REGISTERING AND APPLYING FOR:

STUDENT FINANCE

YOUR GUIDE TO FILLING OUT THE ONLINE STUDENT FINANCE APPLICATION FORM

Financially independent or estranged students

To be assessed as financially independent you need to meet one of the criteria below:

- you care for a person under the age of 18 on the first day of the academic year you're applying for student finance
- you're 25 or over on the first day of the academic year you're applying for student finance
- you've been married or in a civil partnership before the start of the academic year (even if you're now divorced or separated)
- you have no living parents
- you've supported yourself for at least three years before the start of your course
- your parents can't be traced, or it's not practical or possible to contact them
- your parents live outside the EU and an income assessment would put them in jeopardy, or it's not reasonably practical for them to send funds to the UK to help support you
- you've not communicated with your parents for one year before the start of the academic year that you're applying for student finance, or you can demonstrate you're permanently estranged from your parents
- you've been in care for any three month period ending on or after the date you turned 16, and before the first day of the first academic year of your course

If you do not meet any of the criteria points above you will be assessed based on parental income even if you do not live in the same household. If you cannot supply evidence of parental income and you do not meet the criteria above you will be awarded the non means tested basic Maintenance Loan amount.

Estrangement

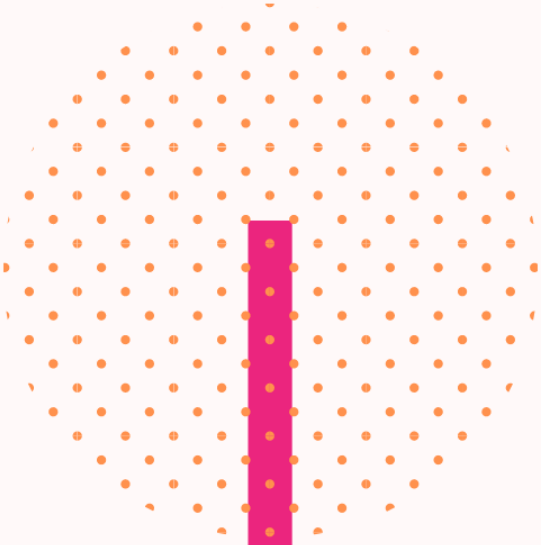
You might be able to apply as an estranged student if you've had no contact with both of your parents for over a year. This means you will have had no written or verbal contact with either parent, and this is unlikely to change. However, if you've had contact with either parent in the last 12 months, the Student Loans Company may still consider your application.

You cannot apply as estranged just because:

- **your parents don't financially support you**
- **you don't get on with your parents**
- **you don't live with your parents**

STEP 1:

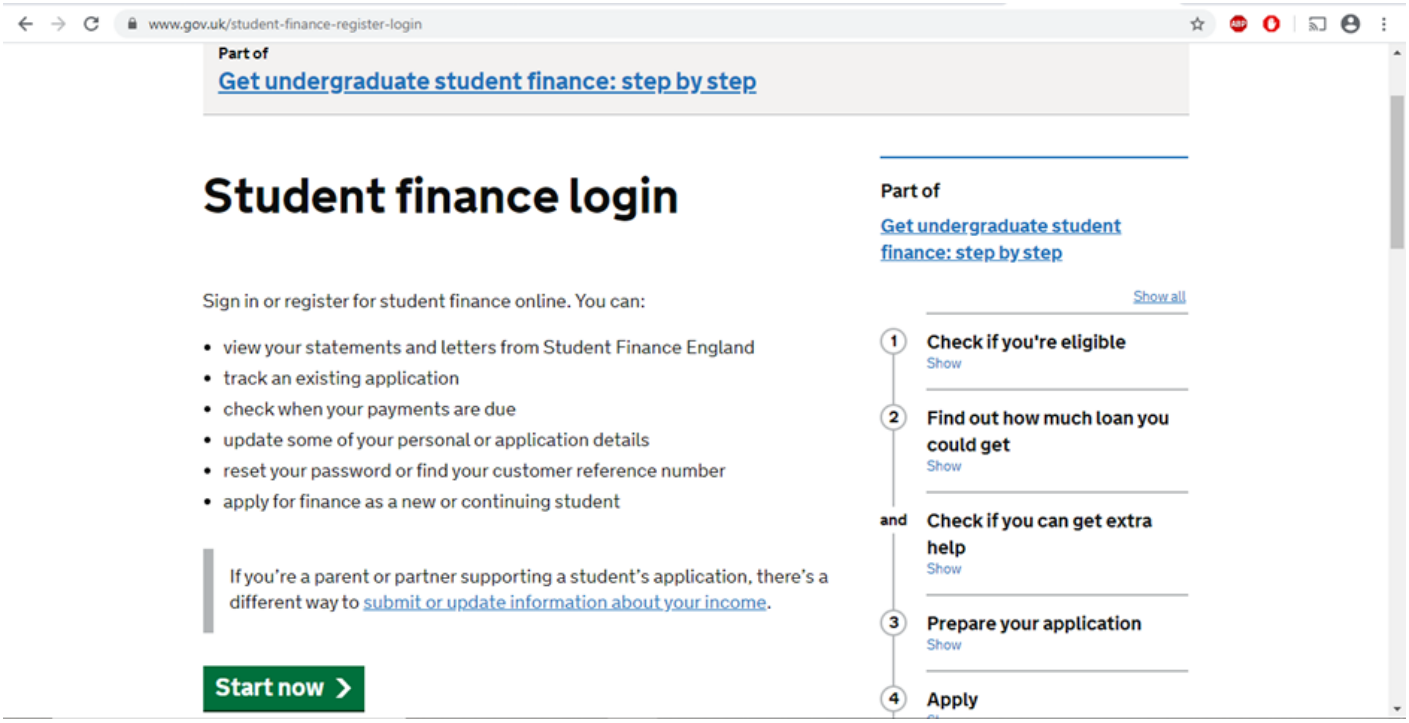
REGISTERING FOR AN ACCOUNT ON STUDENT FINANCE ENGLAND



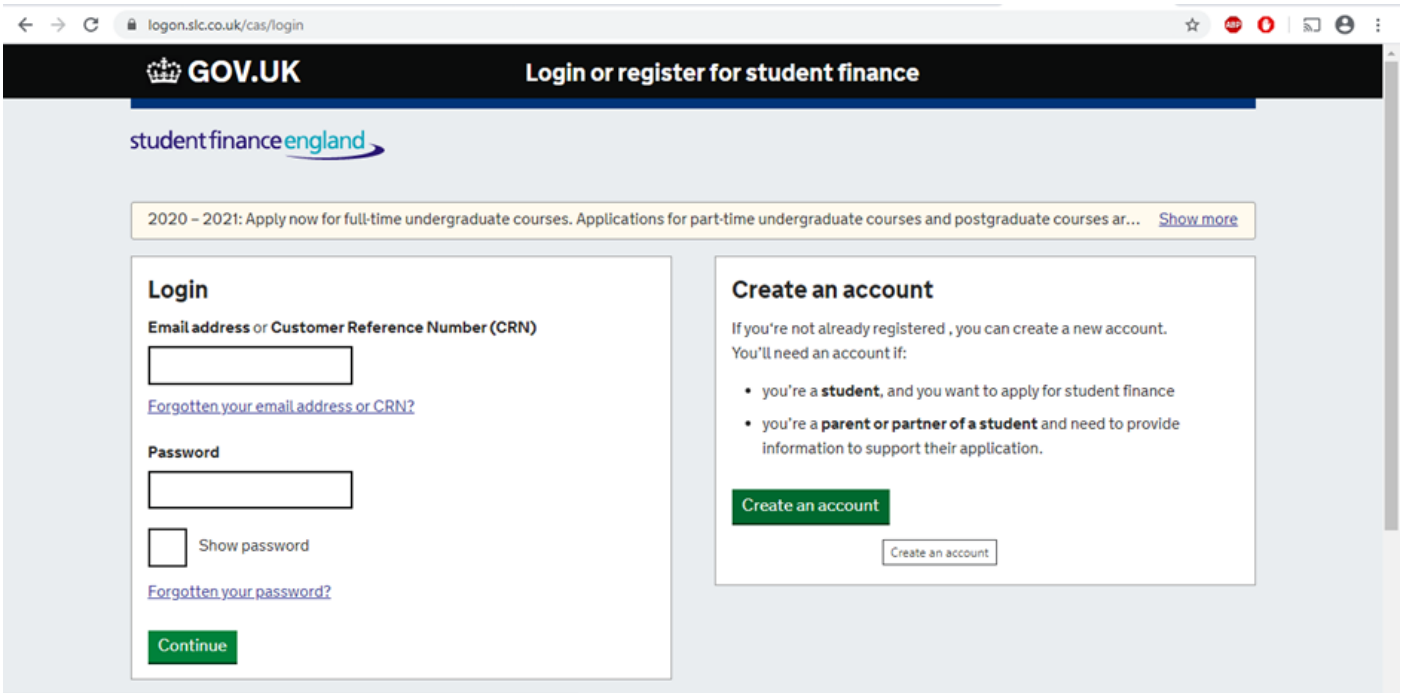
If you've already done this, please skip ahead to page 11

Step 1: Go to the Student Finance England website—

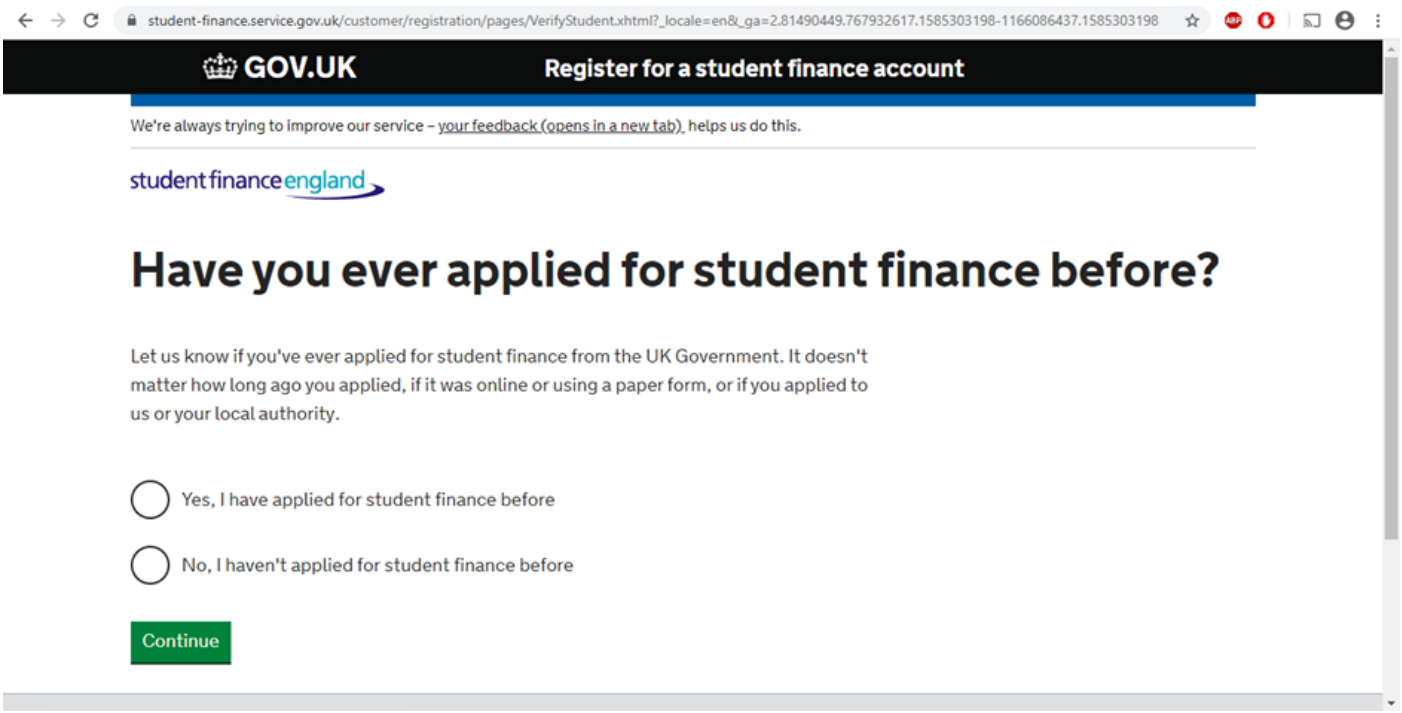
www.gov.uk/student-finance-register-login



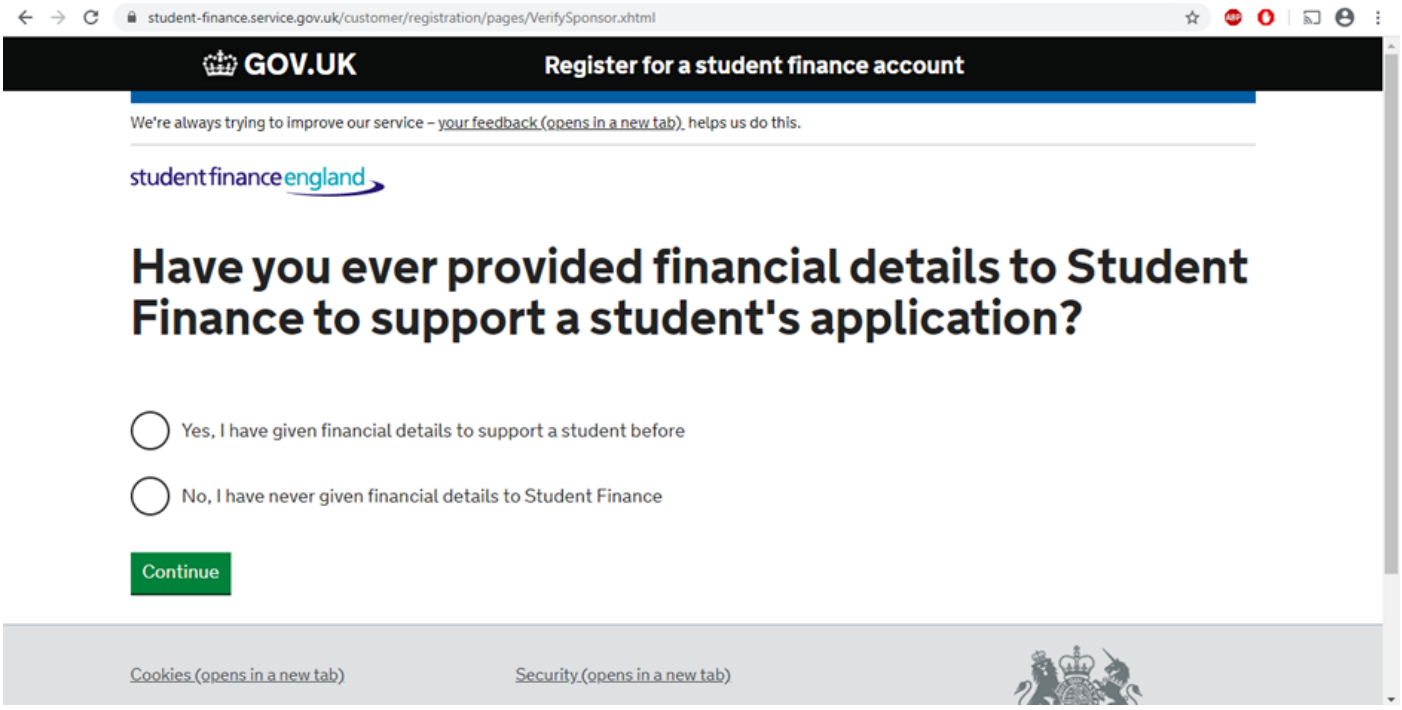
This is the homepage of the Student Finance England website. This tells you what you can do when you've logged in. Click on the green "start now" button.



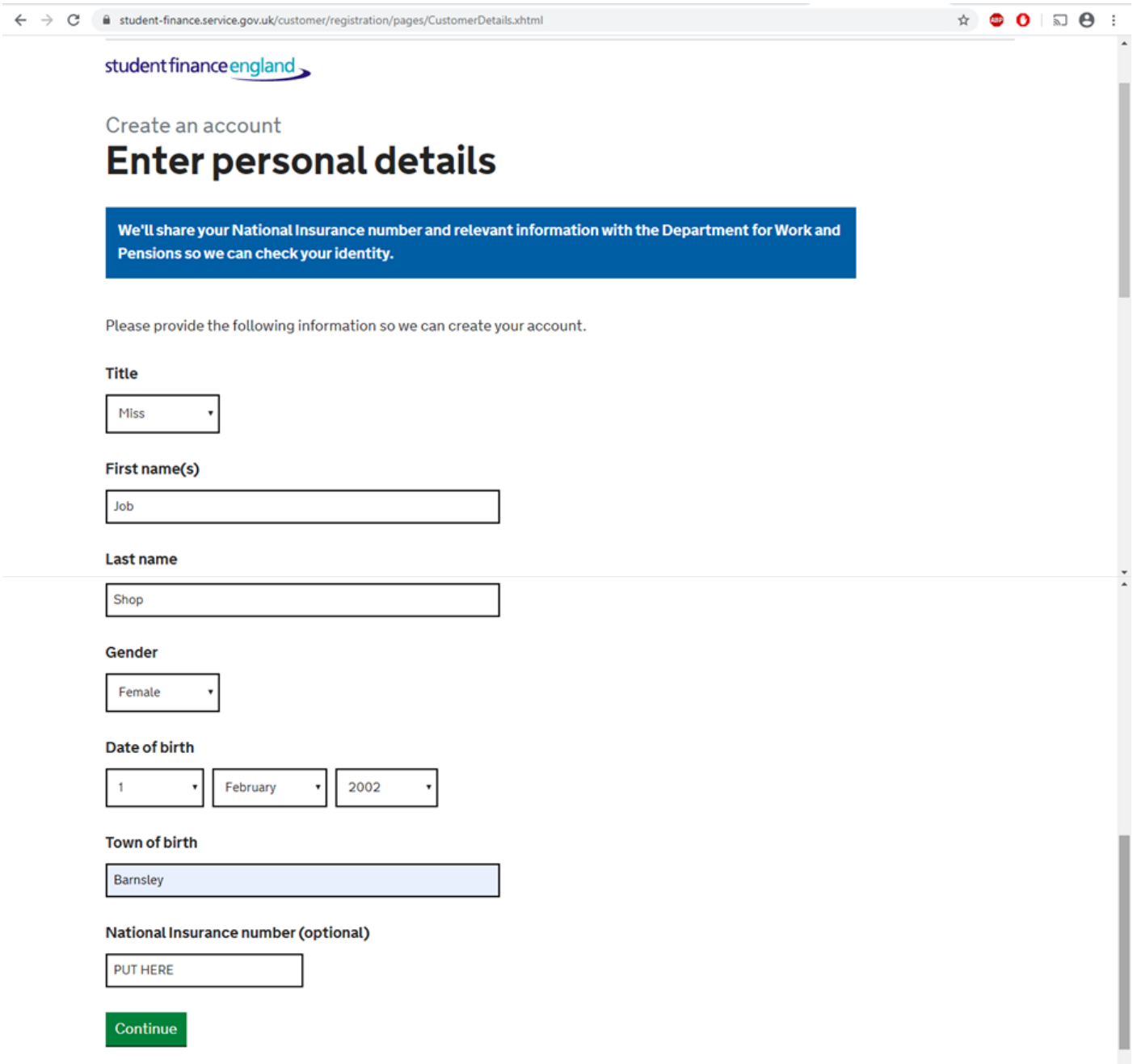
This is the log-in page for the student finance website. If you've not created an account already – you will need to click on the green "Create an account" button in the right hand box.



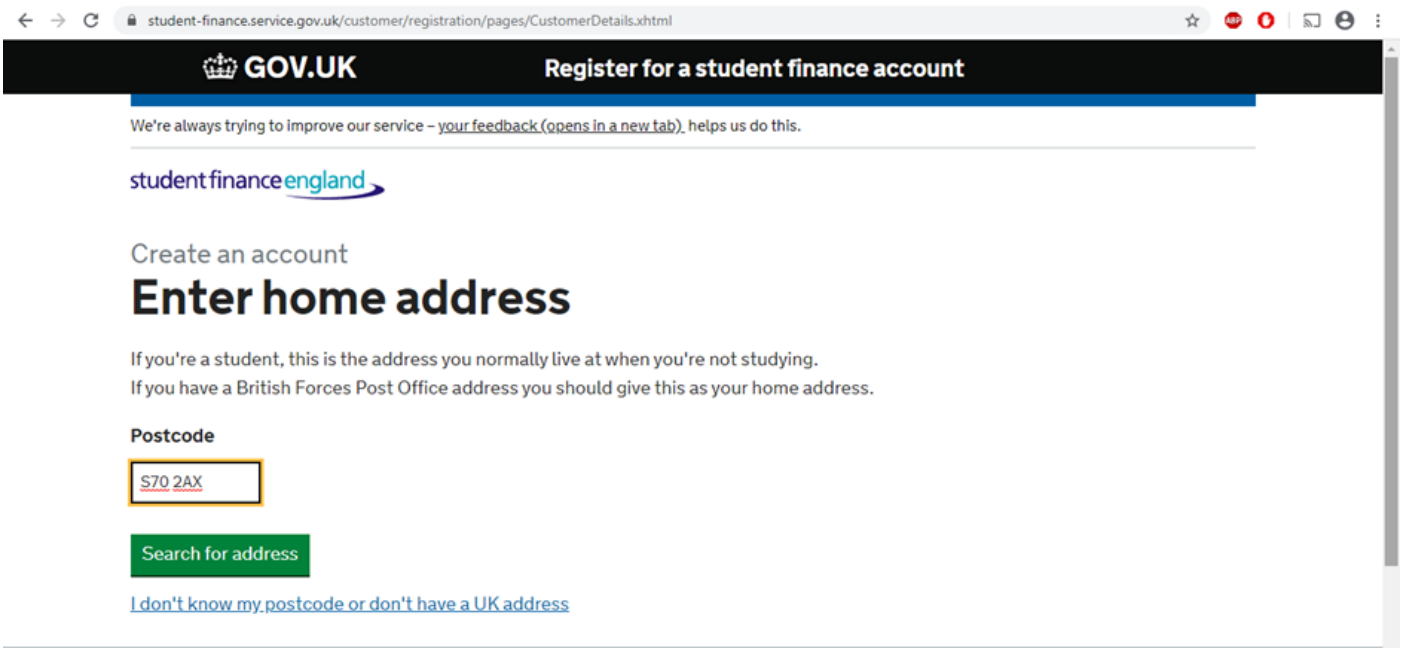
If you've not applied for student finance before, click the "No, I haven't applied for student finance before" button and click the green "continue" button.



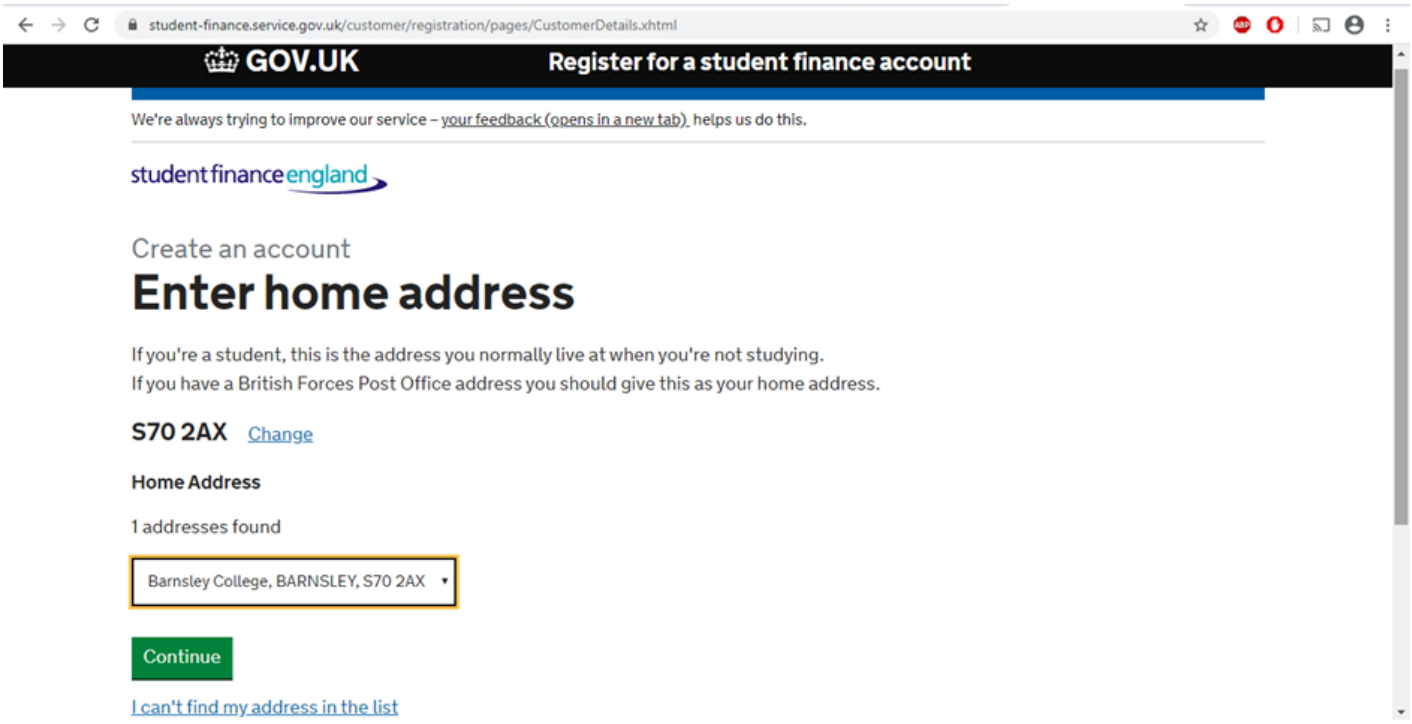
If you've never given Student Finance any financial details (most people won't have!) then click on "No, I have never given financial details to Student Finance" and then click the green "continue" button.



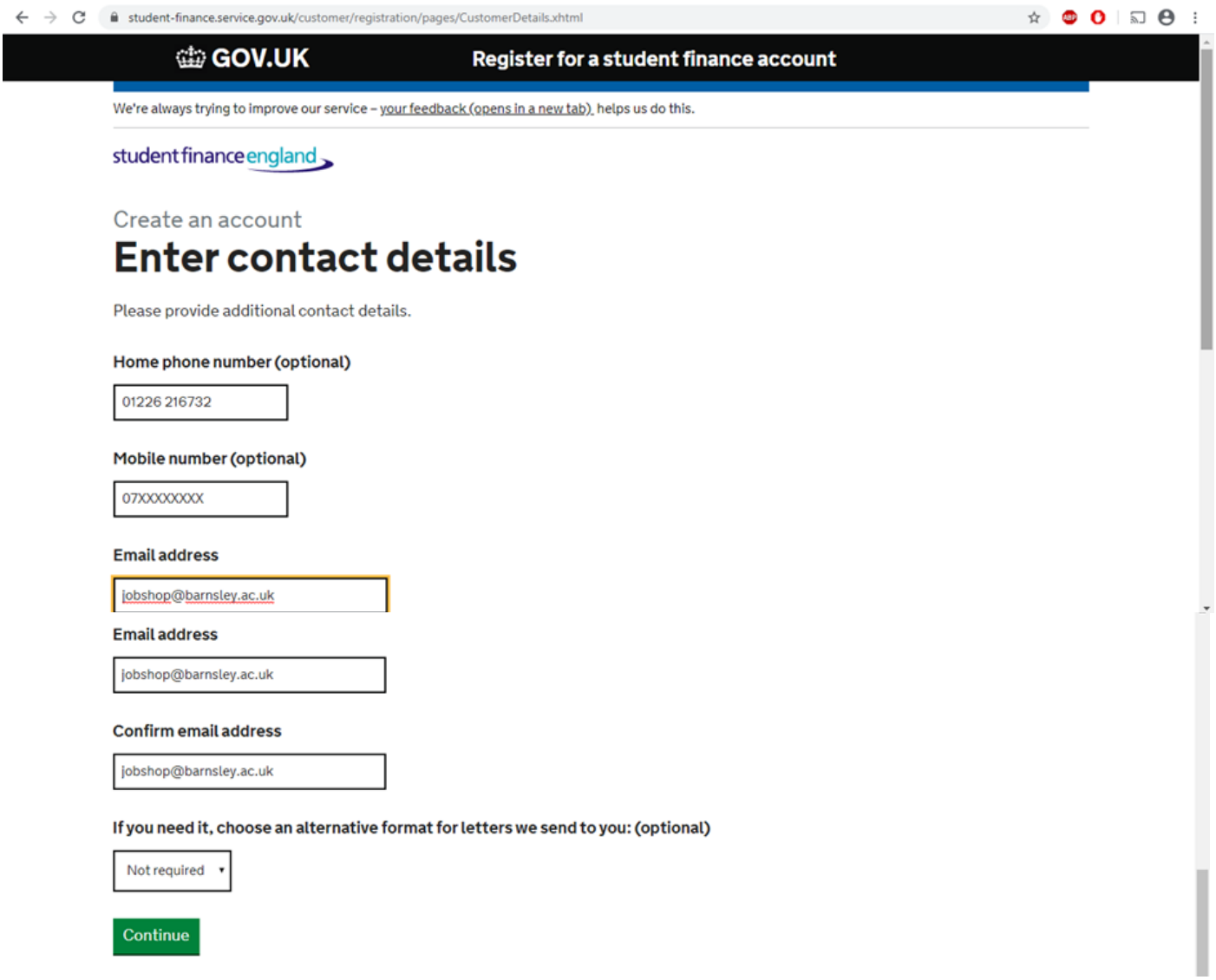
Fill in your personal details like above. Enter your National Insurance number if you have it – this makes the process easier once you have applied, as it allows them to match everything up. Then click the green "continue" button.



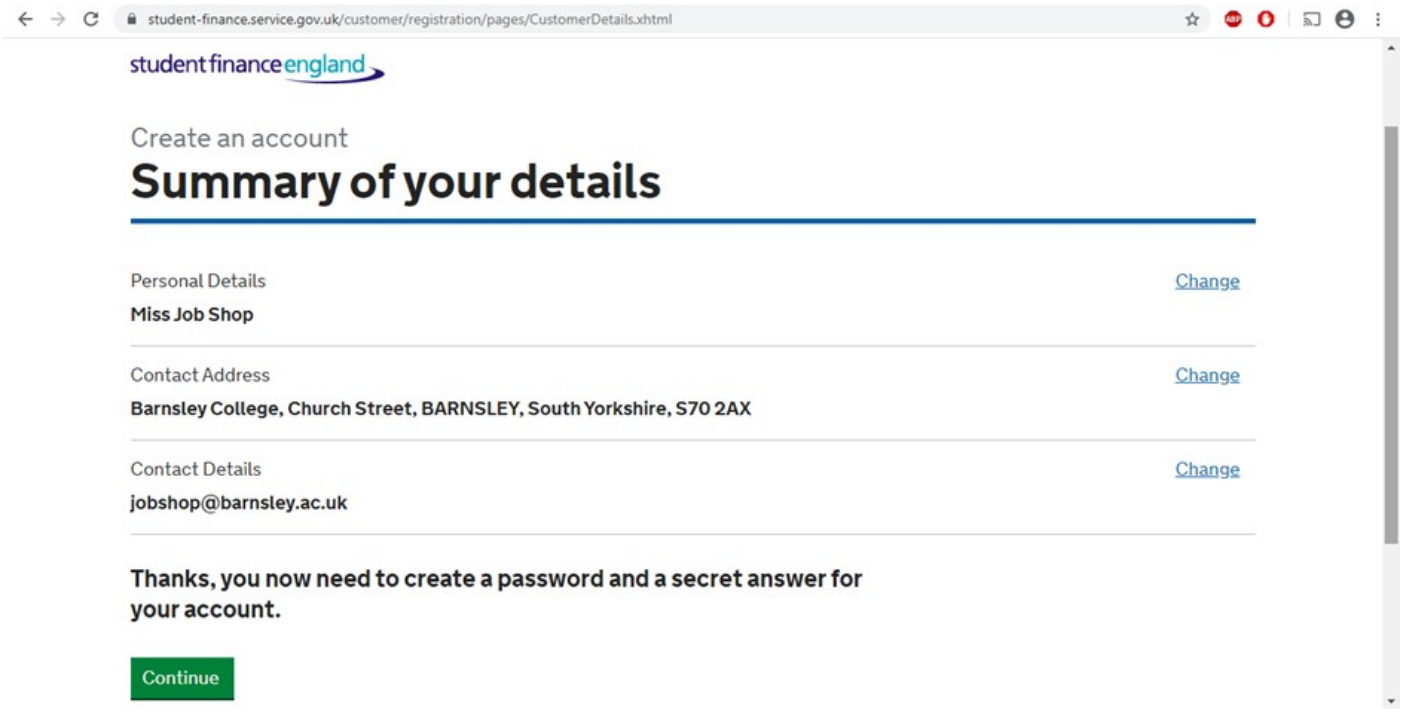
Enter your home postcode (where you currently live) and click on the green "Search for address" button.



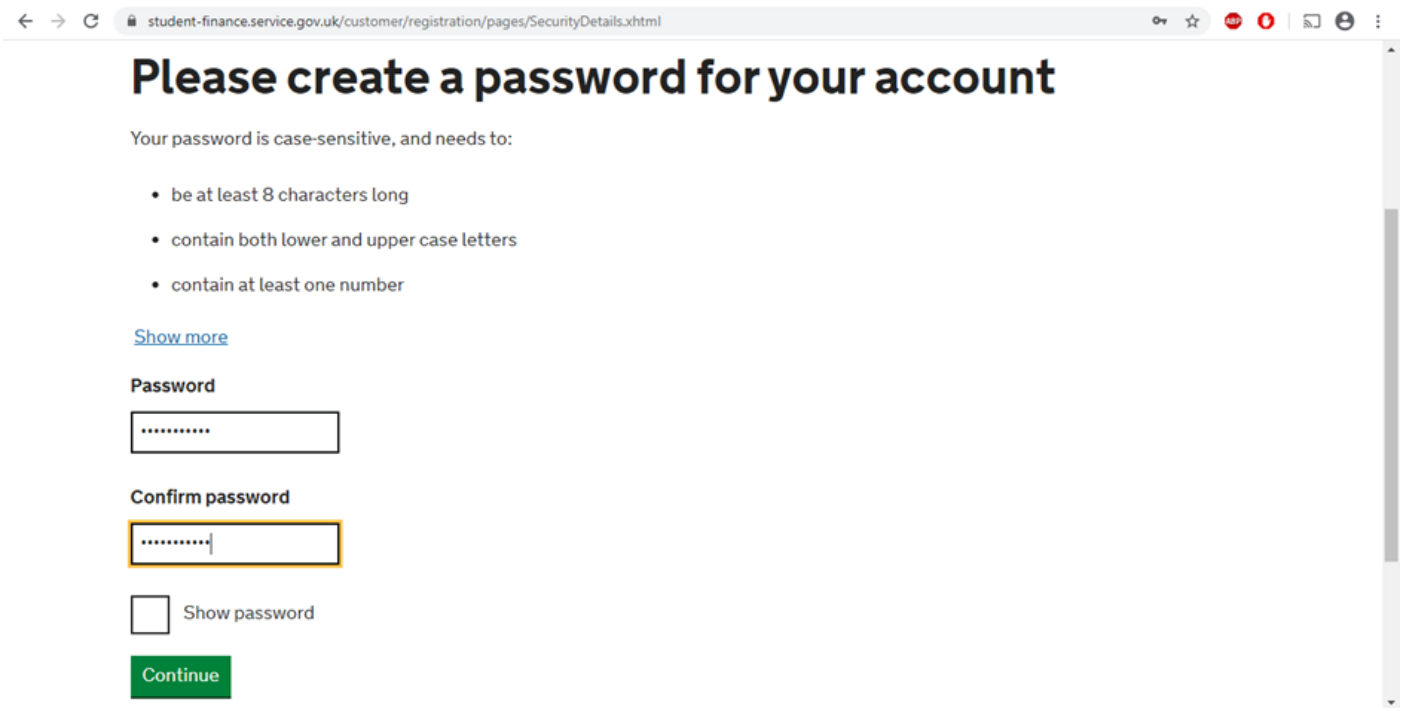
Select your home address from the drop-down menu and click the green "continue" button – if you cannot find your address, click on the blue "I can't find my address in the list" button and you can input it manually.



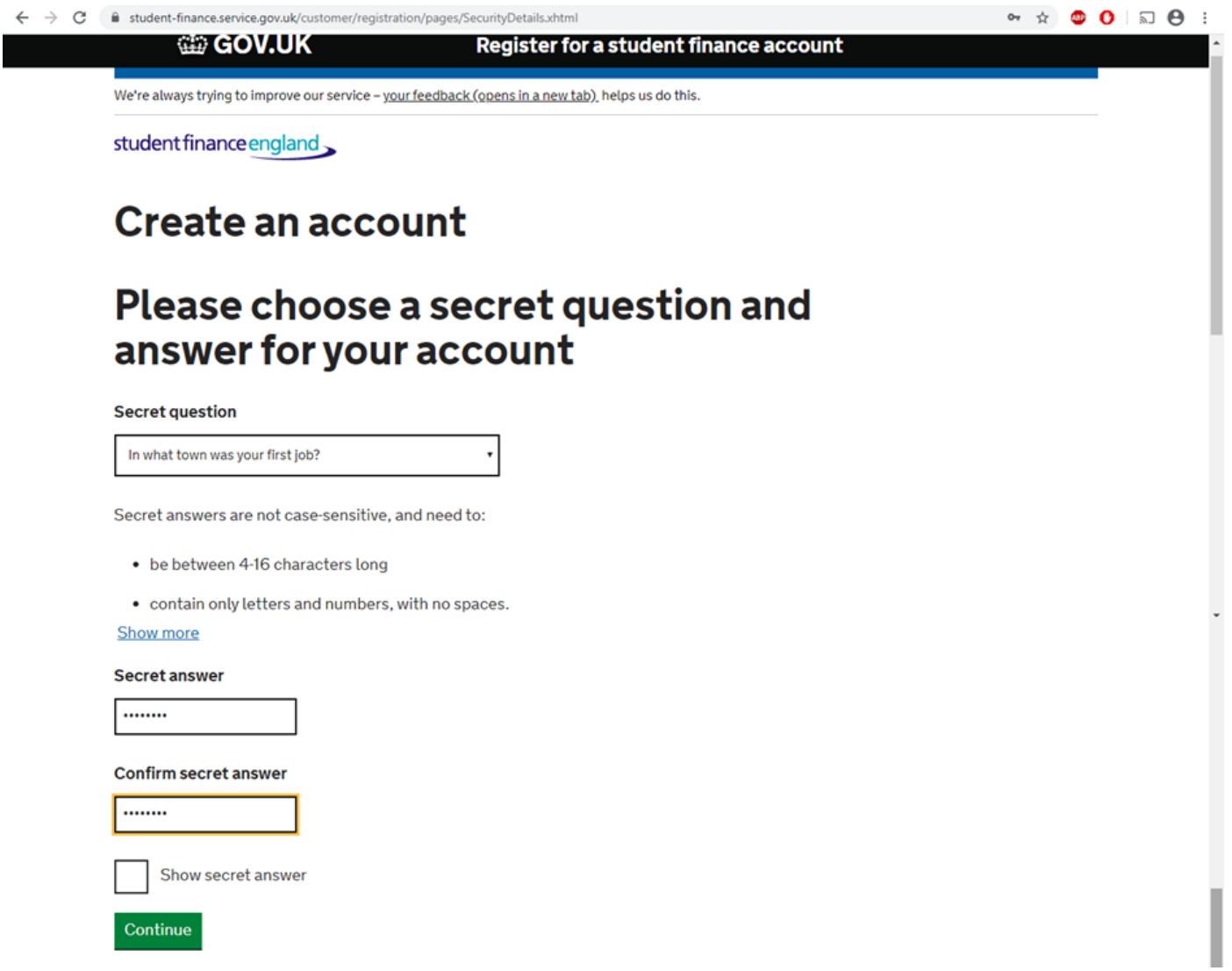
Put in your contact details. Make sure that these are correct because this is how Student Finance will get in touch with you if they need any more information, and to tell you how much they will be giving you. Then click the green "continue" button.



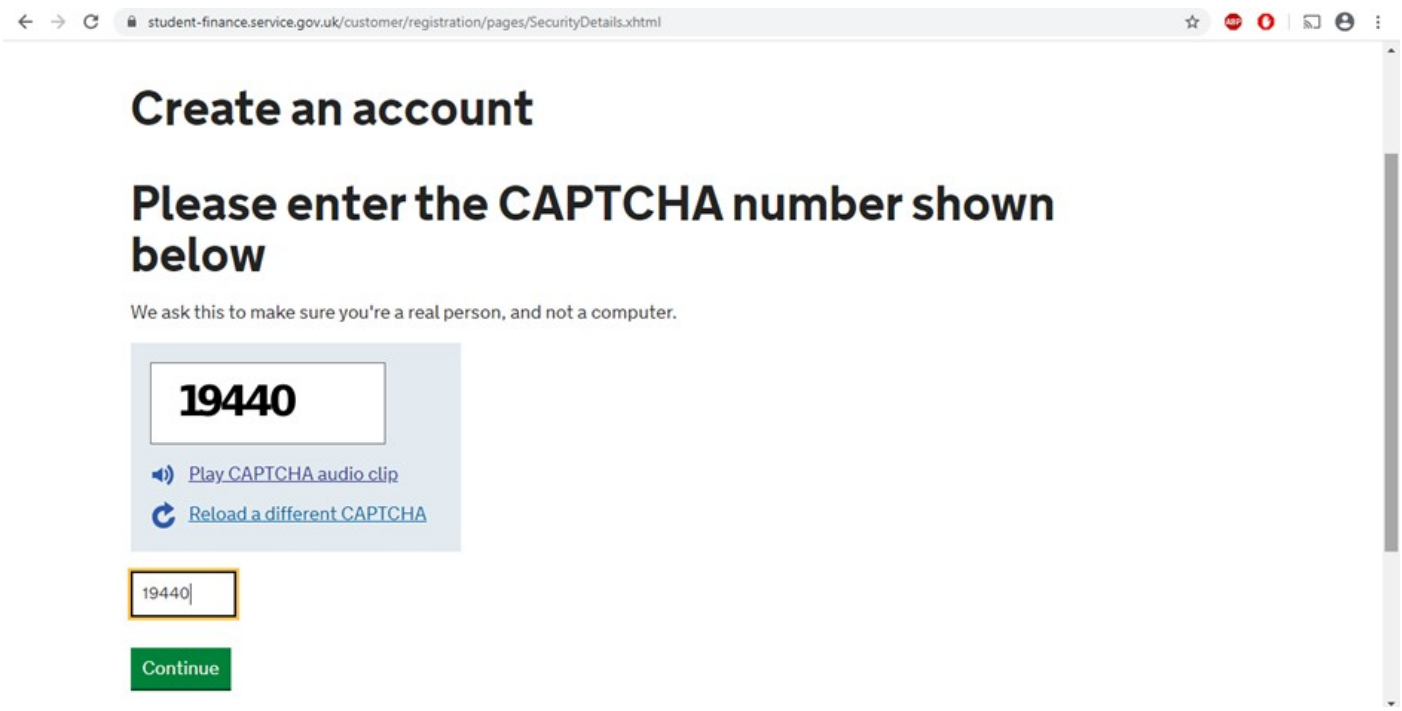
Check the summary of these details and if they're correct click the green "continue" button. If they're wrong click the blue "change" button next to the section that you would like to change.



