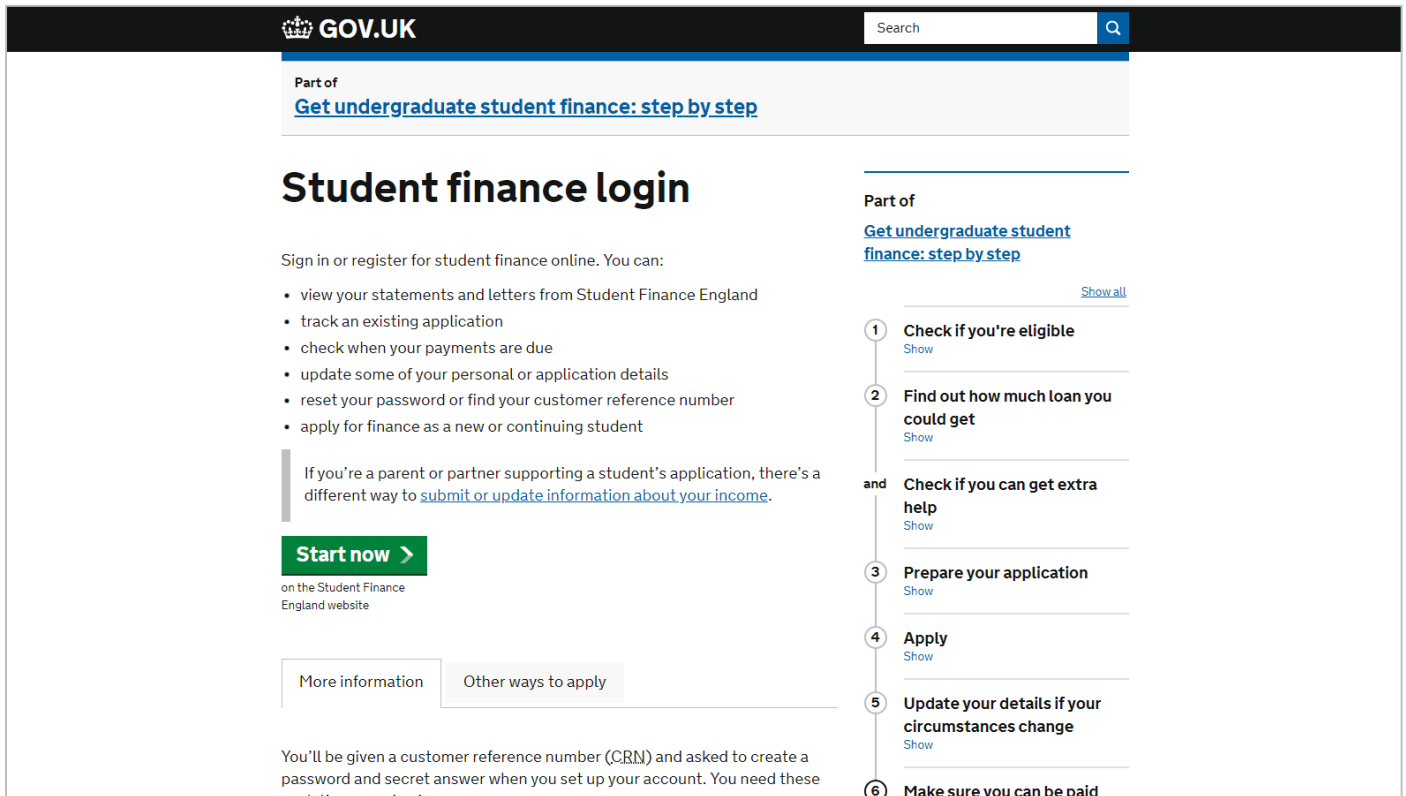


UK National 2021/22 application

Undergraduate Loan – Student Finance Guide 2021/22

- 1) Start by visiting: <https://www.gov.uk/student-finance-register-login> - click “**Start Now**” to begin your application.



