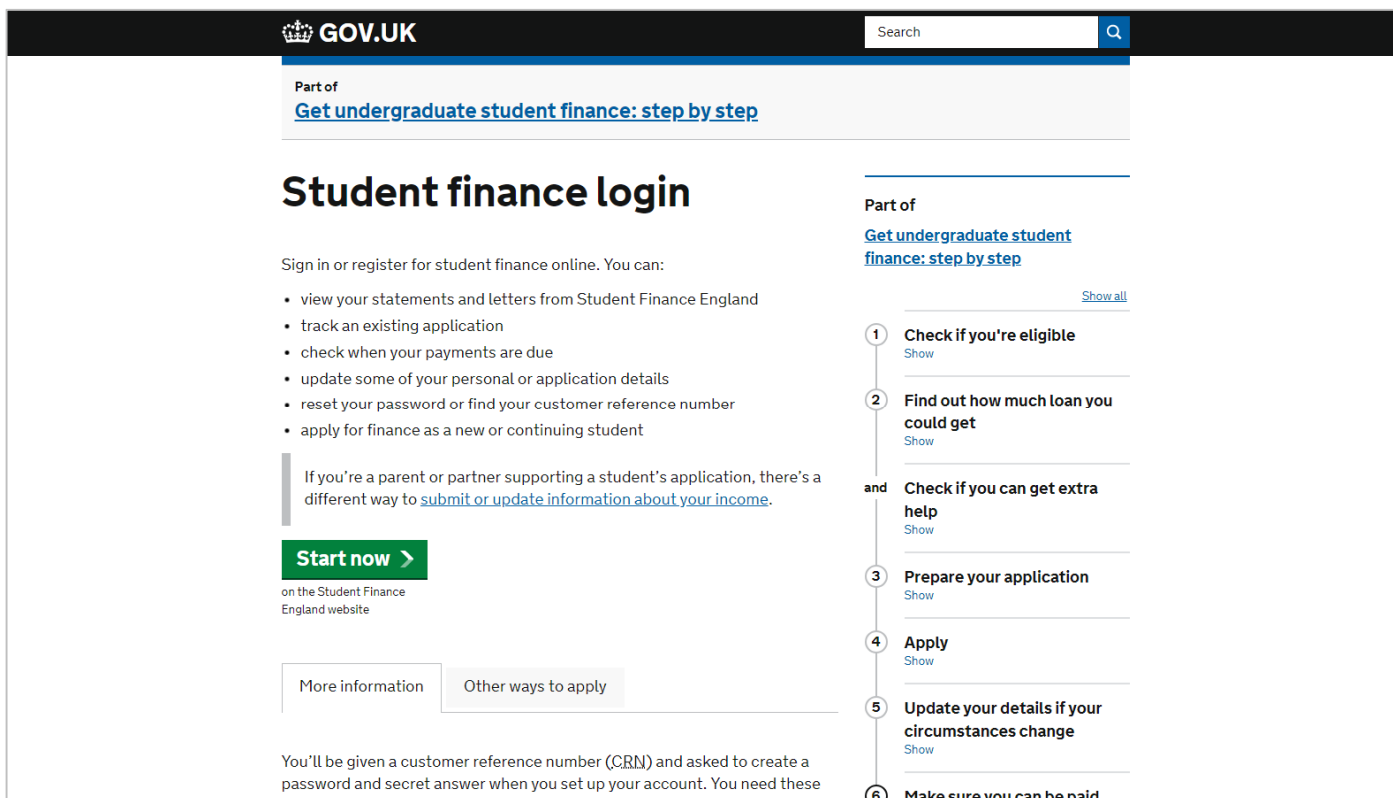


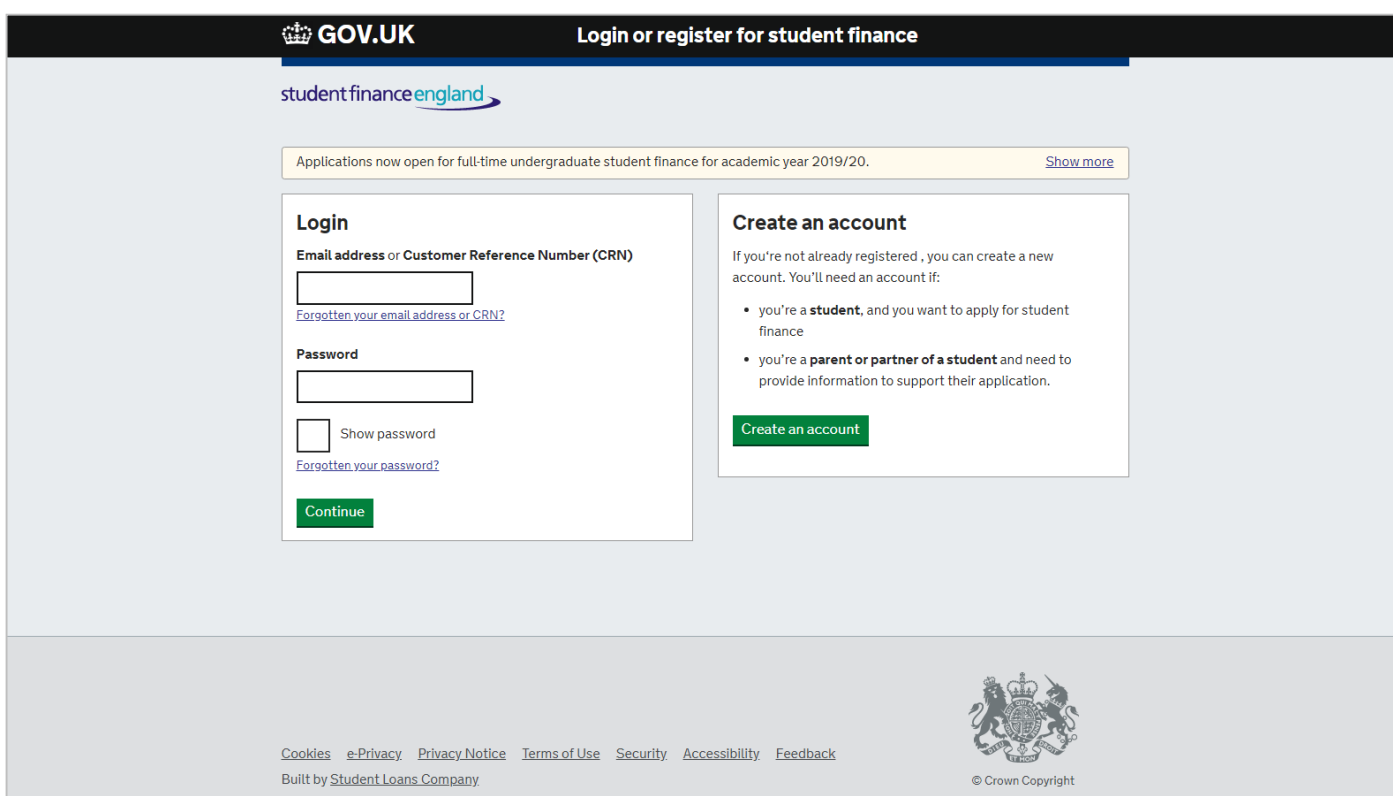
## UK National 2019/2020 application Undergraduate Loan – Student Finance Guide 2019/2020

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



The screenshot shows the GOV.UK website for 'Student finance login'. At the top, there is a search bar and the GOV.UK logo. Below the search bar, it says 'Part of [Get undergraduate student finance: step by step](#)'. The main heading is 'Student finance login'. Below this, it says 'Sign in or register for student finance online. You can:' followed by a list of actions: view statements, track applications, check payment due dates, update details, reset passwords, and apply for finance. There is a green 'Start now >' button with a link to the Student Finance England website. Below that are buttons for 'More information' and 'Other ways to apply'. A note mentions that parents/partners can submit income information. On the right side, there is a vertical list of steps: 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.

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



The screenshot shows the GOV.UK website for 'Login or register for student finance'. At the top, there is a search bar and the GOV.UK logo. Below the search bar, it says 'studentfinanceengland'. A yellow banner states 'Applications now open for full-time undergraduate student finance for academic year 2019/20. Show more'. The page is split into two main 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?'. There is a 'Show password' checkbox and a green 'Continue' button. The 'Create an account' section explains that users need an account if they are not registered and lists conditions: being a student or a parent/partner of a student. There is a green 'Create an account' button. At the bottom, there are links for 'Cookies', 'e-Privacy', 'Privacy Notice', 'Terms of Use', 'Security', 'Accessibility', and 'Feedback'. It also says 'Built by Student Loans Company' and '© Crown Copyright'.

- 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**".

## 's account

Customer Reference Number: |

Applications now open for full-time undergraduate student finance for academic year 2019/20. [view more](#) [delete](#)

### Your applications

1. [2018 / 2019 - BUSINESS AND MARKETING \(ARUL\)](#)
2. [MSC INTERNATIONAL PROJECT MANAGEMENT ARUL \(1 YR FT SEPT\)](#)

**1. 2018 / 2019 Full time BUSINESS AND MARKETING (ARUL)** ▶ [Expand](#)

**STATUS** APPLICATION CANCELLED

▲ [Back to top](#)

**2. 2018 / 2019 Postgraduate MSC INTERNATIONAL PROJECT MANAGEMENT ARUL (1 YR FT ▶ [Expand](#)**

**SEPT)**

**STATUS** APPLICATION CANCELLED

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.