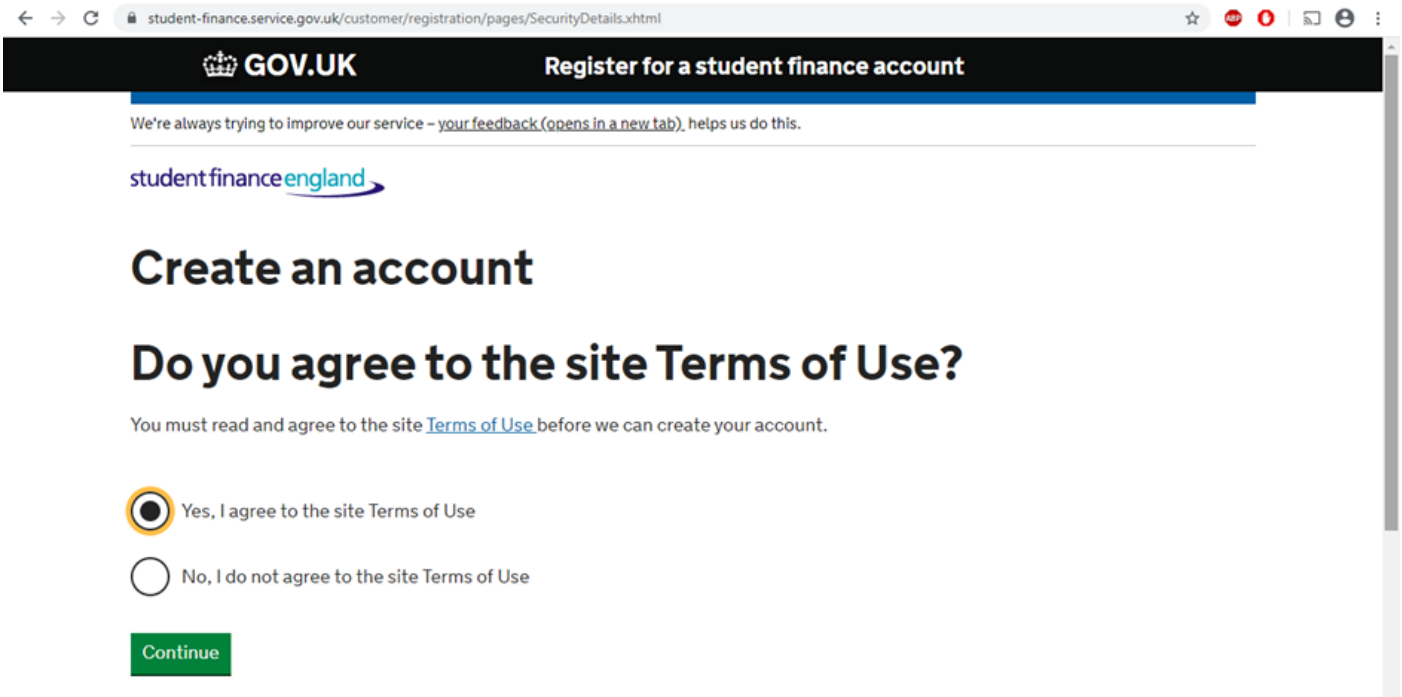
Enter the password that you want for your account and click the green "continue" button.



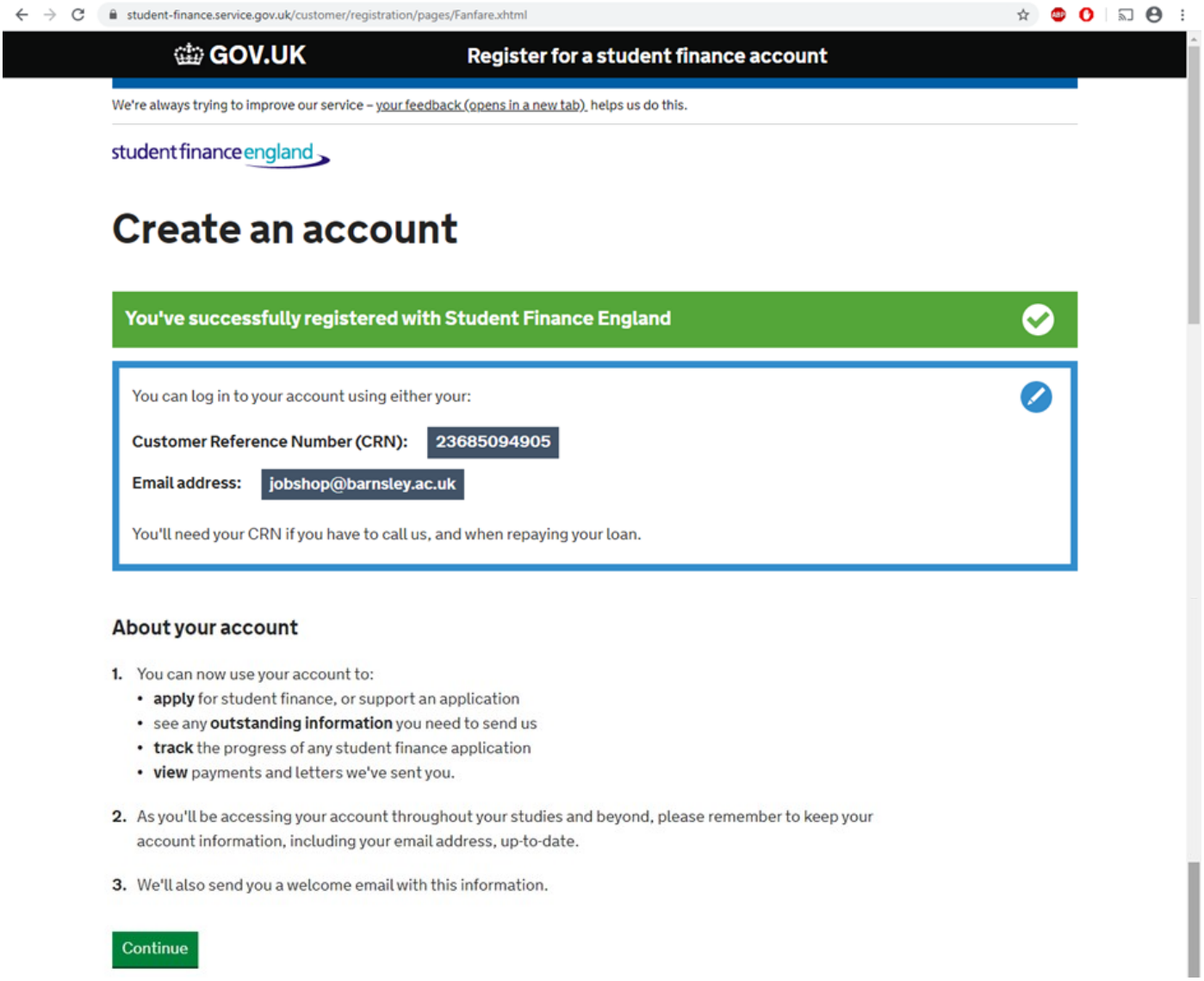
Choose a secret question from the drop-down box and enter your answer to this question in the boxes provided. Make sure that this is something that you will remember the answer to for a long time – as you may need this when contacting Student Finance years in the future! Then click the green "continue" button.



It will then come up with a CAPTCHA number for you to enter – to make sure you're not a robot! Enter it and click the green "continue" button.



You will need to click that you agree to the Terms of Use for the company – so read these by clicking on the blue "Terms of Use" button, then click "Yes, I agree to the site Terms of Use" and then click the green "continue" button. Please note that it is up to you to either agree with, or disagree with these terms – but you will be unable to go through the application process without accepting these.



You will then be presented with a page detailing your information – including your Customer Reference Number – make a note of this as you will need it whenever you call Student Finance England. Read this information and then click the green "continue" button to start your application for student finance.

Tip: Write down your password, customer reference number and secret answer—you'll need to log back into Student Finance on a regular basis - including every year when you have to reapply—so it's important that you can access this information if you forget it!

COMPLETING THE FORM

Please remember that you can save and come back to your application if you cannot do it all in one go— but you must do each section in full before being able to save it to come back to it.

The guidance for filling out each section can be found on these pages:

"BEFORE YOU APPLY" 13

19 "ABOUT YOU"

"PREVIOUS STUDY" 40

41 "COURSE AND FEES"

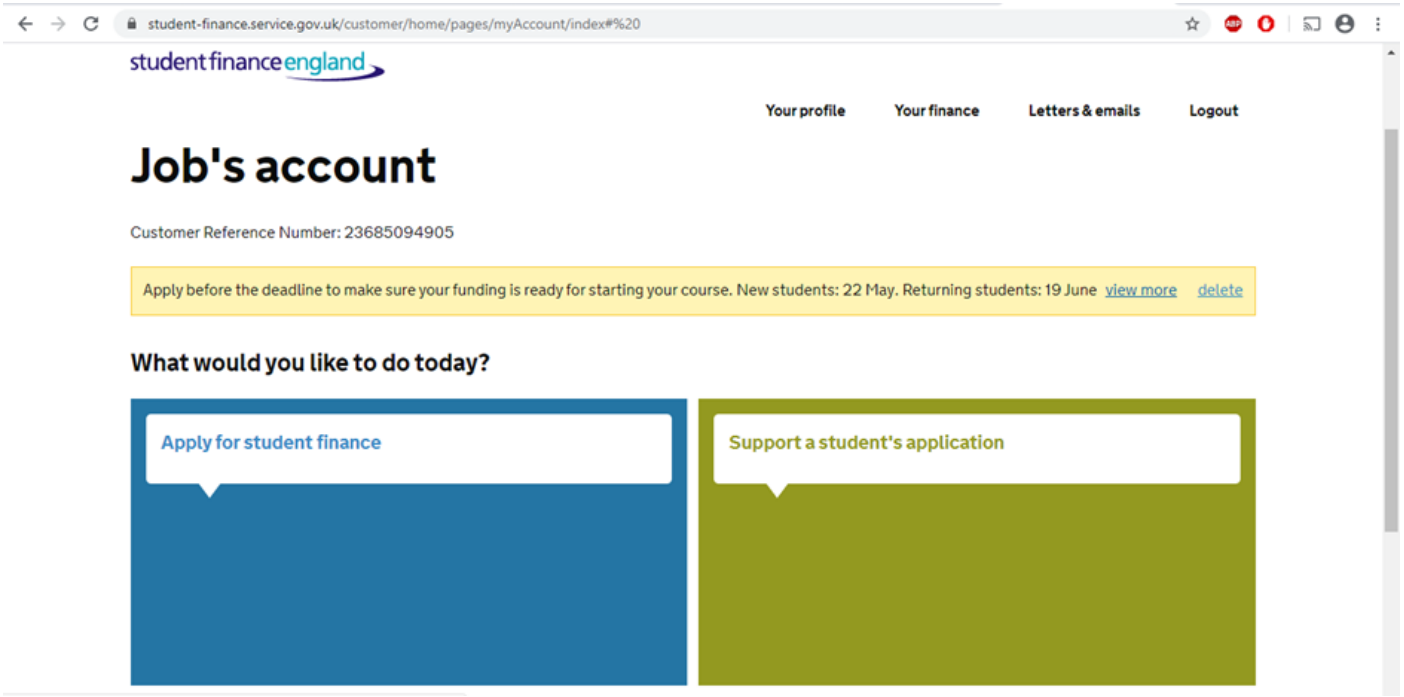
"LIVING COSTS" 50

56 "FINANCIAL INFO"

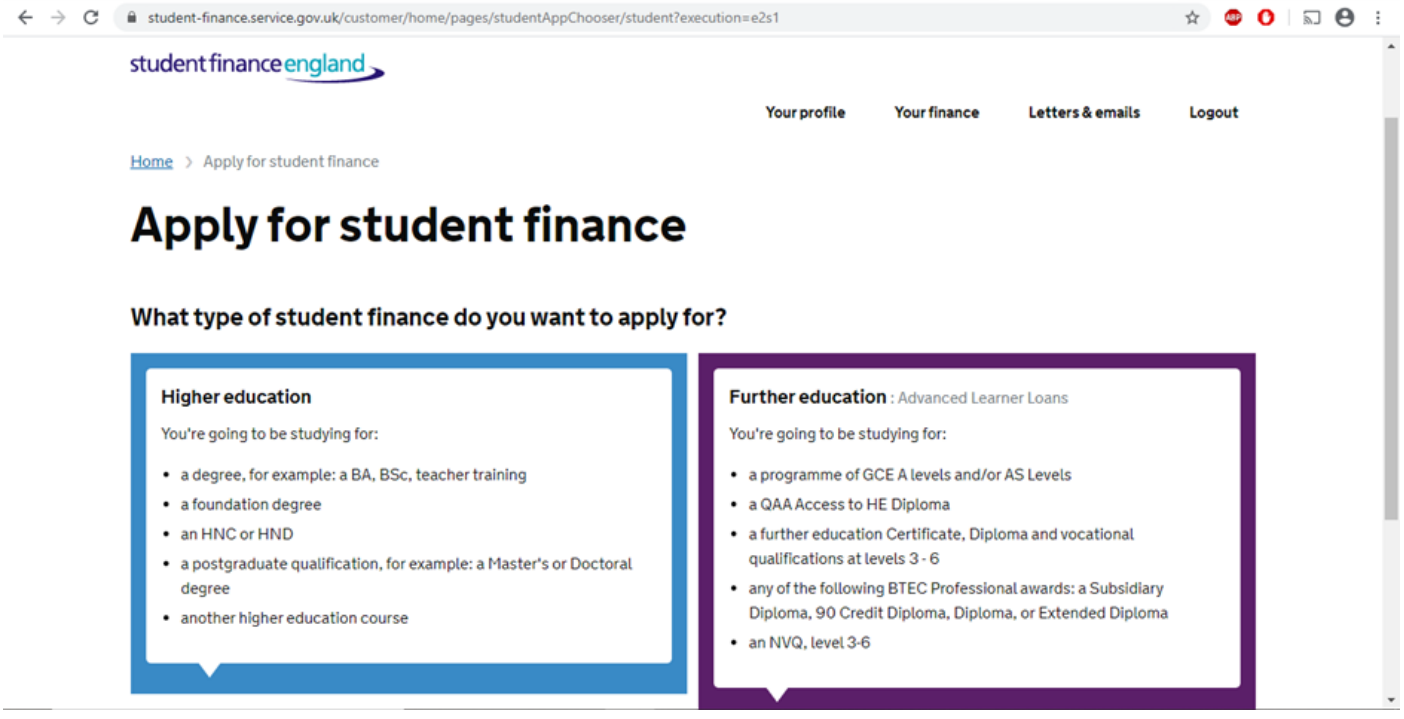
"ADDITIONAL INFO" 61

70 "SUBMIT"

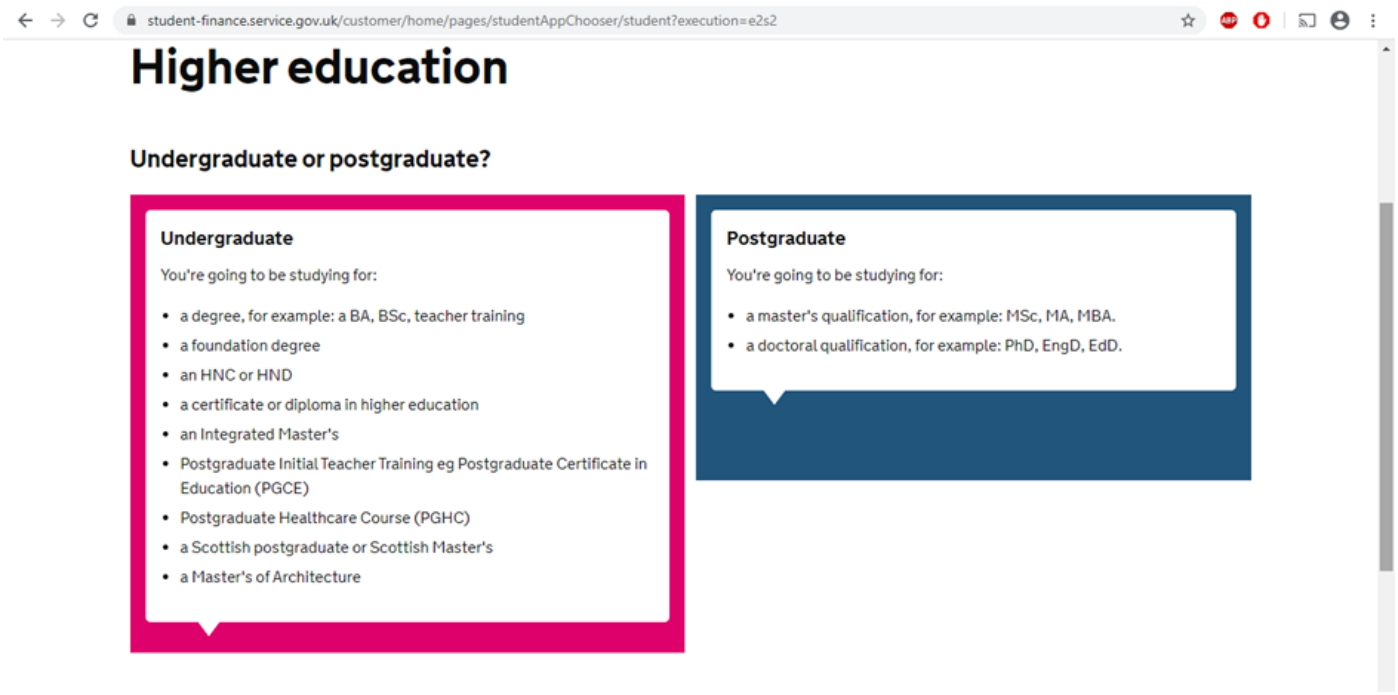
Completing the "Before You Apply" section of the form:



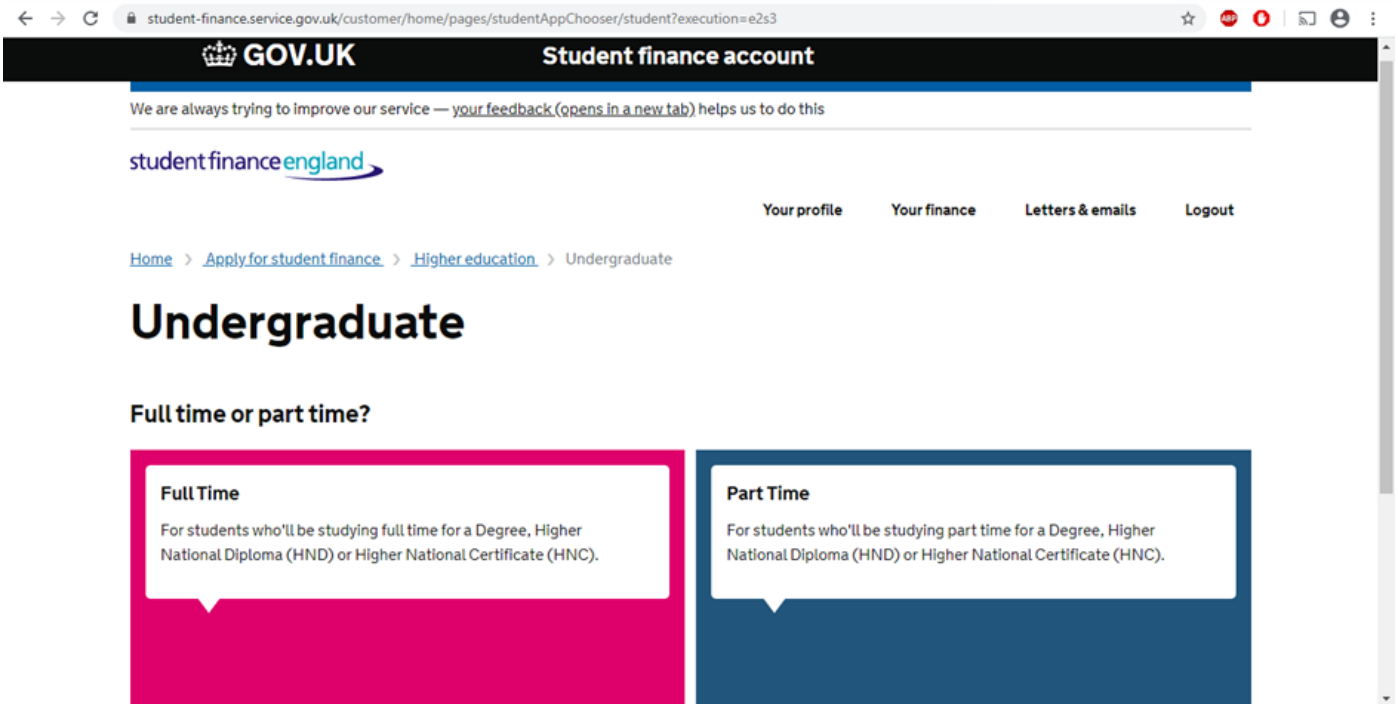
Click on "Apply for student finance"



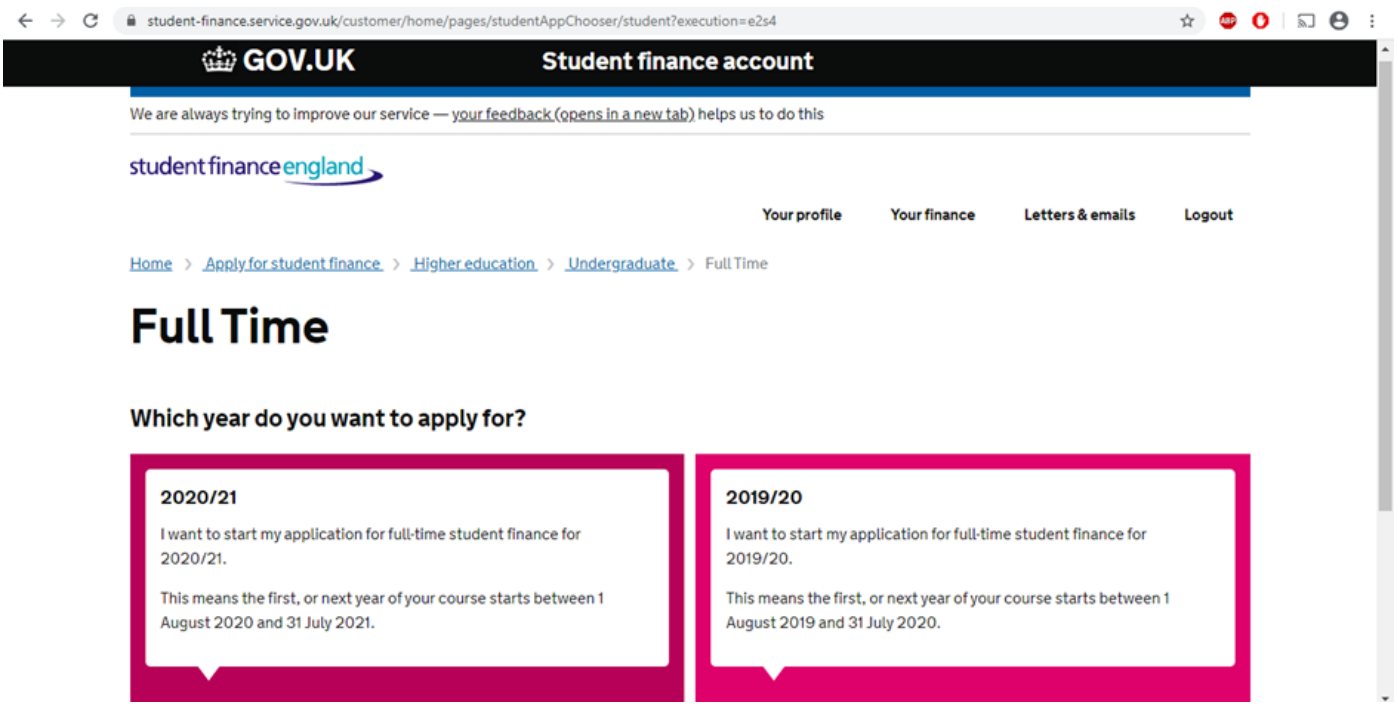
Click on higher education.



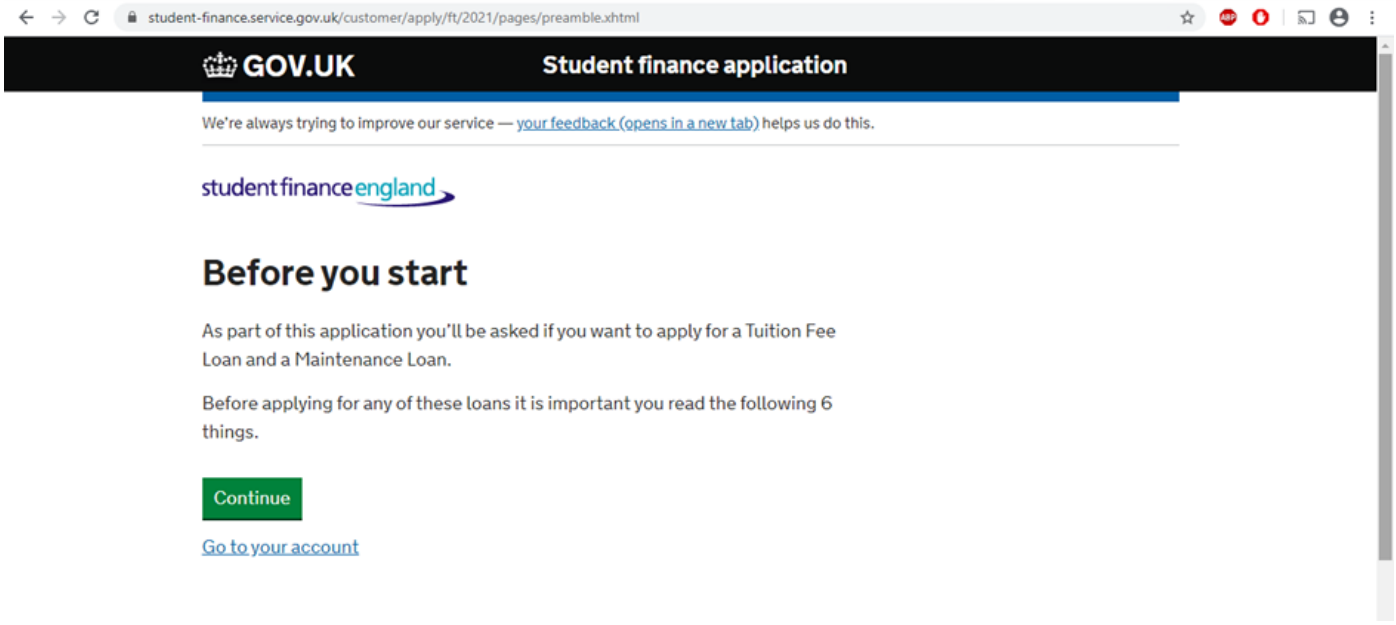
Click on the level of education that you're applying for – if you're still at College at the moment it will be "undergraduate".



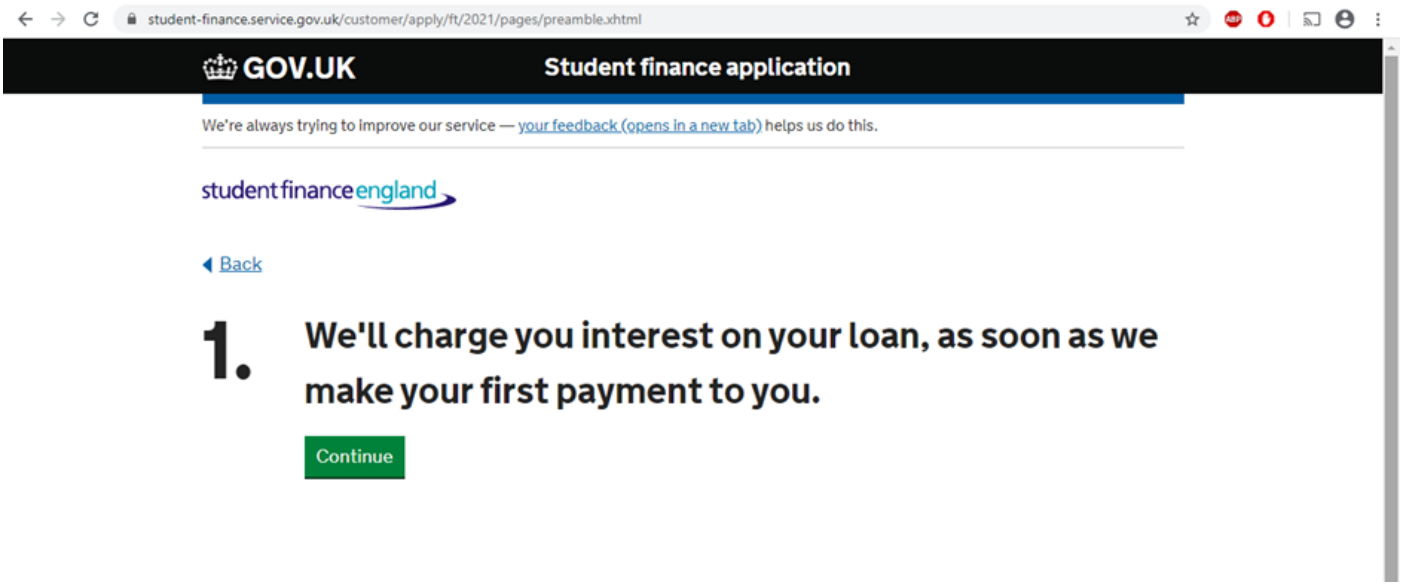
Click on either "Full Time" or "Part Time" depending on what your course is. Most courses will be full time – but if you're not sure you can contact the university to ask them.



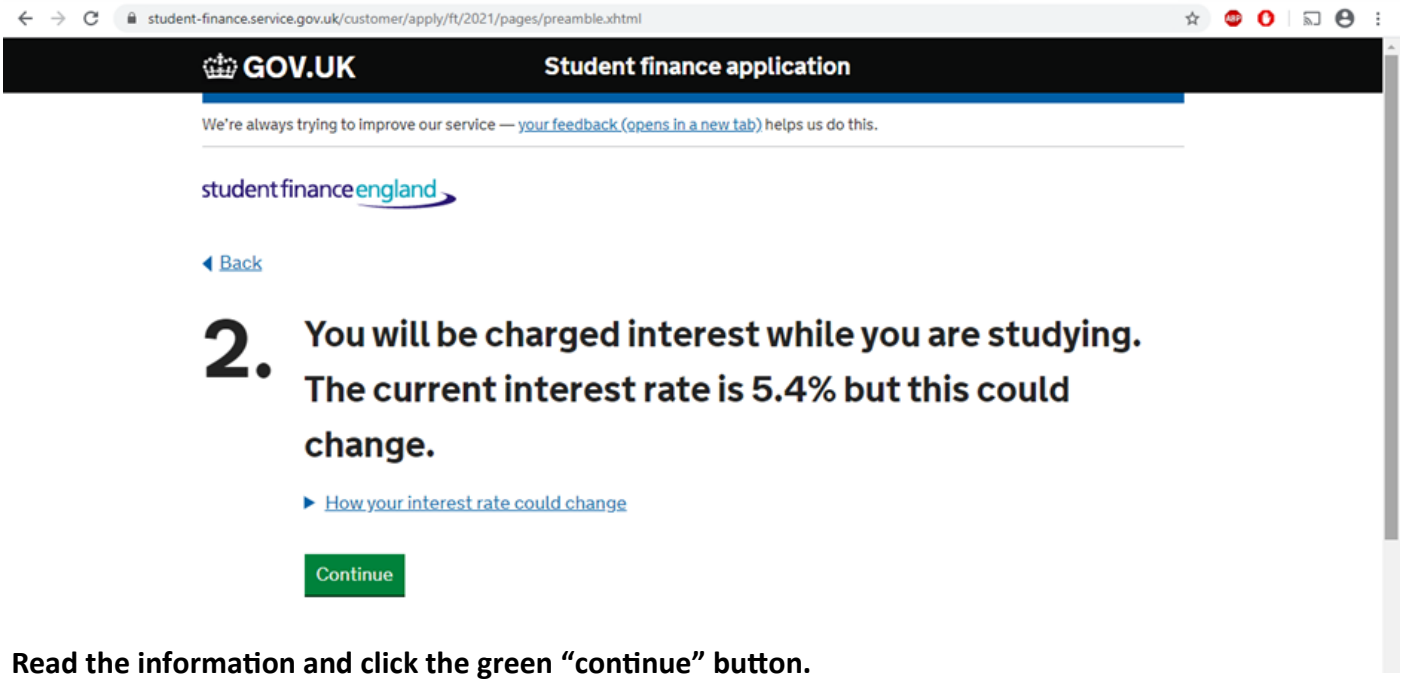
Click on 2020/21 – that means that you're starting university this September.



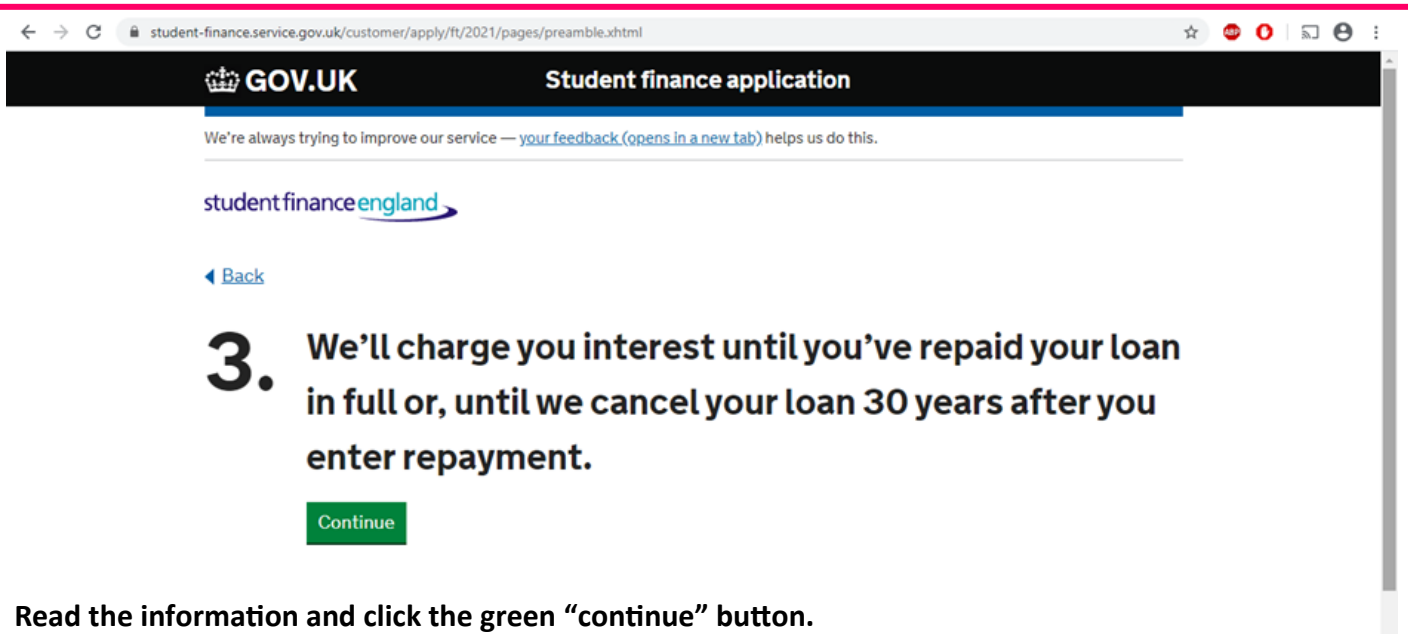
You will then get this page – read the information and click the green "continue" button



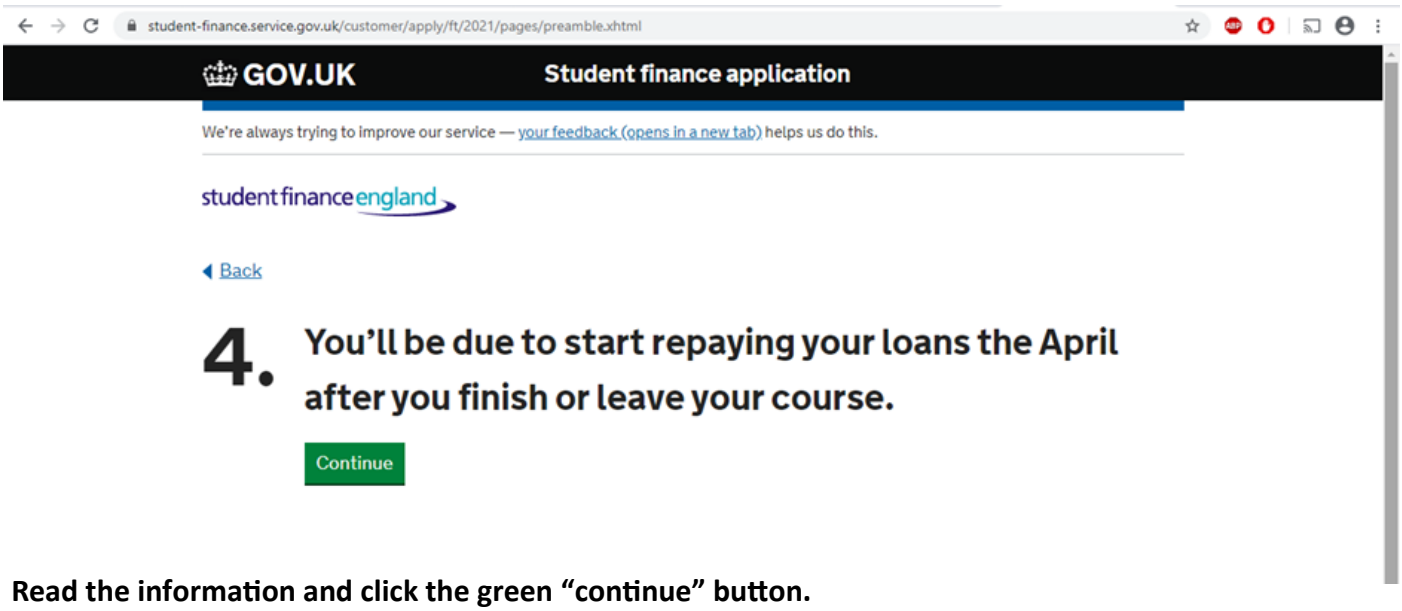
Read the information and click the green “continue” button.



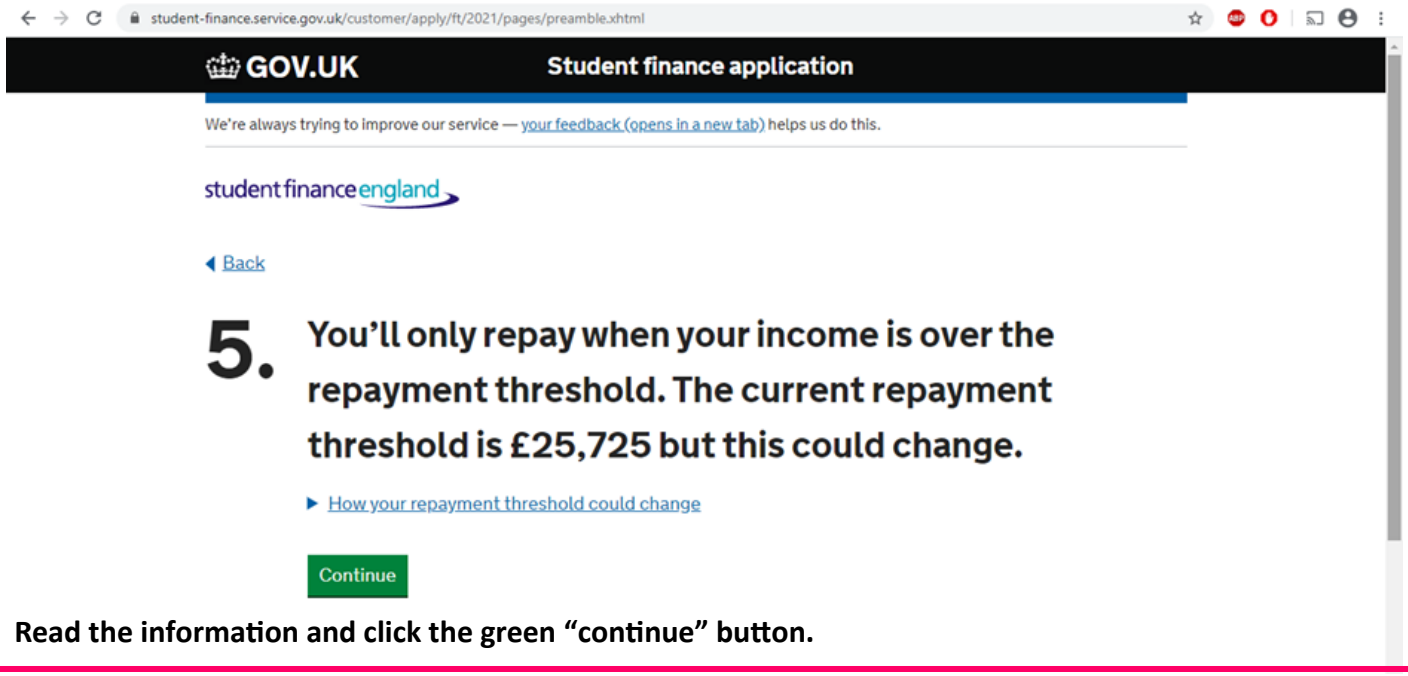
Read the information and click the green “continue” button.



