

## Applying for a Student Finance England (SFE) Higher Education (HE) loan or SFE support

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### What you need to know

Course and provider information is available from your learner services/registry or learner recruitment teams. You will need this information to apply for your loan.

City & Islington College: [He.degrees@candi.ac.uk](mailto:He.degrees@candi.ac.uk)

The College of Haringey, Enfield and North East London: [heinfo.conel@conel.ac.uk](mailto:heinfo.conel@conel.ac.uk)

Westminster Kingsway College: [heinfo@westking.ac.uk](mailto:heinfo@westking.ac.uk)

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### Applying for an SFE Loan

To apply for student finance and for further information on loans please visit: <https://www.gov.uk/student-finance>

You need to apply for a Student Finance England Loan and **not** a Further Education Advanced Learner Loan (ALL).

When you create your account you need to make a note of your Customer Reference Number (CRN) and your secret password. You will need these for all communication with SFE.

If you have ever applied for either an SFE or ALL in the past you will be expected to use your existing CRN and secret answer. If you have forgotten these please contact SFE on 0300 100 0607.

SFE will contact you by sending communication to your account or via e-mail. It is really important that you check these regularly in case SFE require further evidence from you.

You must send off original documents when requested, photocopies are not acceptable. It is recommended that you include a letter along with your CRN, name and address and list the documents that you are sending such as; passport – your name on the passport and passport number. This is so that SFE know what documents belong to what applicant and who to return these to in the event of any evidence getting separated from your application.

*If you do not send off documents as requested by SFE your application will be cancelled after 4 weeks. If you send the evidence late it can take up to 12 weeks to have your application re-instated.*

To avoid delays to your application being approved we advise that you apply for any maintenance loan/grant or disability loan/grant or dependant loan/grant at the same time as your tuition fee loan.

You can apply for a HE loan without having applied to an institution. If you do not attend that institution and decide to go to another institution instead, a transfer of your application can be made by your new institution, you will need to let them or us know. If you decide not to progress to HE, you can ask SFE to cancel your application.

**Please note:** If you have studied a Higher Education course anywhere in the World, even if you self-funded the course or was sponsored, you may not be eligible for a Student Finance England Tuition Fee Loan for the course you want to study with us.

If you are studying a course lower than a previous Higher Education course studied, you will not be eligible for a tuition fee loan.

You may be eligible to apply for a Maintenance and or Disability Loan or Grant and use this towards your tuition fees.

It is your responsibility to ensure that you have the funding for your course in place and an alternative method to pay if your tuition fee loan is not approved and you wish to continue studying with us. It is College policy to chase for outstanding fees. Please refer to our Fees Policy.

\*If you apply for any financial support besides your tuition fees your registration will be confirmed once your enrolment is complete, you have signed your HE contract, and we see at least one present mark on your registers. Freshers' Week and your induction do not count towards your attendance unless you actually attend classes during this time. Therefore, we advise that you ensure you have enough funds to tide you over for the first few weeks of term.

If you are in receipt of benefits they may be stopped if you apply for a maintenance loan. Please check with your DWP Advisor.

Further information on what financial support you may be entitled to is available here: <https://www.gov.uk/student-finance/extra-help>

#### **Notes when considering if you can apply or do apply for SFE finance:**

- If you are aged under 25 SFE will require information including income, from your parents/stepparent/legal guardian. We advise that you set up your parents/stepparent/legal guardian with a sharing password so they can upload evidence if you are not available.
- If you are aged under 25 and estranged from your parents/stepparent/legal guardian, you can still apply. You will need evidence to support this. The Learner Services/Student Welfare Team will help you get the information together.
- If you are leaving care and do not have residency evidence, you can still apply. You will need a signed letter from your Social Services Officer/Team.
- If you are leaving care and returning/have returned to live with your parents/step parent, you can still apply by uploading a letter from your Social Services Officer/Team requesting that you would like your application treated independently of parental support.
- If you have a mental health condition you may be eligible for DSA support. You will need to provide medical evidence.
- If you are a Migrant Worker i.e from the EU and you would like to apply for SFE support other than tuition fees you need to evidence your EUSS with 3 years residency along with proof that you are working at least 10 hours per week. If you stop working during your course your support will be stopped by SFE. If you are the family member of a Migrant Worker such as the spouse/civil partner, SFE will require evidence from them along with evidence to tie you together such as a Marriage Certificate and evidence that they are working. If they stop working during your course your SFE support will also stop.