GOV.UK Student finance account

We are always trying to improve our service — [your feedback](#) helps us to do this



[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:

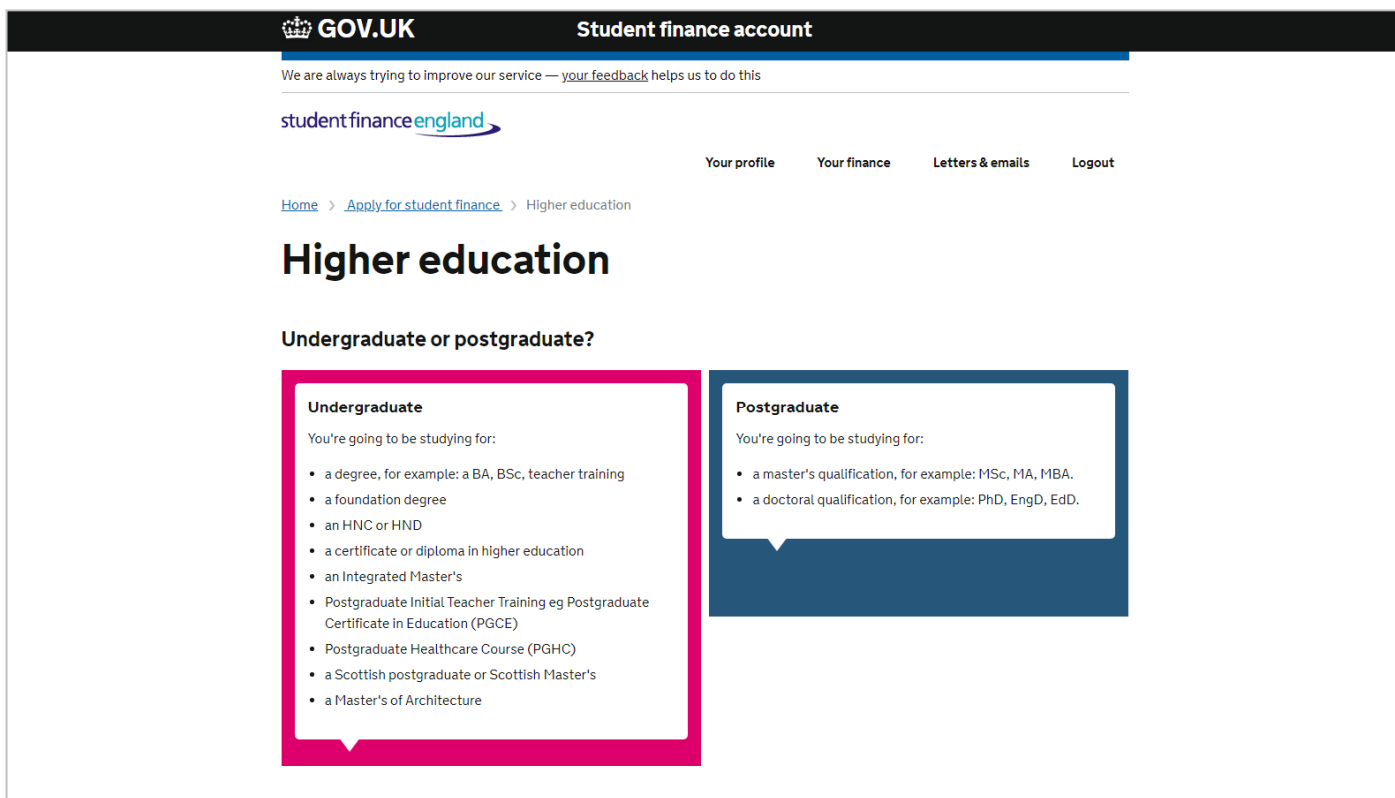
- a degree, for example: a BA, BSc, teacher training
- a foundation degree
- an HNC or HND
- a postgraduate qualification, for example: a Master's or Doctoral degree
- another higher education course

**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.



**GOV.UK** Student finance account

We are always trying to improve our service — [your feedback](#) helps us to do this

studentfinanceengland

Your profile Your finance Letters & emails Logout

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

## Higher education

### Undergraduate or postgraduate?

**Undergraduate**

You're going to be studying for:

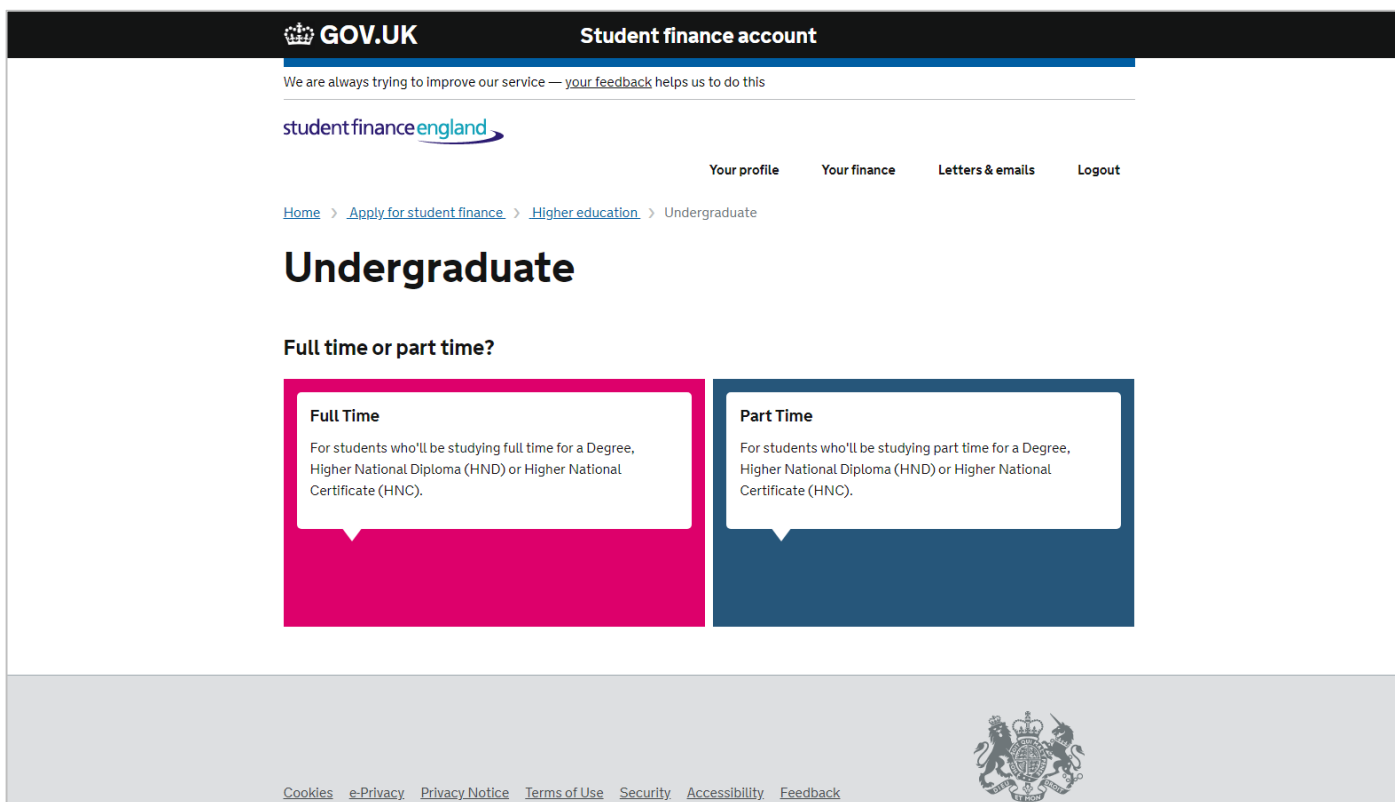
- a degree, for example: a BA, BSc, teacher training
- a foundation degree
- an HNC or HND
- a certificate or diploma in higher education
- an Integrated Master's
- Postgraduate Initial Teacher Training eg Postgraduate Certificate in Education (PGCE)
- Postgraduate Healthcare Course (PGHC)
- a Scottish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



**GOV.UK** Student finance account

We are always trying to improve our service — [your feedback](#) helps us to do this

studentfinanceengland

Your profile Your finance Letters & emails Logout

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).