Read the information and click the green “continue” button.



Read the information and click the green "continue" button.



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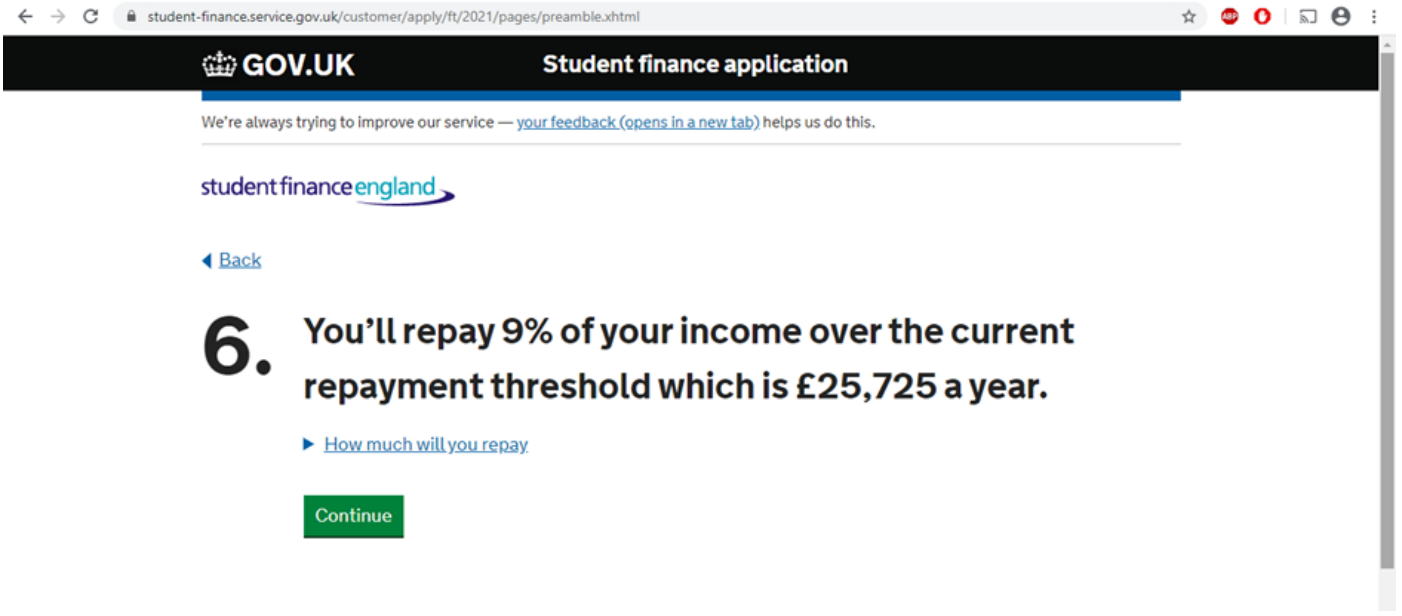
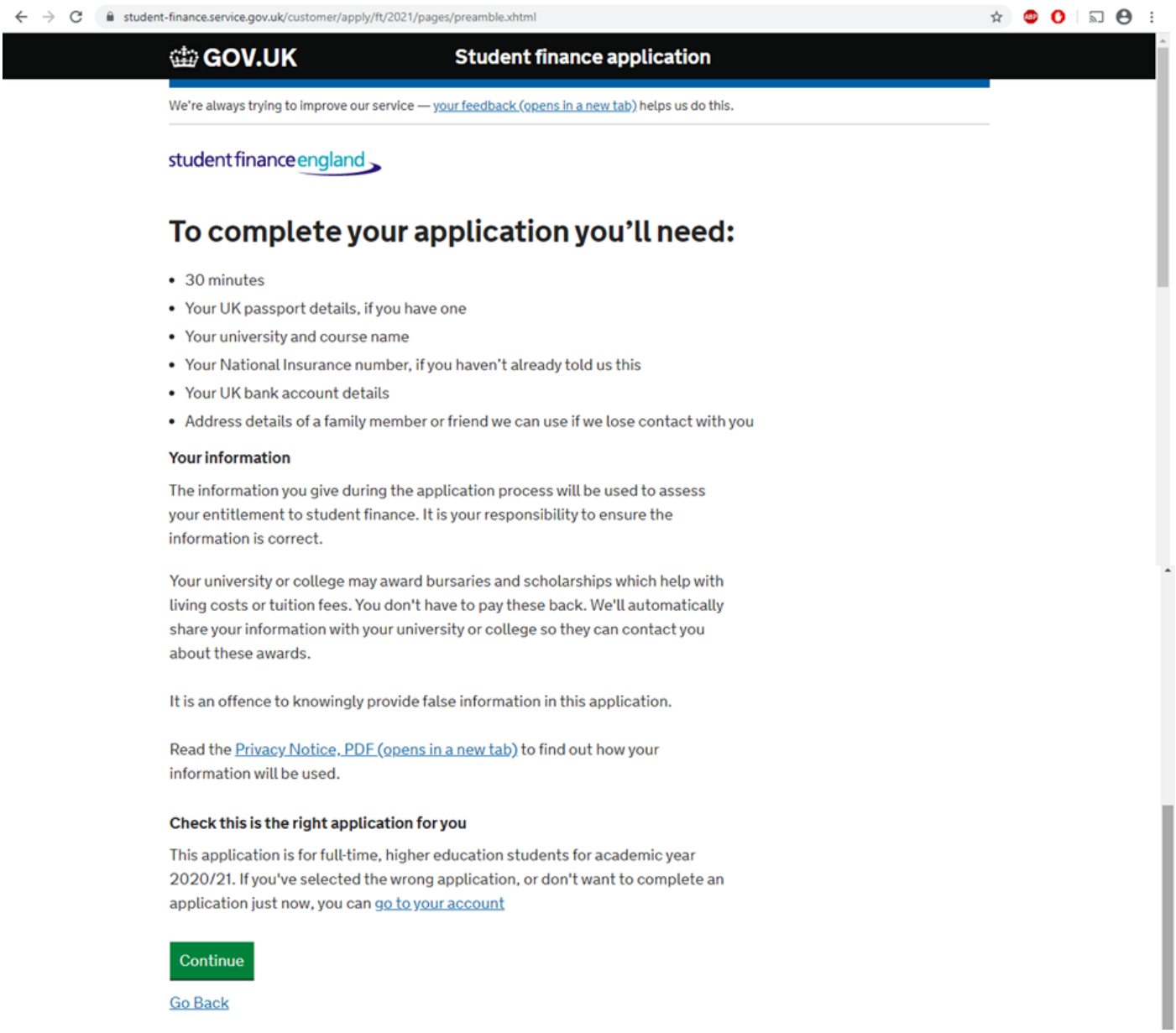
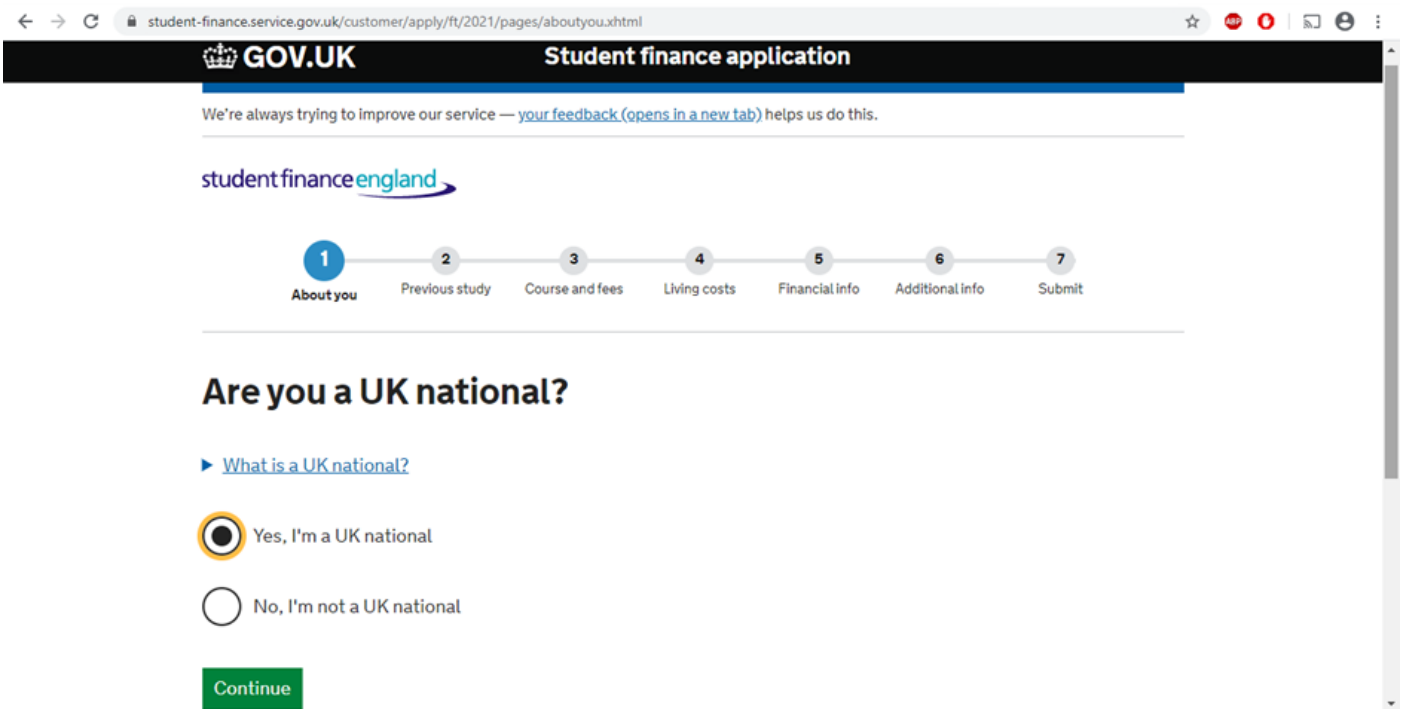


Read the information and click the green "continue" button.

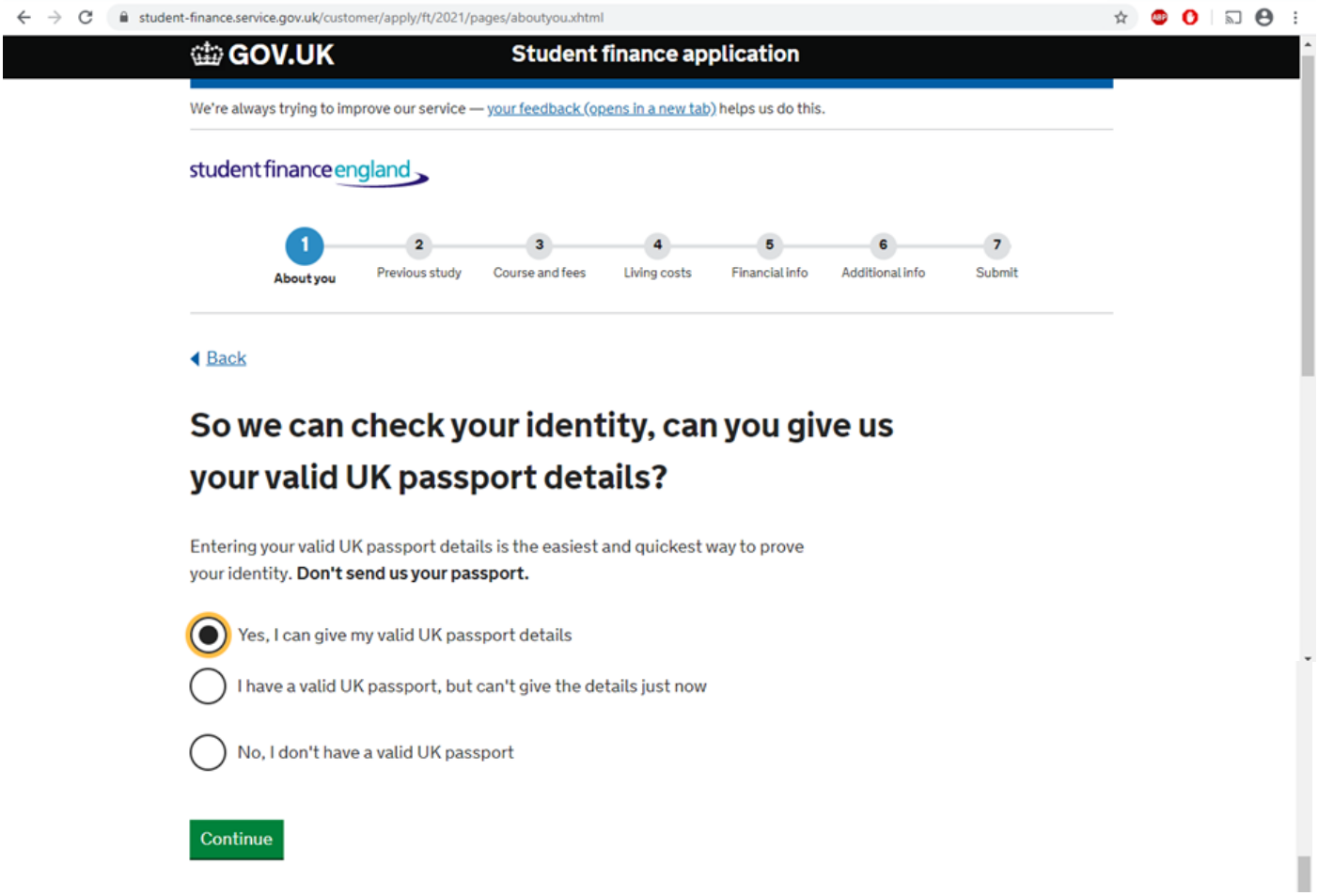


Read this information and click the green "continue" button.

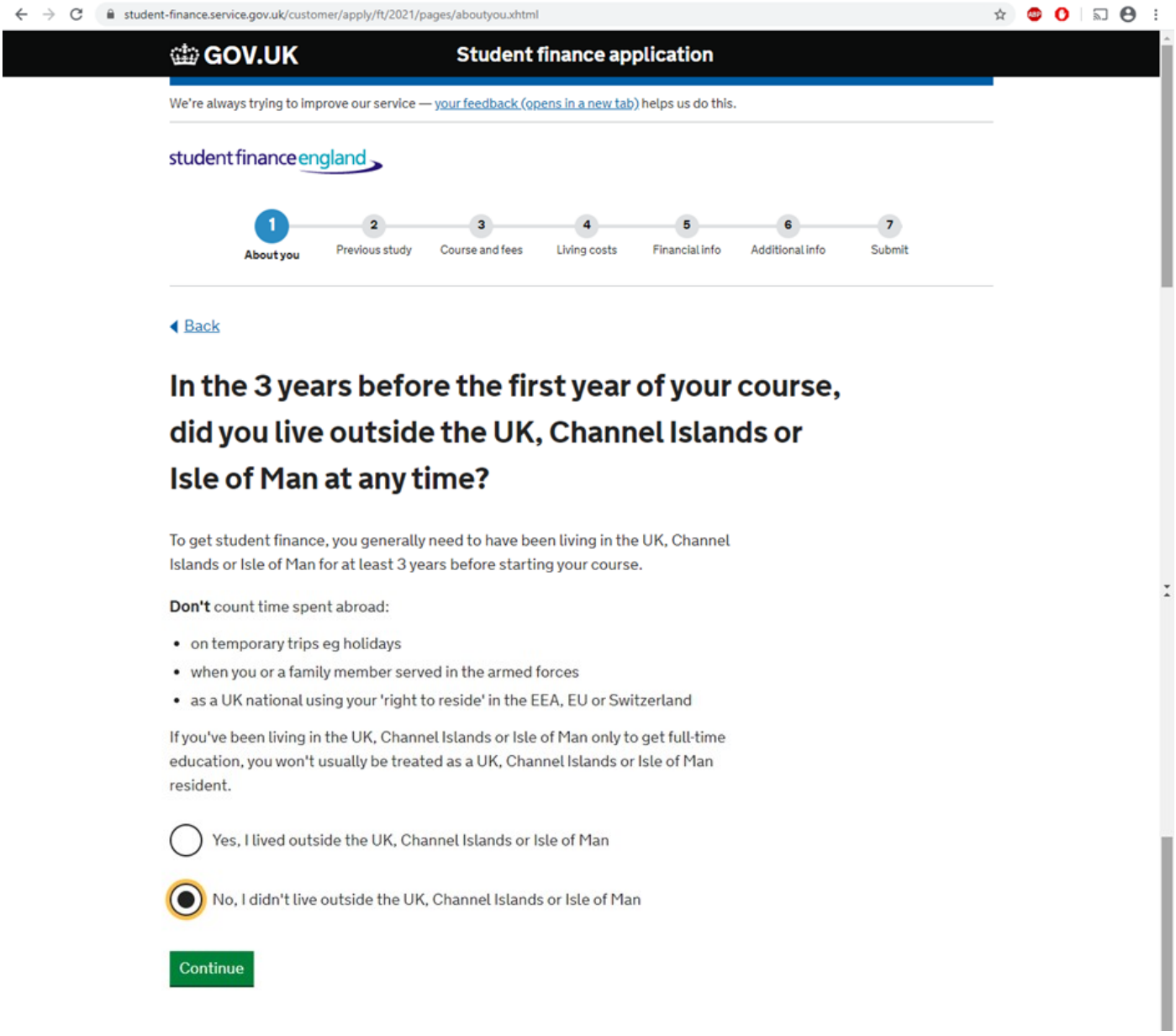
Completing the "About You" section of your application:



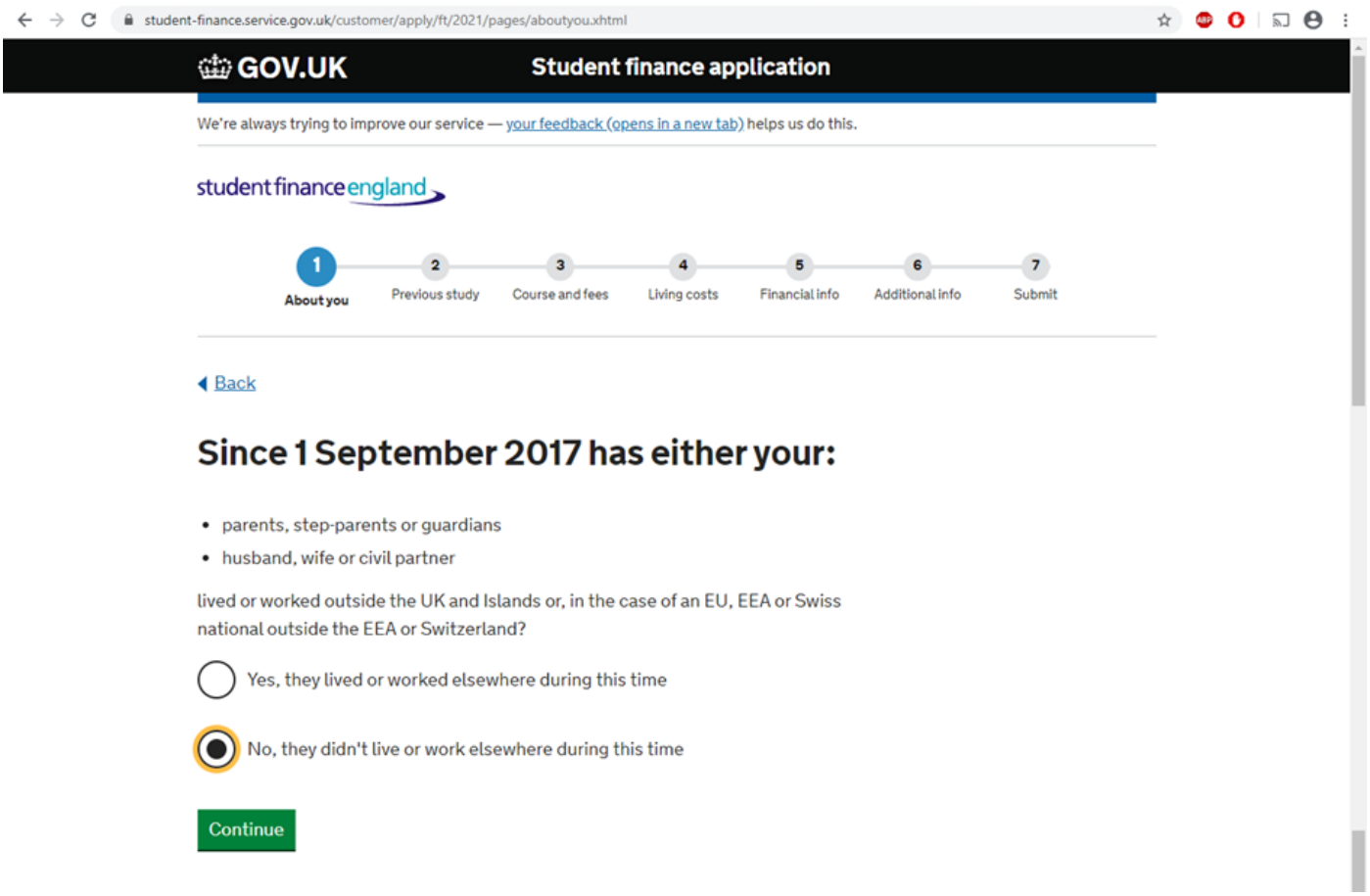
Select whether or not you are a UK National. If you're unsure what this means – click the blue "What is a UK National" button. Once you have selected your choice click the green "continue" button.



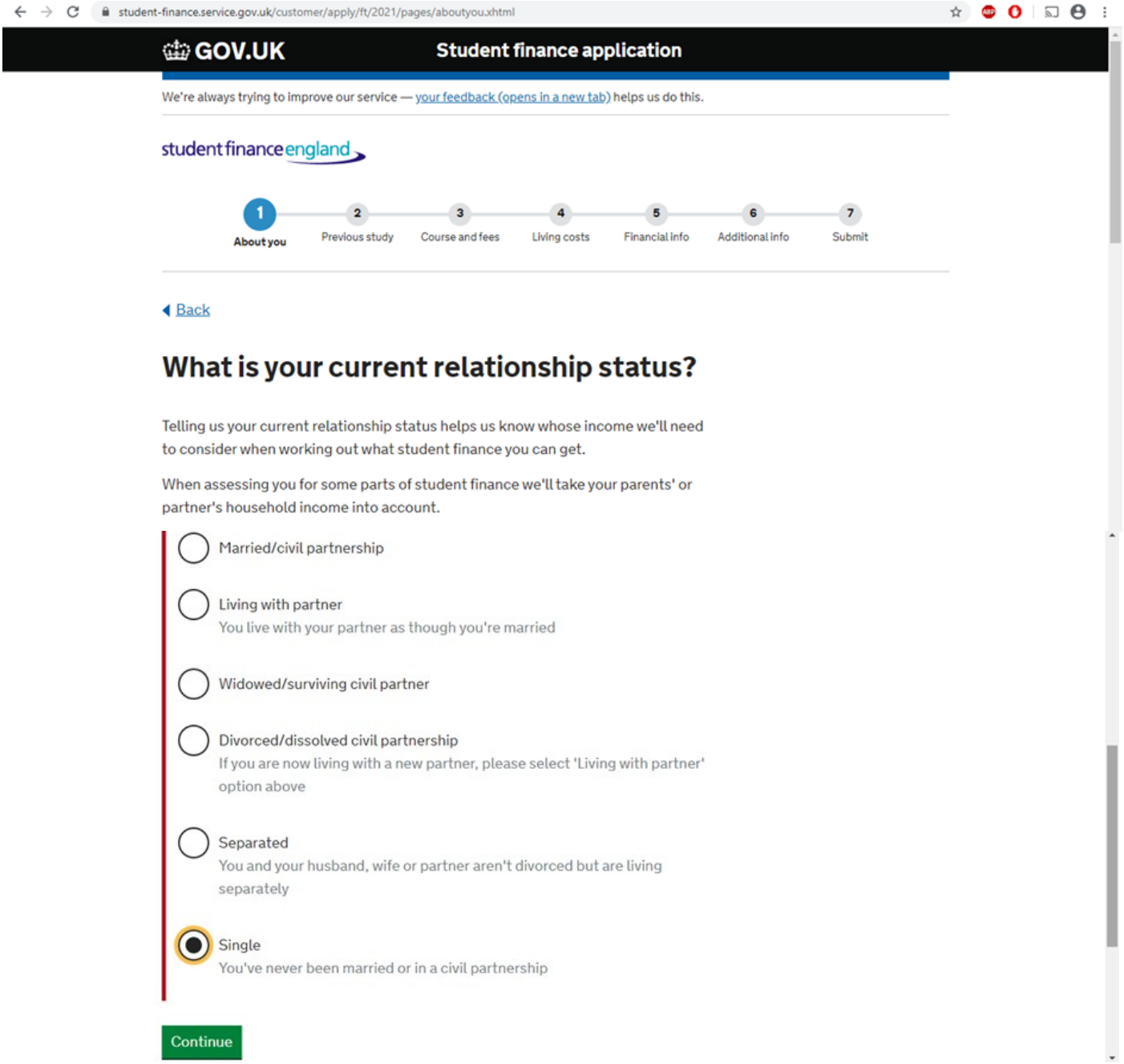
It will then ask you if you have a valid passport. The application is much easier if you can give them your passport details, but if you can't then that's OK, you will need to send off other proof of your identity in the post after completing your online application. (For example you may need to send them your original birth certificate).



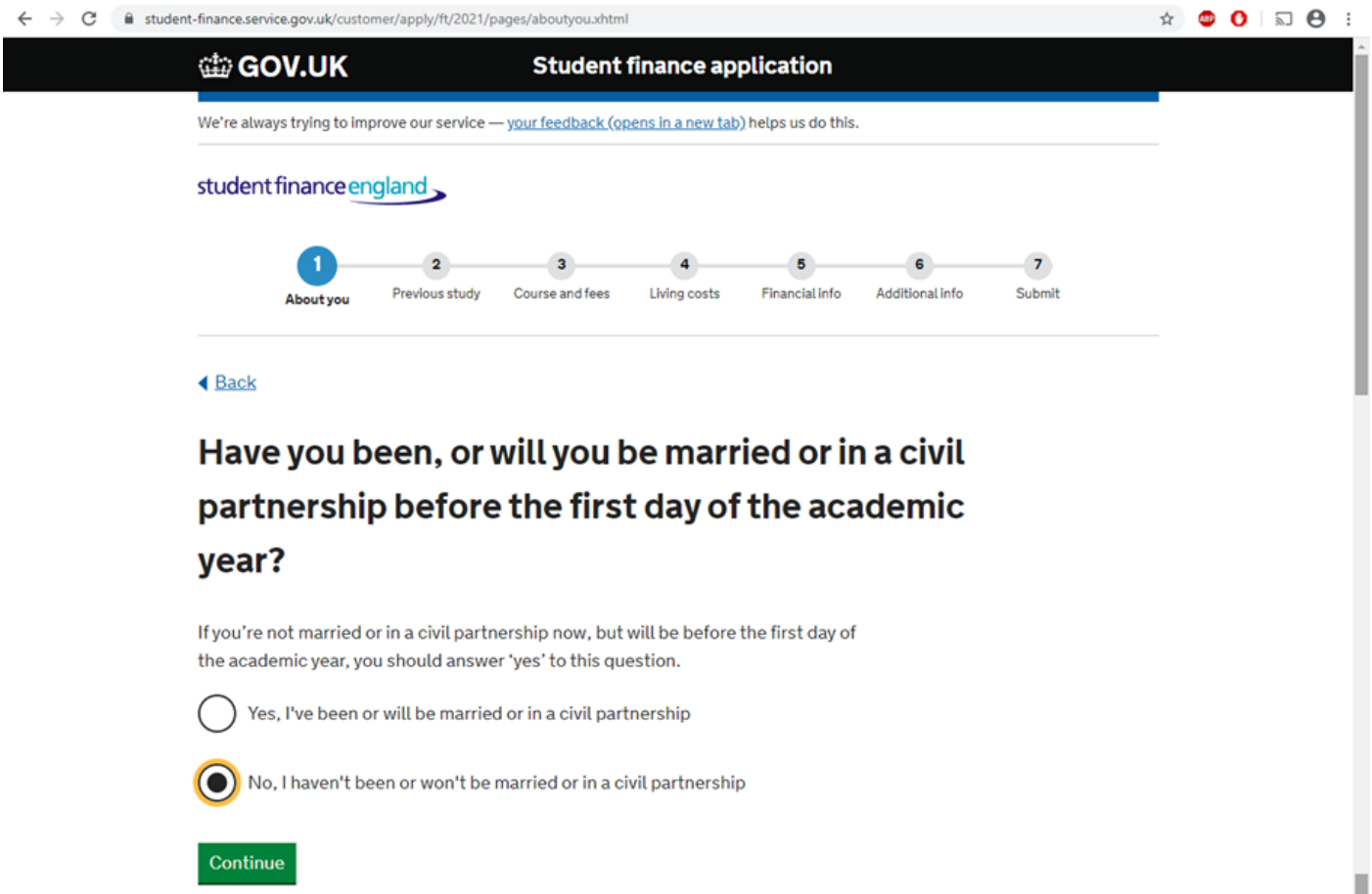
Click either yes or no, depending on whether you have lived outside of the UK in the last 3 years. Then click the green "continue" button.



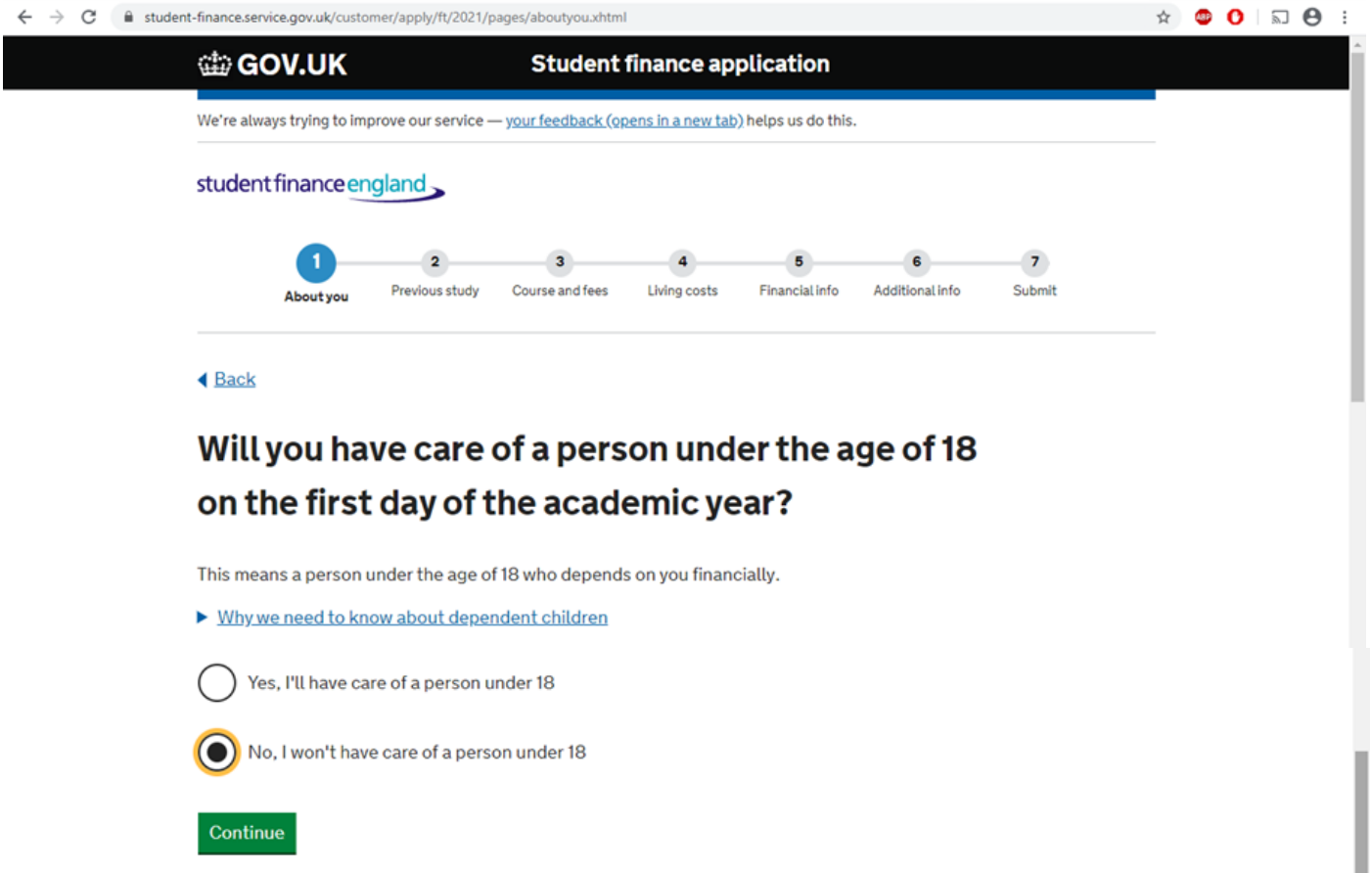
Then click either yes or no for whether your parents or husband / wife have lived outside of the UK since September 2017. Then click the green "continue" button.



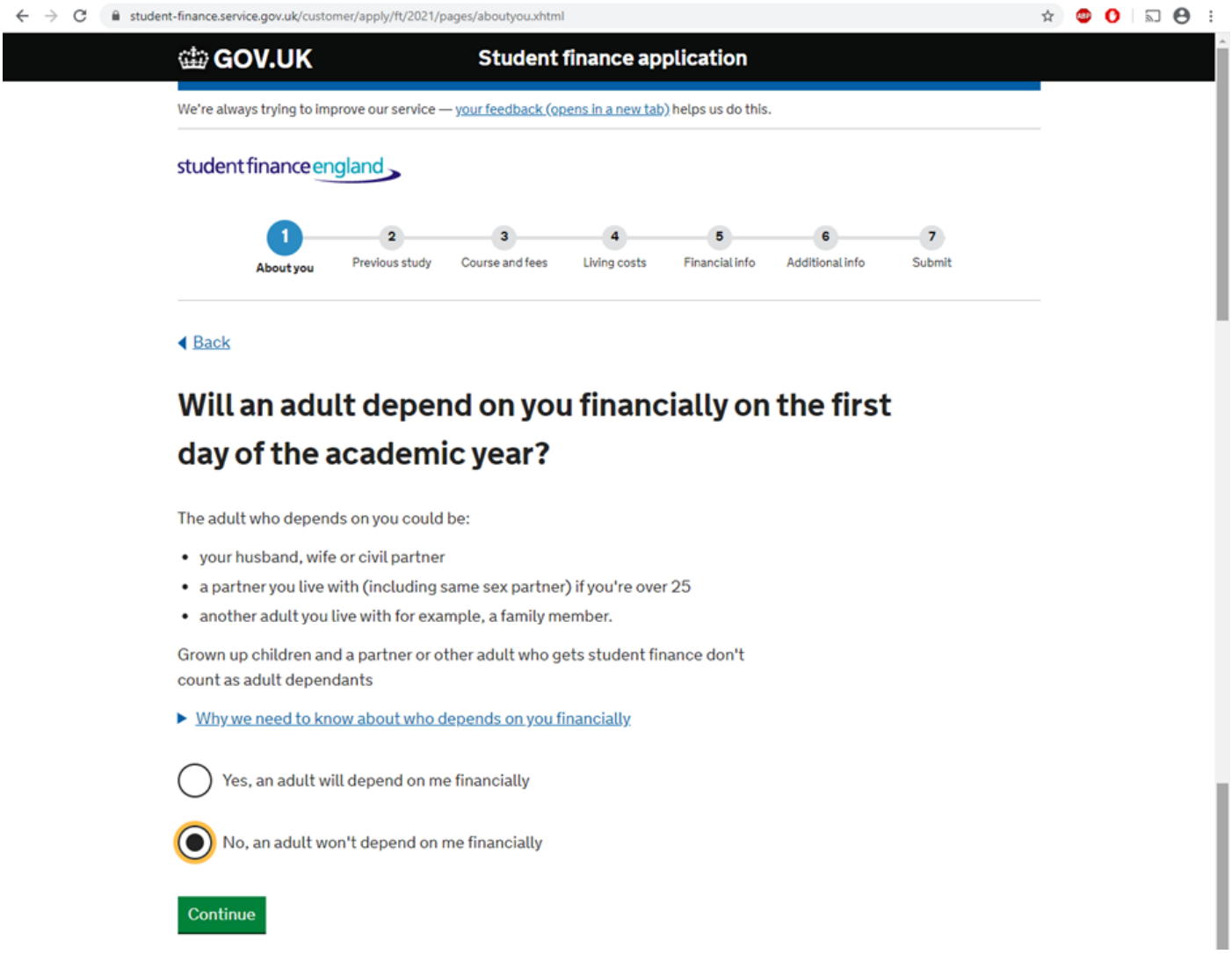
Put in your current relationship status. Unless you are living with or married to / in a civil partnership with someone, put single. Then click the green "continue" button.



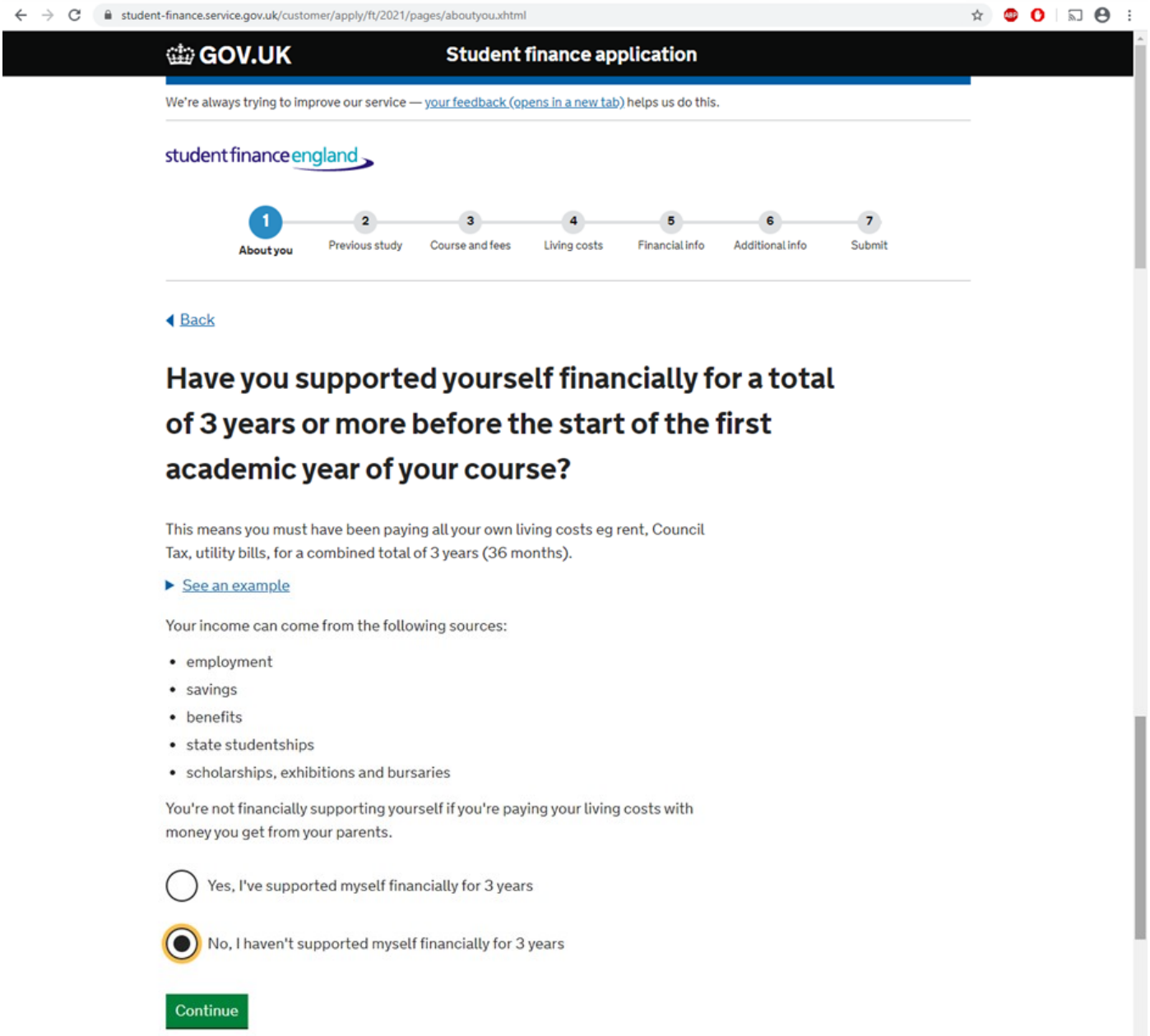
If you've never been and you're not expecting to get married or enter a civil partnership with someone before you start your course – click "No I haven't been or won't be married or in a civil partnership". Then click the green "continue" button.