The screenshot shows the 'Student finance login' page on the GOV.UK website. At the top, there's a search bar and a 'Part of' link to 'Get undergraduate student finance: step by step'. The main heading is 'Student finance login'. Below it, a text block says 'Sign in or register for student finance online. You can:' followed by a bulleted list of actions: view statements, track applications, check payment due dates, update details, reset passwords, and apply for finance. A green 'Start now' button is prominent, with a note 'on the Student Finance England website'. Below the button are two links: 'More information' and 'Other ways to apply'. A paragraph explains that users will receive a Customer Reference Number (CRN) and need to create a password and secret answer. On the right, a vertical list of steps is shown: 1. Check if you're eligible, 2. Find out how much loan you could get, and 3. Check if you can get extra help, 4. Prepare your application, 5. Apply, 6. Update your details if your circumstances change, and 7. Make sure you can be paid. Each step has a 'Show' link.

GOV.UK

Search

Part of
[Get undergraduate student finance: step by step](#)

Student finance login

Sign in or register for student finance online. You can:

- view your statements and letters from Student Finance England
- track an existing application
- check when your payments are due
- update some of your personal or application details
- reset your password or find your customer reference number
- apply for finance as a new or continuing student

If you're a parent or partner supporting a student's application, there's a different way to [submit or update information about your income](#).

Start now >

on the Student Finance England website

[More information](#) [Other ways to apply](#)

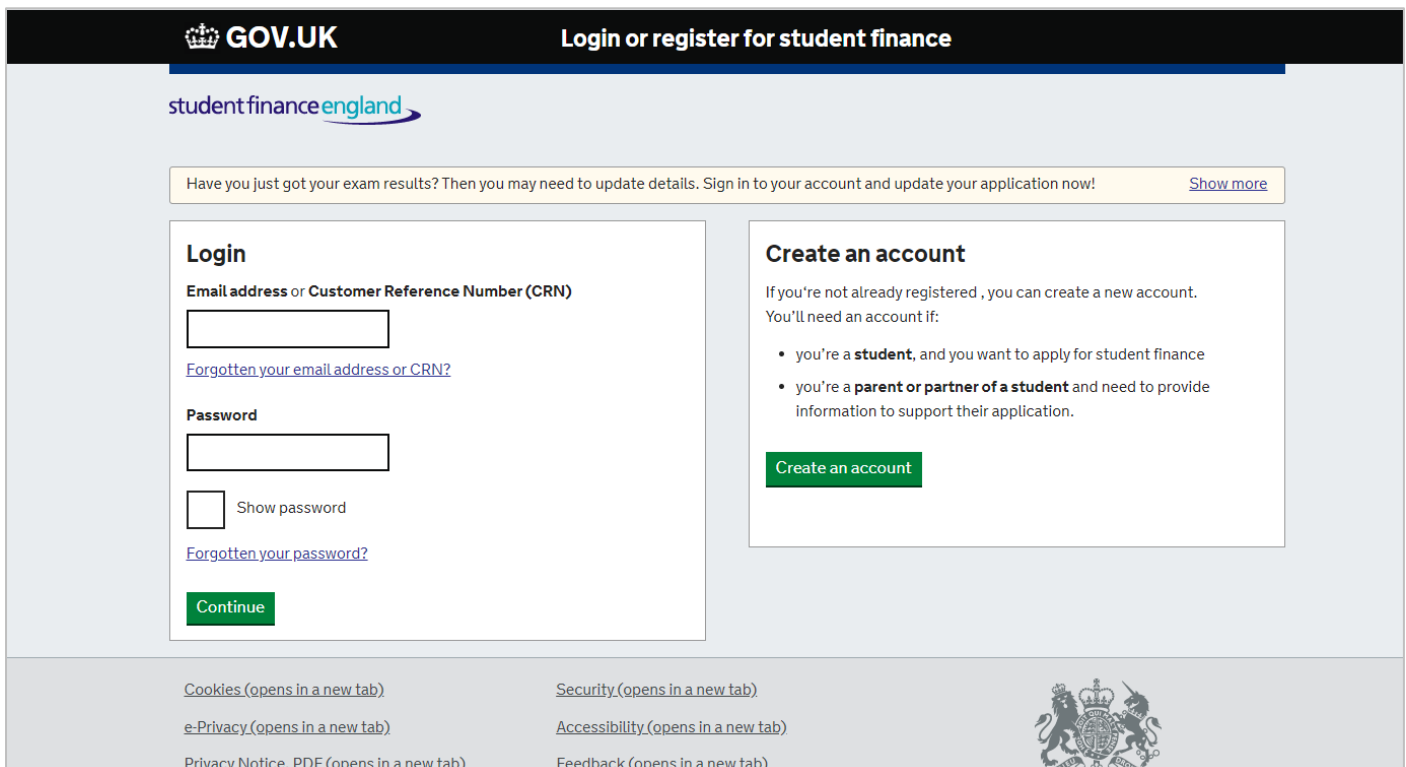
You'll be given a customer reference number (CRN) and asked to create a password and secret answer when you set up your account. You need these