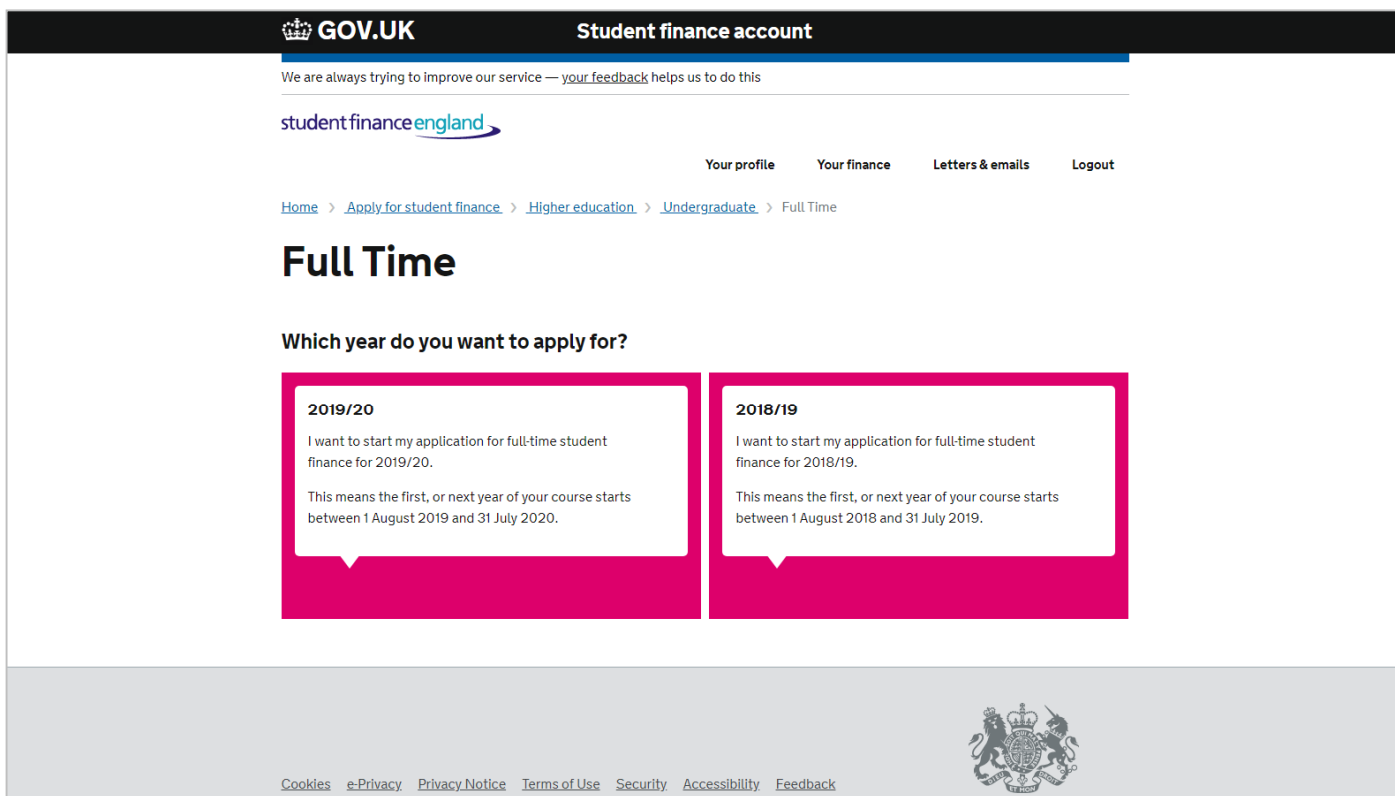
**Part Time**

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

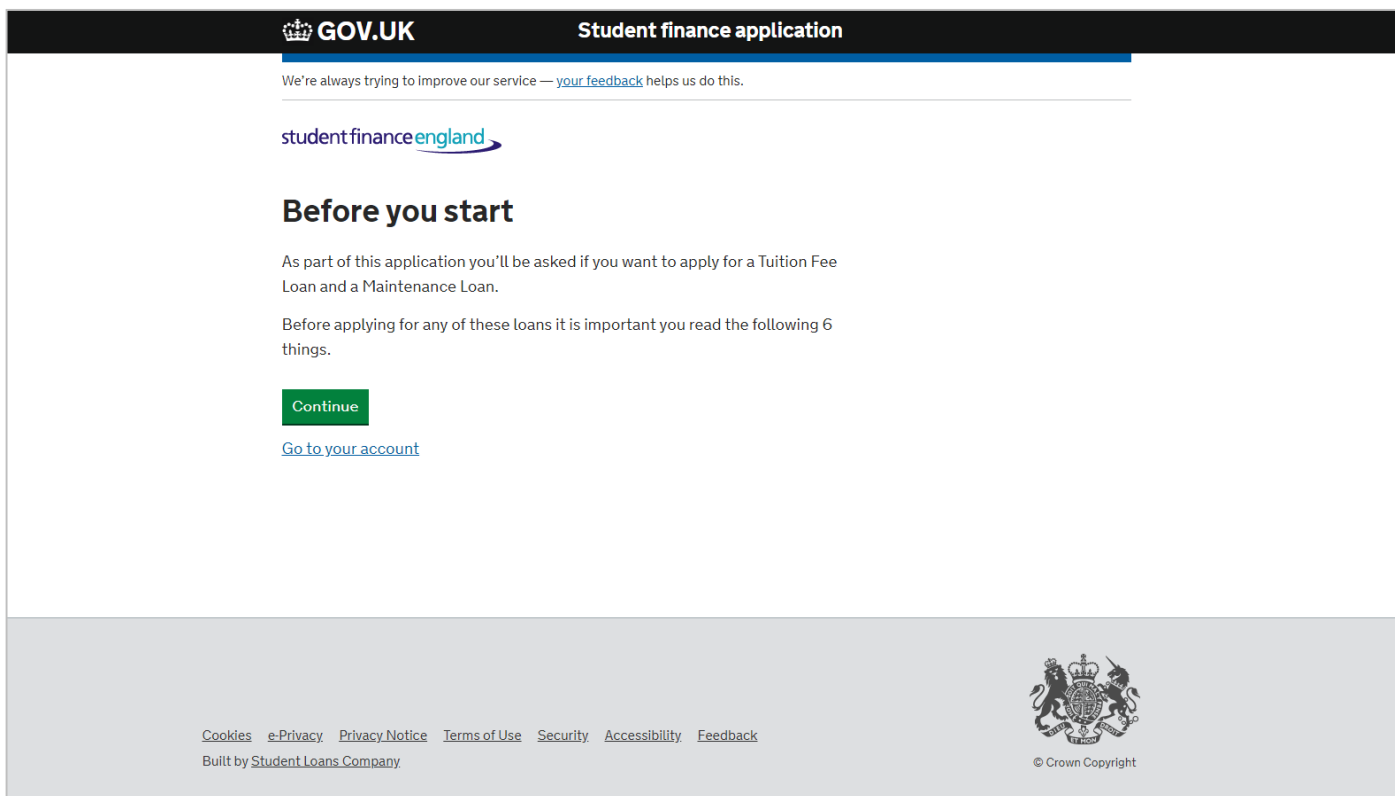


[Cookies](#) [e-Privacy](#) [Privacy Notice](#) [Terms of Use](#) [Security](#) [Accessibility](#) [Feedback](#)

7) Select the **2019/2020** academic year.



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



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

studentfinanceengland

### 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](#) 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 2019/20. If you've selected the wrong application, or don't want to complete an application just now, you can [go to your account](#)


10) As you are a UK national, select "Yes, I'm a UK national".


**Student finance application**

---

We're always trying to improve our service — [your feedback](#) helps us do this.

studentfinanceengland




### Are you a UK national?

Yes, I'm a UK national

No, I'm not a UK national

Continue



[Cookies](#) [e-Privacy](#) [Privacy Notice](#) [Terms of Use](#) [Security](#) [Accessibility](#) [Feedback](#)  
 Built by [Student Loans Company](#)

© Crown Copyright

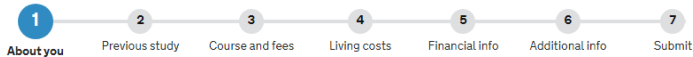
11) If you have your passport details, select “Yes” and enter the details. If you do not have your UK passport with you, select “No”. You can send it off to Student Finance at a later date.

GOV.UK Student finance application

---

We're always trying to improve our service — [your feedback](#) helps us do this.

studentfinanceengland



[◀ Back](#)

## 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) Select the answer that is relevant to you and then click “Continue”.

studentfinanceengland



[◀ Back](#)

## 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 lived outside the UK, Channel Islands or Isle of Man  
 No, I didn't live outside the UK, Channel Islands or Isle of Man