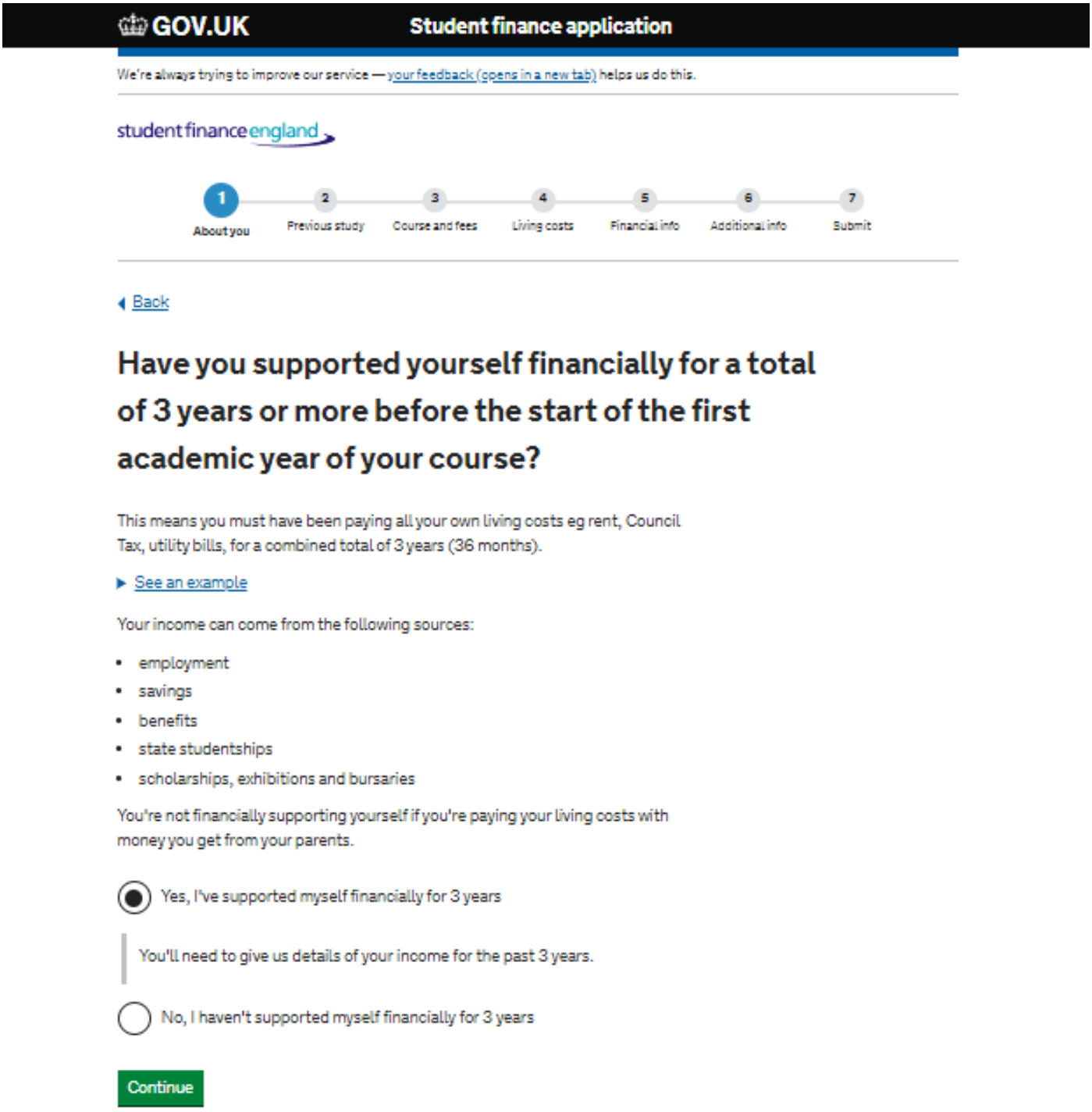
You need to put yes or no to caring for someone under the age of 18. This usually means if you have children of your own. This is used to determine if you may be eligible for any extra support that is offered to parents – so make sure you select the right answer. Then click the green "continue" button.



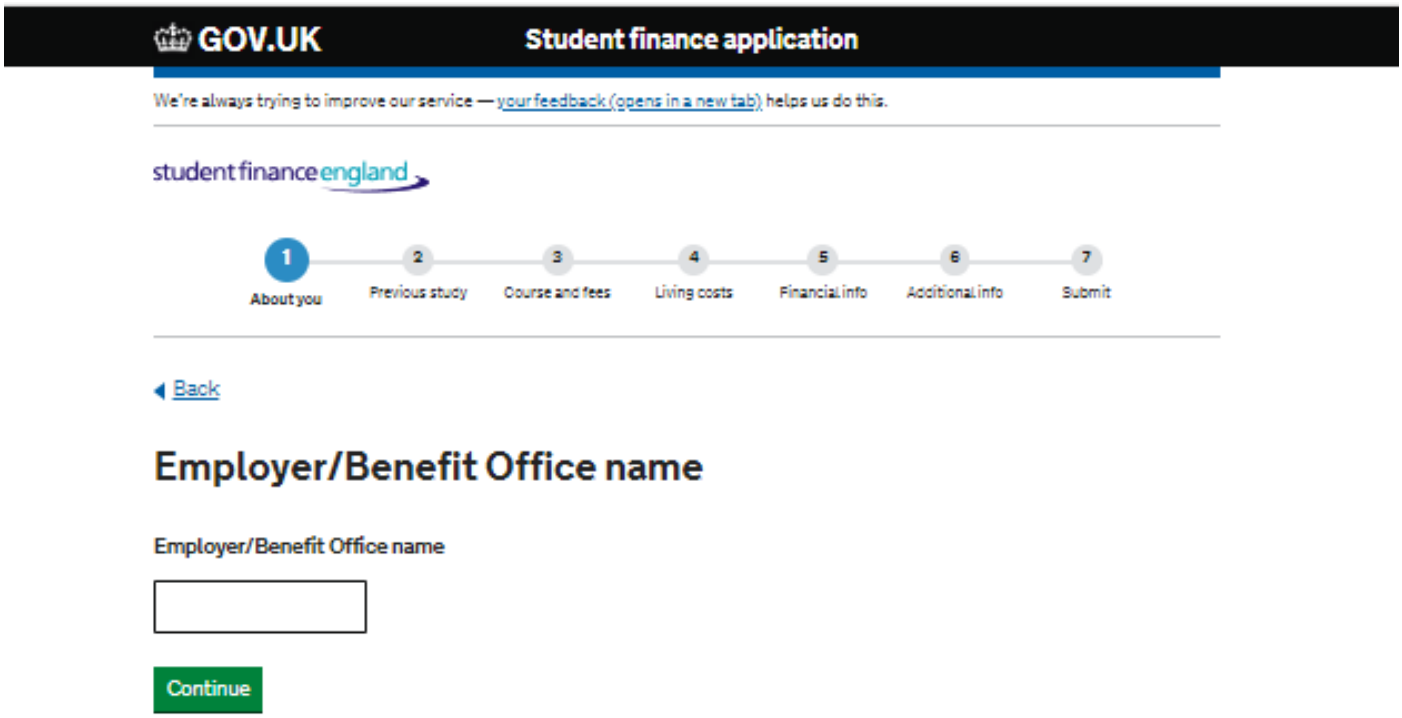
You then need to click on whether an adult depends on you financially. This counts if you financially support someone – if you are the sole source of income and pay for everything for that person. Again, this is to ensure that you get the right financial support – so make sure that you select the right option. Then click the green "continue" button.



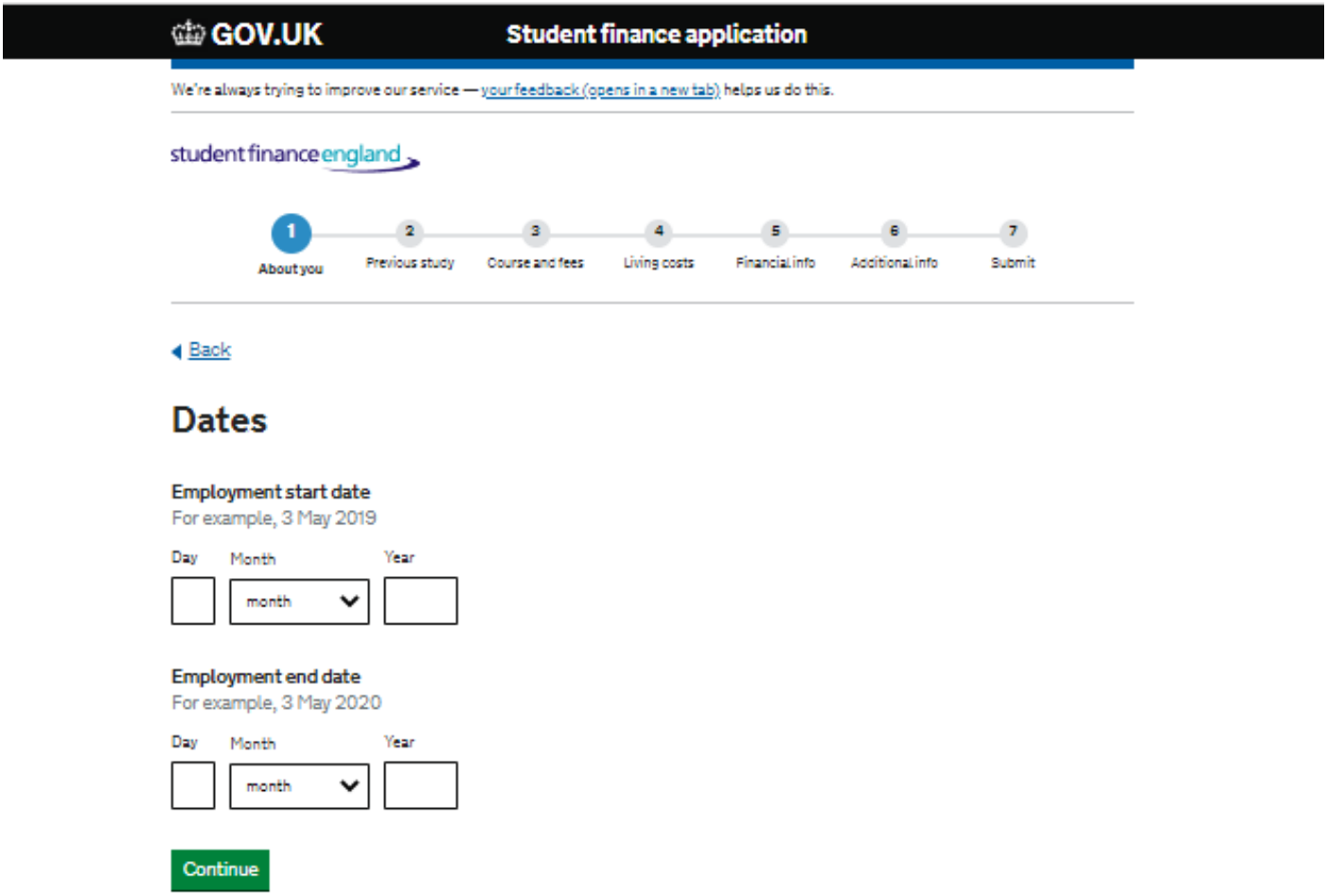
For this page you need to select if you have financially supported yourself for at least 3 years – only put yes if you have been completely financially independent – paying for your accommodation, bills, food, etc yourself. Click either yes or no and then click the green "continue" button. If you haven't supported yourself financially for 3 years you will need to answer no to this question and click on the green "continue" button. Go to page 32 of this guide.



If the answer is yes you will need to provide further information about this, select yes and click on the green "continue" button.



Enter the name of your employer or the name of your benefit office. Click on the green "continue" button.



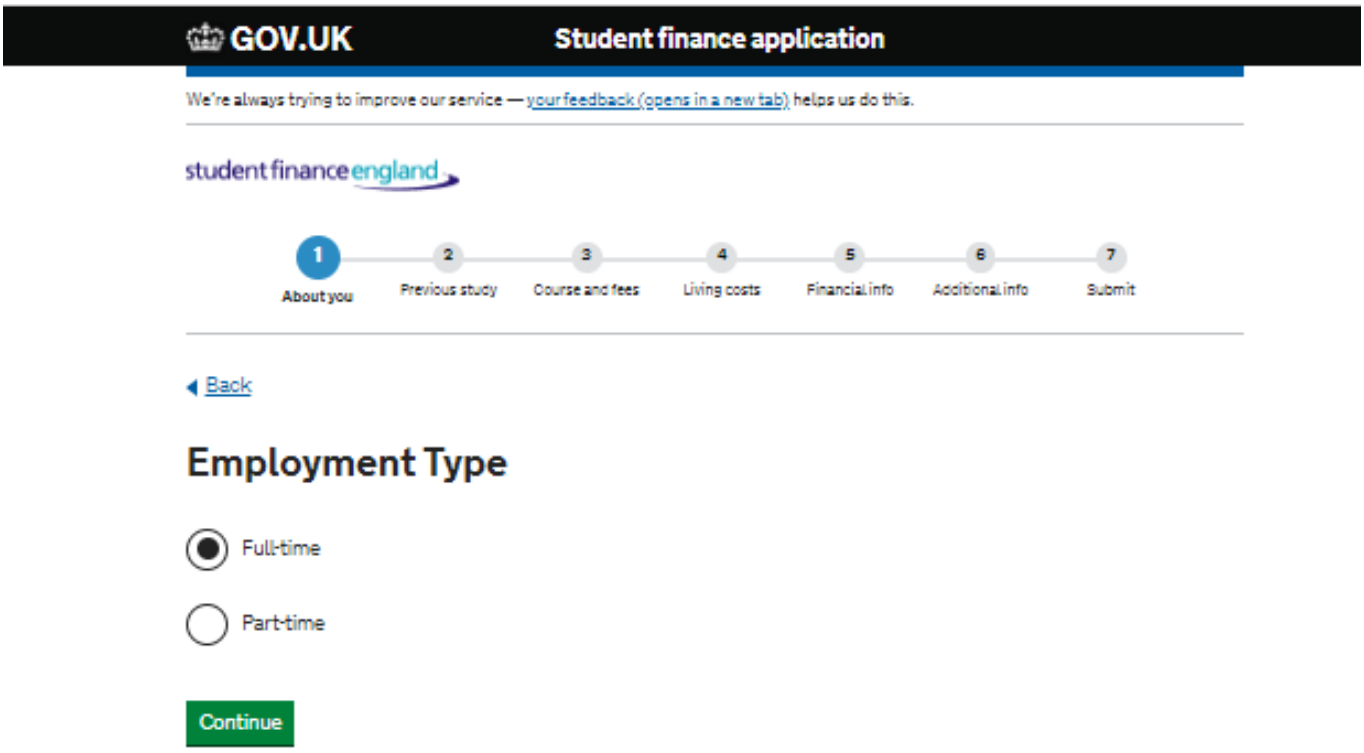
As you need to show that you have supported yourself financially for the three years before the first day of your course, Student Finance ask for the dates when you started employment or began claiming a benefit in your own name.

If you have had more than one job, or have spent some of the time in receipt of a benefit and some of the time employed, enter the first period of employment/ claiming a benefit then press the green "continue" button, there will be the option to add another period of time later on if the dates you have provided do not cover the full 3 years.

Answer the next couple of questions based on the time period that you have just given. You will be asked the same set of questions for each period of employment/ time claiming a benefit that you add.

This gives Student Finance a clearer picture of how you have supported yourself financially.

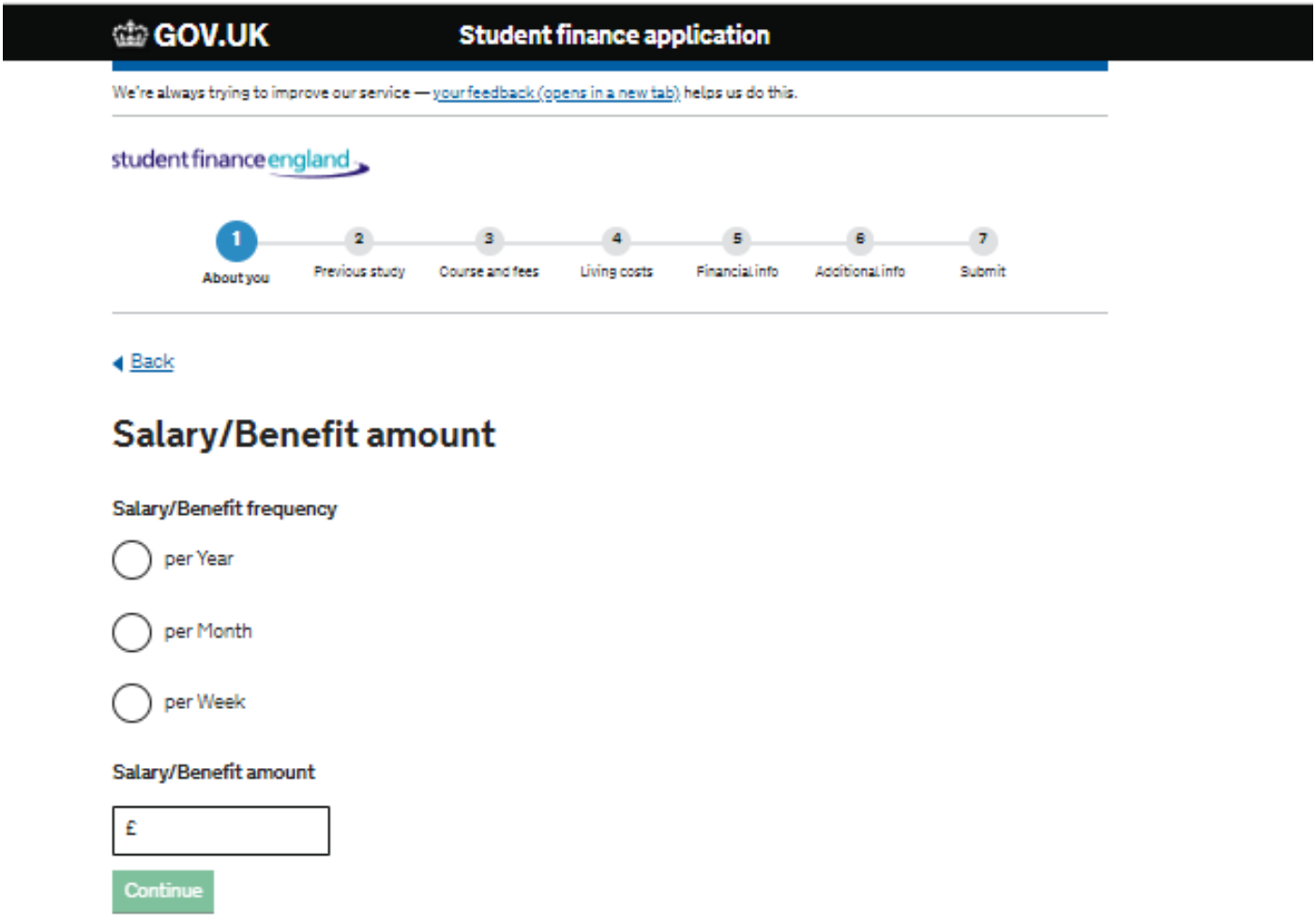
Be aware that you will need to provide evidence of your financial situation for the three years, this could be through a P60 or your NI number for example. You will be notified which evidence you must provide as you complete your application further.



If you are unsure if the job is/was classed as full time or part time, as a guide a full time worker in the UK usually works 35 hours per week or more.

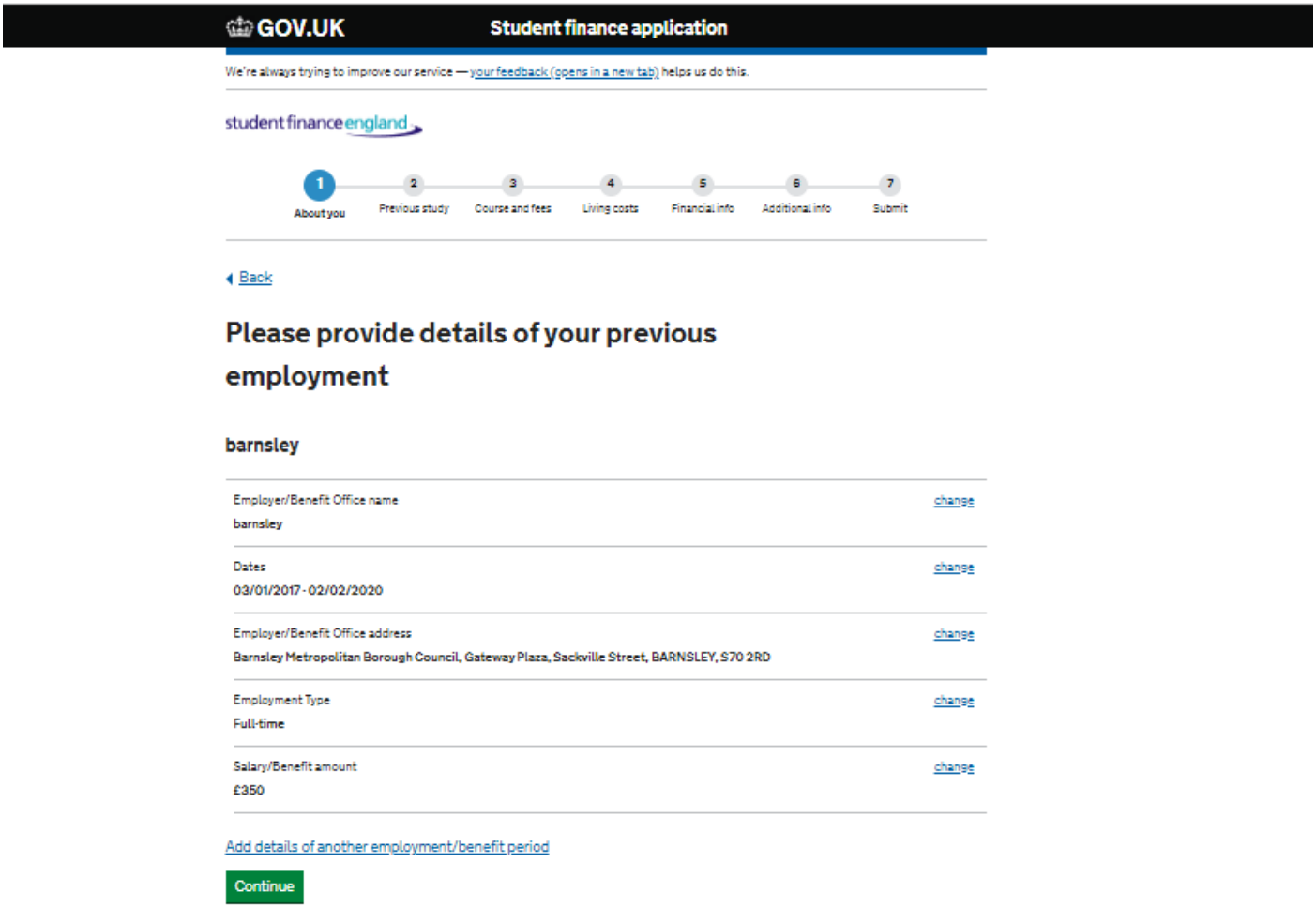
If you are/were in receipt of benefits during this time period select "full time".

Then click the green "continue" button.



Enter the amount that you received from your wage or benefit (or the combined total if you received both a wage and a benefit at the same time). It doesn't matter if you choose to tell them your yearly, monthly or weekly total but make sure that the amount is as accurate as possible.

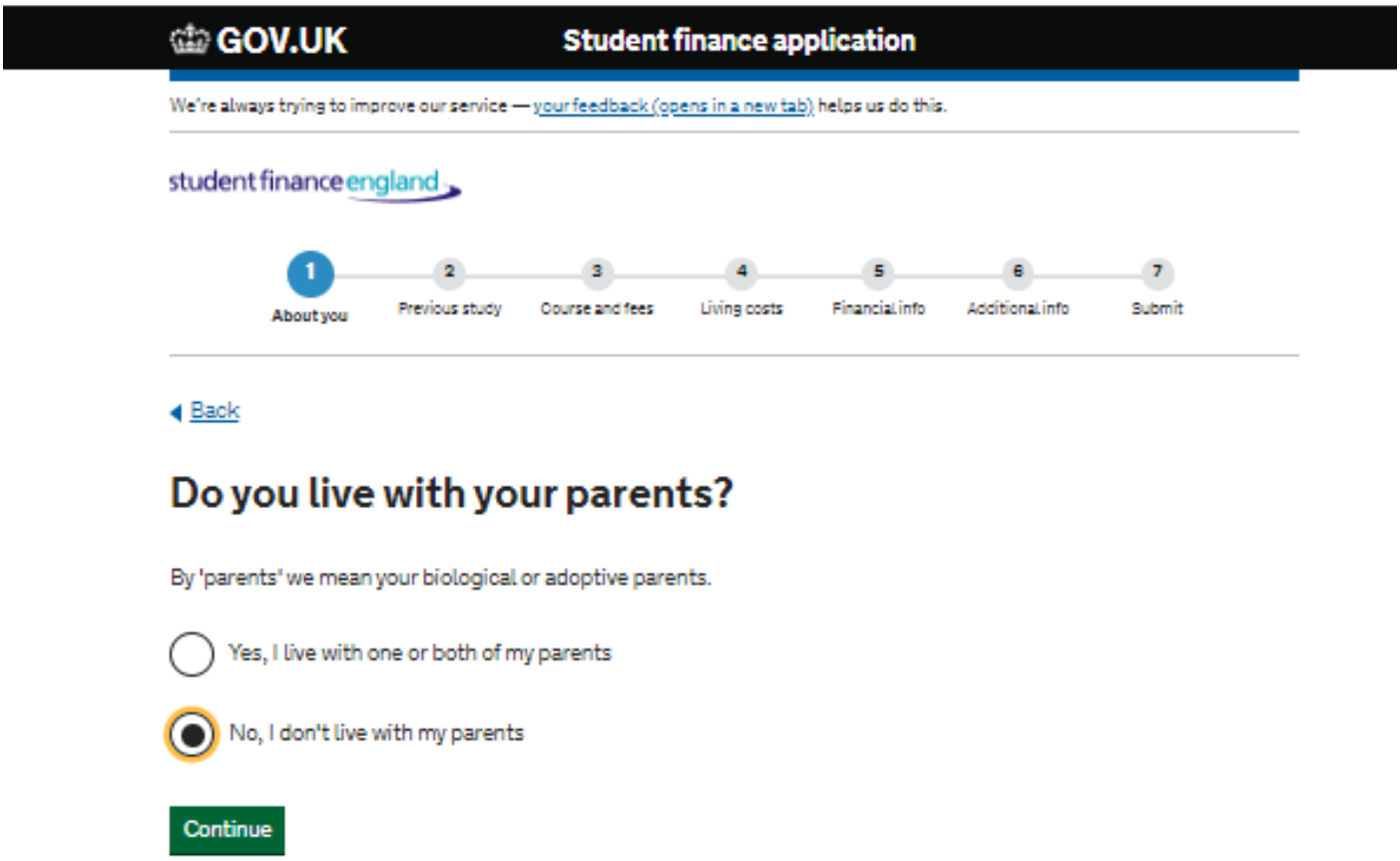
Remember you will be able to put the wage or benefit amount in for each period of time that you list. Then click the green "continue" button.



This is a summary page of the information that you have provided in this section.

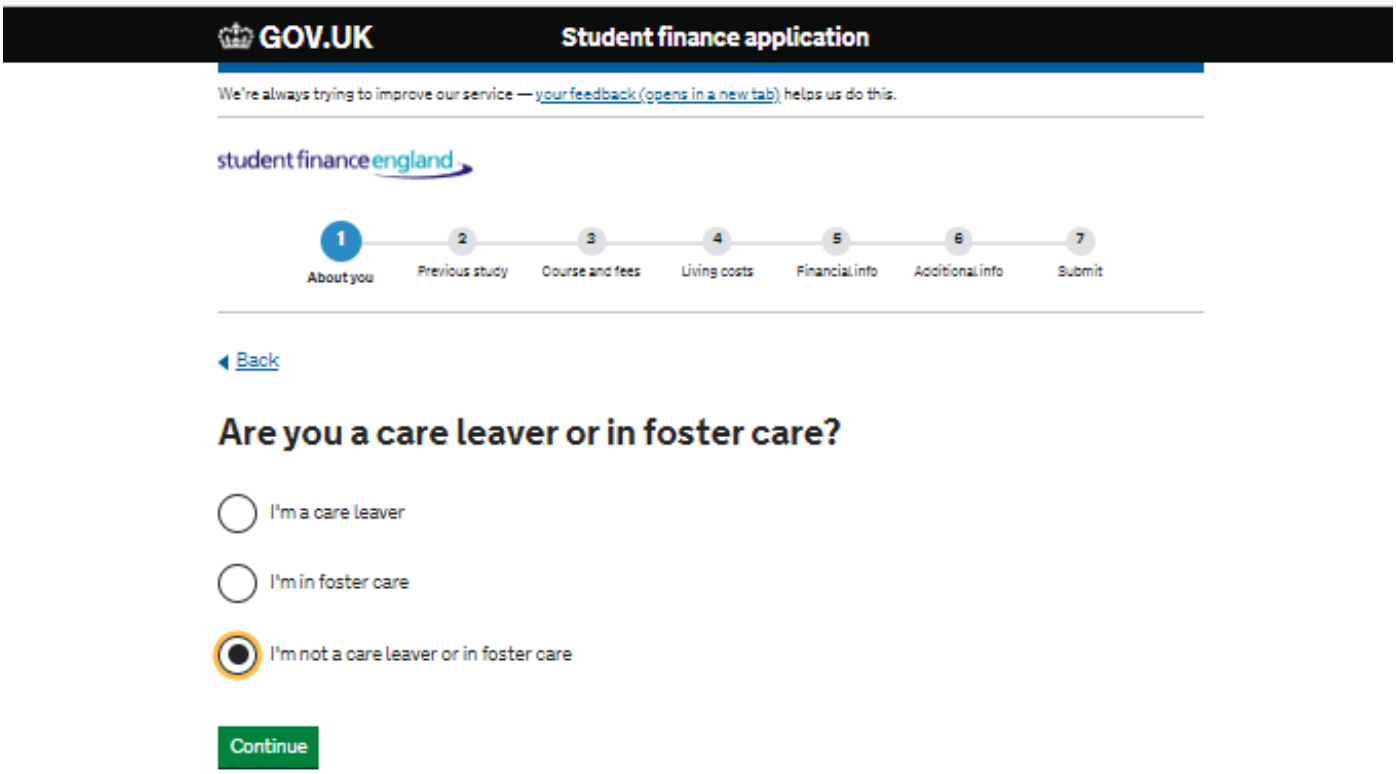
If you haven't covered the full three years before the start of your course you will need to click the “add details of another employment/ benefit period” and answer the questions again for each.

Once this is complete click the green "continue” button.



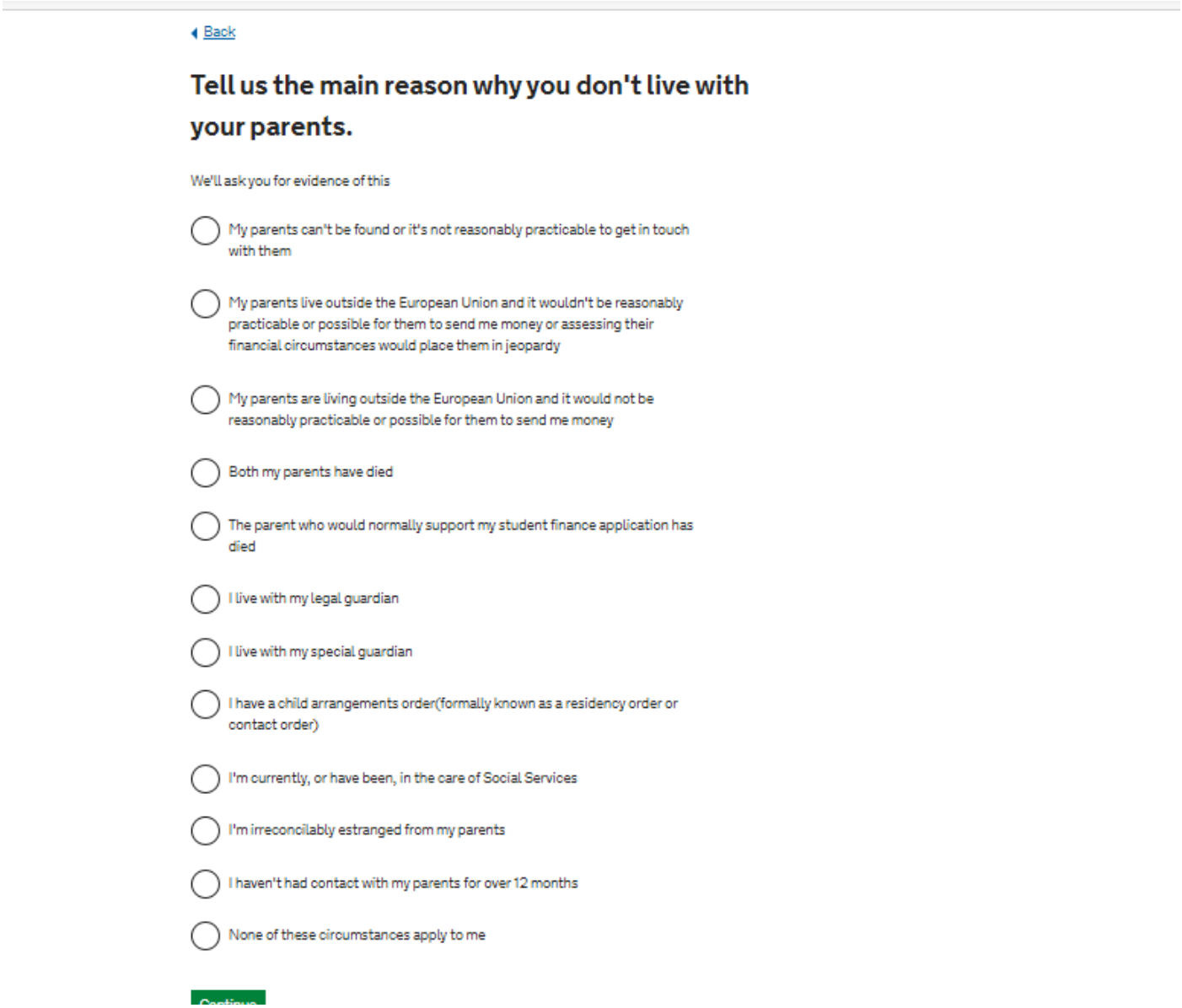
You now need to tell Student Finance about your living arrangements. If you live with one or both of your parents you will be assessed based on their income. Student Finance will then ask you questions about your parent(s). Select "yes" and click the green "continue" button. Continue to page 36 of this guide.

If you do not live with your parents select "No, I don't live with my parents" and click the green "continue" button.



If you are a care leaver or if you are in foster care you will just be asked to send evidence of this when your application is completed. Select the option that describes your situation and click the green "continue" button. Go to page 38 Of this guide.

If you are not a care leaver and you are not in foster care select "no" and click the green "continue" button.



Student Finance will then ask for more information about why you do not live with your parents. If none of the circumstances apply to you select "none of these circumstances apply to me" and click the green "continue" button.

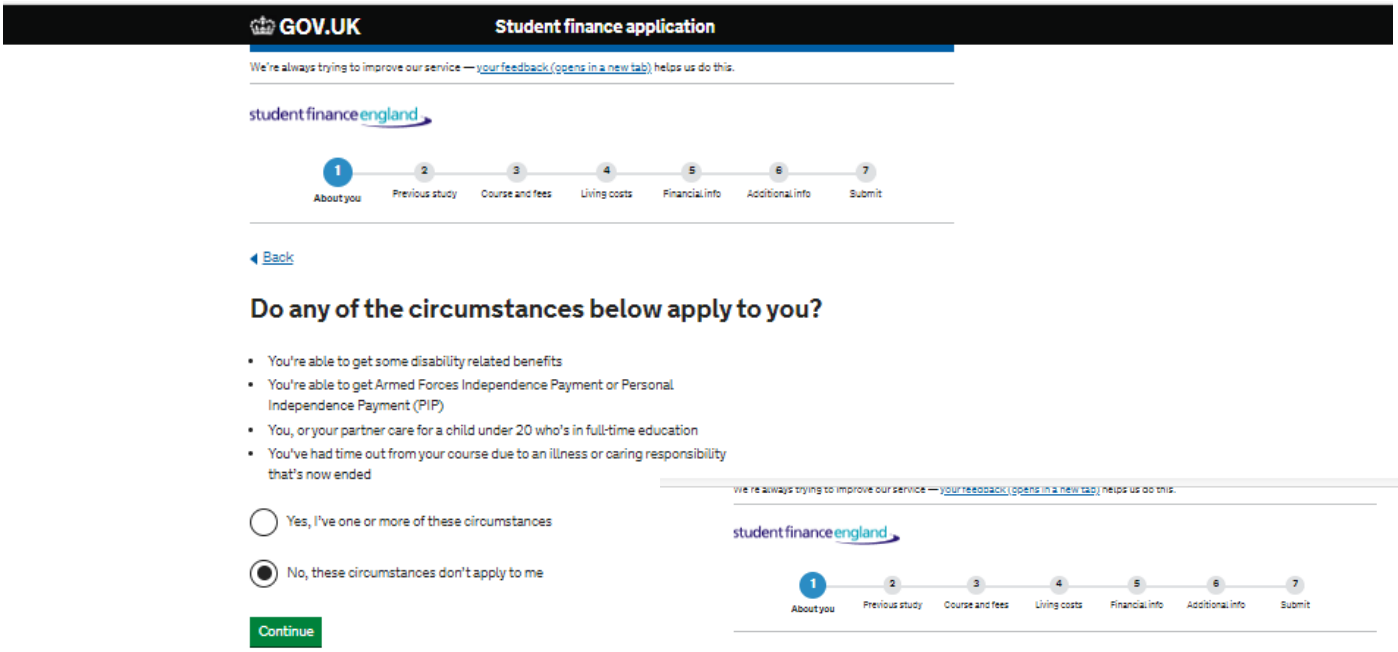
Student Finance will then ask for more information about your circumstances.

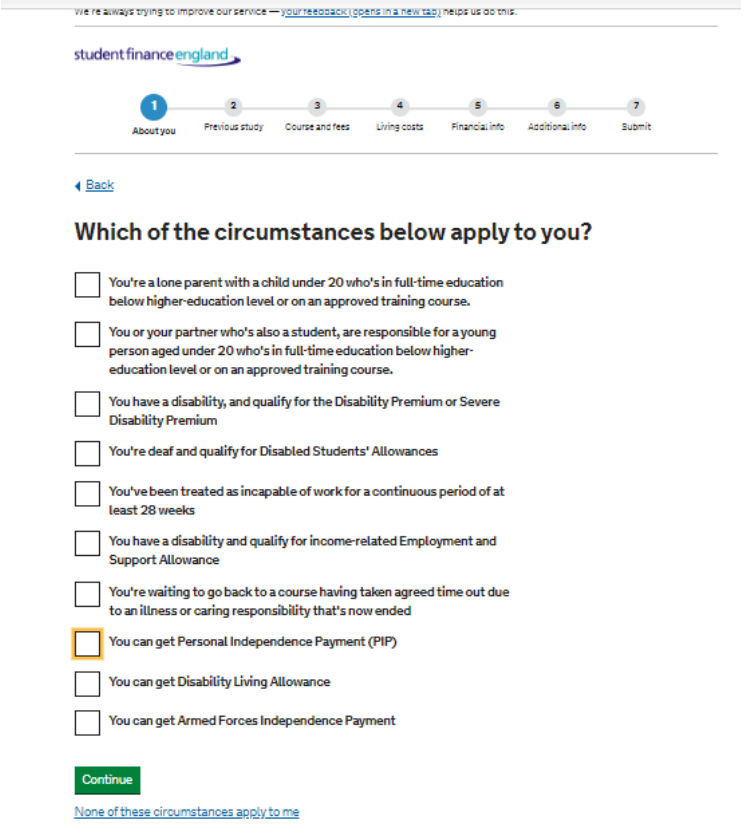
If you apply as an estranged student/ not in contact with parents for over a year, you will need to provide evidence to prove your circumstances. The easiest way to do this is to fill in the Confirmation of Estrangement Form. You can find this form on your online account once you've submitted your application.

Otherwise, you can send Student Finance a:

- **letter from your social worker**
- **letter from a doctor that knows your situation**
- **police report showing any related incidents**
- **letter from a teacher that knows your situation**
- **letter from a 'person of good standing in the community' (for example a solicitor, religious leader, or a counsellor)**

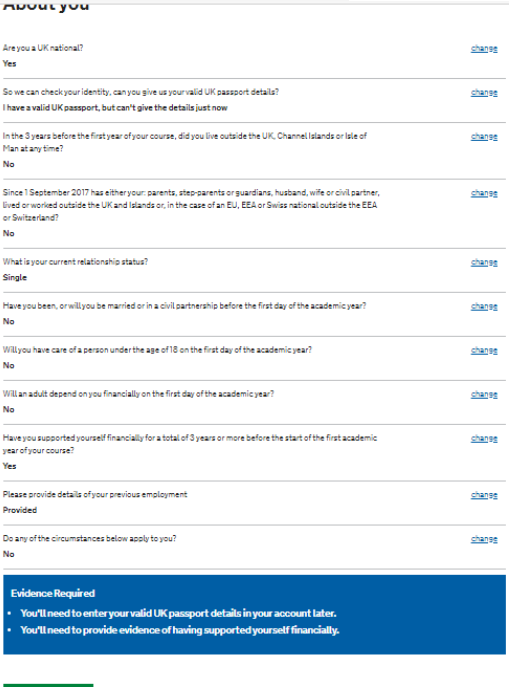
You don't have to disclose the full details of your estrangement – however, this could speed up your application



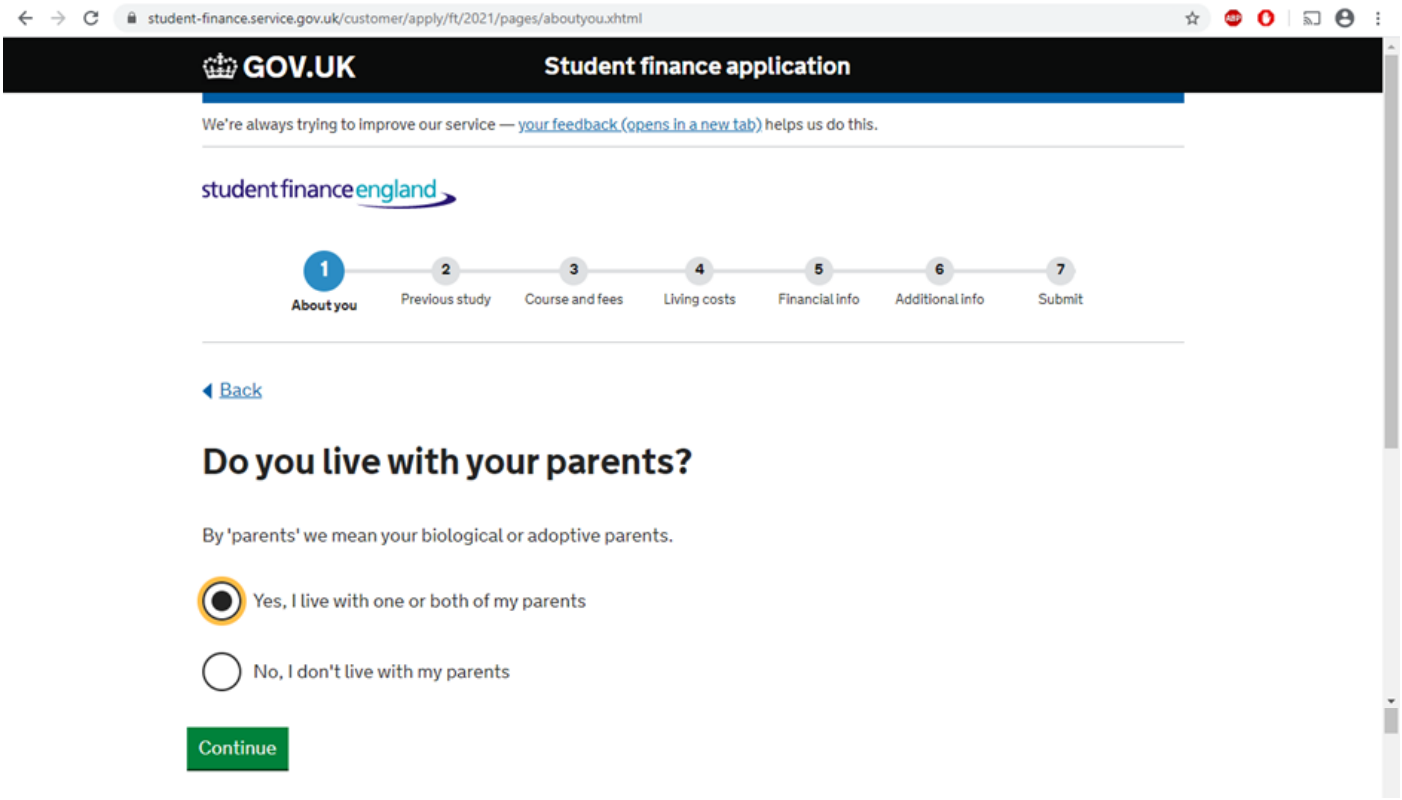


If any of the circumstances apply to you select "yes" and click the green "continue" button. You will then see the screen (right) asking you for more information.

