

Thinking of studying a **Higher Education** course at City College?

If you're ordinarily resident* in England and studying for your first degree or other higher education qualification, you won't have to pay your tuition fees upfront.

Government loans are available for eligible students from Student Finance England to cover your tuition fees and help towards living costs. You don't pay anything back until you have finished your course and your income is over £21,000** The amount you pay is dependent on your salary and will be deducted from your salary by your employer in the same way they deduct tax.

Visit www.gov.uk/student-finance for more information.

What Student Finance can I get?

The main types of finance available are Tuition Fee Loans and Maintenance Loans.

Tuition Fee Loans

A Tuition Fee Loan helps you pay for your course. New full-time students can apply for a Tuition Fee Loan of up to £9,250 to cover the cost of tuition fees. The amount you get doesn't depend on your household income.

Maintenance Loans

A Maintenance Loan helps towards your living costs, such as food, rent and books. The amount you can borrow depends on your household income, your course and where you live and study.

How to apply

To apply for a Tuition Fee Loan or Maintenance Loan visit the Government website
www.gov.uk/apply-online-for-student-finance



*check your eligibility at www.gov.uk/student-finance/who-qualifies

**unless you have been overpaid

Repaying Your Loans

Repayments are based on your future income, not what you borrow. You won't repay your loan until you have left college and your income is over £21,000 a year.

If you are employed, repayment will be deducted from your income (the same as it is with tax and national insurance contributions).

You will repay 9% of your income over £21,000 per year. So, if you earn £25,000 a year this means you will repay 9% of 4,000 or £30 a month. If you stop working or your income drops below £21,000 your repayments will stop and only start again when your income is over £21,000 a year. After 30 years, any outstanding balance will be written off, unless you have defaulted on your loan.

Example payments

Income	Amount of income from which 9% will be deducted	Monthly repayment
Up to £21,000	£0	£0
£25,000	£4,000	£30
£35,000	£14,000	£105
£45,000	£24,000	£180

Extra Support

Childcare Costs

Young parents under the age of 20 at the start of their course may be able to claim help with childcare costs under the Care to Learn scheme. You can apply for a Childcare Grant if you're in full-time higher education to pay for childcare costs for children under 15 or under 17 if they have special needs.

For more information visit www.gov.uk/help-with-childcare-costs

Disabled Students' Allowance (DSA)

Disabled students can receive a range of support whilst in higher education, both from the college and the Disabled Students' Allowance (DSA). These are available to help with any essential extra costs you are obliged to incur in relation to your studies because of your disability. The amount you can get depends on your needs, not your household income. DSAs do not need to be paid back.

For a step-by-step guide of how to apply visit www.gov.uk/disabled-students-allowances-dsas

For more information call our Information, Advice and Guidance Team on 023 8048 4848