13) Select the answer that is relevant to you and then click “Continue”.

studentfinanceengland

1 About you 2 Previous study 3 Course and fees 4 Living costs 5 Financial info 6 Additional info 7 Submit

[Back](#)

**Since 1 September 2016 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) Select the answer that is relevant to you and then click “Continue”.

studentfinanceengland

1 About you 2 Previous study 3 Course and fees 4 Living costs 5 Financial info 6 Additional info 7 Submit

[Back](#)

**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' option above

Separated

15) Select the answer that is relevant to you and then click “Continue”.

studentfinanceengland

1 2 3 4 5 6 7  
About you Previous study Course and fees Living costs Financial info Additional info Submit

[Back](#)

### 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) Select the answer that is relevant to you and then click “Continue”.

studentfinanceengland

1 2 3 4 5 6 7  
About you Previous study Course and fees Living costs Financial info Additional info Submit

[Back](#)

### 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) Select the answer that is relevant to you and then click “Continue”.

studentfinanceengland

1 About you   2 Previous study   3 Course and fees   4 Living costs   5 Financial info   6 Additional info   7 Submit

[◀ Back](#)

### 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

[Continue](#)

18) If you have financially supported yourself for a total of 3 years or more, select “Yes”. If not, click [here](#).

studentfinanceengland

1 About you   2 Previous study   3 Course and fees   4 Living costs   5 Financial info   6 Additional info   7 Submit

[◀ Back](#)

### Have you supported yourself financially for a total of 3 years or more before the start of the first academic year of your course?