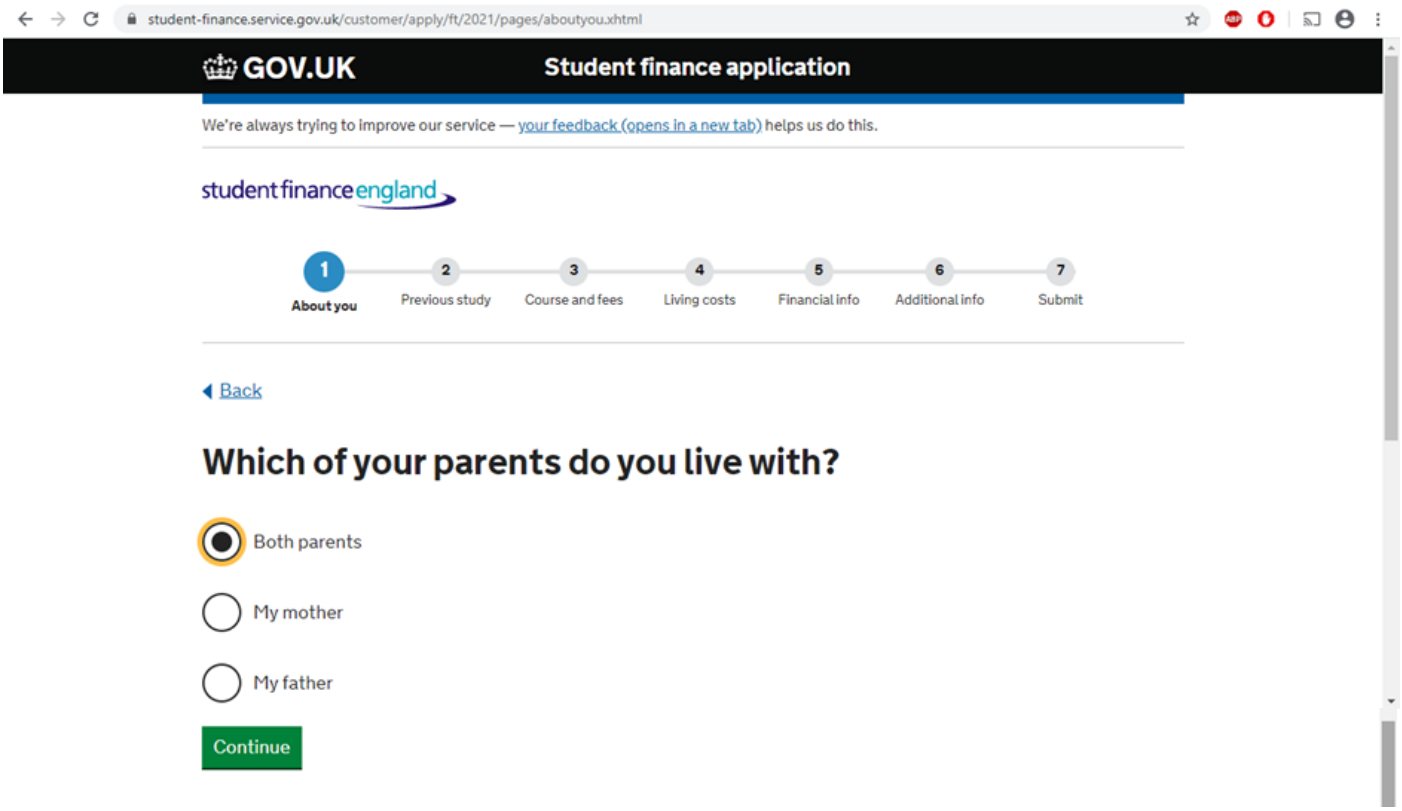
If the circumstances do not apply to you select "no" and click the green "continue" button. You will then be taken to the section summary (below).



Go to page 38 of this guide for the next steps.

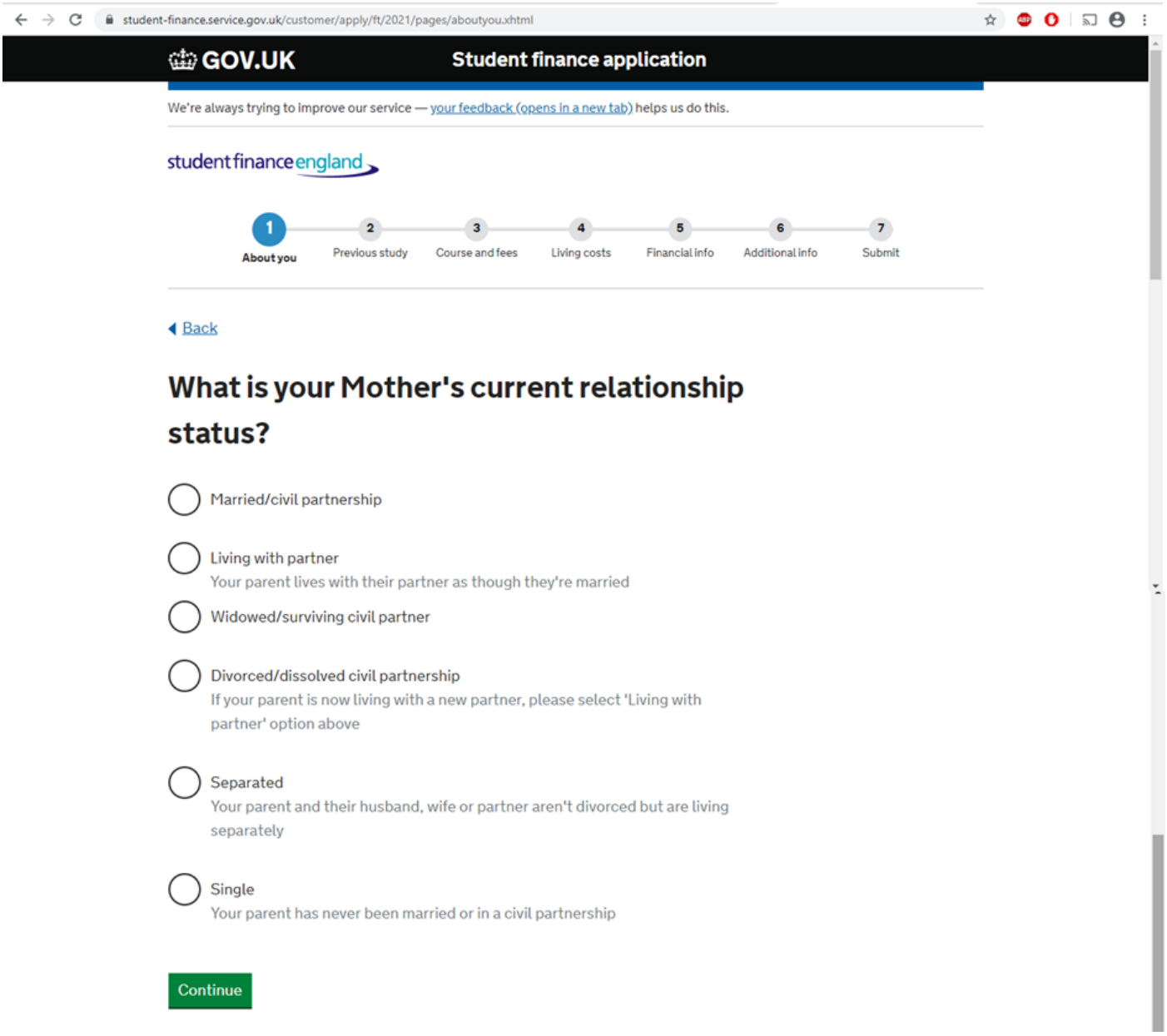


Select your option and then click the green "continue" button.



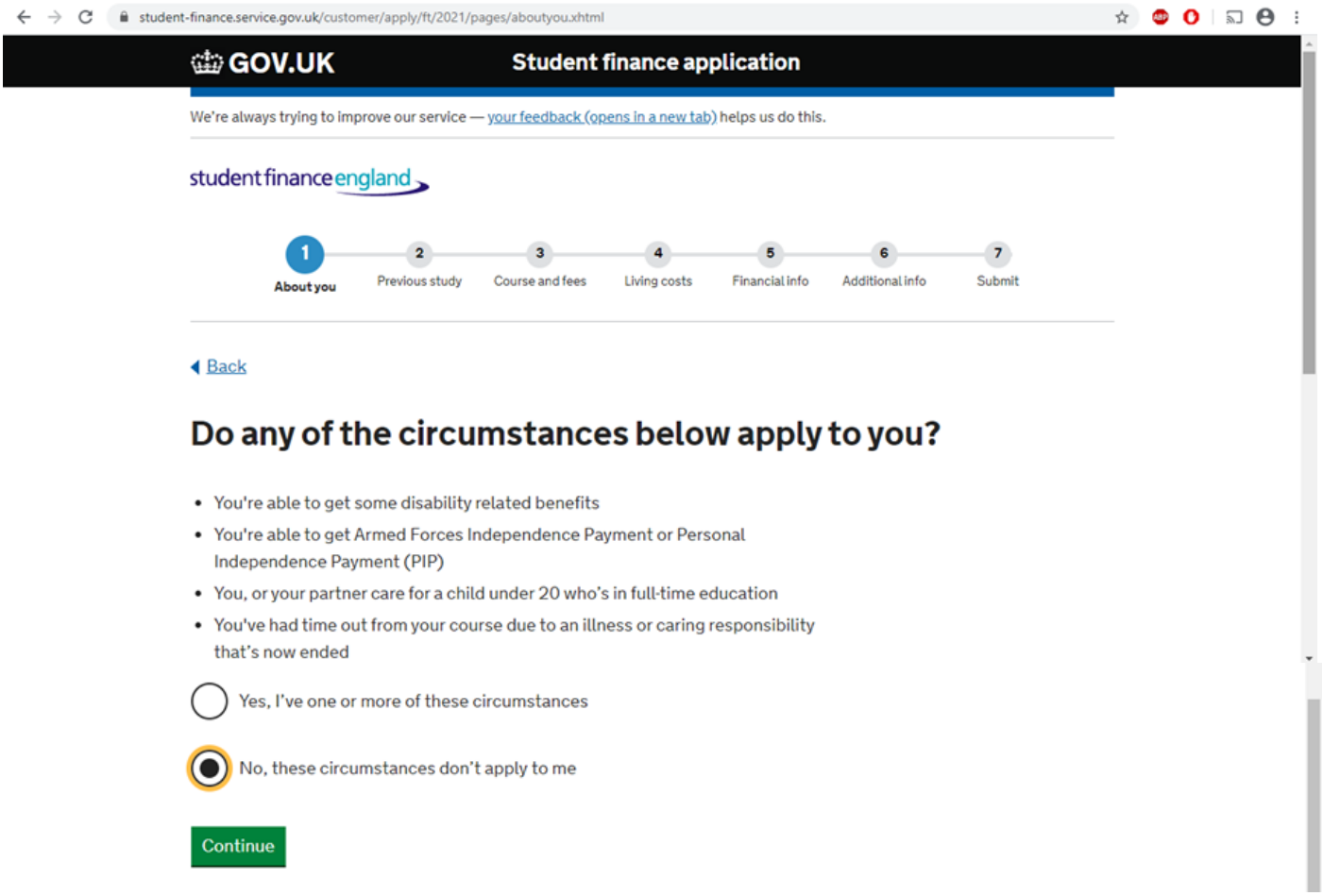
If you live with both parents, put both parents – if you live with just your mum or just your dad – put that option – even if you also have a step parent who lives with them. Select your option and then click the green "continue" button.

IF YOU CLICK ONE PARENT E.G. MOTHER – YOU GET A PAGE LIKE THIS.

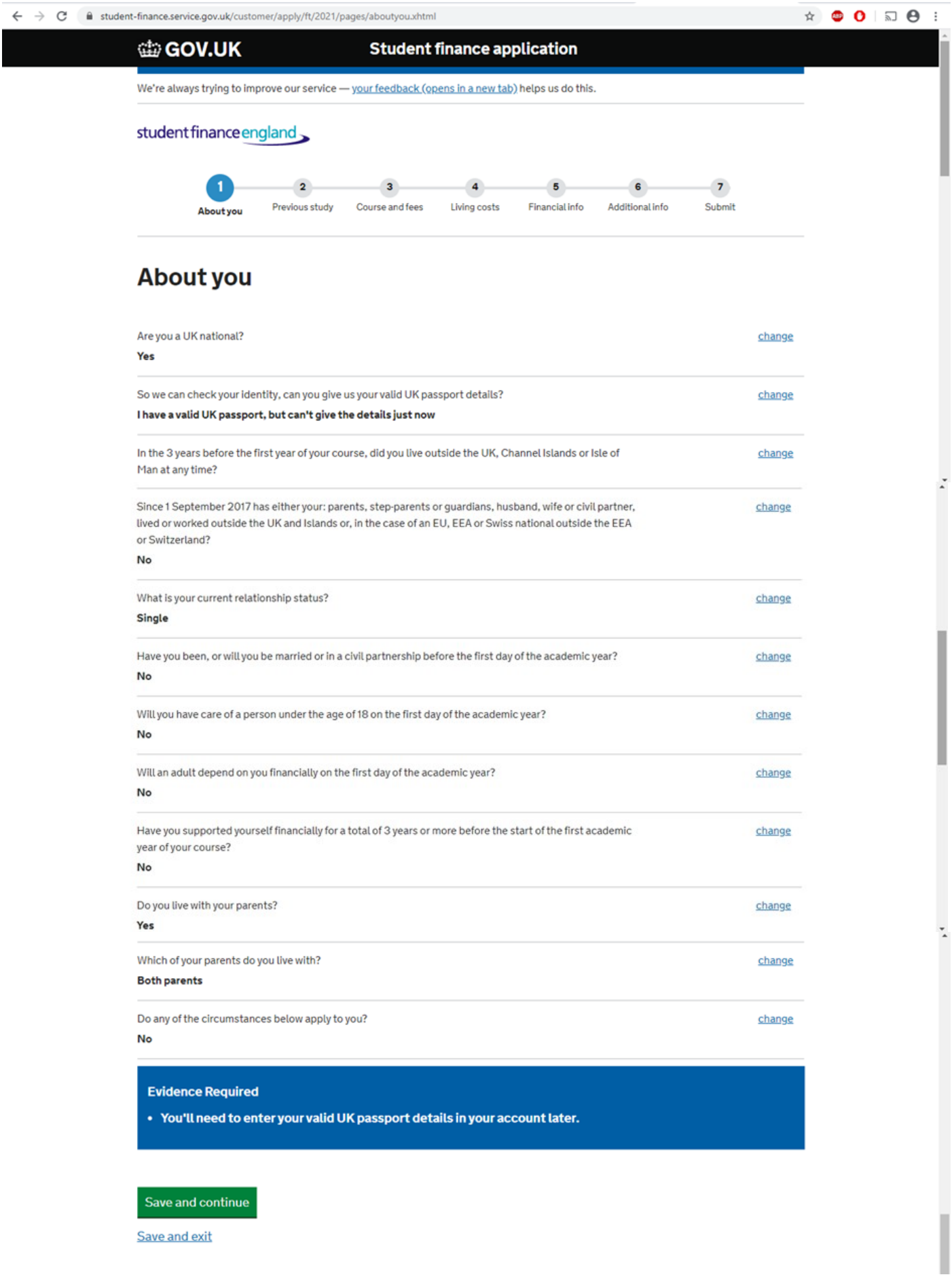


You must select the option that is the most accurate—so is the parent that you live with married? Or living with some else, etc. This allows Student Finance to figure out whose financial information they need. If your parent has a partner living with them, they will take their financial information into account. Select the option, and then click the green "continue" button.

THE NEXT PAGE – HOWEVER YOU ANSWERED THE PARENTAL QUESTION IS:

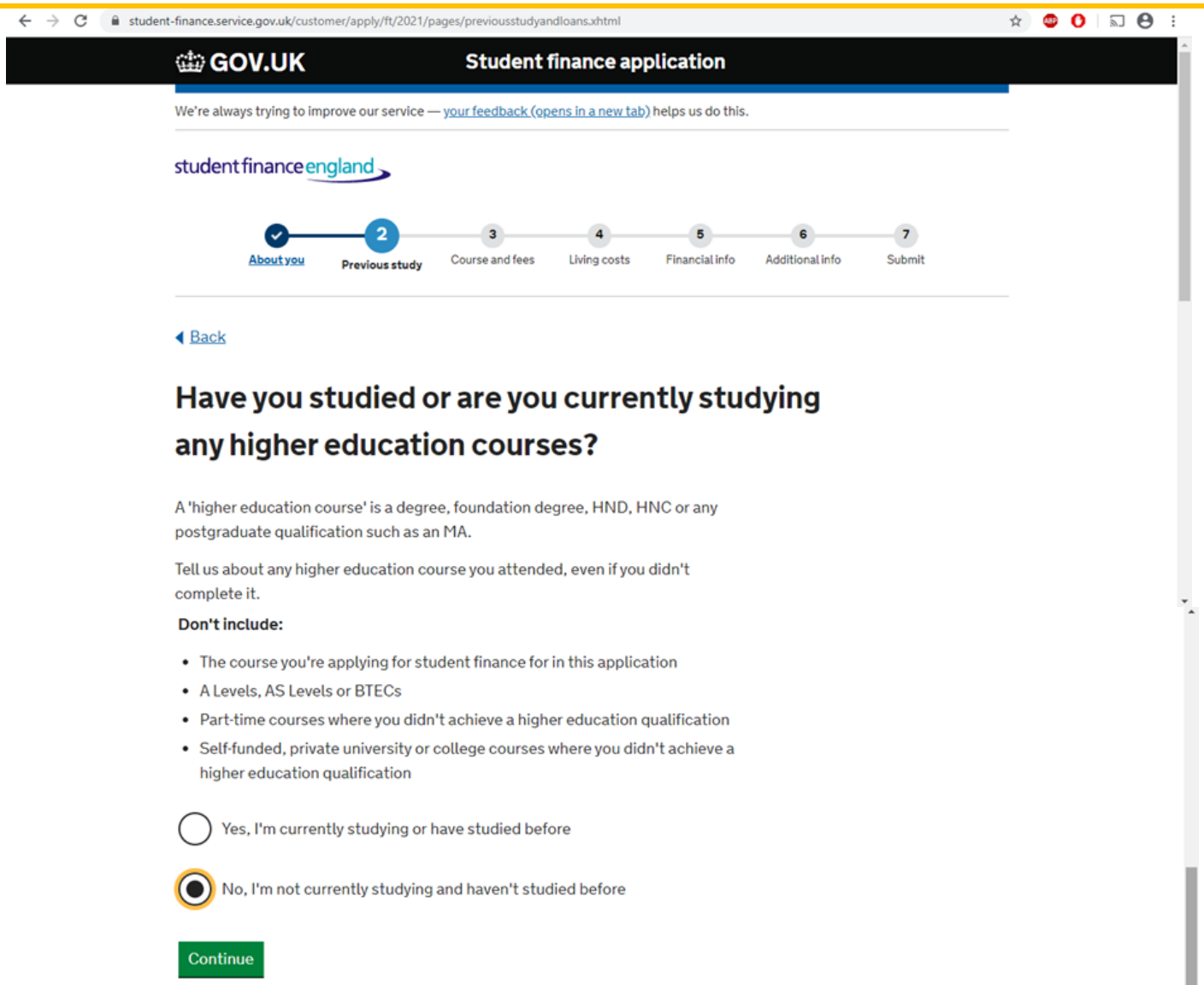


This page is trying to determine if you might be eligible for any extra money from the government. Answer this question and then click the green "continue" button. This guide has been created as though you have selected "no" to this question – if you choose yes – you will get some further questions asking for more detail throughout the application.

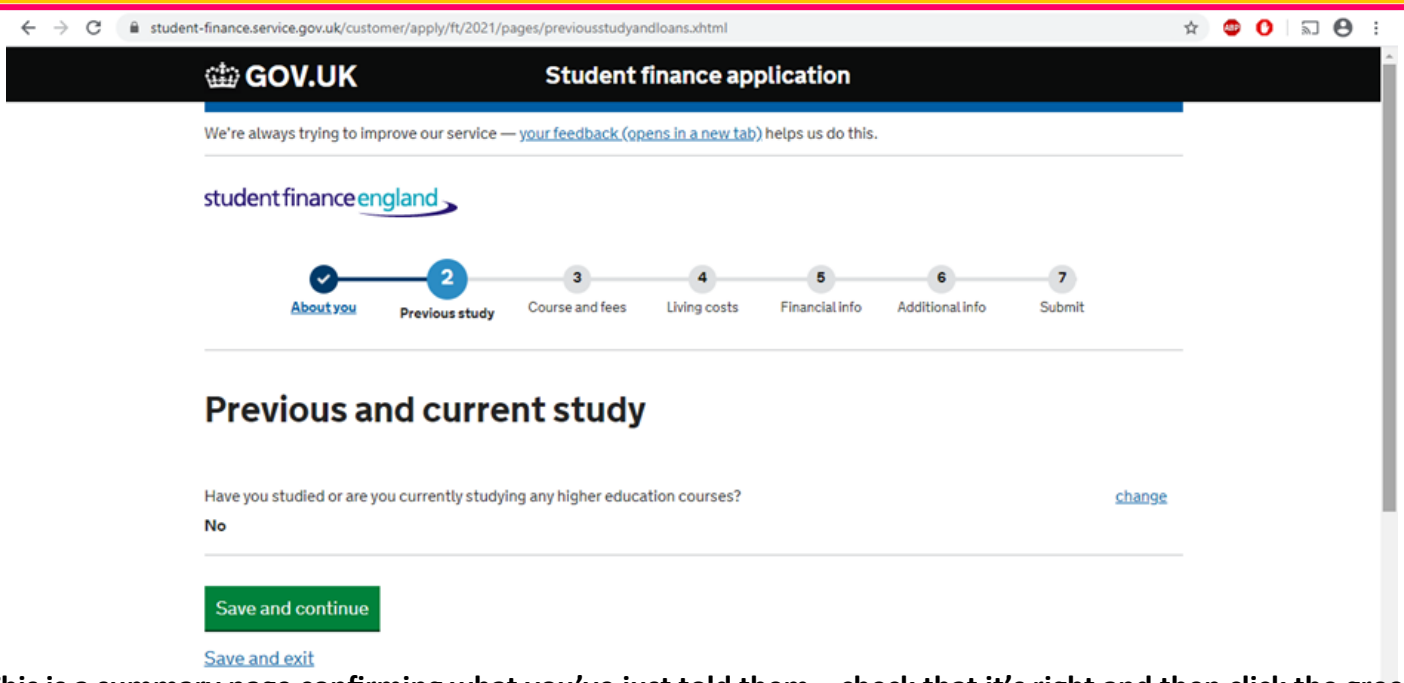


This page is just a summary of information provided in this section – read it and then click the green "save and continue" button—or if you want to save and come back to it later to finish—click the blue "save and exit" button.

Completing the "Previous Study" section of the application:

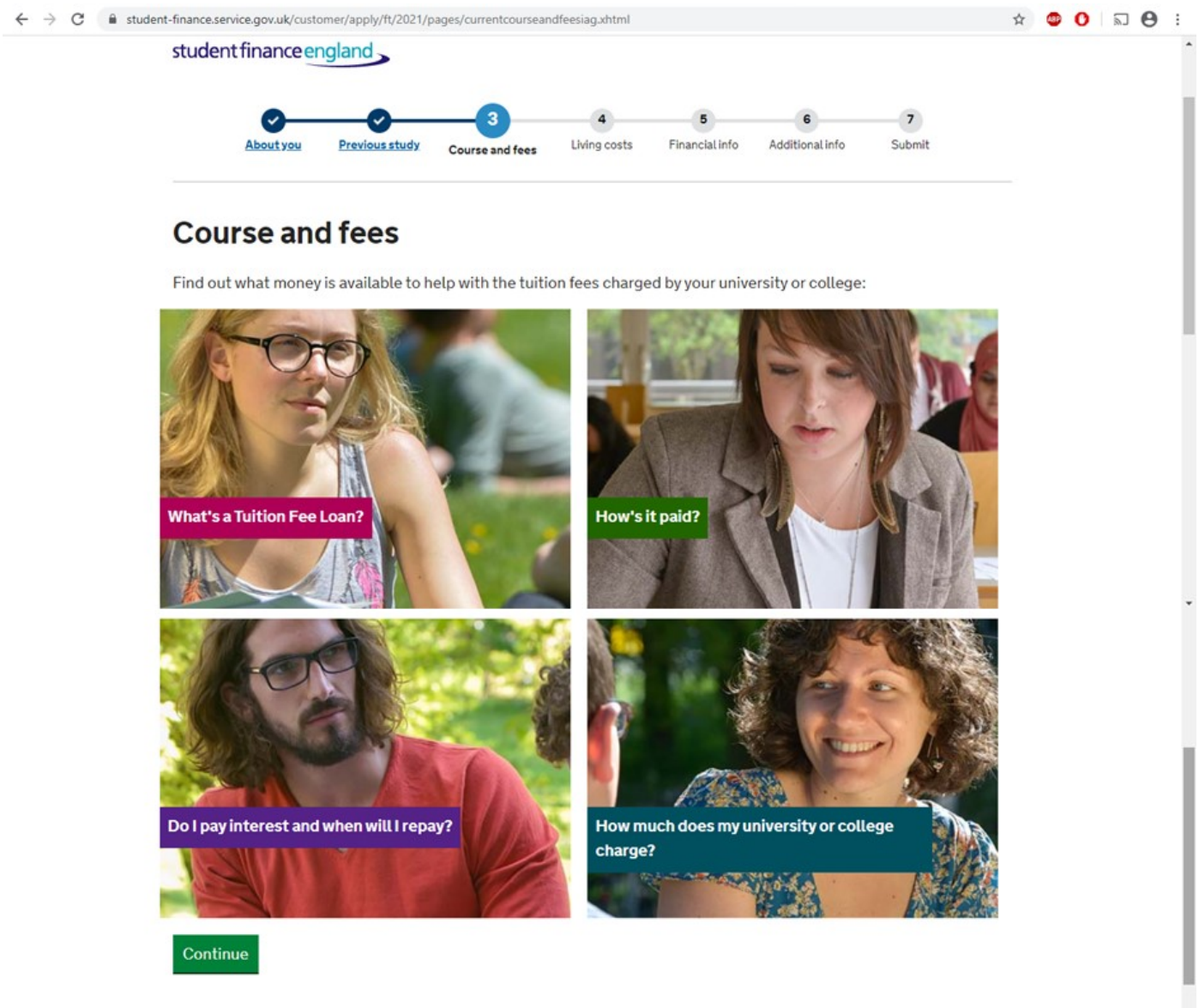


If you're studying at college, it's likely that you won't have already studied a higher education course – so you can click "No, I'm not currently studying and haven't studied before". Then click the green "continue" button.

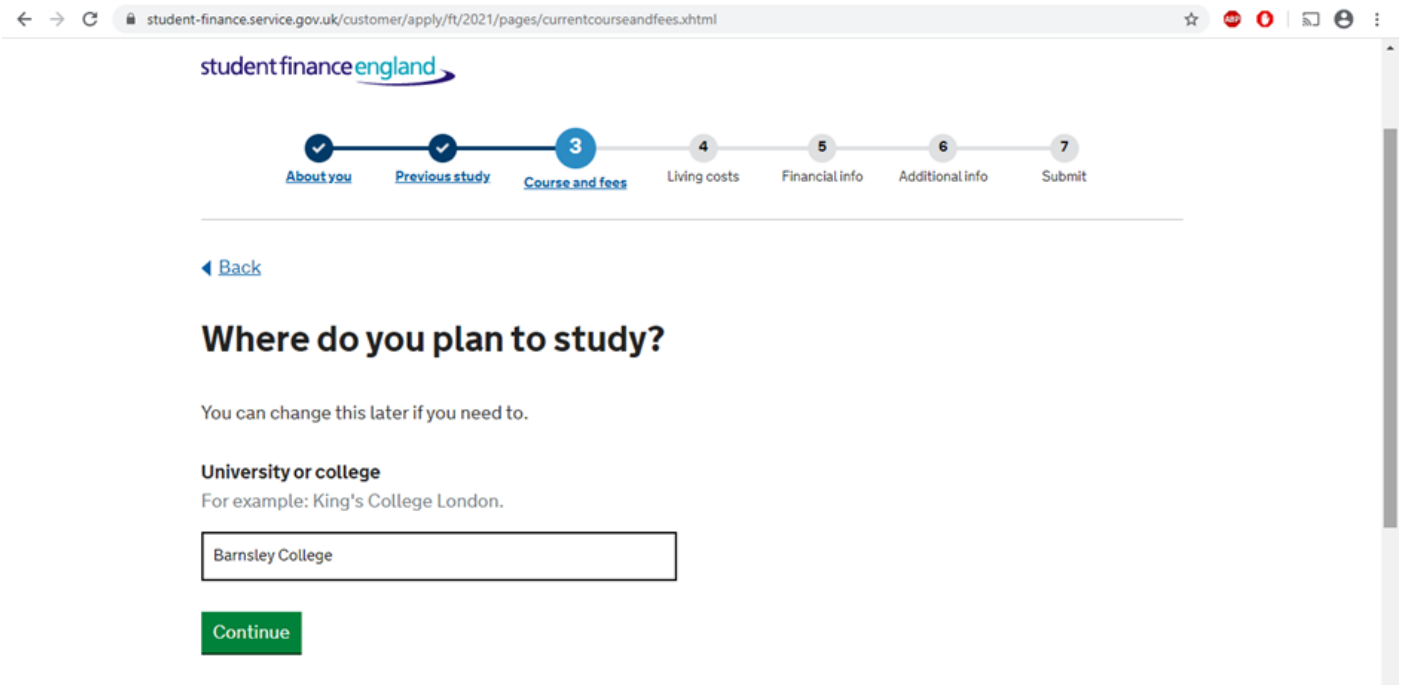


This is a summary page confirming what you've just told them – check that it's right and then click the green "save and continue" button, unless you would like to come back to finish the application later, in which case you can select the blue "Save and exit" button – which will save your current application progress.

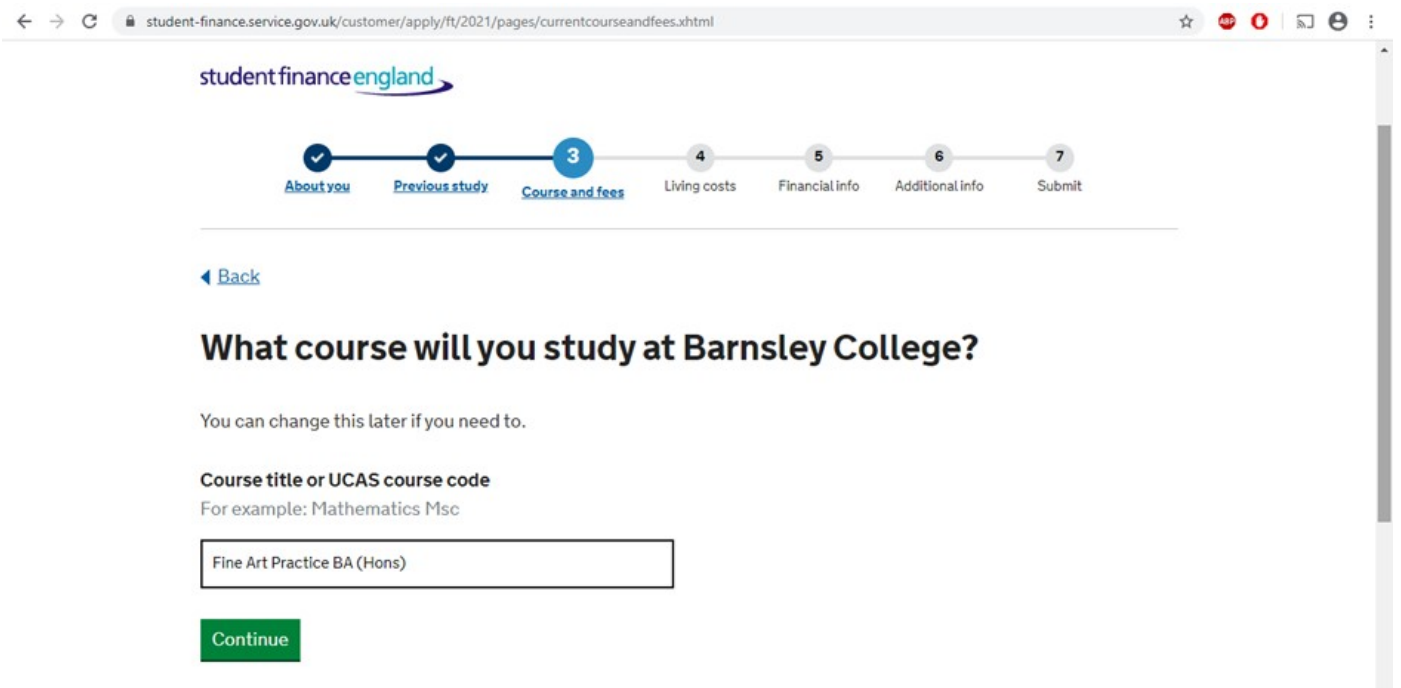
Completing the "Course and Fees" section of your application:



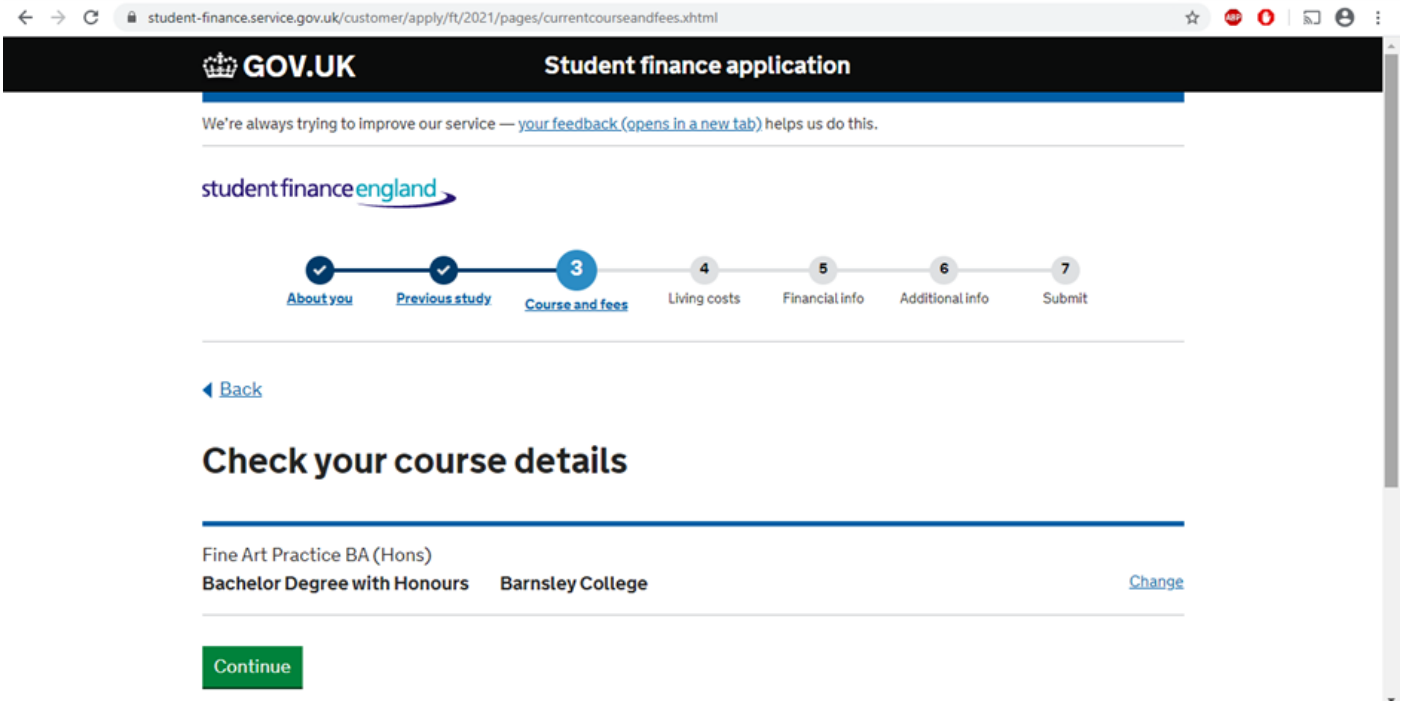
You can click on each of these squares to find more information about the tuition fee loan part of the student finance you are applying for. If you have any questions about how the student loan is broken up – you can always email the Job Shop team and we'll be happy to help you.



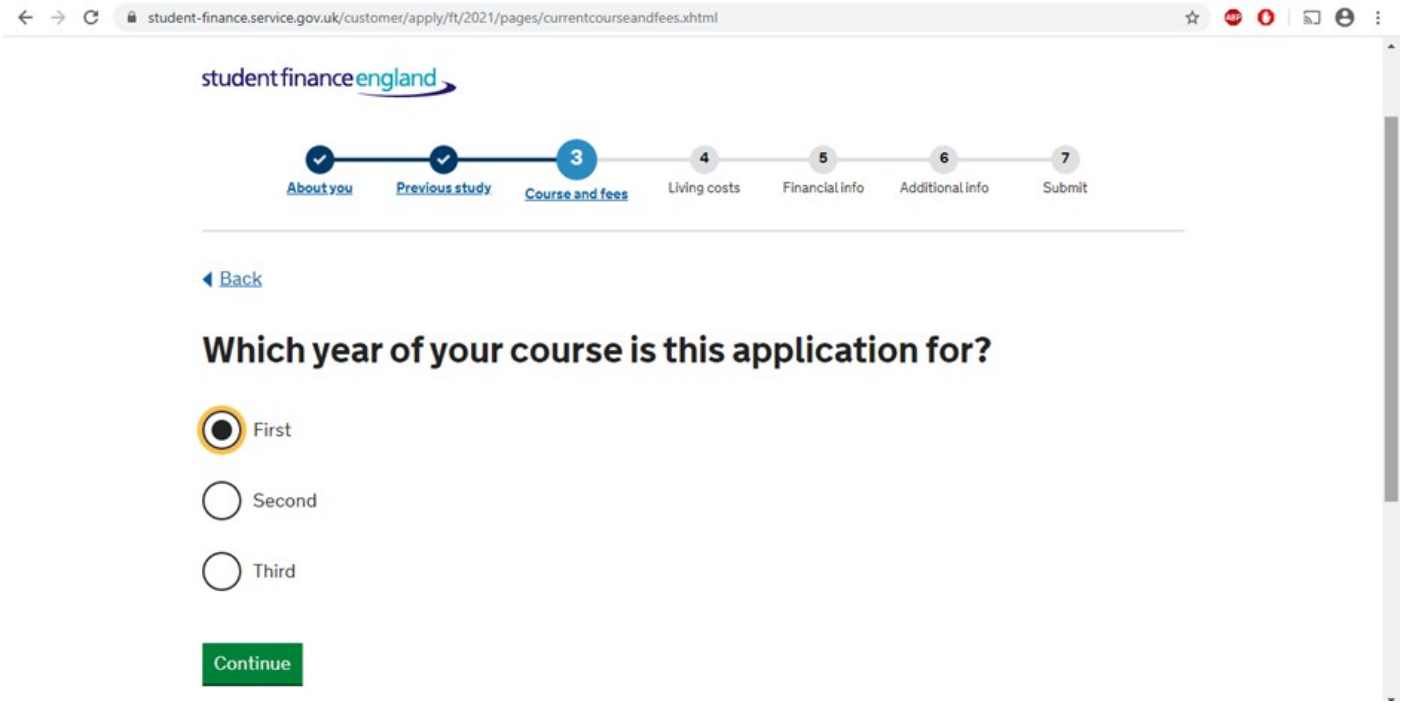
Type in the name of the place which will be your first choice. You can change this later if you decide to go somewhere else, so don't worry too much about it. We have used Barnsley College Higher Education as an example throughout this section. Enter the name and then click the green "continue" button.