Part of
[Get undergraduate student finance: step by step](#)

[Show all](#)

- 1 **Check if you're eligible**
[Show](#)
- 2 **Find out how much loan you could get**
[Show](#)
- and **Check if you can get extra help**
[Show](#)
- 3 **Prepare your application**
[Show](#)
- 4 **Apply**
[Show](#)
- 5 **Update your details if your circumstances change**
[Show](#)
- 6 **Make sure you can be paid**

- 2) If you have already created an account, please enter in your login details and click “**Continue**”.



The screenshot shows the 'Login or register for student finance' page on the GOV.UK website. At the top, there's a search bar and a 'Login or register for student finance' heading. Below this is the 'studentfinanceengland' logo. A yellow banner asks if the user has just got their exam results and needs to update details. The main content is divided into two sections: 'Login' and 'Create an account'. The 'Login' section has fields for 'Email address or Customer Reference Number (CRN)' and 'Password', with links for 'Forgotten your email address or CRN?' and 'Forgotten your password?'. A green 'Continue' button is at the bottom. The 'Create an account' section explains that users can create a new account if they are a student, parent, or partner. A green 'Create an account' button is at the bottom. The footer contains links for 'Cookies', 'e-Privacy', 'Privacy Notice, PDF', 'Security', 'Accessibility', and 'Feedback', all opening in new tabs. The Royal Coat of Arms is on the right.

GOV.UK

Login or register for student finance

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Have you just got your exam results? Then you may need to update details. Sign in to your account and update your application now! [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


[Cookies \(opens in a new tab\)](#) [Security \(opens in a new tab\)](#)

[e-Privacy \(opens in a new tab\)](#) [Accessibility \(opens in a new tab\)](#)


[Privacy Notice, PDF \(opens in a new tab\)](#) [Feedback \(opens in a new tab\)](#)



- 3) Once you have entered your login details, you will be directed your online account homepage. Scroll down to the bottom and click "**Re-apply or start another application**".

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[Your profile](#)[Your finance](#)[Letters & emails](#)[Logout](#)

Customer Reference Number:


You cannot apply yet for postgraduate or part-time undergraduate student finance for 2021 to 2022 - these applications open in summer. Visit the Student Finance Zone on The Student Room to sign up to our mailing to be the first to know when it's time to apply! Full-time undergraduate and EU applications for 2021 to 2022 are now open! Apply as soon as possible to get money for starting your course. [view more](#) [delete](#)


1. 2017 / 2018 Postgraduate Course details not given

STATUS APPLICATION CANCELLED


[Expand](#)

Would you like to start or support another application for student finance?