This means you must have been paying all your own living costs eg rent, Council Tax, utility bills, for a combined total of 3 years (36 months).

▶ [See an example](#)

Your income can come from the following sources:


- employment
- savings
- benefits
- state studentships
- scholarships, exhibitions and bursaries

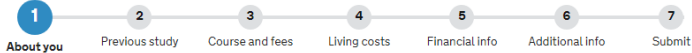
You're not financially supporting yourself if you're paying your living costs with money you get from your parents.

19) If yes, you would need to enter details about your employer, including how long you have worked for the employer and how much you earn.

GOV.UK Student finance application

We're always trying to improve our service — [your feedback](#) helps us do this.






[◀ Back](#)

## Employer/Benefit Office name

Employer/Benefit Office name


Continue

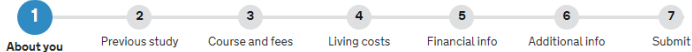


[Cookies](#) [e-Privacy](#) [Privacy Notice](#) [Terms of Use](#) [Security](#) [Accessibility](#) [Feedback](#)

GOV.UK Student finance application

We're always trying to improve our service — [your feedback](#) helps us do this.





[◀ Back](#)

## Dates

**Employment start date**  
For example, 3 May 2018


Day	Month	Year
	month ▼	

**Employment end date**  
For example, 3 May 2019

Day	Month	Year
	month ▼	

Continue

20) If not, you would need to select the answer relevant to you.


**Student finance application**

---

We're always trying to improve our service — [your feedback](#) helps us do this.

**studentfinance**england

1 2 3 4 5 6 7

About you
Previous study
Course and fees
Living costs
Financial info
Additional info
Submit

[◀ Back](#)


## Do you live with your parents?

By 'parents' we mean your biological or adoptive parents.

Yes, I live with one or both of my parents  
 No, I don't live with my parents

Continue

21) Depending on if you live with one parent or both, they would need to send Student Finance a copy of their financial information for the **2017/18** tax year.


**Student finance application**

---

We're always trying to improve our service — [your feedback](#) helps us do this.

**studentfinance**england

1 2 3 4 5 6 7

About you
Previous study
Course and fees
Living costs
Financial info
Additional info
Submit

[◀ Back](#)

## Which of your parents do you live with?

Both parents  
 My mother  
 My father

Continue

22) If any of the following is relevant to you, you may be entitled to additional support such as Disabled Student Allowance (DSA), Childcare Grant (CCG) and Parent Learning Allowance (PLA). Select the relevant answer and select "**Continue**".

**studentfinance**england

1 2 3 4 5 6 7

About you    Previous study    Course and fees    Living costs    Financial info    Additional info    Submit

---

[← Back](#)

### 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

23) If yes, select what circumstances apply to you and then click "**Continue**".

**studentfinance**england

1 2 3 4 5 6 7

About you    Previous study    Course and fees    Living costs    Financial info    Additional info    Submit