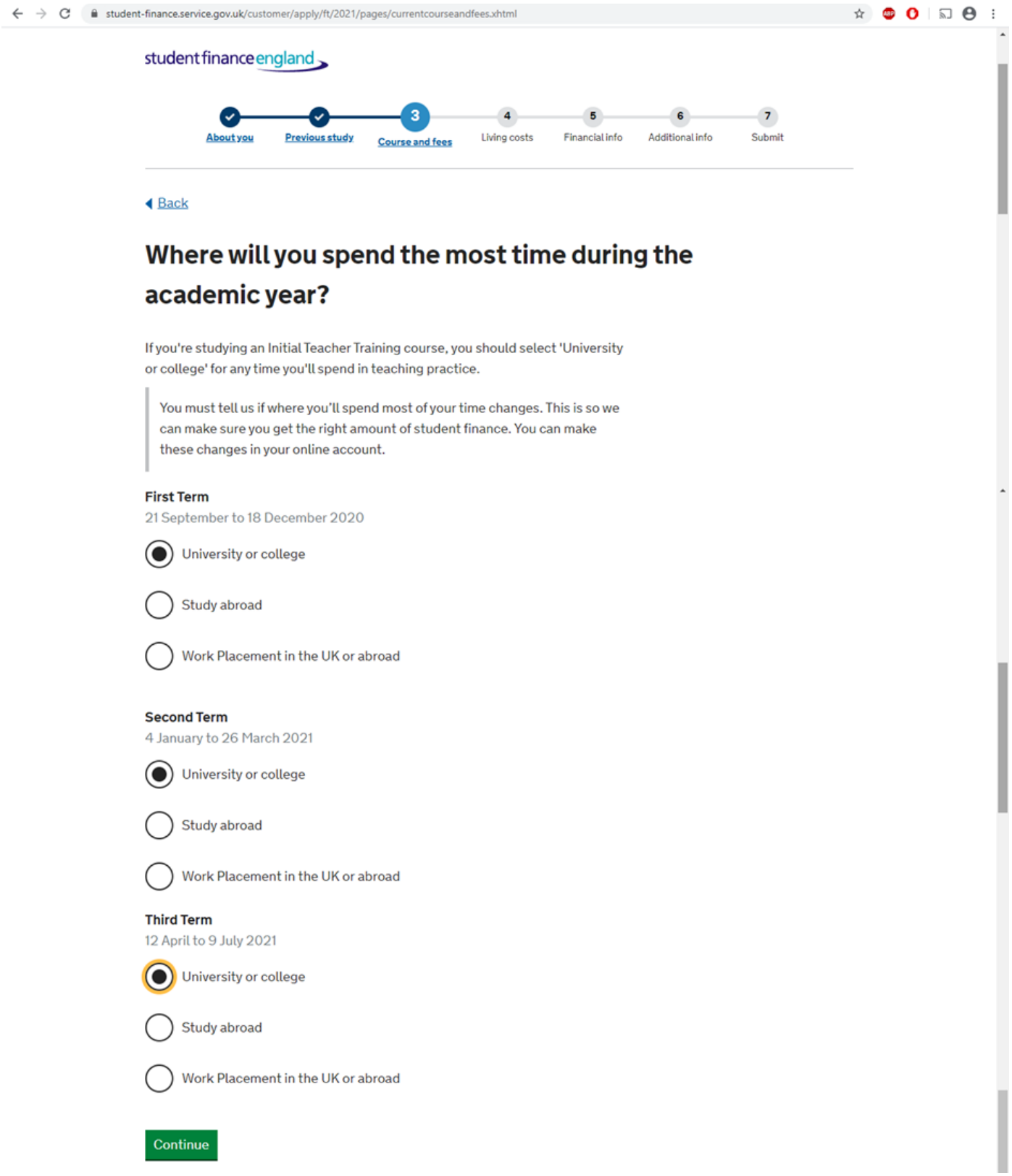
Enter the name of the course that you will be studying at university. When you start typing the name in it should come up for you to click on. Then click the green "continue" button.



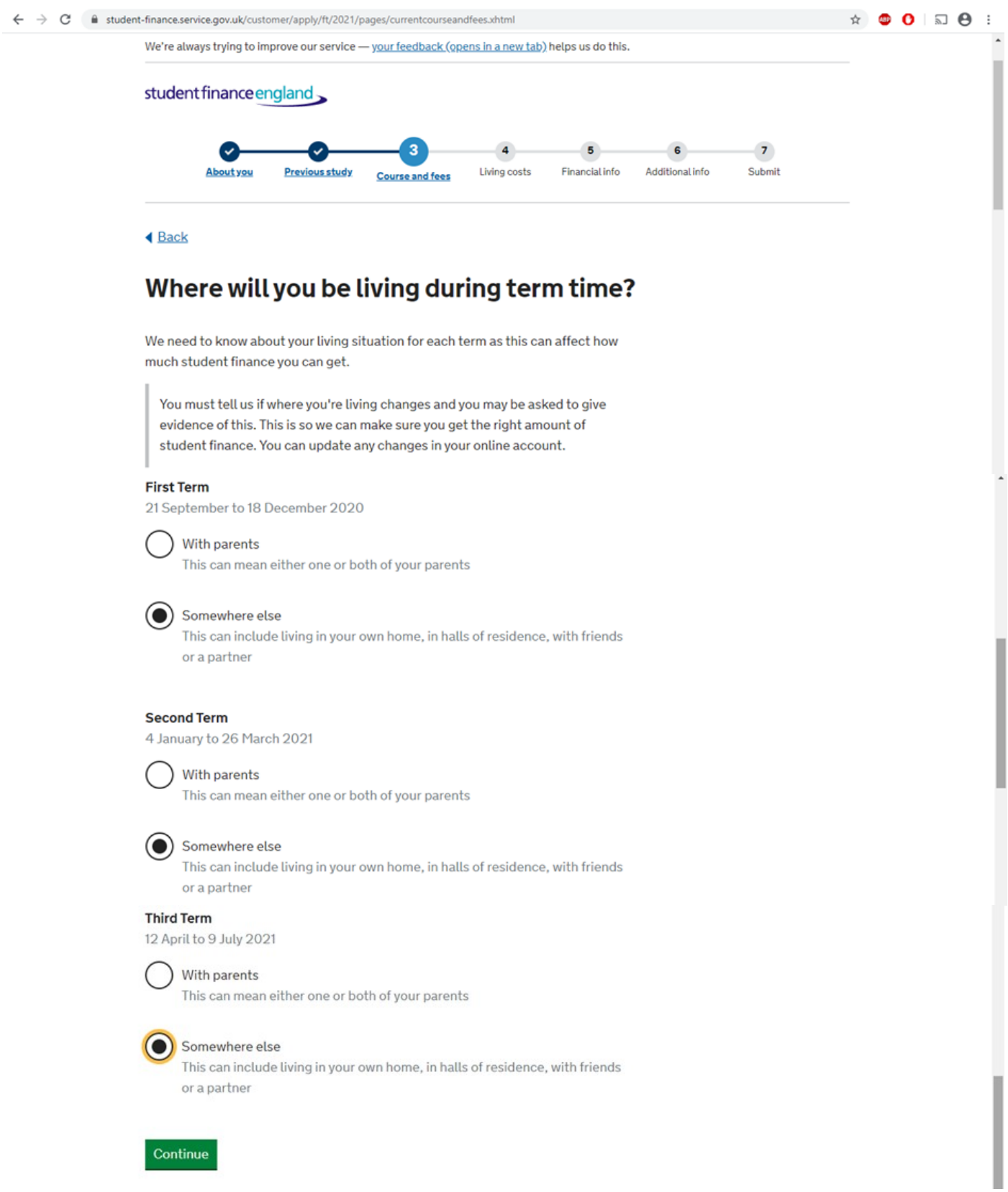
Check the course details are correct – and change them if not. Then click the green "continue" button.



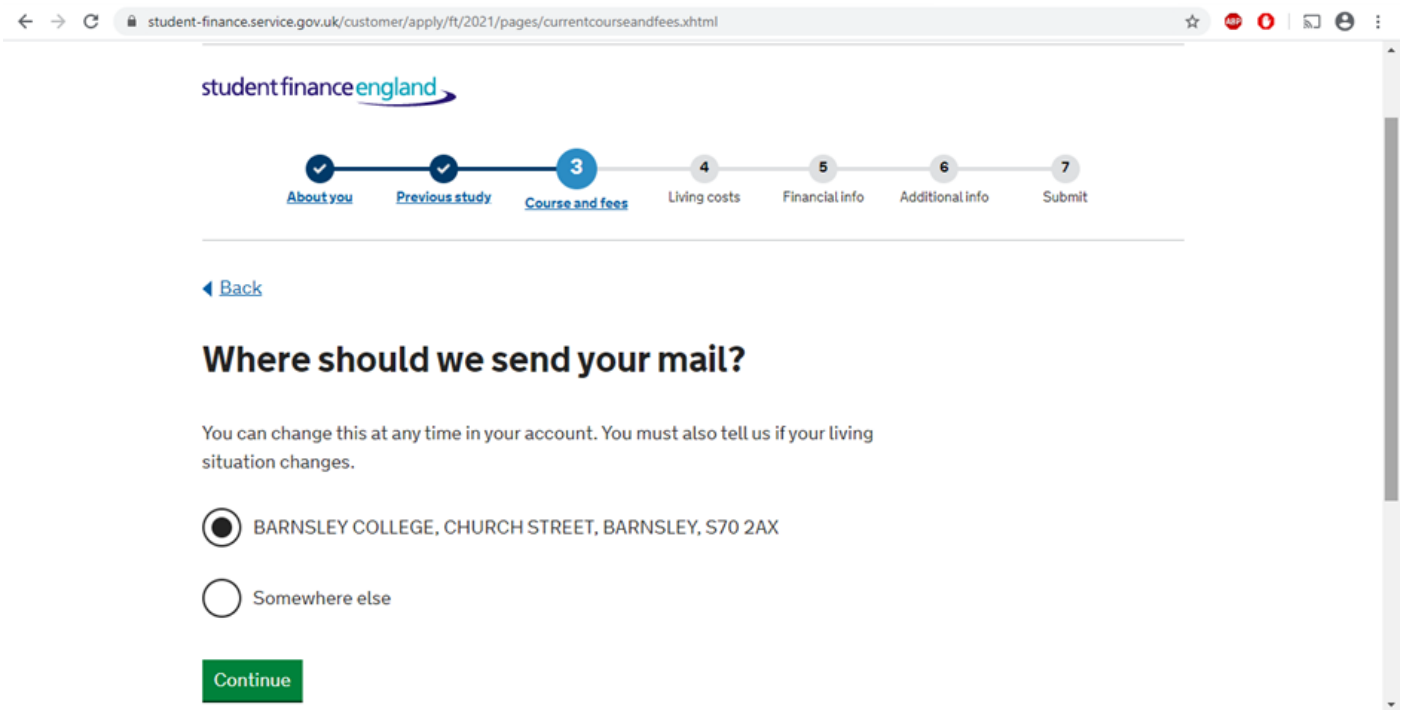
Your application will be for your first year, because you're not studying at university yet – so click on "First" and then click the green "continue" button.



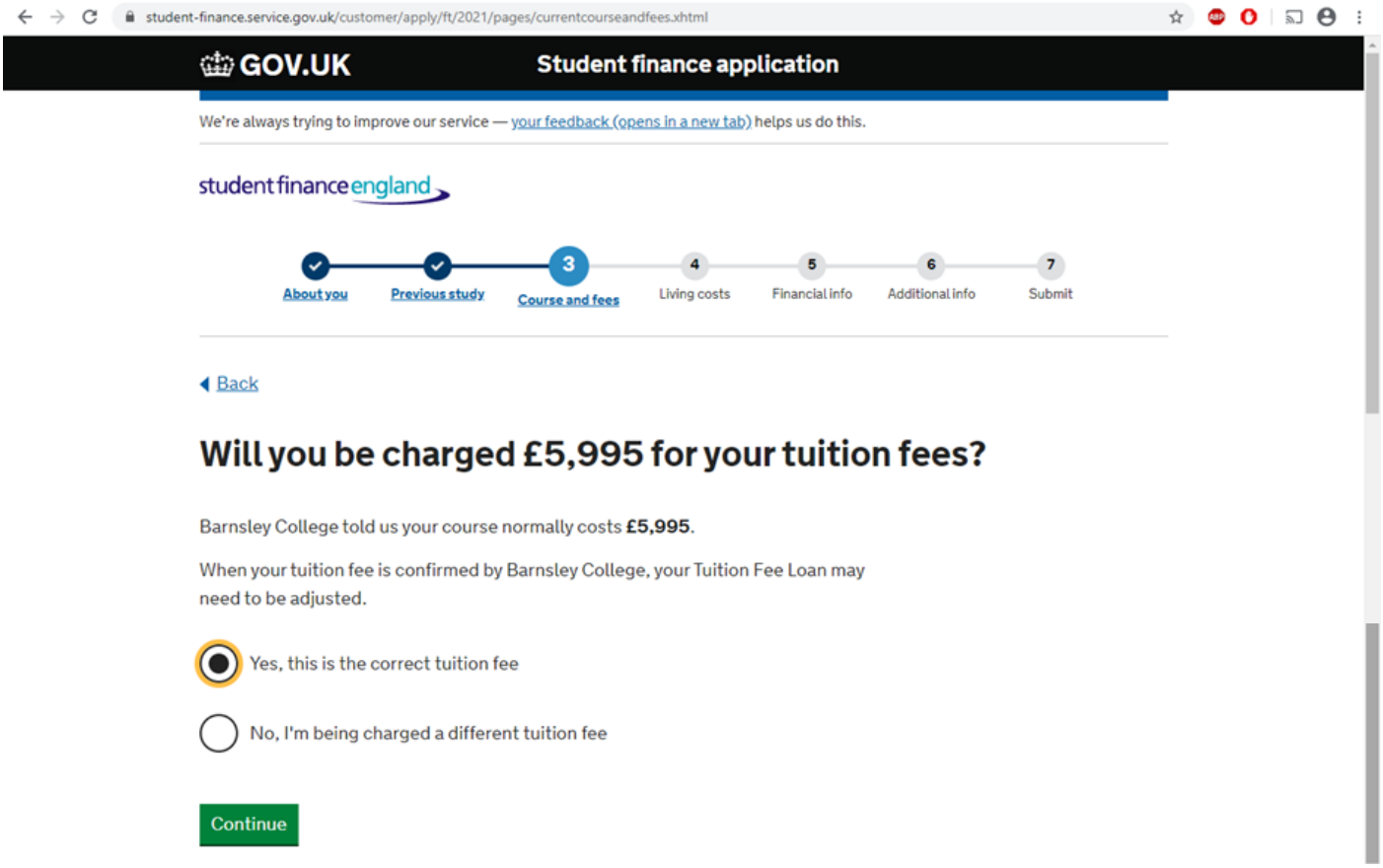
For most courses you will spend the majority of your time at the university (most study abroad or work placement years take place in the 2nd or 3rd year) so select "University or college" for each of the 3 terms. Then click the green "continue" button.



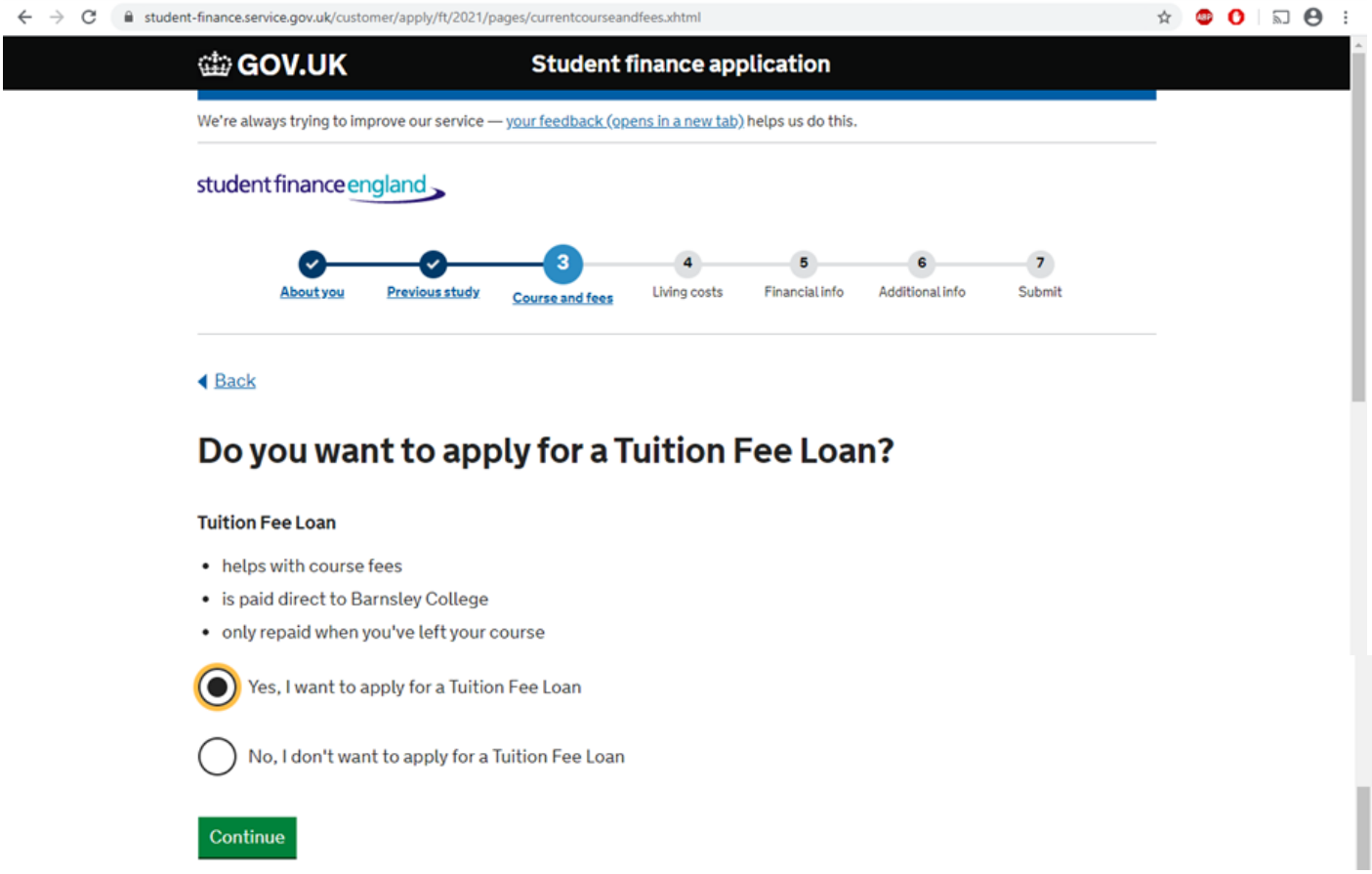
You receive different amounts of maintenance loan depending on whether you live with your parents, or away from home, while you are studying at university. For this reason, you need to tell Student Finance whether you plan to live at home or away (for example in student accommodation). If you change your mind later, let Student Finance know so that they can adjust this. Select the option that applies to you (it will usually be the same for all 3 terms) click the green "continue" button.



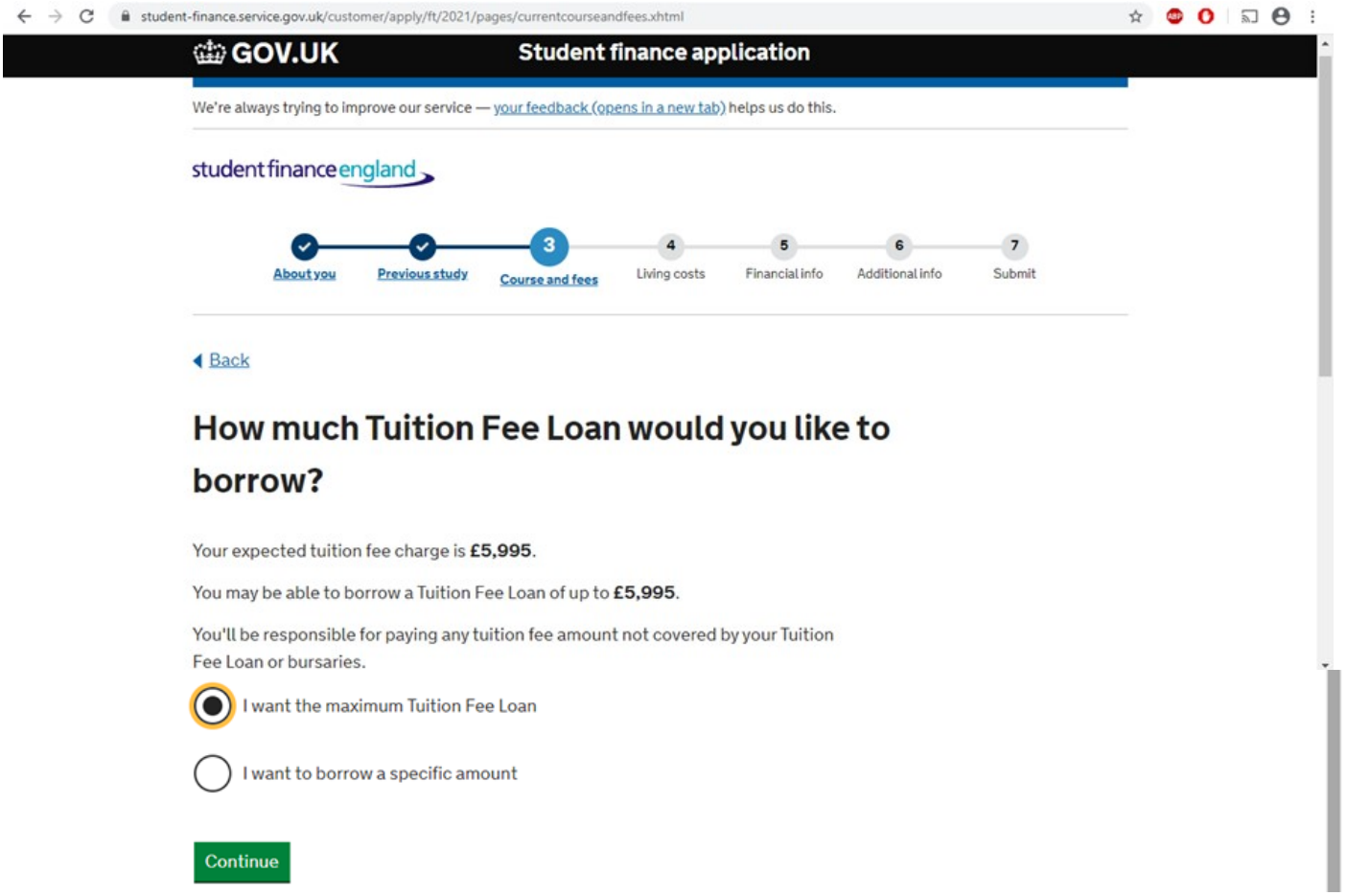
This page is asking where Student Finance can send letters to – it will come up with your home address as the first option and then an option for you to have them sent elsewhere. Most people will select their home address – and you can then change this at any time. Select which you would like and then click the green "continue" button.



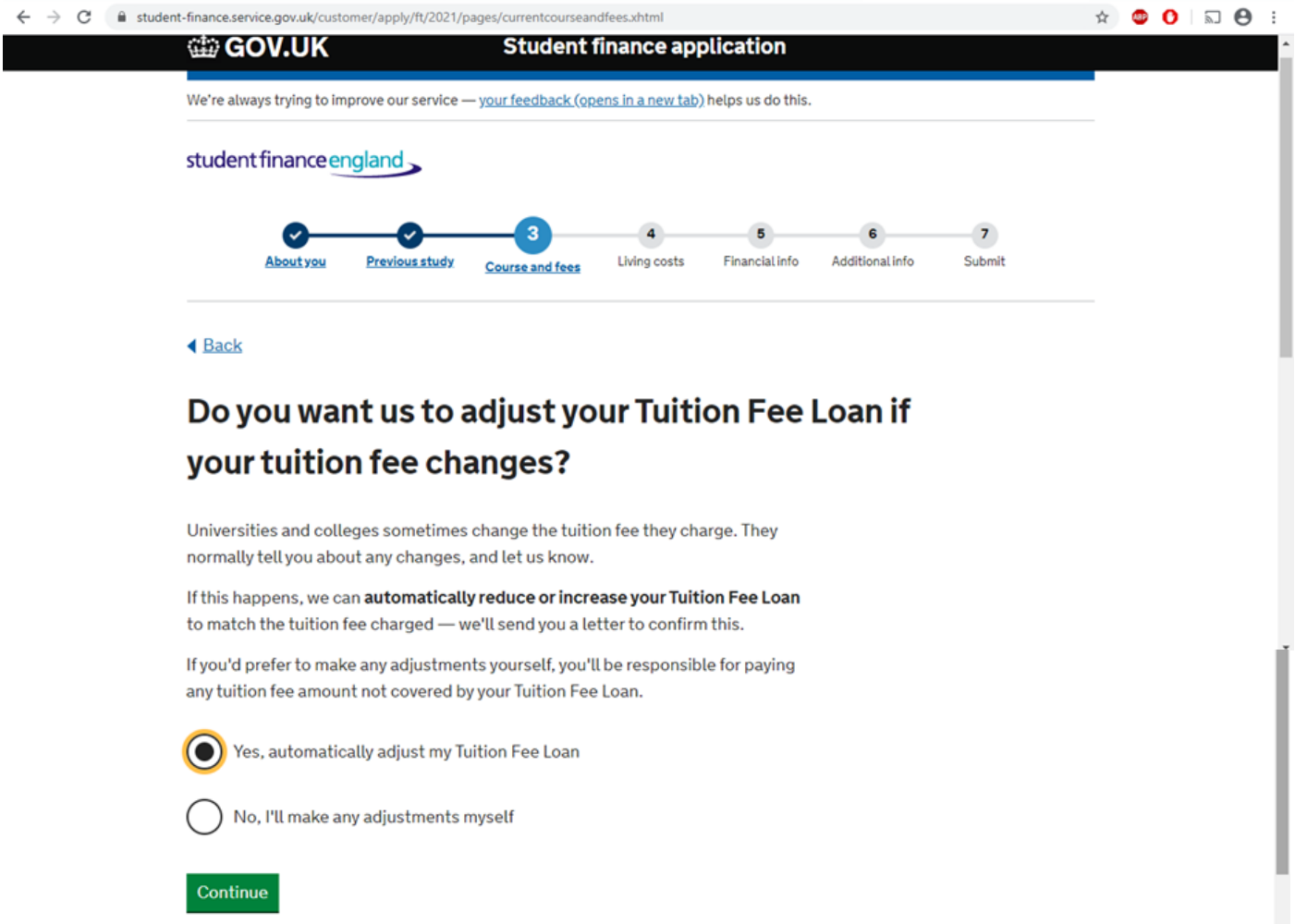
On this page, Student Finance ask you to confirm how much your tuition fees will be – these vary by university, with most being over £9,000 now. Check that this fee is right, and then click "yes, this is the correct tuition fee" if it is, or "no, I'm being charged a different tuition fee" if it's wrong. Then click the green "continue" button.



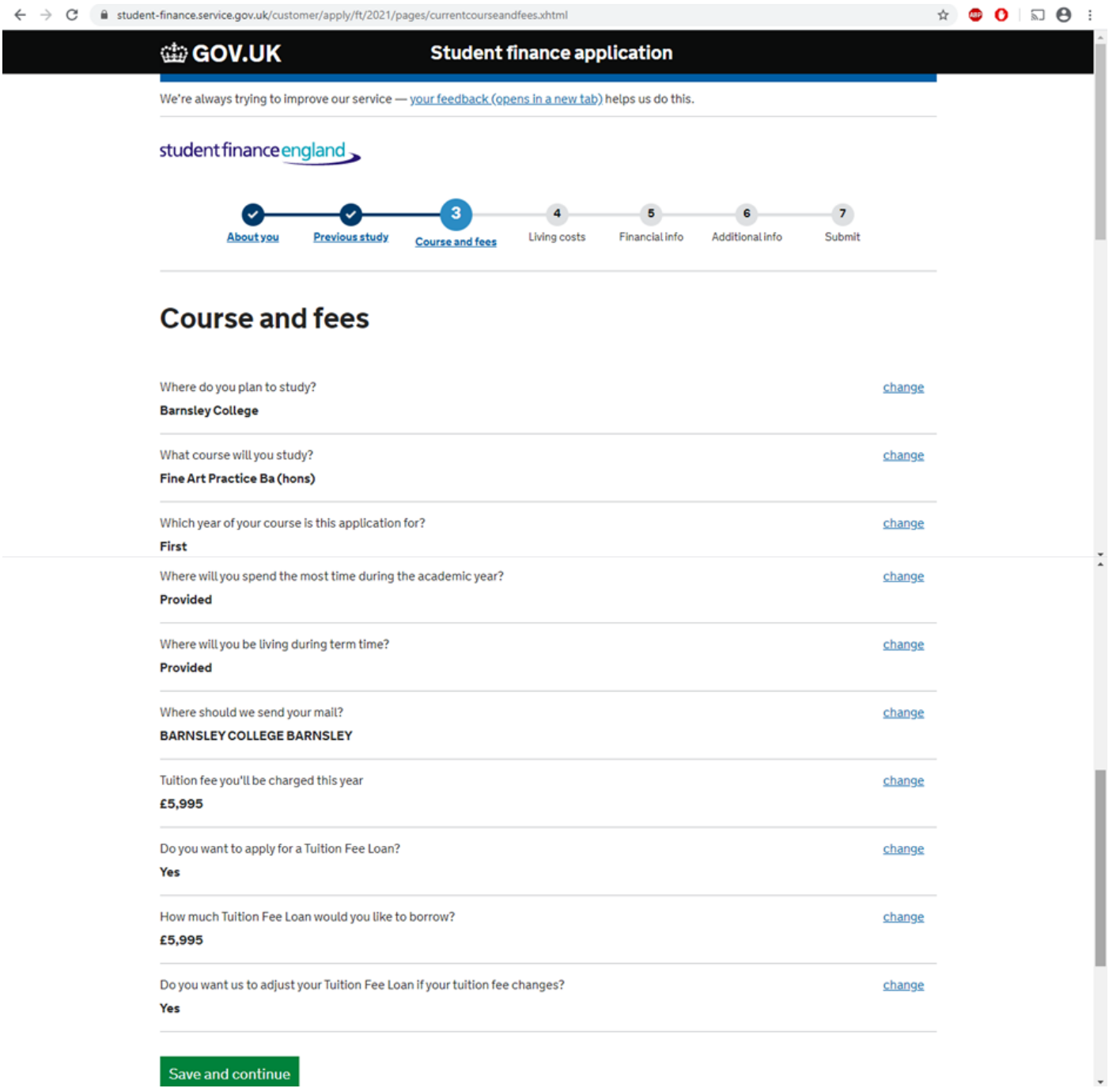
This page is confirming that you want to apply for the tuition fee loan – so click "yes, I want to apply for a tuition fee loan" (unless you are paying your tuition fees upfront yourself – which is very unusual!) Then click the green "continue" button.



Unless you have money to pay a part of your tuition fee upfront – select "I want the maximum Tuition Fee Loan" and then click the green "continue" button.

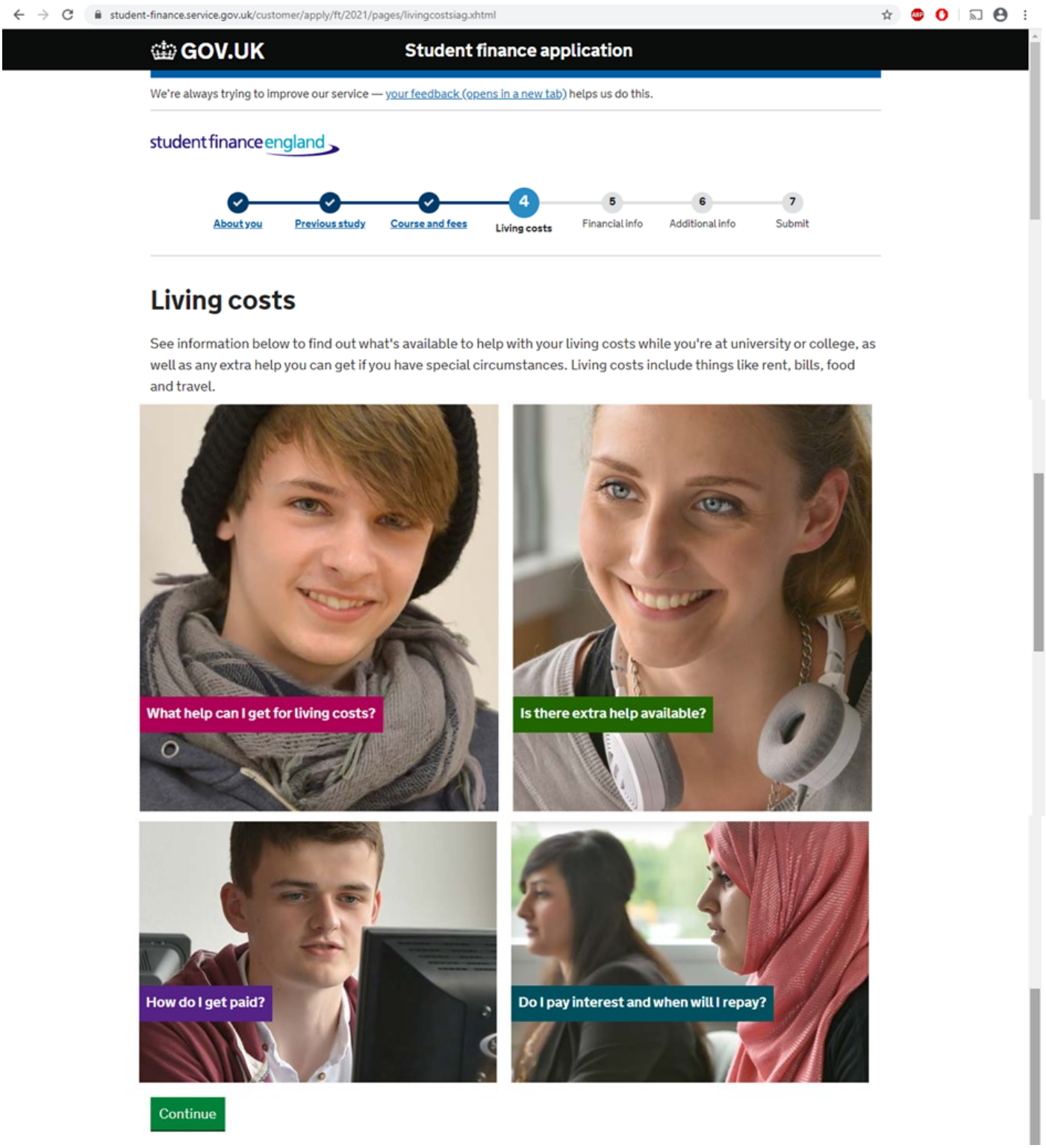


Selecting "Yes, automatically adjust my Tuition Fee Loan" here just means that if the university decide to increase their tuition fee, Student Finance will automatically pay them the new full amount, without you having to do anything. Select this and then click the green "continue" button.

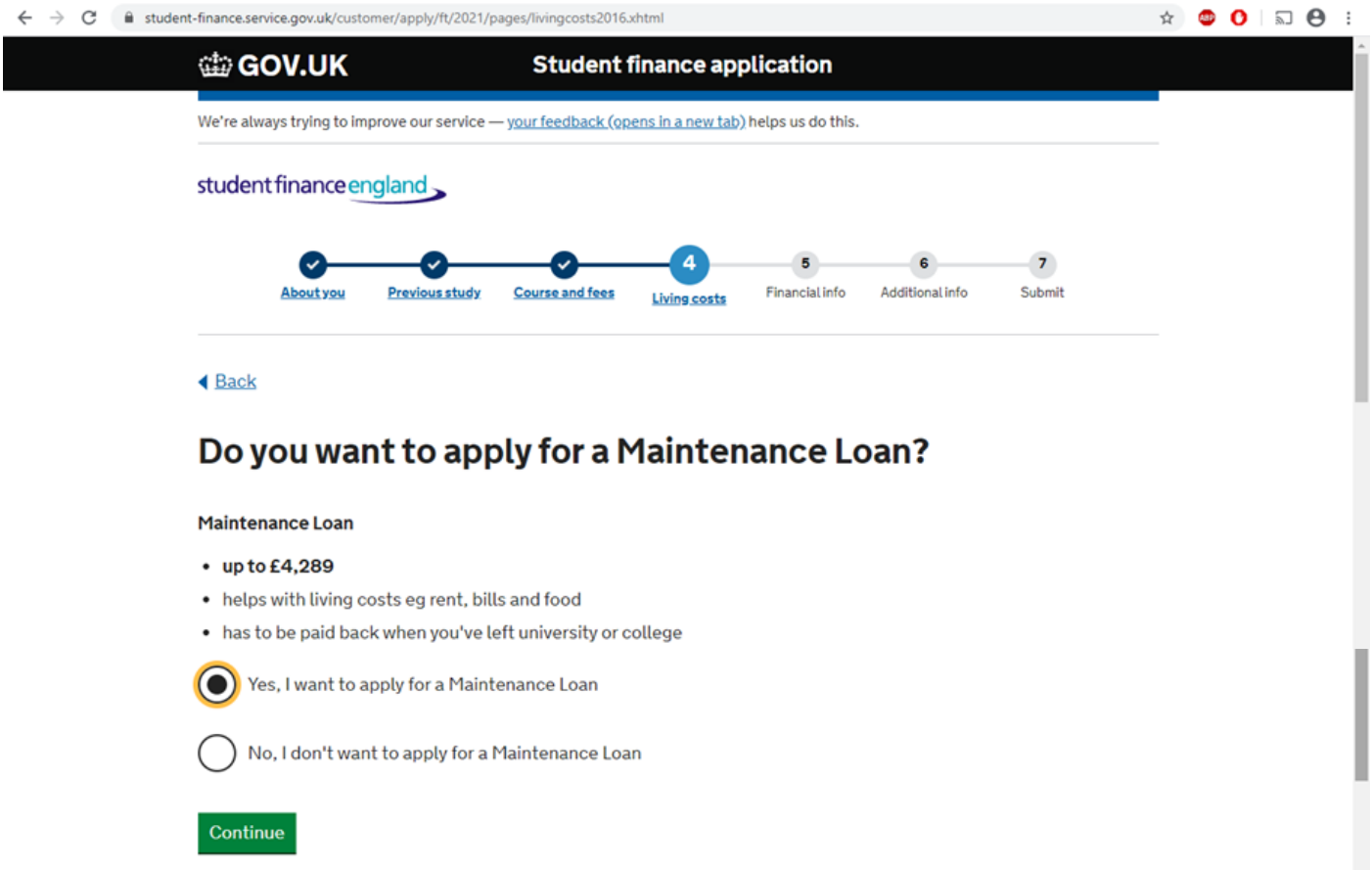


Check that this information is all correct (change any that isn't) and then click the green "Save and continue" button to move onto the next section of the application.

