

# STUDENT FINANCE INFORMATION FOR MATURE STUDENTS

## Funding overview

If a student is over 25, how much student finance they get will depend on their own circumstances rather than their parents' household income.

If they're married, in a civil partnership or living with a partner, we'll ask for details of their partner's income as part of the application process.

For more information go to [www.gov.uk/apply-for-student-finance/household-income](https://www.gov.uk/apply-for-student-finance/household-income)

Their parents' income also won't be counted if they're an 'independent' student.

Students could be considered independent if they have care of a child, have supported themselves financially for three years before their course starts, they're a care leaver ([www.propel.org.uk](https://www.propel.org.uk)) or they're estranged from their parents ([www.standalone.org.uk](https://www.standalone.org.uk))

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## Undergraduate students

There's a wide range of financial support available for eligible students studying their first higher education qualification. For more information go to [www.gov.uk/student-finance](https://www.gov.uk/student-finance)

**Full-time** undergraduate students can apply for Tuition Fee Loans, Maintenance Loans for living costs, Disabled Students' Allowances (DSAs) and Dependants' Grants (GFDs), which help with associated costs of having children or adult dependants. Go to [www.gov.uk/student-finance/extra-help](https://www.gov.uk/student-finance/extra-help) to find out more about the extra help available.

Some types of student finance like Tuition Fee Loans and DSAs don't depend on their household income, while others like Maintenance Loans and GFDs do.

**Part-time** undergraduate students can apply for a Tuition Fee Loan and DSAs. If they're aged under 60 and taking a degree level course (or certain level 5 healthcare courses), they can also apply for a Maintenance Loan. How much they'll get depends on their course intensity.

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## NHS students

The NHS Business Services Authority provides additional financial support to students studying eligible healthcare courses.

This includes the Learning Support Fund, NHS Bursaries and Social Work Bursaries.

Go to [www.nhsbsa.nhs.uk/student-services](https://www.nhsbsa.nhs.uk/student-services) to find out more.

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## Postgraduate students

Eligible students aged under 60 at the start of the first academic year of their course, can apply for a Postgraduate Master's Loan or Postgraduate Doctoral Loan. How much they get doesn't depend on their income.

SFE Postgraduate Loans are not specifically split up into different amounts for fees and living costs, but instead they're paid directly to students as a **contribution** towards their overall course costs.

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## Previously studied?

Any previous higher education study will be taken into account by Student Finance England when they're working out how much student finance someone can get.

- As a general rule, a Tuition Fee Loan is available for the full length of a student's **first course**, plus one extra year if needed, for example if they repeat a year of study.
- If they withdrew from or abandoned a previous course, how much they can get will be based on how much time they spent on their earlier course and the duration of the new one.
- If they gained a 'preliminary' qualification such as an HND or Foundation Degree, students might be able to get funding to 'top up' this qualification to an Honours Degree.
- Full student finance might be available to students studying a second degree-level healthcare course, for example nursing, midwifery or allied health professions, even if they have previously studied.
- Full **part-time** support might also be available to students studying a second degree in an eligible part-time science, technology, engineering or mathematics linked course.
- Students without qualified teacher status who study an eligible Initial Teacher Training course, for example a PGCE, might also be able to get full student finance, even if they have previously studied.

For more information go to [www.gov.uk/student-finance/who-qualifies](https://www.gov.uk/student-finance/who-qualifies)

## Employment and benefits

Some student finance is based on the income of parents or a partner, but the student themselves do not need to declare their own income unless it's taxable and unearned.

Income that will be taken into account includes bank or building society gross interest, property lettings or rent received, trusts, sponsorships and pensions.

If a student is being **released by their employer** to attend a course at university or college, this will be taken into account as well.

This is where a student is still being paid their salary to attend the course on set days, **not** if they simply choose to work alongside their studies.

If they're claiming any income-assessed benefits before they start their course, it's **vital** that students understand their continued entitlement to these is likely to be affected. They should consult the Job Centre or the Department for Work and Pensions (DWP) to understand more.

If a student is entitled to benefits, they might get a higher amount of Maintenance Loan including a 'special support' element. This special support element of the loan **won't be counted** as income by the DWP.

The majority of any Maintenance Loan entitlement, Adult Dependents' Grant and 30% of any Postgraduate Loans will be treated as income by the DWP.