 [Re-apply or start another application](#)

 [Support an application for student finance](#)

- 4) Click "**Higher education**" to proceed.

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[Your profile](#)[Your finance](#)[Letters & emails](#)[Logout](#)

[Home](#) > [Apply for student finance](#)

Apply for student finance

What type of student finance do you want to apply for?

Higher education

You're going to be studying for:


- a degree, for example: a BA, BSc, teacher training
- a foundation degree
- an HNC or HND
- a postgraduate qualification, for example: a Master's or Doctoral degree
- another higher education course

Further education : Advanced Learner Loans

You're going to be studying for:


- a programme of GCE A levels and/or AS Levels
- a QAA Access to HE Diploma
- a further education Certificate, Diploma and vocational qualifications at levels 3 - 6
- any of the following BTEC Professional awards: a Subsidiary Diploma, 90 Credit Diploma, Diploma, or Extended Diploma
- an NVQ, level 3-6

5) Click “**Undergraduate**” to proceed.



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Home > [Apply for student finance](#) > Higher education

Higher education

Undergraduate or postgraduate?

Undergraduate

You're going to be studying for:


- a degree, for example: a BA, BSc, teacher training
- a foundation degree
- an HNC or HND
- a certificate or diploma in higher education
- an Integrated Master's
- Postgraduate Initial Teacher Training eg Postgraduate Certificate in Education (PGCE)
- Postgraduate Healthcare Course (PGHC)
- a Scottish postgraduate or Scottish Master's
- a Master's of Architecture

Postgraduate

You're going to be studying for:


- a master's qualification, for example: MSc, MA, MBA.
- a doctoral qualification, for example: PhD, EngD, EdD.

6) Select “**Full time**”.



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Home > [Apply for student finance](#) > [Higher education](#) > Undergraduate

Undergraduate

Full time or part time?


Full Time

For students who'll be studying full time for a Degree, Higher National Diploma (HND) or Higher National Certificate (HNC).


Part Time

For students who'll be studying part time for a Degree, Higher National Diploma (HND) or Higher National Certificate (HNC).


[Cookies](#) [e-Privacy](#) [Privacy Notice](#) [Terms of Use](#) [Security](#) [Accessibility](#) [Feedback](#)



7) Select the **2021/22** academic year.

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 [Your profile](#) [Your finance](#) [Letters & emails](#) [Logout](#)

[Home](#) > [Apply for student finance](#) > [Higher education](#) > [Undergraduate](#) > Full Time

Full Time

Which year do you want to apply for?

2021/22

I want to start my application for full-time student finance for 2021/22.


This means the first, or next year of your course starts between 1 August 2021 and 31 July 2022.

2020/21


I want to start my application for full-time student finance for 2020/21.

This means the first, or next year of your course starts between 1 August 2020 and 31 July 2021.

8) Once you click “**Continue**” it is important you read the 6 following things about the Student Finance Loan.

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Before you start

As part of this application you'll be asked if you want to apply for a Tuition Fee Loan and a Maintenance Loan.


Before applying for any of these loans it is important you read the following 6 things.

[Continue](#)


[Go to your account](#)

[Cookies](#) [e-Privacy](#) [Privacy Notice](#) [Terms of Use](#) [Security](#) [Accessibility](#) [Feedback](#)


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- 9) To ensure you complete your application in a timely manner, please ensure you have the following with you.

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To complete your application you'll need:

- 30 minutes
- Your UK passport details, if you have one
- Your university and course name
- Your National Insurance number, if you haven't already told us this
- Your UK bank account details
- Address details of a family member or friend we can use if we lose contact with you

Your information

The information you give during the application process will be used to assess your entitlement to student finance. It is your responsibility to ensure the information is correct.

Your university or college may award bursaries and scholarships which help with living costs or tuition fees. You don't have to pay these back. We'll automatically share your information with your university or college so they can contact you about these awards.


It is an offence to knowingly provide false information in this application.