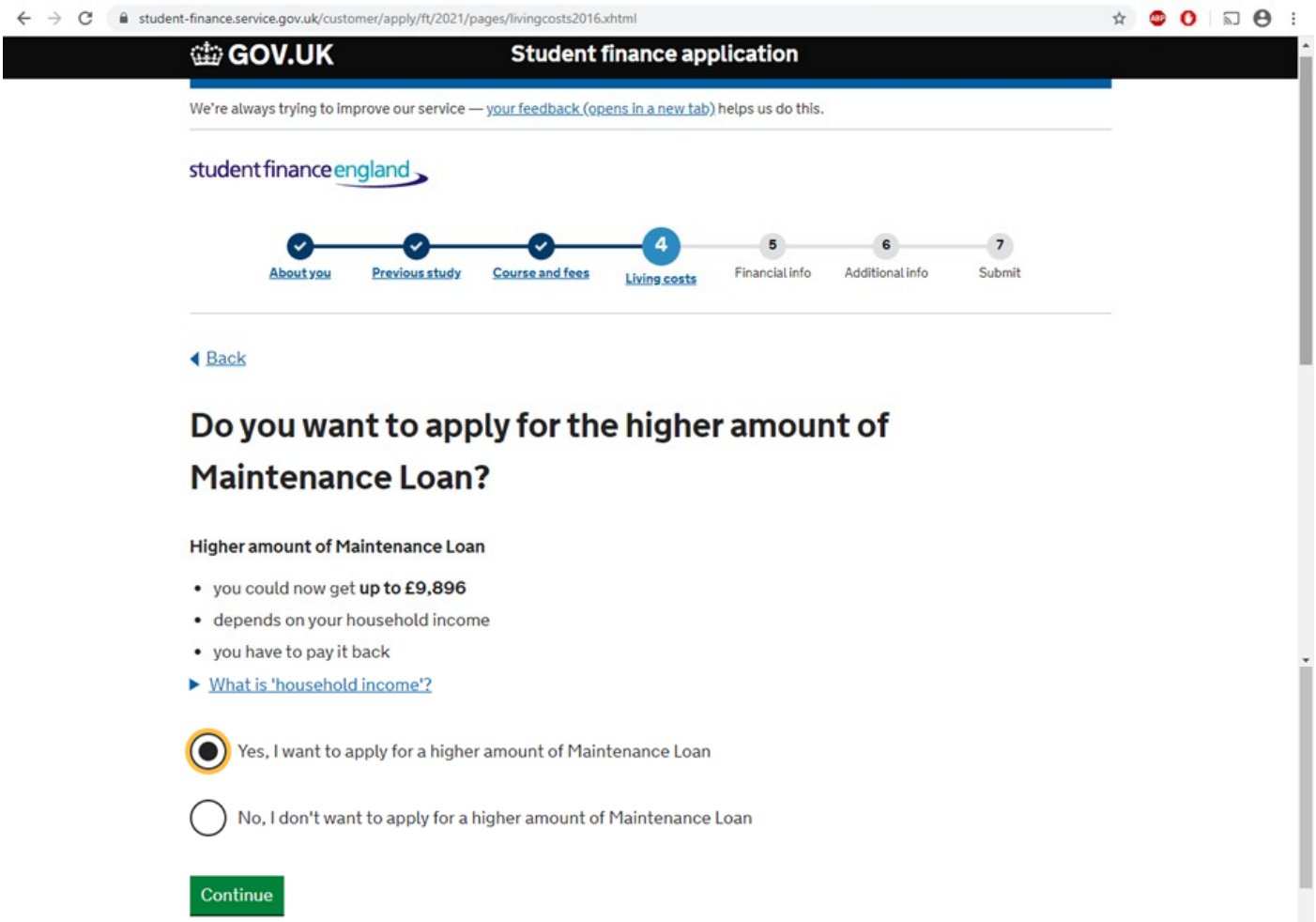
Completing the "Living Costs" section of your application:



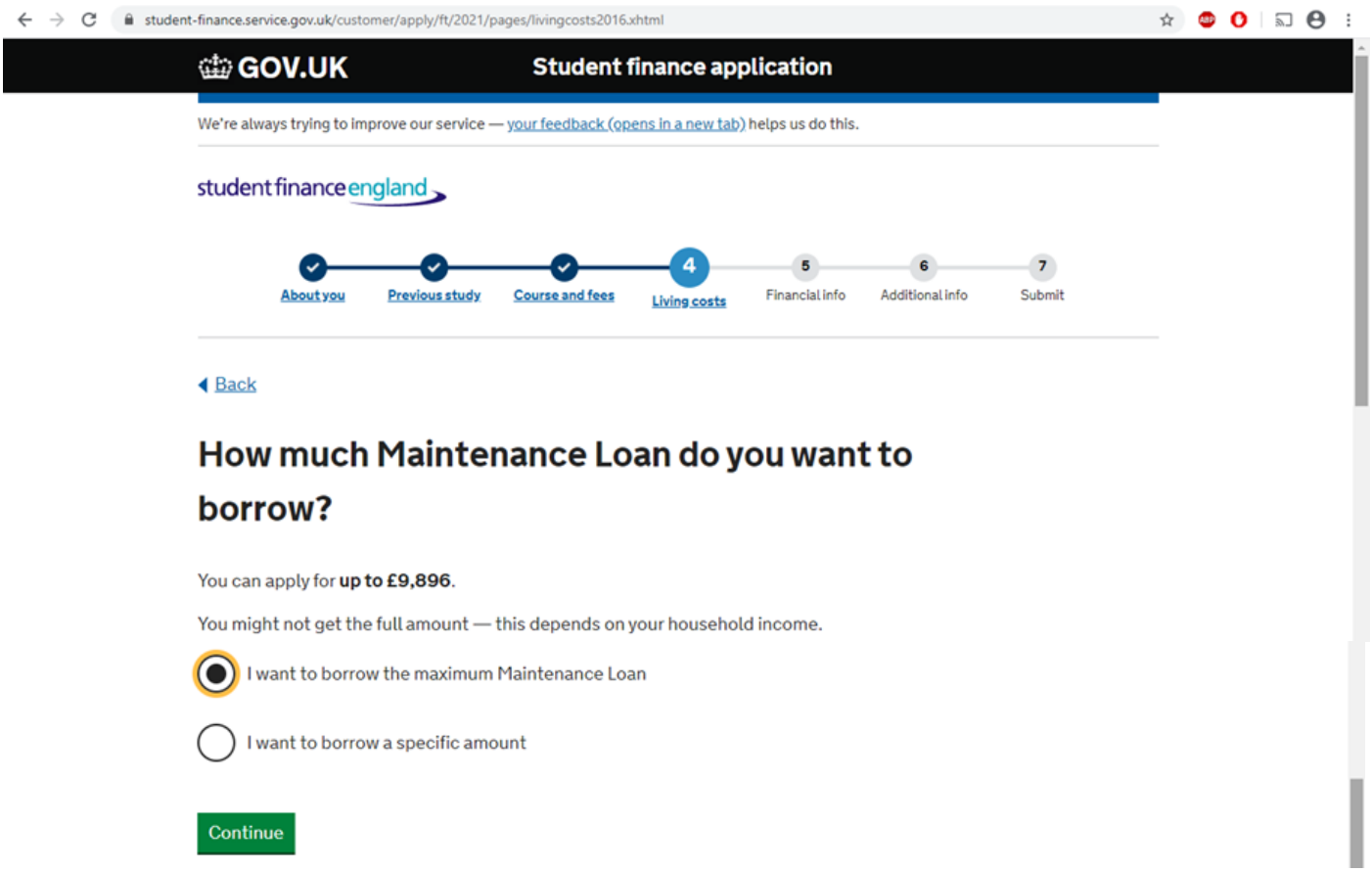
Click on each of these boxes for information about the maintenance loan part of your student finance loan. Once you have read these, click on the green "continue" button.



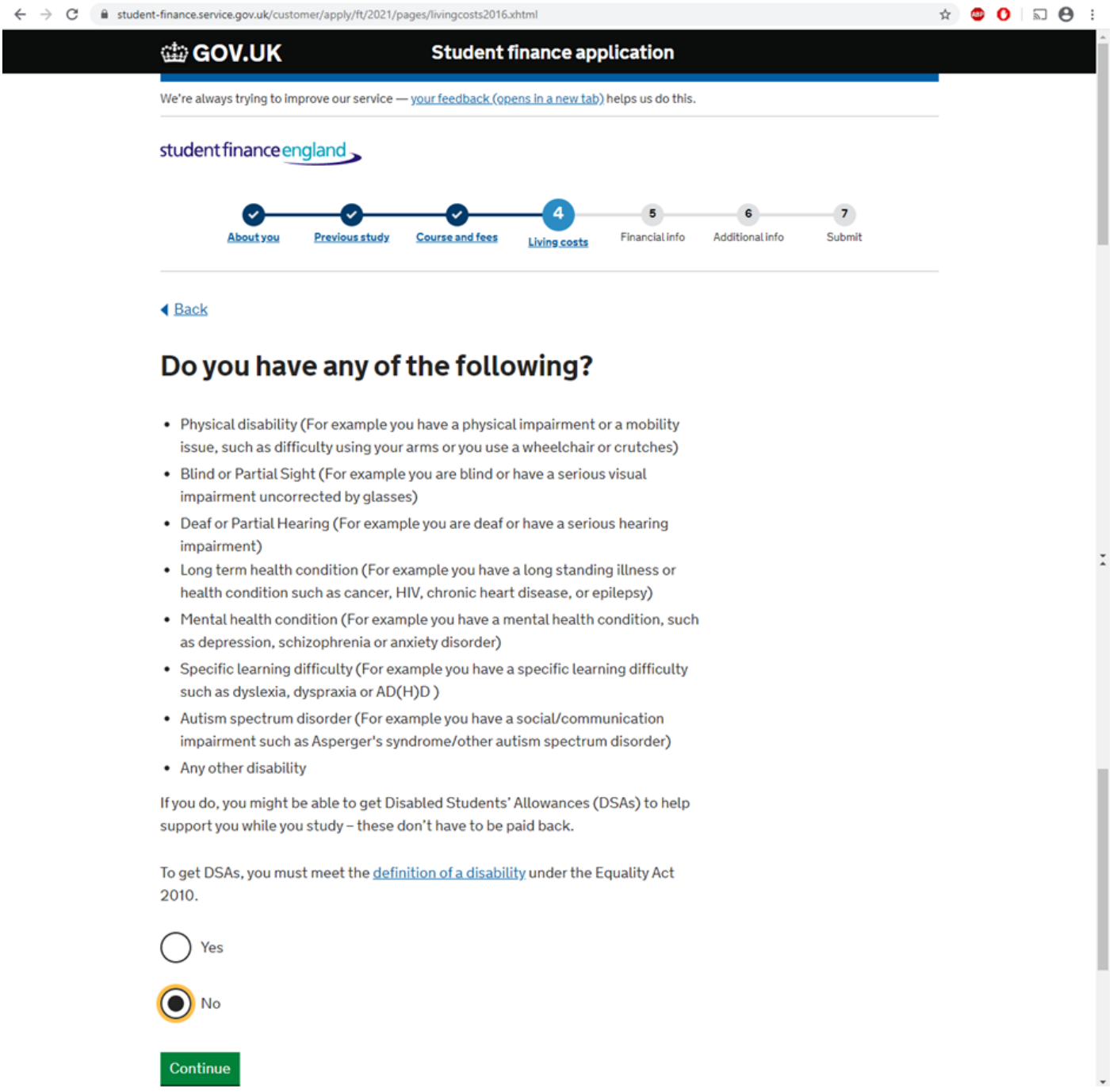
If you would like to apply for a Maintenance Loan, click "Yes, I want to apply for a Maintenance Loan". This is the money that gets sent directly to your bank account to pay for things like accommodation, food and travel. Select your option and then click on the green "continue" button.



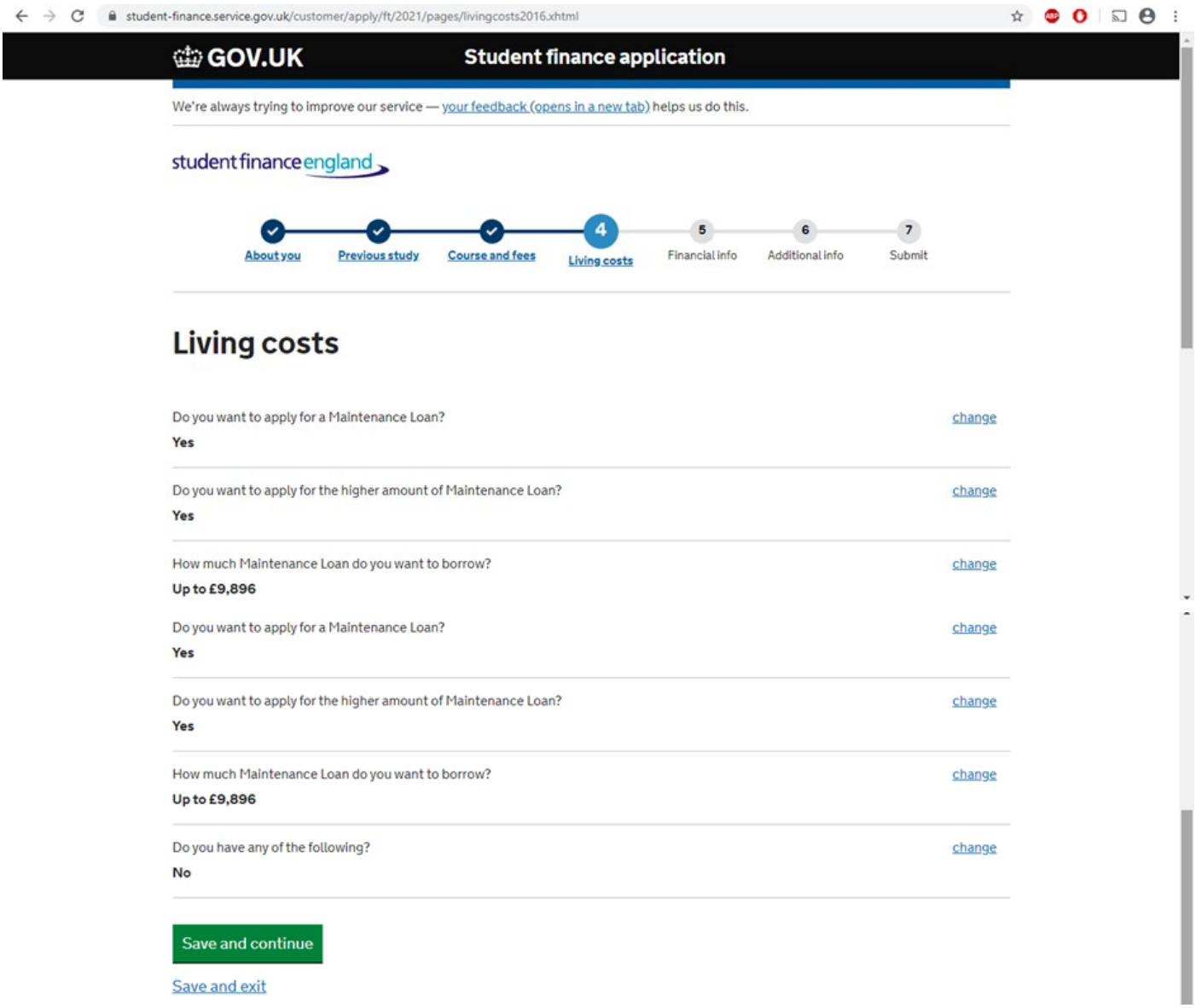
At this point I would like to remind you that the amount you borrow doesn't effect the amount that you repay each month, just the amount that you will repay in total (although for many people this amount will be wiped before they fully repay it). With this in mind, it is up to you whether you say that you would like to apply for the higher amount of Maintenance Loan or not. Select your option and then click on the green "continue" button.



Unless there is a specific amount of money that you would like to borrow, bearing in mind the previous information, select "I want to borrow the maximum Maintenance Loan" and then click on the green "continue" button.

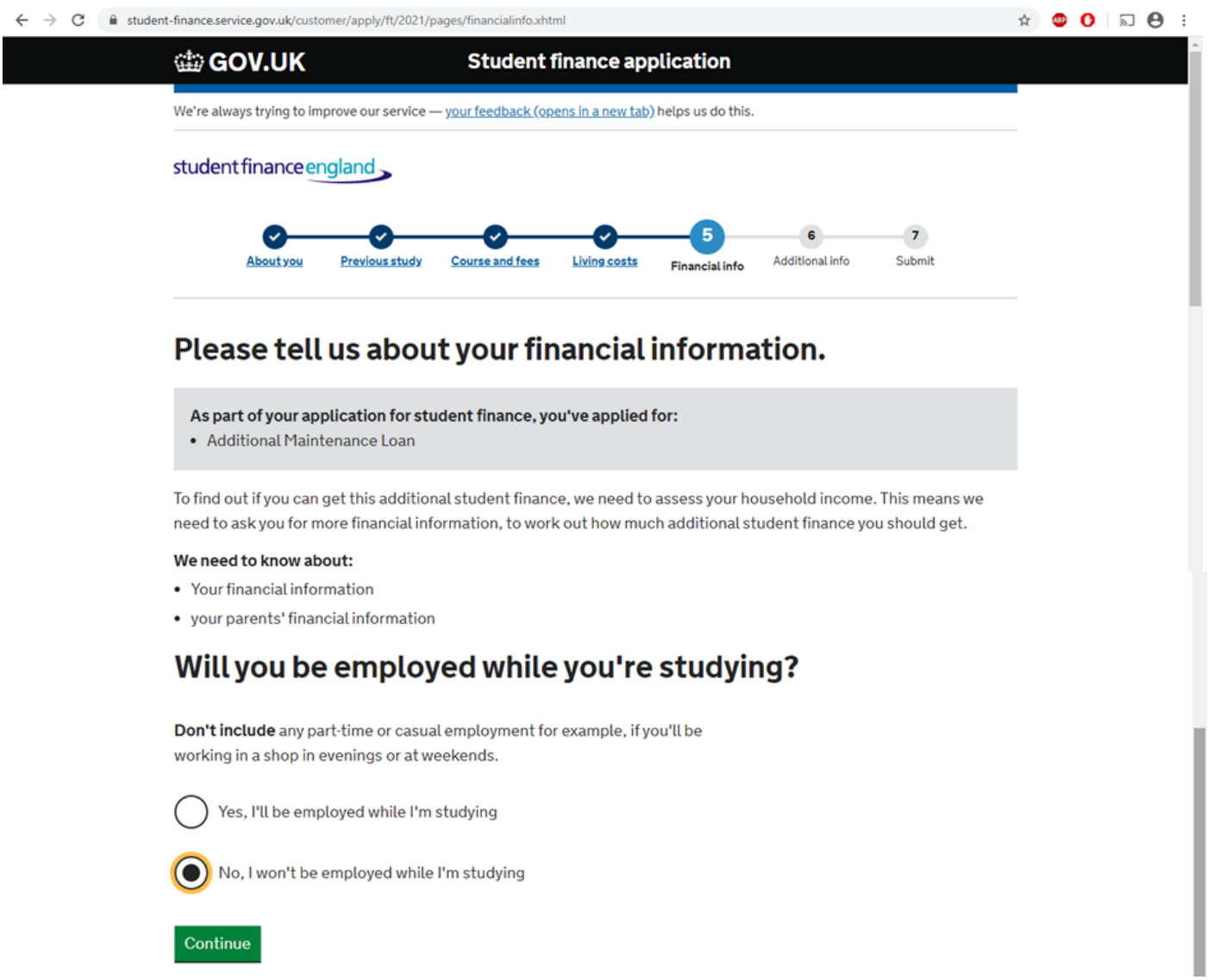


This page is assessing whether you might be able to get Disabled Students' Allowances (DSA) – if you fulfil any of the criteria select "Yes". It will ask you further questions about this (which are not covered in this guide) if you would like support with applying for DSA, or answering those questions, please email us on jobshop@barnsley.ac.uk. If you do not meet these criteria to qualify for extra support, please select "No". Then click on the green "continue" button.

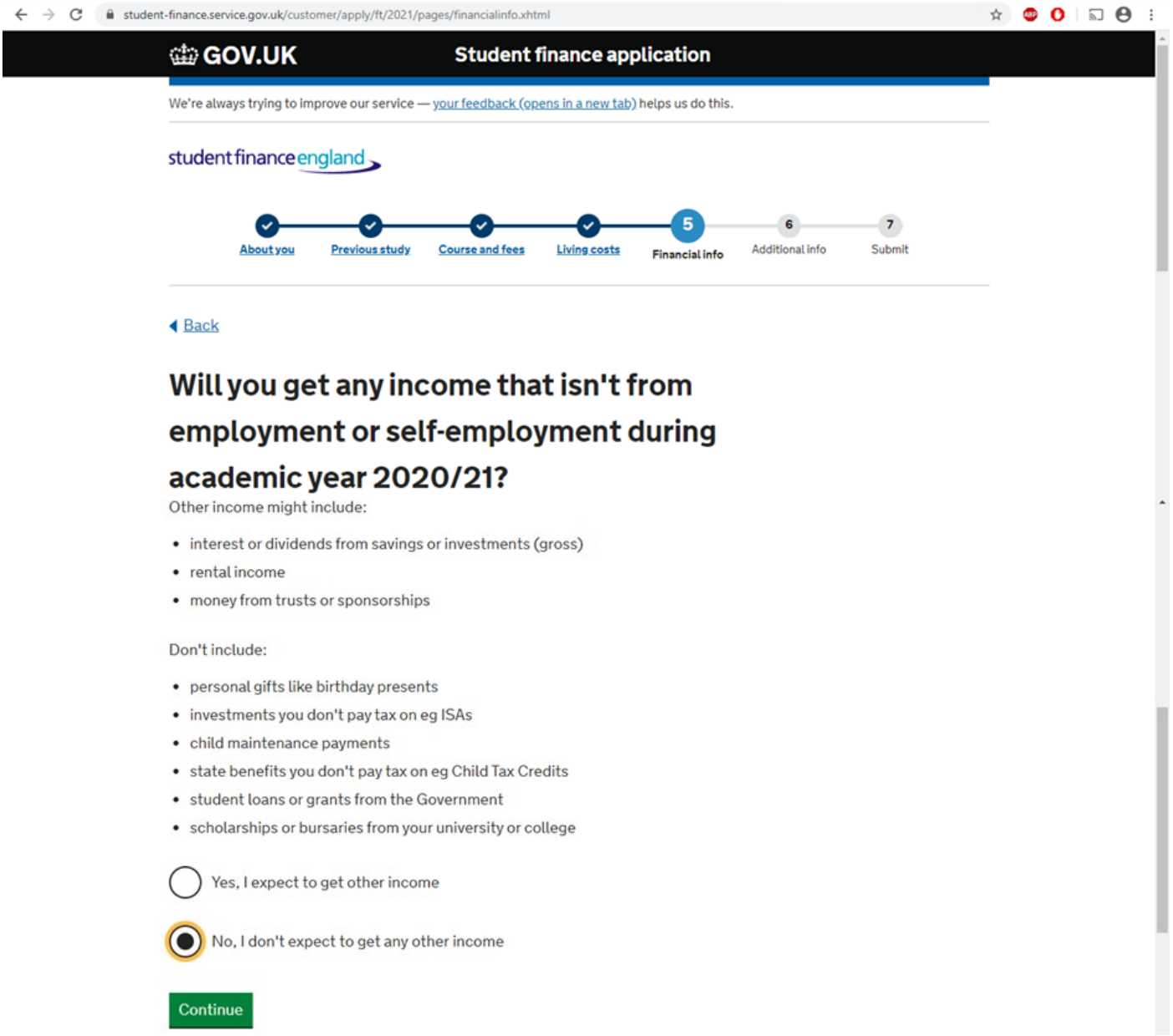


Check that this information is correct (change any that isn't) and then click either the green "save and continue" button to continue with your application, or select the blue "save and exit" button to save your application so far and come back to it later.

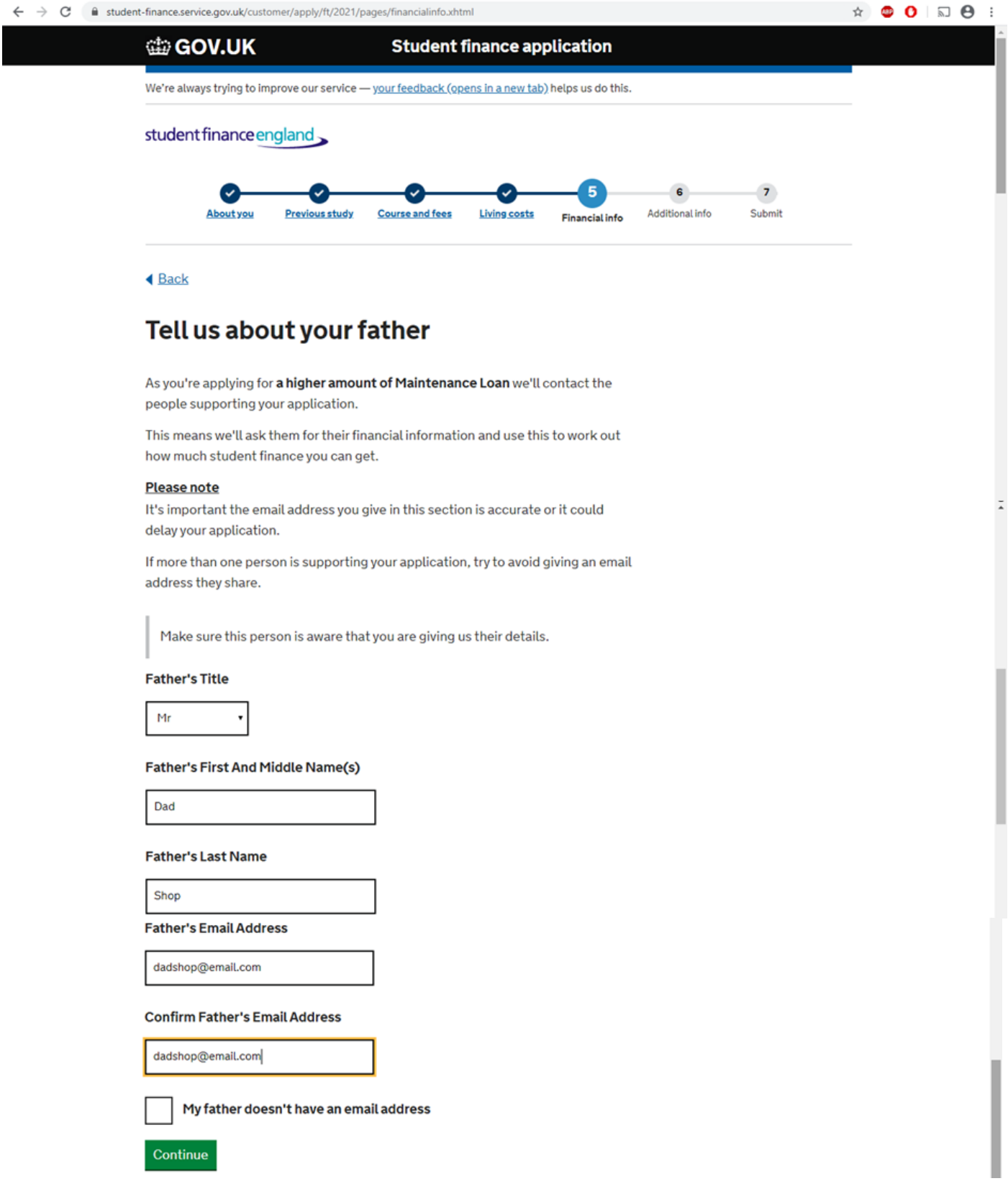
Completing the "Financial info" section of your application:



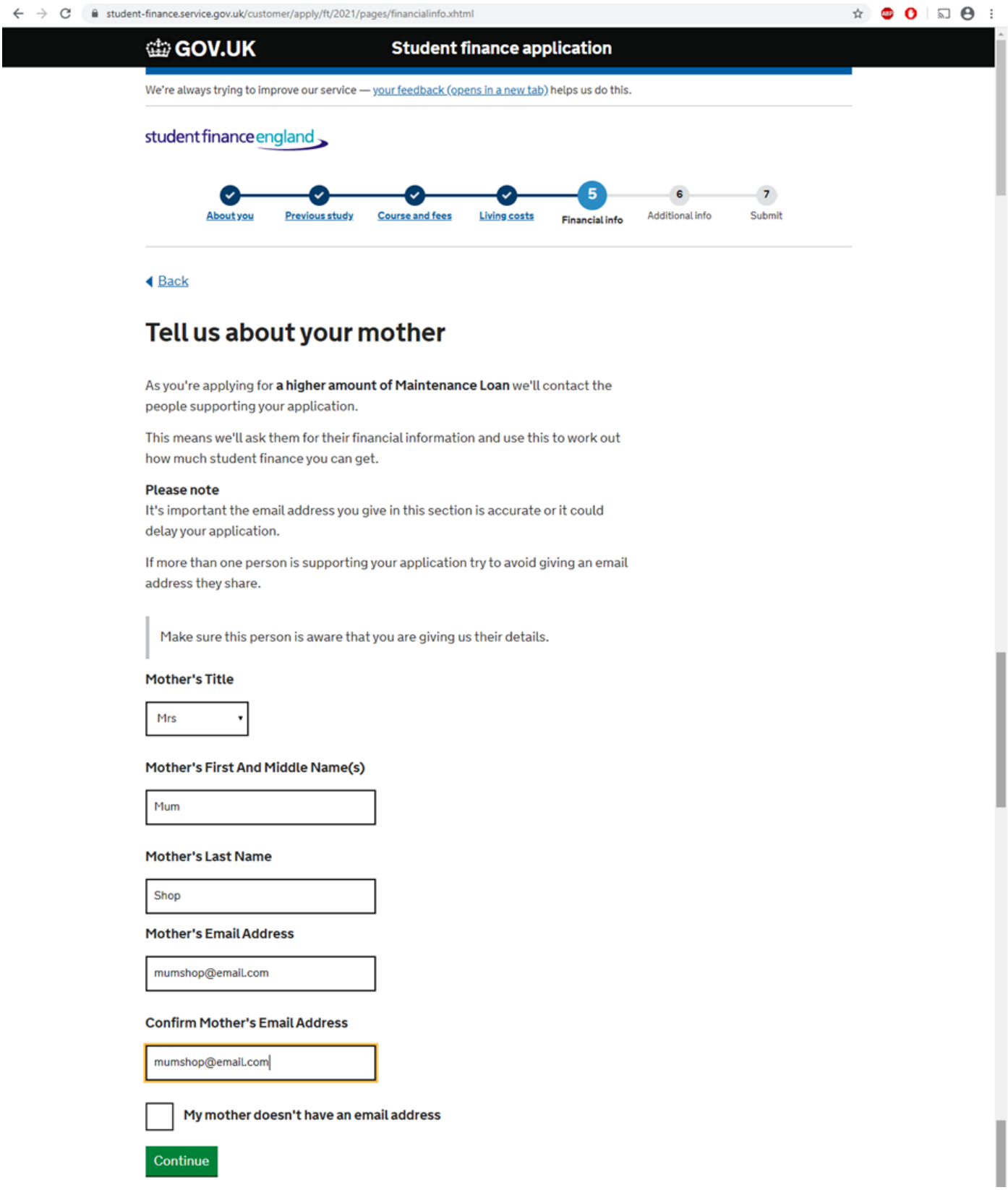
This page gives you a little bit of information to read, and then asks you about your own employment while studying. For most people, you will put no, as part time work doesn't count. Then click on the green "continue" button.



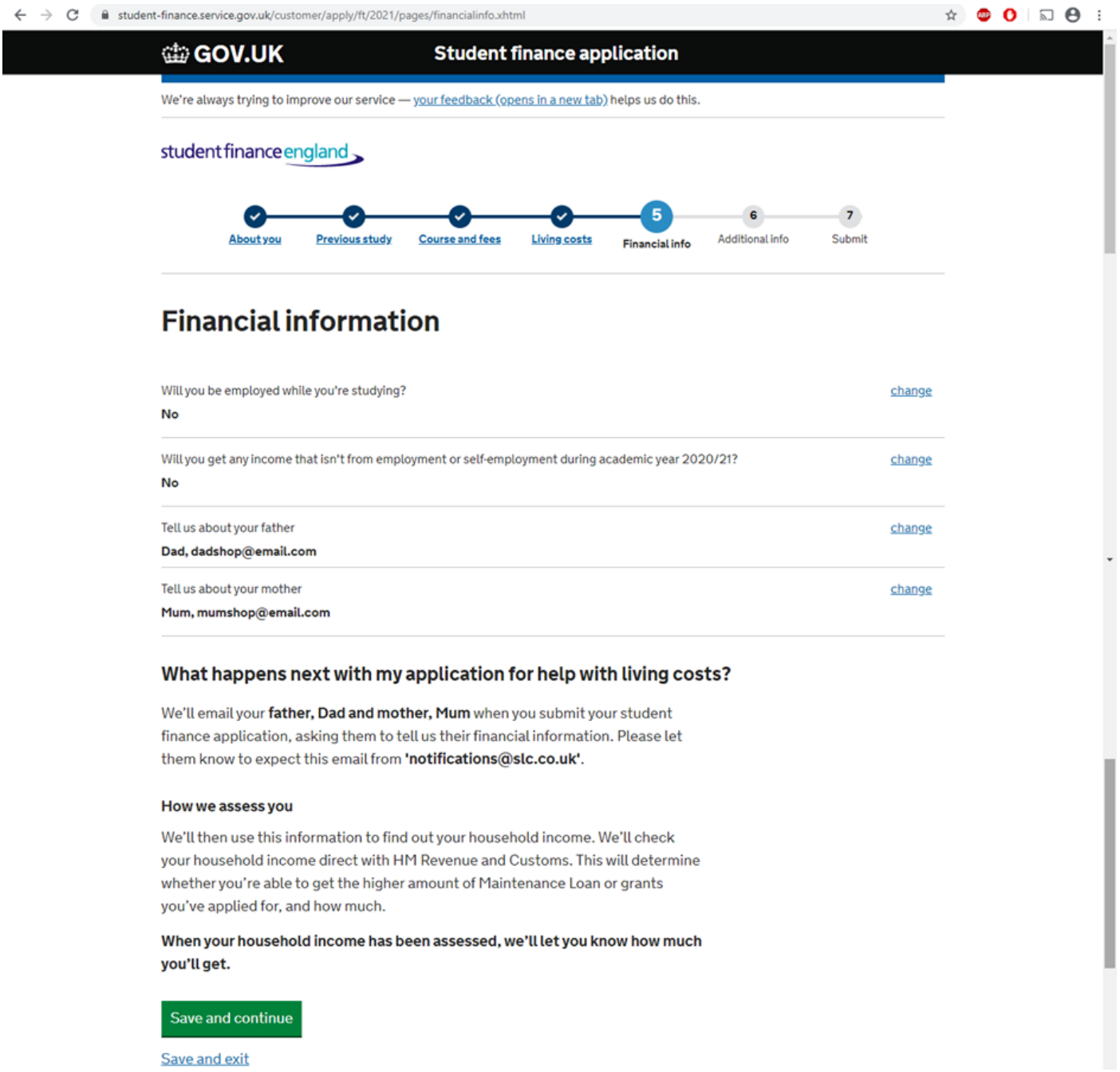
For the majority of students the answer to this section is "No, I don't expect to get any other income". Read the lists carefully and then select your option. Then click on the green "continue" button.



Now the application will ask about your parents (or whoever you have told them that you live with), one by one. Input the information that it is asking for, and then click on the green "continue" button. If your parents don't have an email address, you will need to click that they don't have one, and after completing your application they will need to send evidence off in the post. This can take a long time – so it is probably quicker to set up an email to use for this purpose. *Your parents will receive an email within a day of you submitting your application, with a link for them to follow to supply their income details—make sure they check their email. If they need help with their side of the application, let us know and we can help! NOTE: applicants who have selected that they are not in contact with their parents will not see these questions*

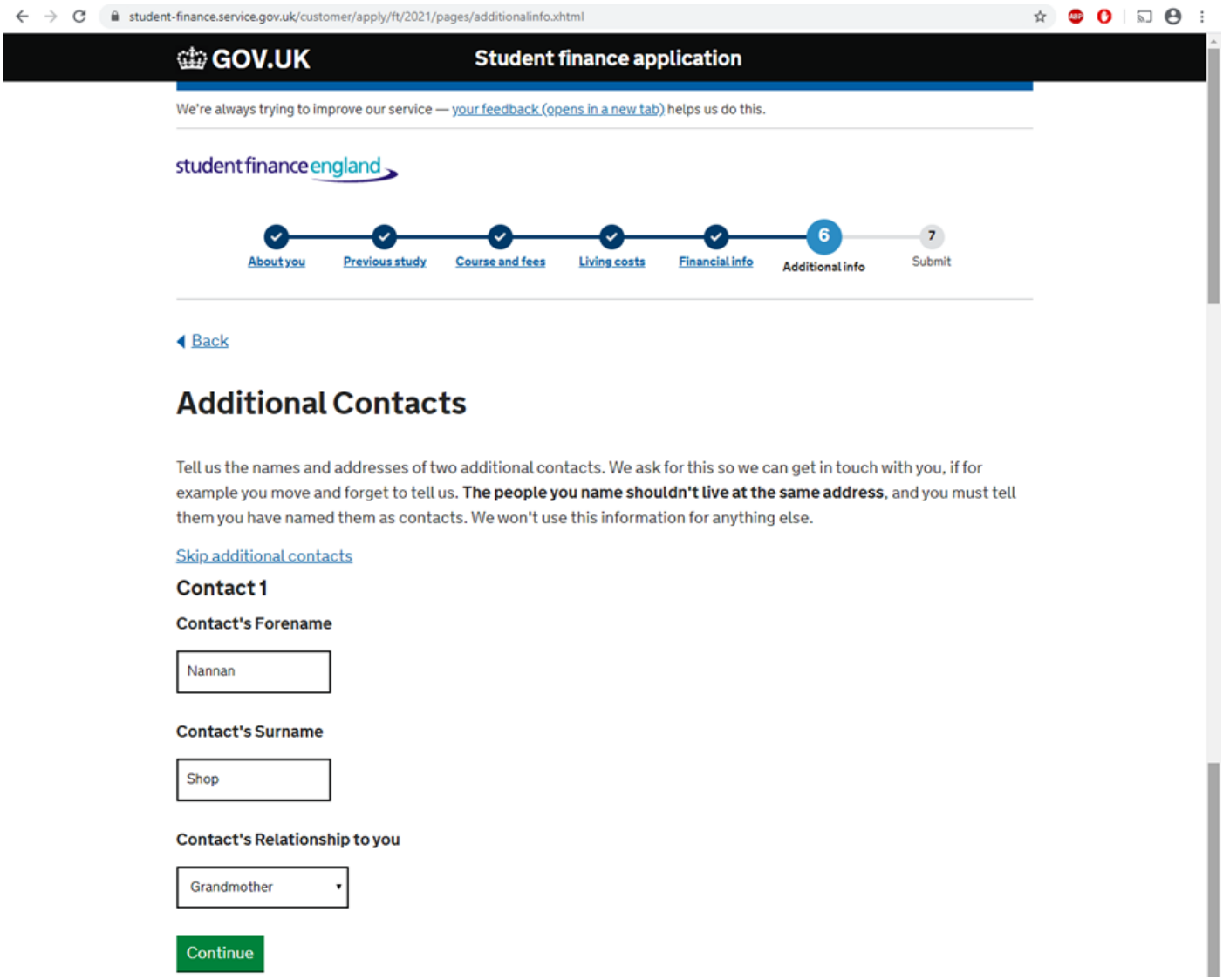


It will then ask for the same information about your other parent (or step-parent) that you live with, if this applies to you. Input this information and then click on the green "continue" button.

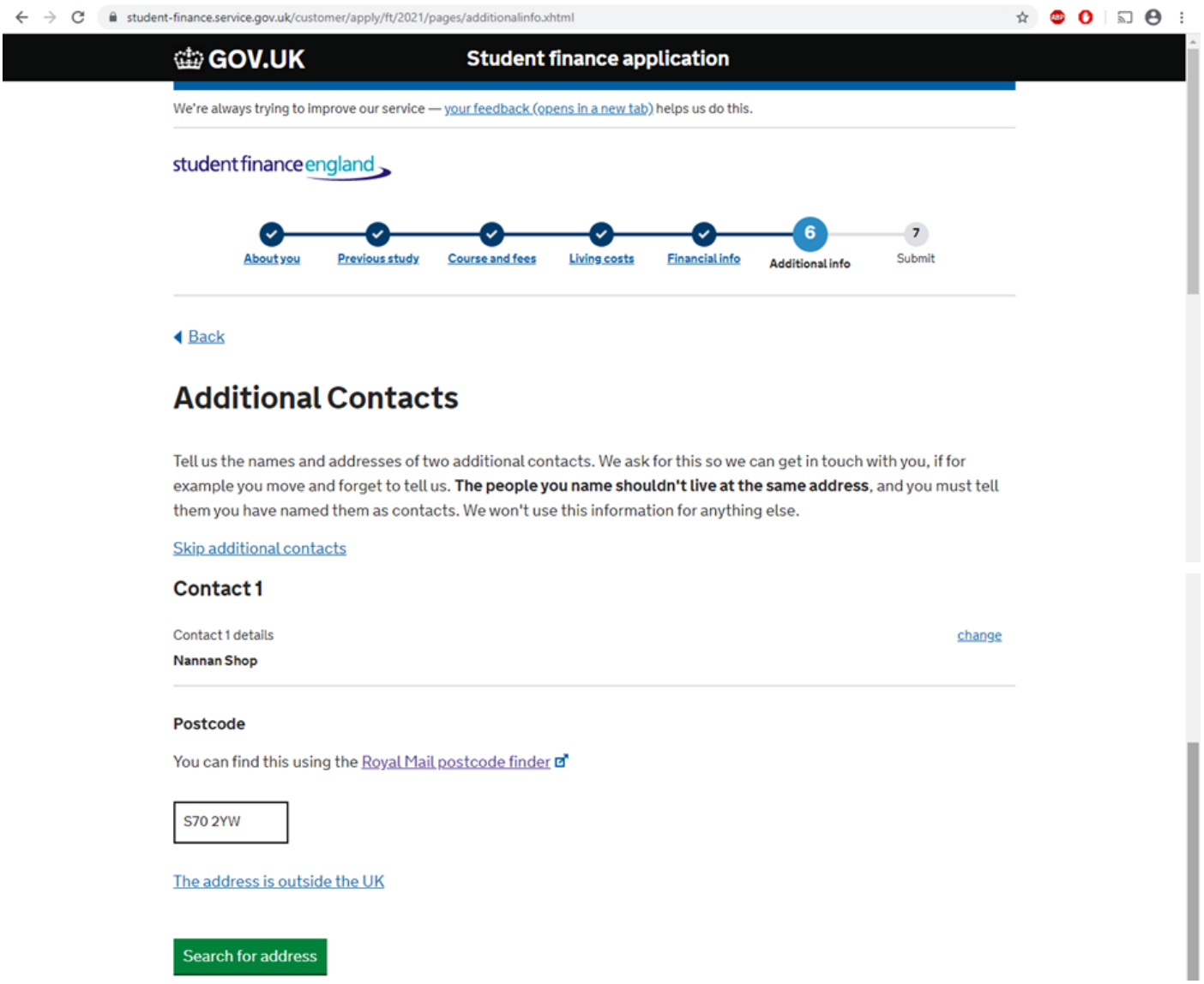


Read this information carefully, check that the details are correct, and then click on the green "continue" button.

