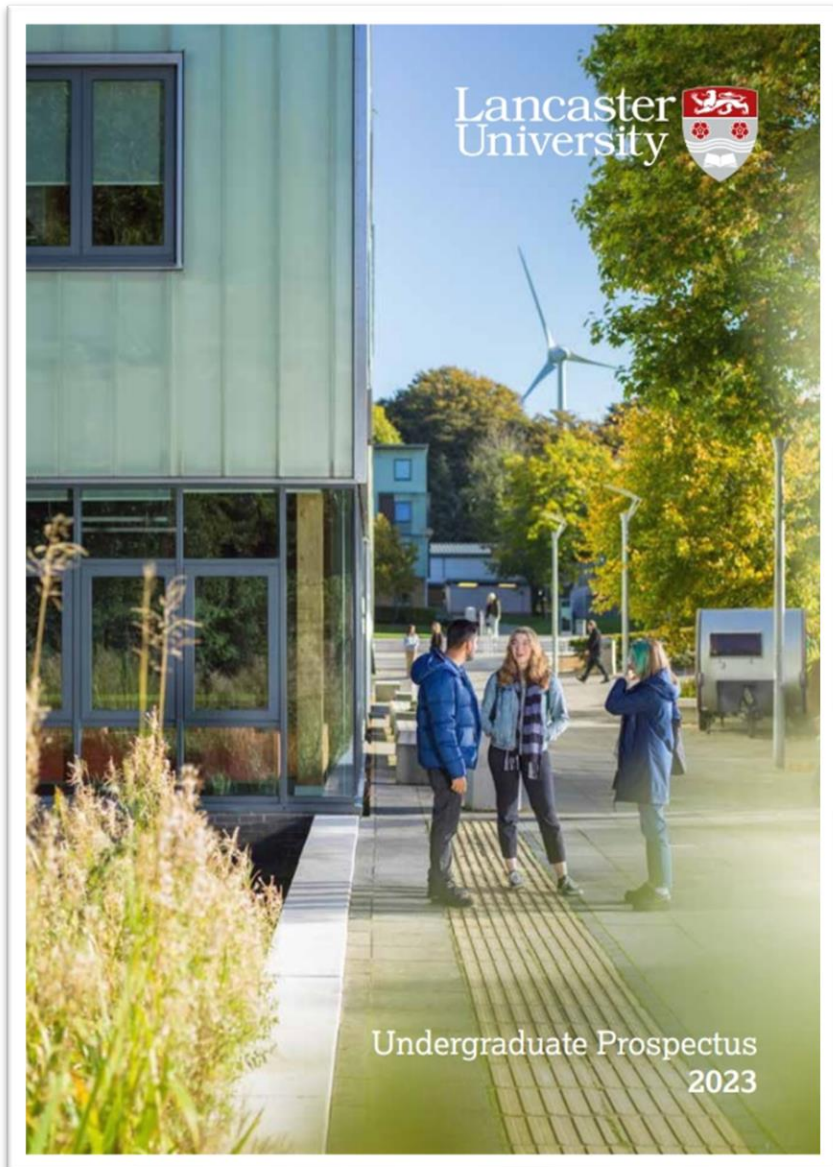
# Upcoming Events

- 2022 Open Days:

**Saturday 15<sup>th</sup> October**

- [www.lancaster.ac.uk/study/connect/events](http://www.lancaster.ac.uk/study/connect/events)
- Taster Subject Lectures delivered by our academics
- UCAS, Student Finance and student life webinars
- Q&A sessions with current students
- Live Stream Campus Tours





**Download our prospectus**



**Undergraduate Prospectus**

[www.lancaster.ac.uk/prospectus](http://www.lancaster.ac.uk/prospectus)

# Speak to our students

- Chat to a current student or staff member using the chat function on our website: [www.lancaster.ac.uk/chat](http://www.lancaster.ac.uk/chat)
- Or, post a question to one of our student advisers on: [www.thestudentroom.co.uk](http://www.thestudentroom.co.uk)



**Buddies** POWERED BY unibuddy

Since October 2017, **14546** questions have been answered by our students.

Levels | Area Of Study | Countries

Active 11m ago

**Abigail**  
Natural Sciences : MSci Hons : FCF3

Chat with Abigail

I COME FROM  
Leeds, UK

PREVIOUS STUDIES  
GCE Advanced Level (A-Level)

ABOUT ME  
I'm a 4th year Natural Scientist studying Chemistry and Nuclear Engine...

[Read more about Abigail...](#)

Active 23m ago

**Yuxin**  
Design : PhD

Chat with Yuxin

I COME FROM  
China

PREVIOUS STUDIES  
Art & Design

ABOUT ME  
I am Yuxin Zhao, a Chinese International student who got Master degree...

[Read more about Yuxin...](#)



# Thank you for listening, any questions?