Read the [Privacy Notice, PDF \(opens in a new window or tab\)](#) to find out how your information will be used.


Check this is the right application for you

This application is for full-time, higher education students for academic year 2021/22. If you've selected the wrong application, or don't want to complete an

- 10) As you are a UK national, select “Yes, I’m a UK national”.

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Are you a UK national?

▶ [What is a UK national?](#)

☒ Yes, I'm a UK national

☐ No, I'm not a UK national

[Continue](#)

- 11) If you have your passport details, select “Yes” and enter the details. If you do not have your UK passport with you, select “No”. You can send it off to Student Finance at a later date.

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So we can check your identity, can you give us your valid UK passport details?

Entering your valid UK passport details is the easiest and quickest way to prove your identity. **Don't send us your passport.**

☐

Yes, I can give my valid UK passport details

☐

I have a valid UK passport, but can't give the details just now

☐

No, I don't have a valid UK passport

Continue

- 12) Please select the relevant answer, then click “Continue”.

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In the 3 years before the first year of your course, did you live outside the UK, Channel Islands or Isle of Man at any time?

To get student finance, you generally need to have been living in the UK, Channel Islands or Isle of Man for at least 3 years before starting your course.

Don't count time spent abroad:

- on temporary trips eg holidays
- when you or a family member served in the armed forces
- as a UK national using your 'right to reside' in the EEA, EU or Switzerland

If you've been living in the UK, Channel Islands or Isle of Man only to get full-time education, you won't usually be treated as a UK, Channel Islands or Isle of Man resident.

☐

Yes, I've lived outside the UK, Channel Islands or Isle of Man

13) Please select the relevant answer, then click “Continue”.

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Since 1 September 2018 has either your:

- parents, step-parents or guardians
- husband, wife or civil partner

lived or worked outside the UK and Islands or, in the case of an EU, EEA or Swiss national outside the EEA or Switzerland?

☐ Yes, they lived or worked elsewhere during this time

☐ No, they didn't live or work elsewhere during this time

Continue

14) Please select the relevant answer, then click “Continue”.

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What is your current relationship status?

Telling us your current relationship status helps us know whose income we'll need to consider when working out what student finance you can get.

When assessing you for some parts of student finance we'll take your parents' or partner's household income into account.


☐ Married/civil partnership

☐ Living with partner
You live with your partner as though you're married

☐ Widowed/surviving civil partner

☐ Divorced/dissolved civil partnership
If you are now living with a new partner, please select 'Living with partner'

15) Please select the relevant answer, then click “Continue”.



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Have you been, or will you be married or in a civil partnership before the first day of the academic year?

If you're not married or in a civil partnership now, but will be before the first day of the academic year, you should answer 'yes' to this question.

☐


Yes, I've been or will be married or in a civil partnership

☐

No, I haven't been or won't be married or in a civil partnership

Continue

16) Please select the relevant answer, then click “Continue”.



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Will you have care of a person under the age of 18 on the first day of the academic year?

This means a person under the age of 18 who depends on you financially.

[Why we need to know about dependent children](#)

☐

Yes, I'll have care of a person under 18

☐

No, I won't have care of a person under 18

Continue

17) Please select the relevant answer, then click “Continue”.

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Will an adult depend on you financially on the first day of the academic year?

The adult who depends on you could be:

- your husband, wife or civil partner
- a partner you live with (including same sex partner) if you're over 25
- another adult you live with for example, a family member.

Grown up children and a partner or other adult who gets student finance don't count as adult dependants

► [Why we need to know about who depends on you financially](#)

☐ Yes, an adult will depend on me financially

☐ No, an adult won't depend on me financially

18) Please select the relevant answer, then click “Continue”.

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Do any of the circumstances below apply to you?