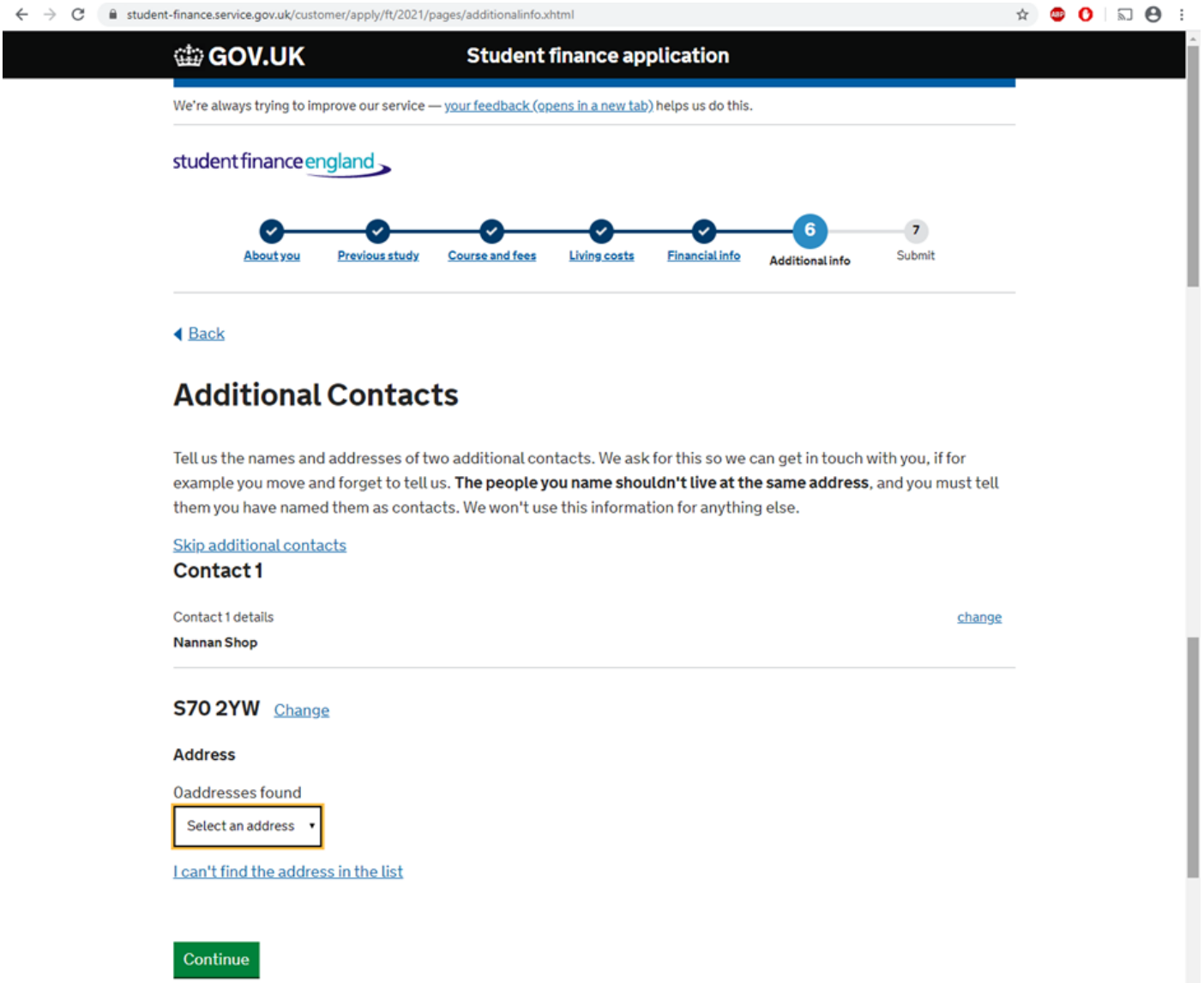
Completing the "Additional info" section of your application:



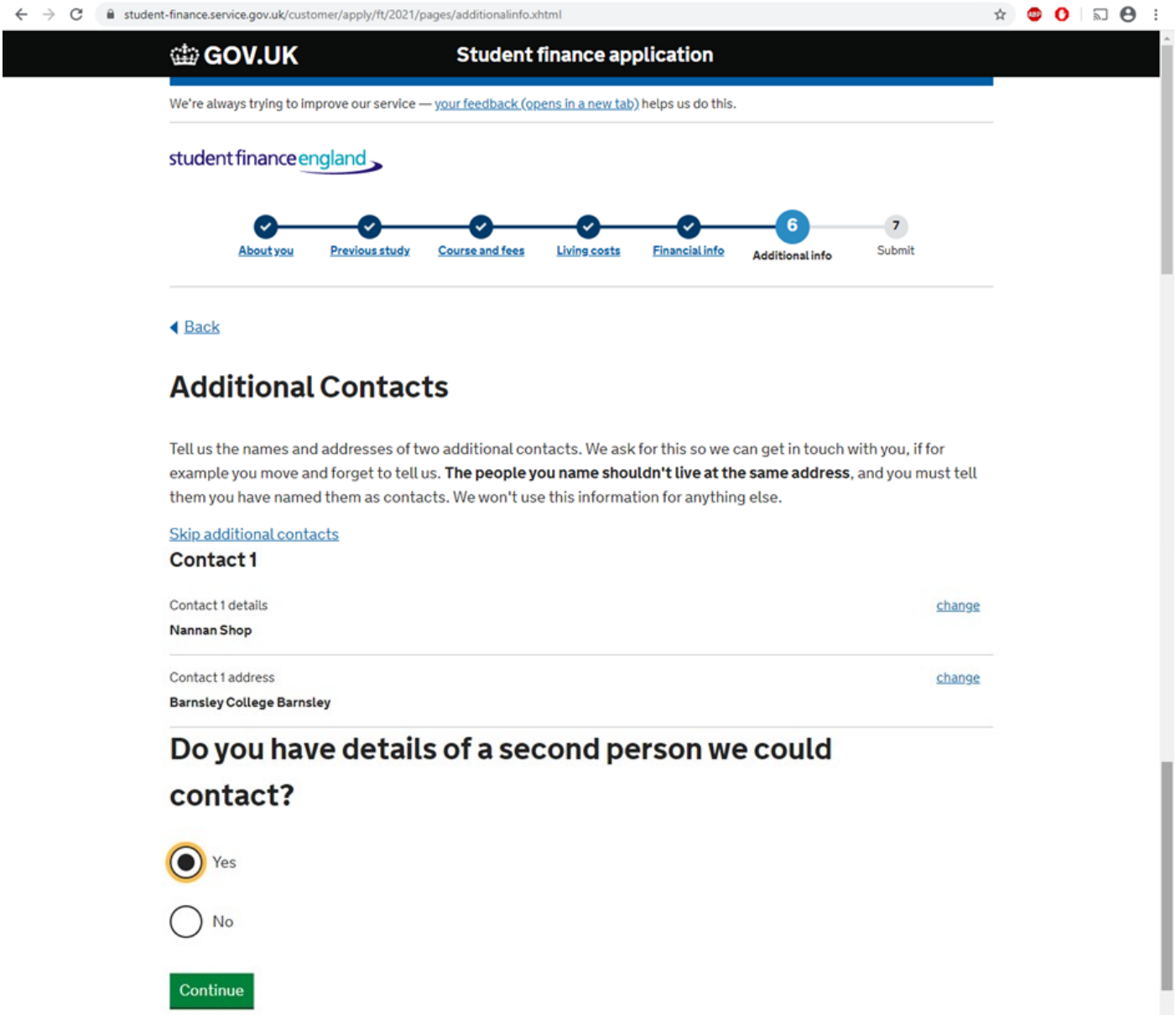
For this section, Student Finance want the contact details of two people who they can contact if they can't get hold of you for any reason – for example if you move country and haven't updated your contact details with them. These need to be people that you don't live with (for example other family members that don't live in your house!) Put their name and relationship in here, then click the green "continue" button.



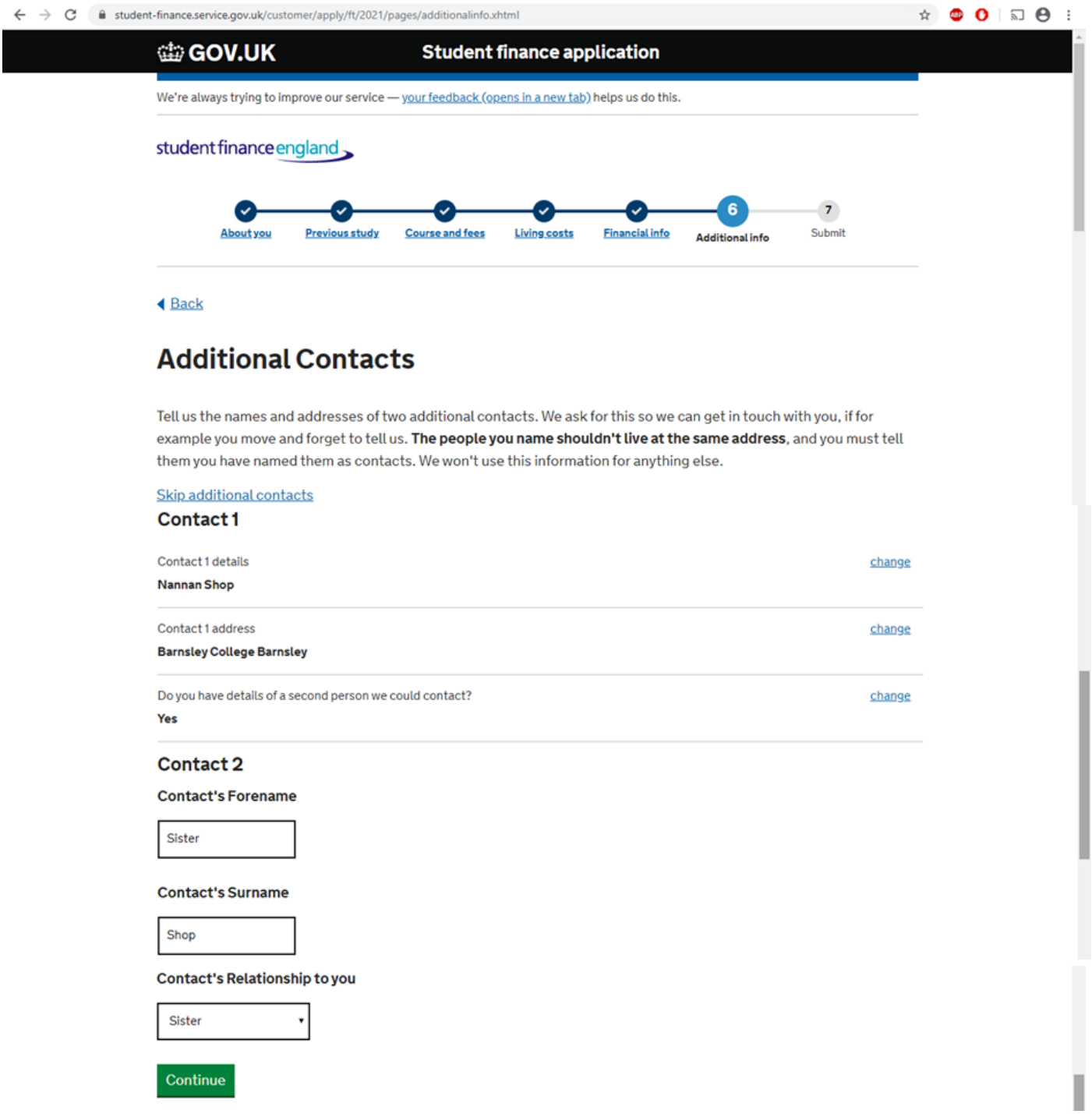
Put in the postcode of this person's house and then click the green "search for address" button.



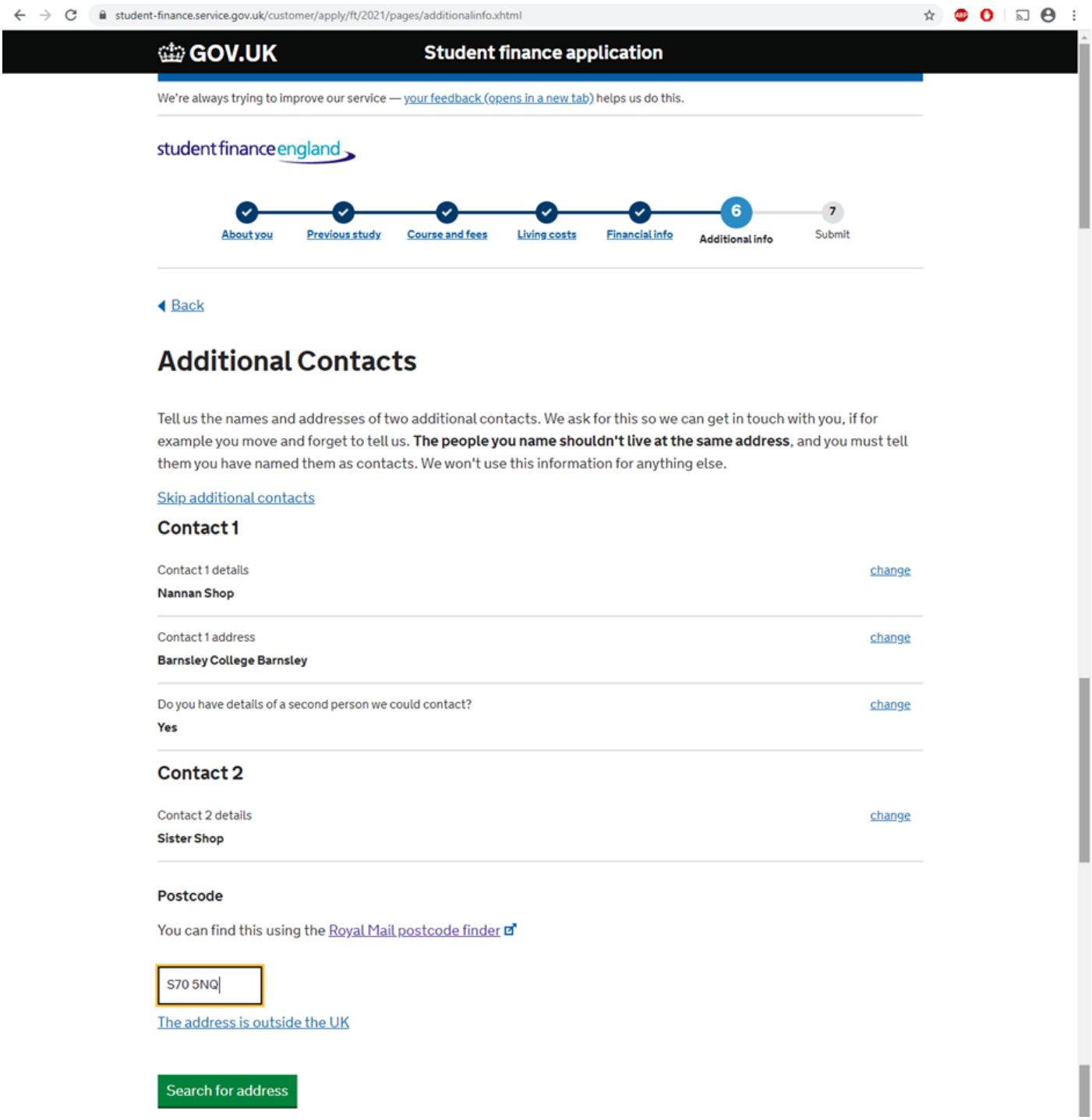
Select the address from the drop-down list and then click the green "continue" button.



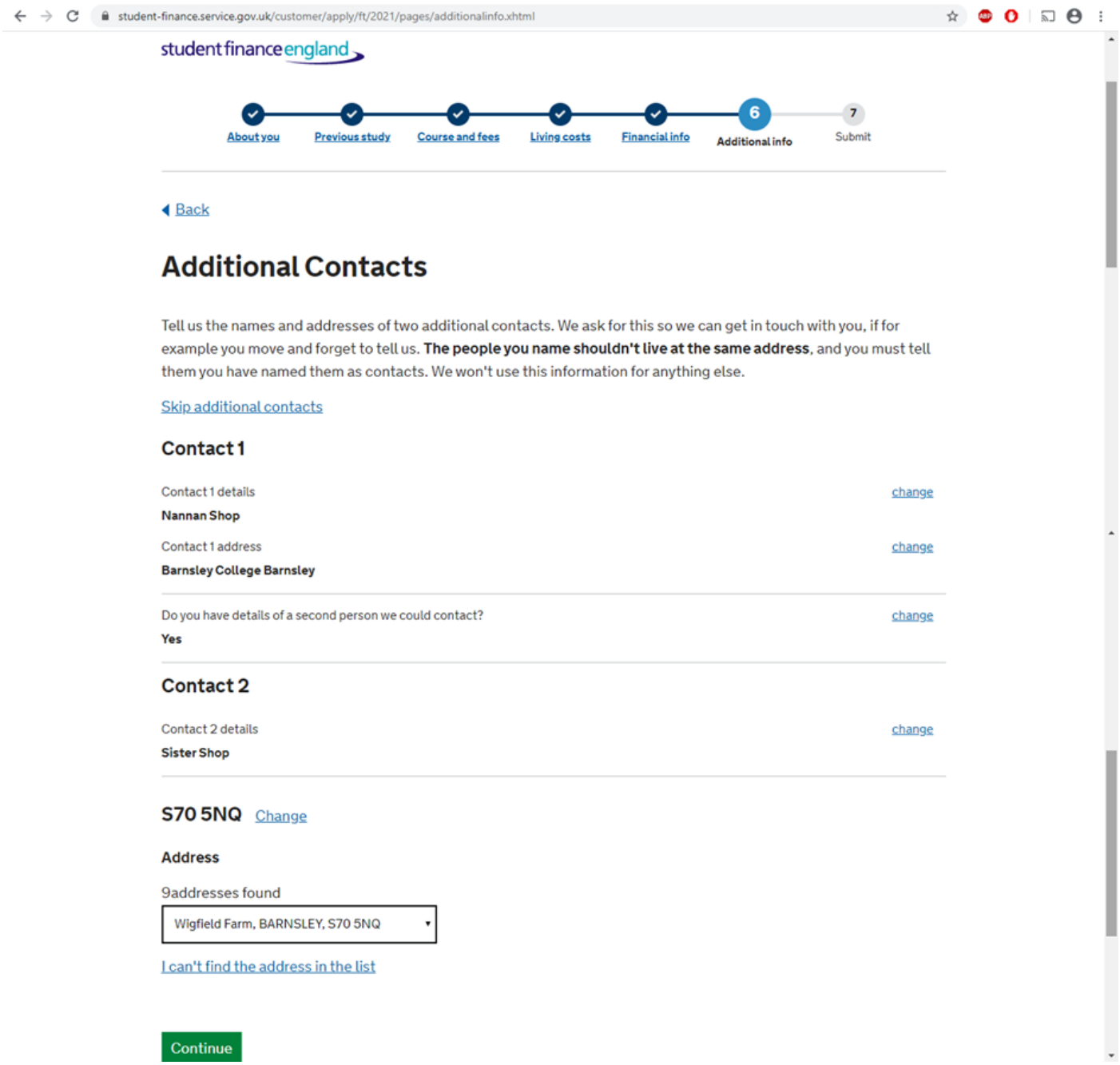
Check that the details are correct, and then if you have the details of a second person you can put down, click “yes”, otherwise click “no” and then click the green “continue” button.



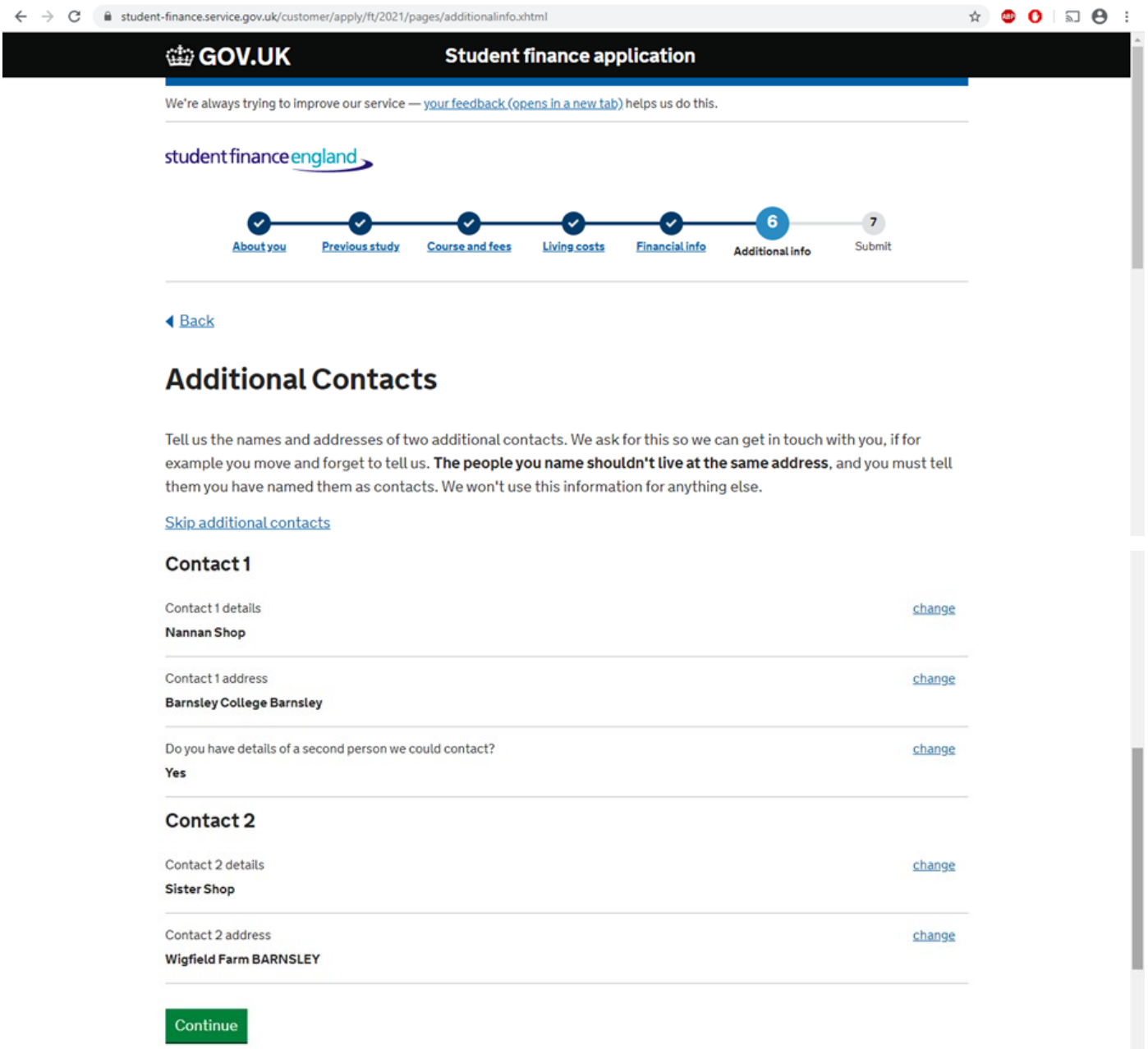
Input the second contact's name and relationship to you here, then click the green "continue" button.



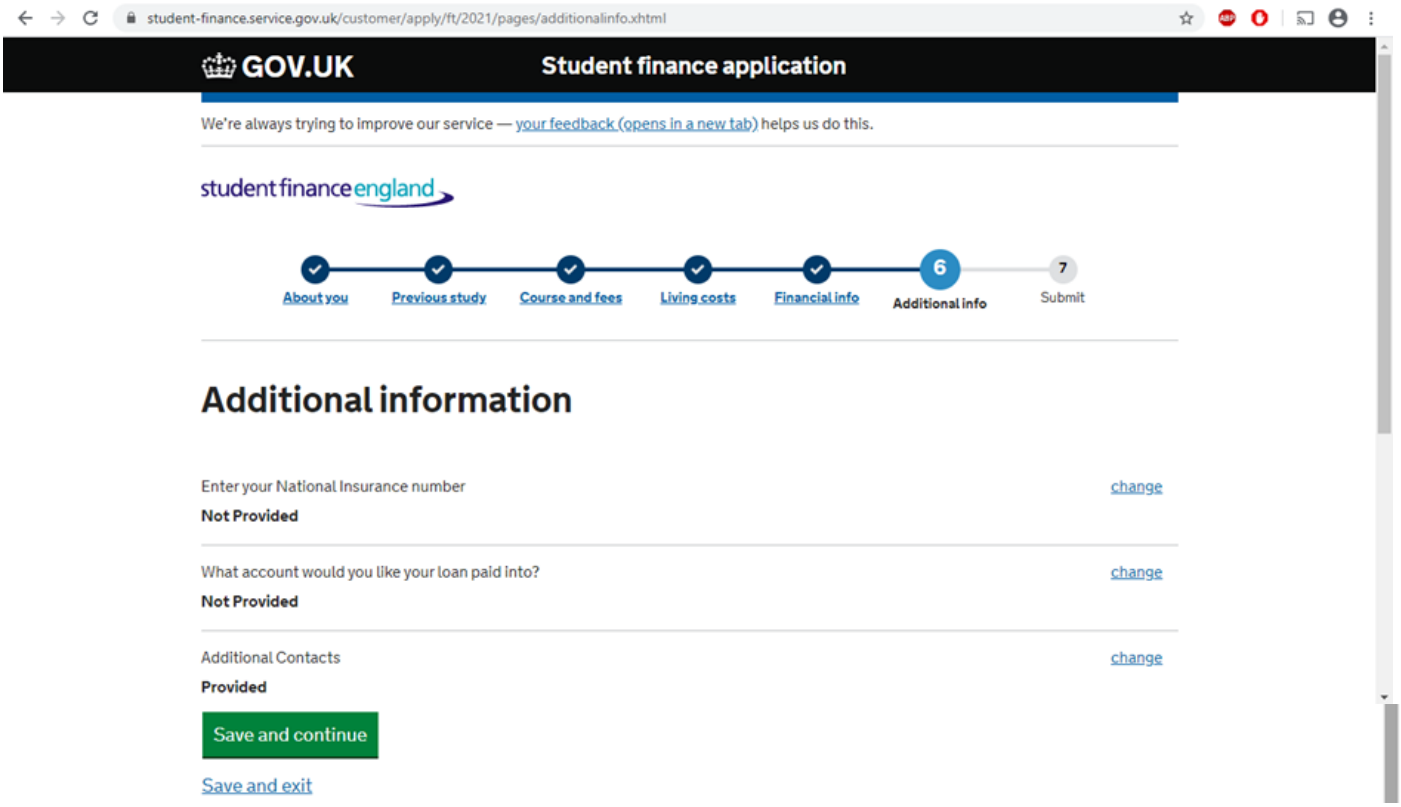
Type in the postcode of the second contact and then click the green "search for address" button.



Select the address from the drop-down menu and then click the green “continue” button.

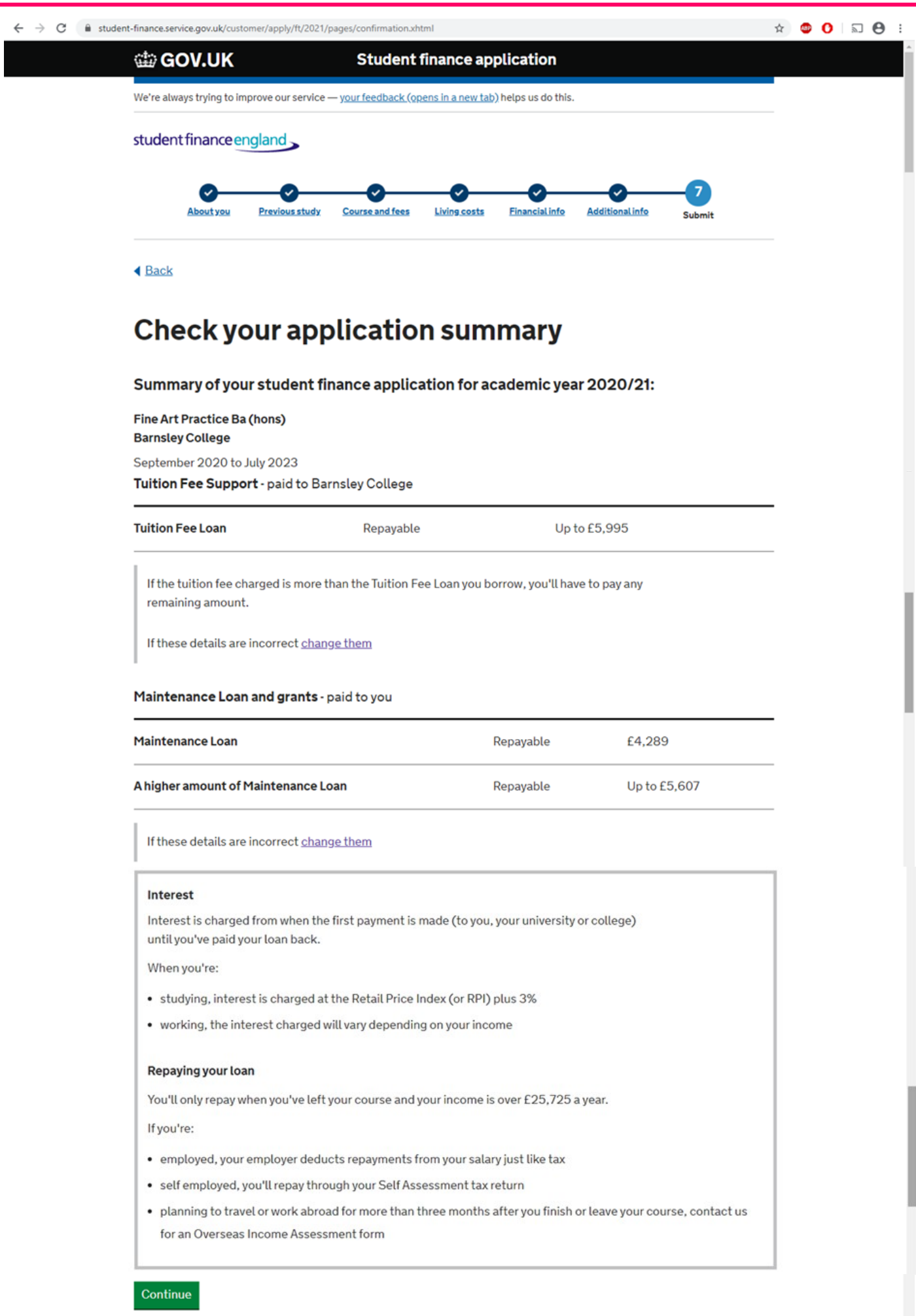


Check that these details are correct for both of your additional contacts and then click the green "continue" button.

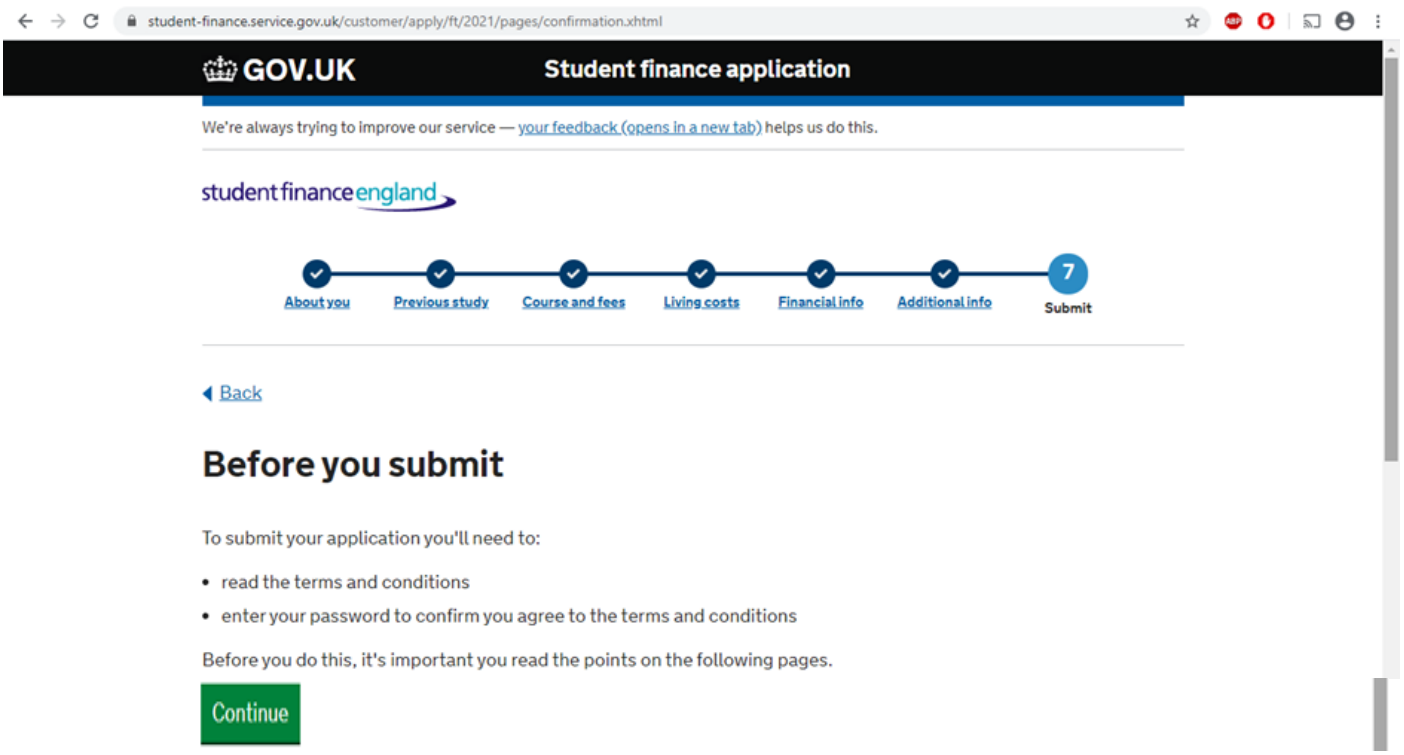


Check that all of this information is correct, and then click on the green "Save and continue" button to continue with the application – or click the blue "Save and exit" button to save your progress and come back to your application later.

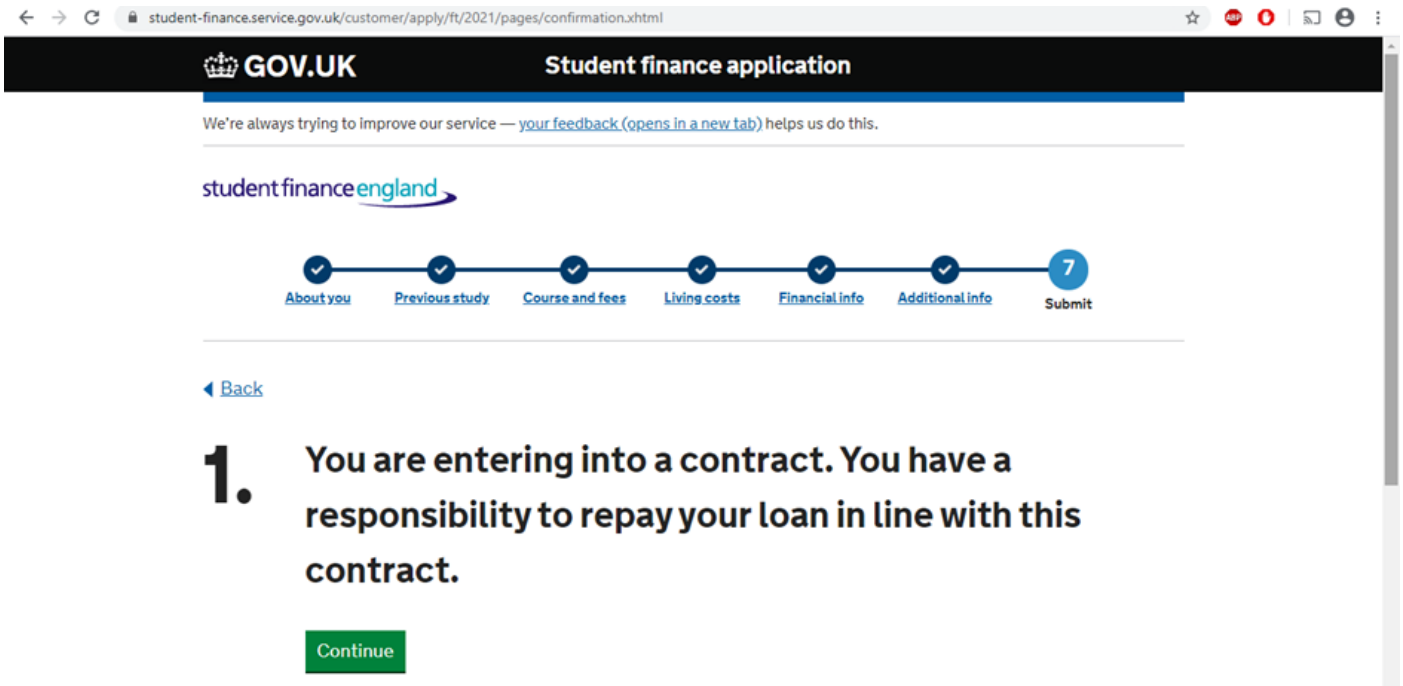
SUBMITTING YOUR APPLICATION



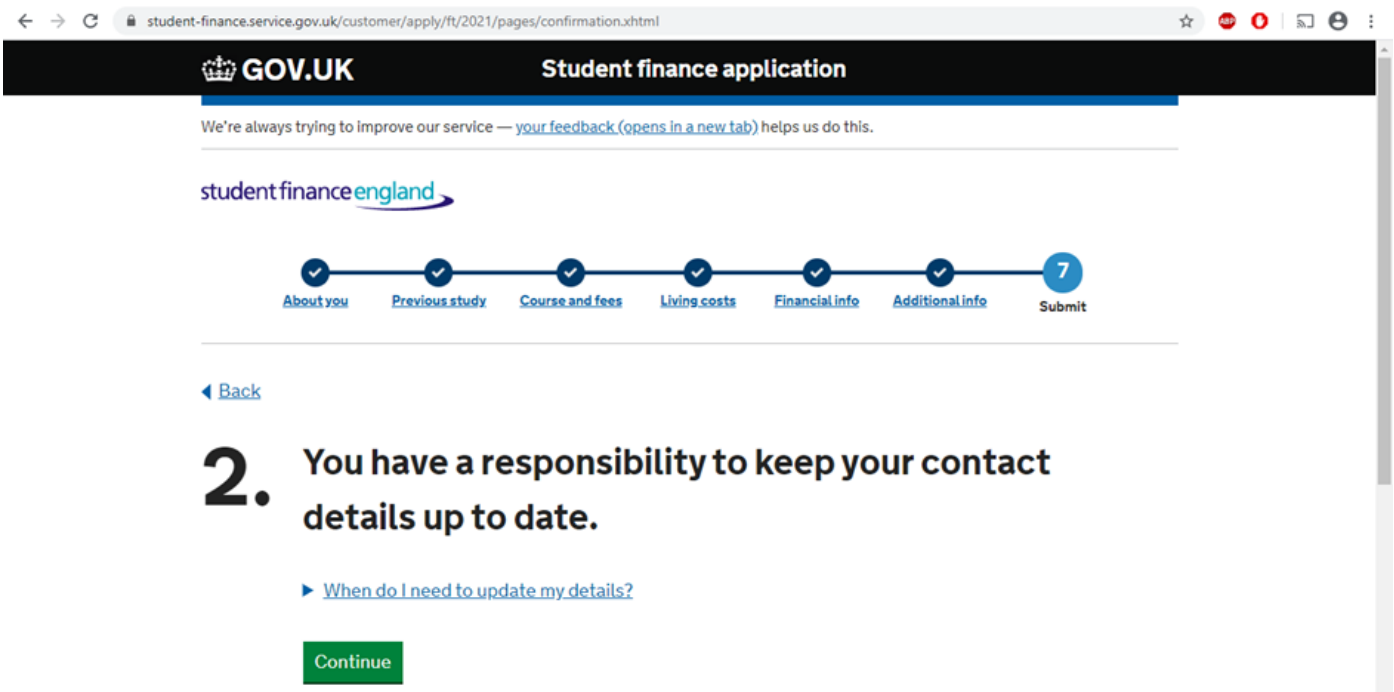
Check that all of the information on this page is correct – and read all of the other information carefully. Then click the green "continue" button.



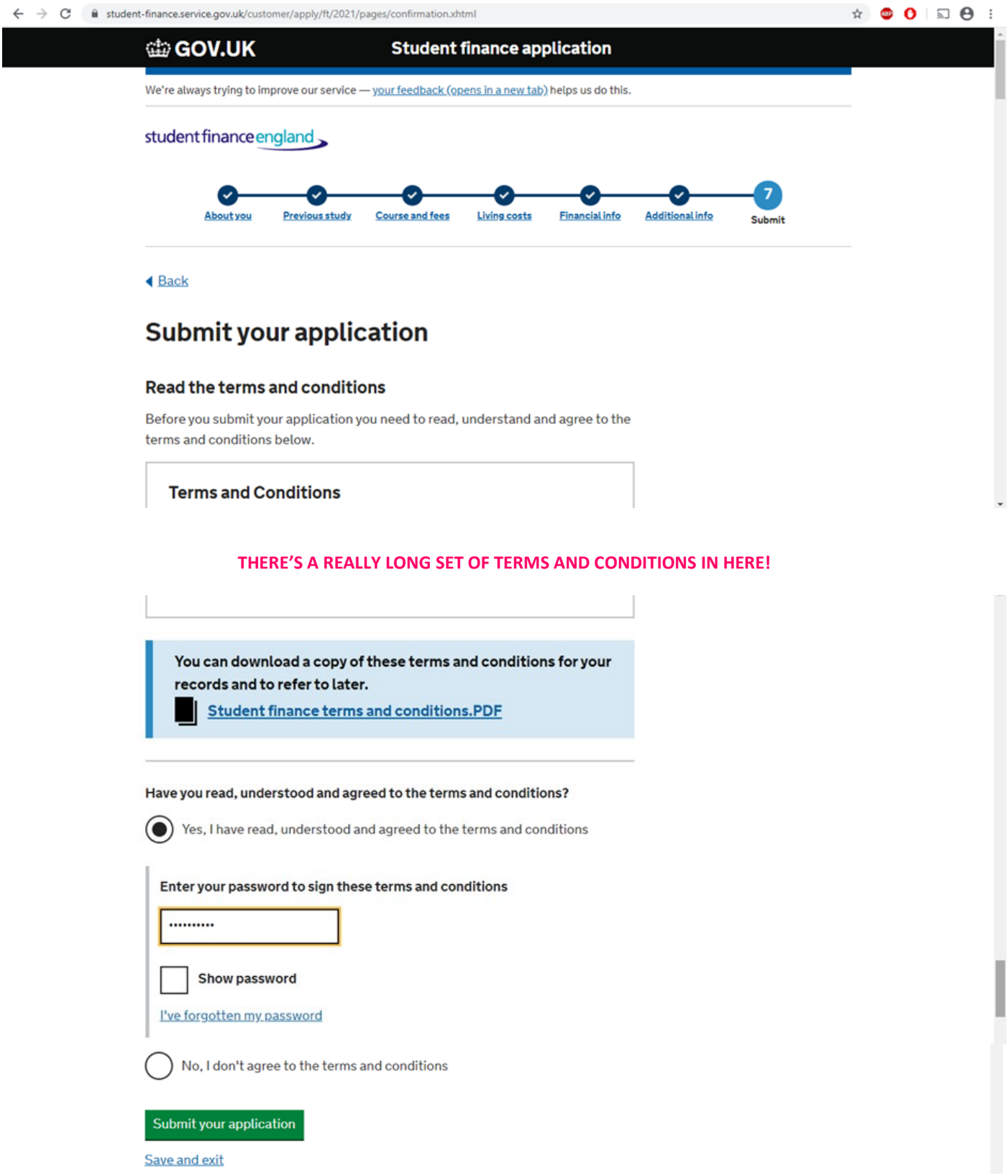
Read this page and then click on the green "continue" button.



Read this statement and then click on the green "continue" button.



Read this statement and then click on the green "continue" button.



Read this page carefully – it has a really long set of terms and conditions in it. You then need to tick to say "Yes I have read, understood and agreed to the terms and conditions" and then enter your password in the box. If you do not agree, you can click no – but Student Finance can then reject your application. After you have done this, click on the green "Submit your application" button!

AFTER YOU'VE SUBMITTED YOUR APPLICATION

There is a page that comes up after you have completed your application that shows you what you need to do next (if anything) - it may not be the next page—you may have to click continue to get onto it.

Pay attention to what this page says you need to do - e.g. if you need to send Student Finance any documents to allow them to assess your application. If you get stuck on this —email us on jobshop@barnsley.ac.uk and we'll be happy to answer any questions you have.