

# cyllid myfyrwyr cymru student finance wales

## YOUR STUDENT FINANCE JOURNEY



Ariennir gan  
**Lywodraeth Cymru**  
Funded by  
**Welsh Government**

BEFORE UNIVERSITY

You decide to go to higher education



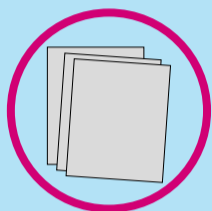
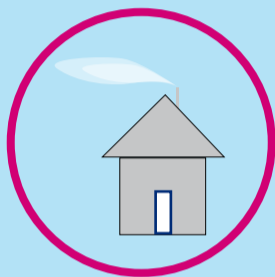
You find out what student finance is available from Student Finance Wales.

Visit our student finance zone at [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk) or find us at <https://www.ucas.com/money-and-student-life/money/student-finance/student-finance-wales>

Apply for student finance online at

[www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

Make sure you have your passport, bank details and National Insurance number to hand.

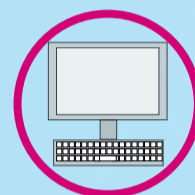


**Provide evidence.**

Make sure you send us any evidence we ask for as quickly as possible to avoid delays in processing your application.

**Your parent or partner provides their income details.**

It's really important that they send us these as soon as possible so you get as much money as you're entitled to.

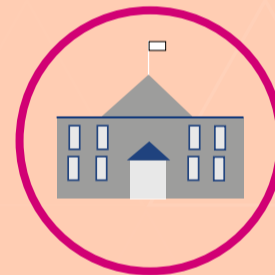


**We assess your application.**

We'll send you a letter confirming how much you'll get.

**Start university.**

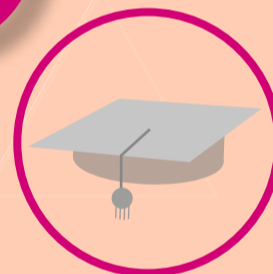
You need to register at uni before we can make your first payment.



**Interest is applied from the day we make your first payment.**

**Reapply for student finance each year.**

**You graduate.**

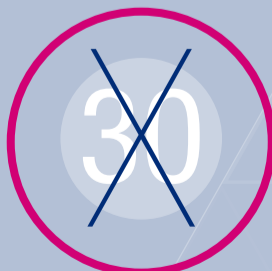


You start repaying the April after you finish or leave your course, but only when you're earning over a certain amount (£29,385 per year). When you start repaying, you make repayments to Student Loans Company.

**Interest amounts vary.**

How much interest you're charged will be based on your income.

If your income drops below £29,385 your repayments will stop. Check this year's repayment terms at <https://www.gov.uk/repaying-your-student-loan>



Your loan will be cancelled 30 years after you're due to start repaying.



AT UNIVERSITY

AFTER UNIVERSITY