- If you have Leave to Enter/Remain/Limited Leave to Remain/Enter and are under 18 you will need to evidence 7 years residency in the UK. If you are aged 19 and older you will need to evidence at least half your life or 20 years residency in the UK.

In all cases you need to have 3 years residency in the EU and UK and have been in the UK by 31<sup>st</sup> Dec 2020 to be eligible for a tuition fee loan. Irish Citizens must meet the usual 3 years residency.

If your main purpose of being in the UK was for study, you will not be eligible for any SFE support.

Before any loan is approved you will need to provide your National Insurance Number (NINO) and valid bank details along with your declaration of signature.

*There are rare occasions when SFE may deem somebody eligible for support, but you do not meet the general residency requirements of 3 years in the EU & UK. Unfortunately, we will not be able to enrol you until you meet the residency conditions. This may mean that you have to reapply to us in the future.*

The College cannot contact SFE on your behalf unless you set up a sharing password with them for us.

If your tuition fee loan is not approved; to continue studying with us, you will be liable to self-fund the course.

If you are studying a course longer than one year you will have to apply for a tuition fee loan for each year of study.

If you are self-funding or have not decided that you will apply for SFE finance at the point of enrolment you may be eligible to pay your fees by instalment (25% of the total course fees at enrolment, with the balance spread equally across 5 monthly instalments of 15% each on 1 November, 1 December, 1 January, 1 February and 1 March). All fees have to be paid by 1<sup>st</sup> March. Otherwise, all fees become due at enrolment. If you subsequently have a tuition fee loan approved, we will refund you any fees paid at enrolment or later.

It can take up to six weeks for SFE to process student finance applications. Make sure you apply early, even if you have a conditional offer, as you can amend or cancel your application if your plans change.

Failure to pay your fees means that we will have to withdraw you.

External independent financial advice for HE students can be found online, on websites such as [DiscoverUni](#) and [SaveTheStudent](#).

### **What happens when my loan is approved?**

Once you complete your enrolment and you attend classes, we will confirm your \*registration to SFE to release any SFE support besides your tuition fees. Please see the information above.

When you have attended class for two weeks and your registration to the awarding body for your qualification has been made, we confirm your attendance to SFE to claim the first payment of 25% of your tuition fees.

We claim a further 25% in February and the final 50% in May.

## **Withdrawing from your course**

If you withdraw from your course you will be liable for the tuition fees up to the day of your withdrawal.

You will be liable to repay any overpayment of maintenance loans to SFE immediately. We recommend that you contact SFE to discuss prior to withdrawing. If you withdraw from your course and you tell us why this may mean that SFE give you an extension to repay your maintenance loan.

## **Can I take a break in learning?**

Yes, you can so long as the course is expected to run the following year. You must discuss with your Tutor. You have 364 days to return to the same course and level. If you apply for a tuition fee loan it will remain live during this time. You would need to contact SFE to see how this affects your maintenance loan and repayments. If you do not return after 364 days you will be withdrawn. You will be liable to repay any tuition fees claimed by the College prior to your break in learning.

## **Do I need to complete any other paperwork before I enrol?**

Yes, you will need to read and sign the HE contract and return to your HE Administrator before we can complete your enrolment.

You will need to complete your enrolment form in person with the enrolment team. You will need to show proof of residency and prior qualifications.

You will need to sign your Learning Agreement.

If you run into any difficulties with your application, please do not hesitate to contact us so that we can assist/guide you. Currently, we cannot see your application on the SFE portal until it is approved.