

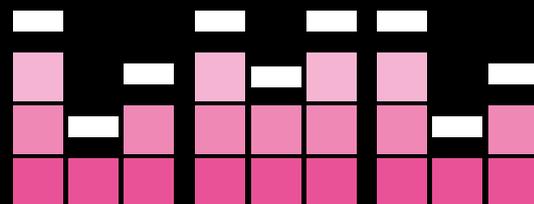


sound advice on

## STUDENT FINANCE

# Applying for student finance

2017/18



## 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](http://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** (that have to be paid back) and **grants and bursaries** (that don't), including a **Fee Grant** for full-time students. There's also **extra help** for students with a disability, including a long-term health condition, 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](http://www.studentfinancewales.co.uk)

You only make repayments once you've left university or college and your income is over £21,000 a year. The amount you repay depends on your income, not what you borrowed.

You're charged interest from the day your first payment is made until your loan is repaid in full or cancelled. The interest rate is based on the UK Retail Price Index (RPI) and will vary depending on your circumstances. For more information go to [www.slsc.co.uk/repayment](http://www.slsc.co.uk/repayment)

## 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](http://www.studentfinancewales.co.uk)**

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

For up-to-date information about the application launch and deadline dates, follow us on Twitter and like us on Facebook.

### 2 Once you apply

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

### 3 Spring/summer 2017

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

### 4 August 2017

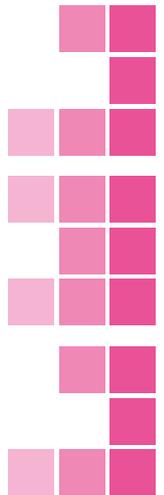
Good luck! Exam results and the start of Clearing.

If your course, place of study, income or family circumstances have changed, you should update these online before you start your course by logging into your account at **[www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)**

### 5 September 2017

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 Maintenance 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 directly to your university or college.



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