



ASSOCIATED SIXTH FORM

ST AIDAN'S & ST JOHN FISHER, HARROGATE



# Student Finance and Budgeting



# Student Finance - the basics

# Student Finance England

- Partnership between the Department of Education and the Students Loan Company
- Provides financial support for students entering further and higher education
- Funds 1 million+ students p/a



# Student Finance Timeline

*Feb Year 13*

Student  
Finance  
Opens

Feb-May Year 13

Submit  
Online  
Application

October

Tuition  
Fees  
Received  
by  
University

October

First  
Instalment  
of  
Maintenance  
Loan paid  
into your  
bank

# Student Finance Application

 GOV.UK

Login or register for student finance

studentfinance 

Full-time undergraduate student finance applications for 2021 to 2022 are now open! Log in and apply as soon as possible to get money for s... [Show more](#)

## Login

Email address or Customer Reference Number (CRN)

[Forgotten your email address or CRN?](#)

Password

Show password

[Forgotten your password?](#)

Continue

## Create an account

If you're not already registered, you can create a new account.

You'll need an account if:

- you're a **student**, and you want to apply for student finance
- you're a **parent or partner of a student** and need to provide information to support their application.

Create an account



# Tuition Fee Loan

- Up to £9,250
- Non means-tested
- Paid direct to the university



# Maintenance Loan

- For day-to-day living expenses
- Means-tested
- Paid in 3 instalments



# Government Extra Support

- Nursing, Midwifery, Allied Health Professions
- Childcare Grant, Parents Learning Allowance, Adult Dependents' Grant
- Disabled Students' Allowance (DSAs)
- Travel Grants



# Other Funding Options

- Grants/Bursaries
  - Means-tested, linked to personal circumstances
- Scholarships
  - Linked to academic results and/or ability in sport/music

WE'RE  
GIVING  
AWAY  
**FREE  
MONEY**

# Student Budgeting - the basics



# Common Course Costs

- Technology



- Technical Equipment



# Common Course Costs

- Textbooks
- Printing and Binding Costs
- Travel for Work Placements or Field Trips



# Other Typical Costs

- Rent - £547 p/m
- Utilities - £50 p/m
- Groceries - £70 p/m
- Phone - £30 p/m
- Entertainment - £70? p/m
- Gym - £50 p/m
- Travel
  - Outside London £45 p/m student travel card
  - Inside London £140 p/m



**Source:** Times Higher Education, March 2021

# Other Offers...



- [Totum](#)



- [UNiDAYS](#)

**UNiDAYS**

- [Student Beans](#)

***StudentBeans***

- [Vouchercloud](#)



# Further Reading

- [Step by Step Student Finance](#)
- [moneysavingexpert.com](#)
- [Student Budgeting Tips](#)
- [HSBC Budgeting for Student Life](#)





# Further Watching

- [Applying for Student Finance](#)
- [Student Finance by Durham University](#)
- [Disabled Students' Allowances \(DSAs\)](#)



# Need Further Help..?



**sfe**  
student finance england  
the student finance experts

**QUESTIONS ABOUT  
STUDENT FINANCE?**

Visit SFE's student finance zone for  
all the answers!

Four small gears in pink, green, orange, and blue, followed by three white dots.

or book an individual careers appointment by  
emailing [careersstaff@staidans.co.uk](mailto:careersstaff@staidans.co.uk)