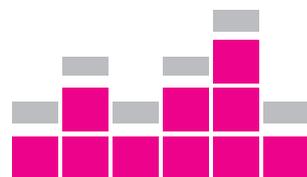


sound advice on

# STUDENT FINANCE



## Student finance explained 2016/17



### Thinking about going to uni or college?

While you're studying you'll have two main costs – tuition fees and living costs. You can get a range of student finance to help with both.

There's lots of financial help available; loans (which have to be paid back) and grants and bursaries (that don't).

Some of the student finance you can get depends on your household income – that's the income of your parents or your husband, wife, civil partner or partner.

### What can you get?

#### Tuition fees

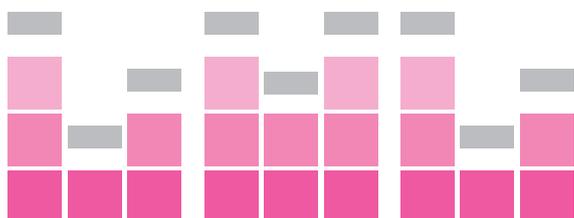
Universities and colleges can charge up to £9,000 a year for full-time courses. You can get a Tuition Fee Loan of up to £3,900 and a Fee Grant of up to £5,100 to help pay the fee charged by your university or college.

#### Living costs

There are loans and grants available to help you with living costs such as rent and bills. The amount of Maintenance Loan you can get depends on where you live, and some of it depends on your household income. Depending on your household income you might also be able to get a Welsh Government Learning Grant which doesn't have to be repaid.

The Special Support Grant replaces the Welsh Government Learning Grant for people who, as full-time students, can claim income-related benefits.

All 2016/17 figures are subject to approval by the National Assembly for Wales.

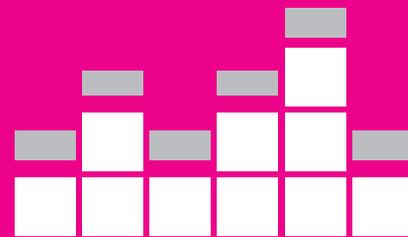


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## Top tip

Attach this to your notice board or fridge



# Student finance explained 2016/17

## Extra help

You might be able to get extra help if you have a disability, mental-health condition or specific learning difficulty, or if you have children or an adult who depends on you financially. You can find more information about the extra help you can get on our website: [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

## How to apply

When the time comes to apply the quickest and easiest way to do it is online at: [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

You should apply as soon as possible once the application service opens to make sure you get your money in time for the start of your course.

## What about repayment?

You have to repay any Maintenance Loan or Tuition Fee Loan you borrow, but not until you've finished or left your course and your income is over £21,000 a year. Repayments will be taken off your salary and the amount you repay each month is based on your income, not what you borrowed.

To find out more about repaying your loan go to: [www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk)

For more information and guidance, go to:  
[www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

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