- You're able to get some disability related benefits
- You're able to get Armed Forces Independence Payment or Personal Independence Payment (PIP)
- You, or your partner care for a child under 20 who's in full-time education
- You've had time out from your course due to an illness or caring responsibility that's now ended

☐ Yes, I've one or more of these circumstances

☐ No, these circumstances don't apply to me

Continue

Once you have completed this section you should be able to see the summary page. Select “**Save and Continue**” to move on to the next section of the form.

19) Please select the relevant answer, then click “Continue”.

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Have you studied or are you currently studying any higher education courses?

A 'higher education course' is a degree, foundation degree, HND, HNC or any postgraduate qualification such as an MA.

Tell us about any higher education course you attended, even if you didn't complete it.

Don't include:

- The course you're applying for student finance for in this application
- A Levels, AS Levels or BTECs
- Part-time courses where you didn't achieve a higher education qualification
- Self-funded, private university or college courses where you didn't achieve a higher education qualification

☐ Yes, I'm currently studying or have studied before

Once you have completed this section you should be able to see the summary page. Select “Save and Continue” to move on to the next section of the form.

20) At this stage you would need to choose the place you wish to study at, so here you would need to type **Anglia Ruskin University**.

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Where do you plan to study?

You can change this later if you need to.

University or college
For example: King's College London.

Continue

- 21) Please type your course/ UCAS ID. **Please note all of our courses will have (ARUL) at the end of the course title to identify as being taught at the London campus.** For a list of the UCAS codes please visit: <https://london.aru.ac.uk/courses>

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What course will you study at Anglia Ruskin University?

You can change this later if you need to.

Course title or UCAS course code
For example: Mathematics Msc

Health and social care

36 courses found

HEALTH AND SOCIAL CARE (ARUL - SEPT)		
3 years	Bachelor Degree with Honours	L500
HEALTH AND SOCIAL CARE (ARUL - MAY)		
3 years	Bachelor Degree with Honours	L500

- 22) Please select the relevant course year and then click “Continue”.

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Which year of your course is this application for?

☐ First

☐ Second

☐ Third

Continue

- 23) You would need to ensure you select “**University or college**” for all three terms and also confirm where you will be living for this academic year for all three terms.

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Where will you spend the most time during the academic year?

If you're studying an Initial Teacher Training course, you should select 'University or college' for any time you'll spend in teaching practice.

You must tell us if where you'll spend most of your time changes. This is so we can make sure you get the right amount of student finance. You can make these changes in your online account.

First Term
13 September to 17 December 2021

☐ University or college

☐ Study abroad

- 24) Please select if you will be living with your parents or elsewhere during term time for all three terms.

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Student finance application

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student finance england

✓

✓

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Where will you be living during term time?

We need to know about your living situation for each term as this can affect how much student finance you can get.


You must tell us if where you're living changes and you may be asked to give evidence of this. This is so we can make sure you get the right amount of student finance. You can update any changes in your online account.

First Term
13 September to 17 December 2021

☐ With parents
This can mean either one or both of your parents

☐ Somewhere else
This can include living in your own home, in halls of residence, with friends

25) Please select if you will be living with your parents or elsewhere during term time for all three terms.



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Where should we send your mail?

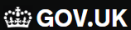
You can change this at any time in your account. You must also tell us if your living situation changes.

☐ At home with my family

☐ Somewhere else

Continue

26) Please double check your tuition fees amount. If it is correct, then select “Yes”. If not, you should be able to readjust your tuition fees.



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Will you be charged £9,250 for your tuition fees?

Anglia Ruskin University told us your course normally costs **£9,250**.

When your tuition fee is confirmed by Anglia Ruskin University, your Tuition Fee Loan may need to be adjusted.

☐ Yes, this is the correct tuition fee

☐ No, I'm being charged a different tuition fee

Continue

- 27) You can apply for the Tuition Fee Loan which is paid directly to the university in three instalments. This is would be used to pay for your tuition fees. If you would like to apply for the Tuition Fee Loan, then select “Yes”.

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Do you want to apply for a Tuition Fee Loan?

