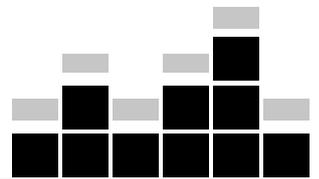
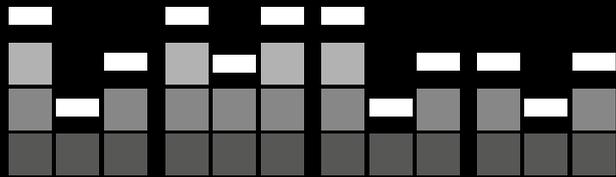


sound advice on

STUDENT FINANCE



Applying for student finance 2016/17



Thinking about going to university or college and wondering how you'll pay for it?

Student Finance Wales is here to help.

Student Finance Wales is a service provided by the Student Loans Company. We provide student finance on behalf of the Welsh Government to students from Wales entering higher education in the UK.

For more information and to apply, go to:
www.studentfinancewales.co.uk

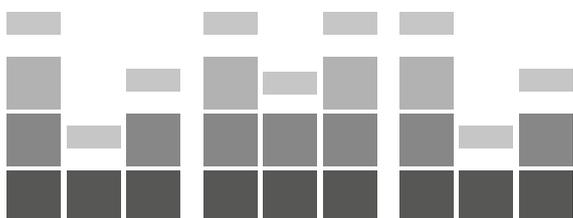
Student finance explained

While at university or college you'll have two main costs – tuition fees and living costs. Most students won't have to pay tuition fees upfront.

There's lots of financial support available, **loans** (which have to be paid back) and **grants and bursaries** (that don't). This includes a **Fee Grant** for full-time students. There's also **extra help** for students with a disability, including a mental-health condition or specific learning difficulty and students who have children or adult dependants.

Some of the student finance you can get, like the Welsh Government Learning Grant, is based on your household income. You can find out more about how your household income affects the student finance you can get at:
www.studentfinancewales.co.uk

Repayments are based on your income, not what you borrowed. You only repay once you've left university or college and your income is over **£21,000** a year. For more information on repayment and interest go to:
www.studentloanrepayment.co.uk

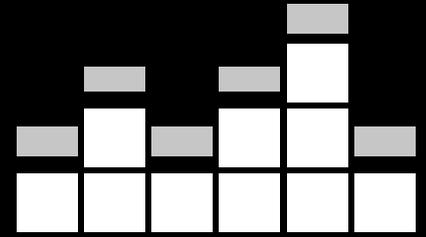


student finance **wales**
cyllid myfyrwyr **cymru**



Top tip

Attach this to your notice board or fridge



What to do and when to do it

1 Apply for student finance

You might have applied for university or college courses through UCAS already. You don't need to wait until you've accepted a place, apply for student finance online when the application service opens at: www.studentfinancewales.co.uk

Remember to print your student declaration form, sign and return it to us.

2 13 May 2016

Make sure you get your money on time! Apply for your student finance before the 13 May 2016 deadline to get your money at the start of term.

3 Once you apply

If we ask you for evidence, send this as quickly as possible to avoid delays with your application.

4 Spring/summer 2016

It's decision time! You should get offers from universities or colleges about now.

5 August 2016

Good luck! Exam results and the start of Clearing.

If your course, place of study, income or family circumstances have changed you should update these online before you start your course. www.studentfinancewales.co.uk

6 September 2016

Courses start now! Remember to register at university or college — we can't pay you until you do!

We'll pay any Welsh Government Learning Grant or Loan into your bank account in three instalments – one at the start of each term. We'll pay your Tuition Fee Loan and Fee Grant direct to your university or college.

For more information and guidance, go to:
www.studentfinancewales.co.uk

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 [youtube.com/SFWfilm](https://www.youtube.com/SFWfilm)

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