Tuition Fee Loan

- helps with course fees
- is paid direct to Anglia Ruskin University
- only repaid when you've left your course

☐

Yes, I want to apply for a Tuition Fee Loan

☐

No, I don't want to apply for a Tuition Fee Loan

Continue

Once you have completed this section you should be able to see the summary page. Select “**Save and Continue**” to move on to the next section of the form.

- 28) You would need to complete the financial section for Student Finance to assess you for the additional Maintenance Loan.

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Do you want to apply for a Maintenance Loan?

Maintenance Loan

- up to £6,166
- helps with living costs eg rent, bills and food
- has to be paid back when you've left university or college

☐


Yes, I want to apply for a Maintenance Loan

☐


No, I don't want to apply for a Maintenance Loan

Continue

29) If you would like to receive the maximum Maintenance Loan available to you, then select “Yes”.

 **Student finance application**

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If you change this answer, any additional questions will be asked again.

Do you want to apply for the higher amount of Maintenance Loan?

Higher amount of Maintenance Loan

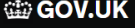
- you could now get **up to £12,382**
- depends on your household income
- you have to pay it back

[What is 'household income'?](#)


☒ Yes, I want to apply for a higher amount of Maintenance Loan

☐ No, I don't want to apply for a higher amount of Maintenance Loan

30) If you have any of the disabilities as listed below, you can apply for the Disabled Student Allowance. You would need to send Student Finance the relevant evidence to prove you do have a disability.

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Do you have any of the following?

- Physical disability (For example you have a physical impairment or a mobility issue, such as difficulty using your arms or you use a wheelchair or crutches)
- Blind or Partial Sight (For example you are blind or have a serious visual impairment uncorrected by glasses)
- Deaf or Partial Hearing (For example you are deaf or have a serious hearing impairment)
- Long term health condition (For example you have a long standing illness or health condition such as cancer, HIV, chronic heart disease, or epilepsy)
- Mental health condition (For example you have a mental health condition, such as depression, schizophrenia or anxiety disorder)
- Specific learning difficulty (For example you have a specific learning difficulty such as dyslexia, dyspraxia or AD(H)D)
- Autism spectrum disorder (For example you have a social/communication impairment such as Asperger's syndrome/other autism spectrum disorder)
- Any other disability

Once you have completed this section you should be able to see the summary page. Select “**Save and Continue**” to move on to the next section of the form.

31) You would need to complete the financial section for Student Finance to assess you for the additional Maintenance Loan.

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✓

✓

✓

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About you

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Additional info

Submit

Please tell us about your financial information.

As part of your application for student finance, you've applied for:

- Additional Maintenance Loan

Will you be employed while you're studying?

Don't include any part-time or casual employment for example, if you'll be working in a shop in evenings or at weekends.

☐

Yes, I'll be employed while I'm studying

☐

No, I won't be employed while I'm studying

Continue

32) Please select the relevant answer, then click “Continue”.

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Will you get any income that isn't from employment or self-employment during academic year 2021/22?

Other income might include:


- interest or dividends from savings or investments (gross)
- rental income
- money from trusts or sponsorships

Don't include:

- personal gifts like birthday presents
- investments you don't pay tax on eg ISAs
- child maintenance payments
- state benefits you don't pay tax on eg Child Tax Credits
- student loans or grants from the Government


Once you have completed this section you should be able to see the summary page. Select “Save and Continue” to move on to the next section of the form.

33) Continue to fill out all of the remaining sections with accurate information including your bank account details and additional contacts details (optional).

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What account would you like your loan paid into?

Sort code (6 digits)

Account number (8 digits)

▶ [Where can I find these details?](#)

Continue

[I can't provide my account details just now](#)

Once you have completed your application, you will be directed back to your online account homepage where you should be able to see the documents Student Finance is requesting for you to send. Please ensure you send off your documents to the correct address and also attach your Customer Reference Number.