---

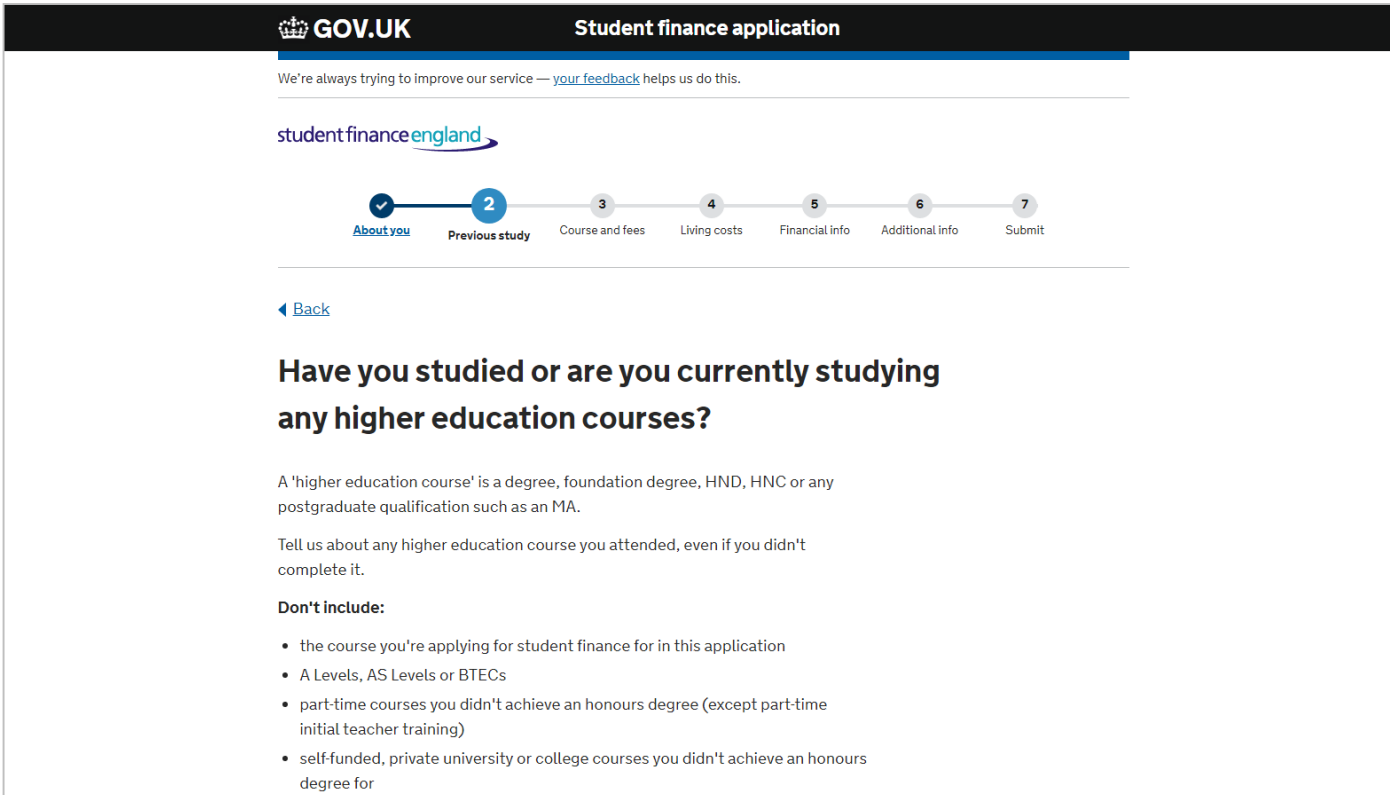
[← Back](#)

### Which of the circumstances below apply to you?

- You're a lone parent with a child under 20 who's in full-time education below higher-education level or on an approved training course.
- You or your partner who's also a student, are responsible for a young person aged under 20 who's in full-time education below higher-education level or on an approved training course.
- You have a disability, and qualify for the Disability Premium or Severe Disability Premium
- You're deaf and qualify for Disabled Students' Allowances
- You've been treated as incapable of work for a continuous period of at least 28 weeks
- You have a disability and qualify for income-related Employment and Support Allowance
- You're waiting to go back to a course having taken agreed time out due to an illness or caring responsibility that's now ended

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.

24) If you have any previous studies excluding the ones listed below, select “**Yes**”.



GOV.UK Student finance application

We're always trying to improve our service — [your feedback](#) helps us do this.

studentfinanceengland

1 About you 2 Previous study 3 Course and fees 4 Living costs 5 Financial info 6 Additional info 7 Submit

[Back](#)

### 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 you didn't achieve an honours degree (except part-time initial teacher training)
- self-funded, private university or college courses you didn't achieve an honours degree for

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.

25) 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**.

We're always trying to improve our service — [your feedback](#) helps us do this.

studentfinanceengland



[Back](#)

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

## Where do you plan to study?

You can change this later if you need to.

### University or college

For example: King's College London.

- Anglia Ruskin University
- University Of East Anglia (UEA)
- Ruskin College
- Newman University
- Open University

26) 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://lca.anglia.ac.uk/courses>

studentfinanceengland



[Back](#)

## What course will you study?

You can change this later if you need to.

### Course title or UCAS course code

For example: Mathematics Msc

36 courses found

#### HEALTH AND SOCIAL CARE

2 years    Foundation Degree

#### HEALTH AND SOCIAL CARE

3 years    Bachelor Degree with Honours

#### HEALTH AND SOCIAL CARE (ARUL)

3 years    Bachelor Degree with Honours    L500

#### HEALTH AND SOCIAL CARE EXTENDED (ARUL)

4 years    Bachelor Degree with Honours    L501

27) Please select the relevant course year and then click "Continue".

We're always trying to improve our service — [your feedback](#) helps us do this.

studentfinanceengland



[Back](#)

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

### Which year of your course is this application for?

- Foundation
- First
- Second
- Third

[Continue](#)

28) 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.

We're always trying to improve our service — [your feedback](#) helps us do this.

studentfinanceengland



[Back](#)

### 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.

**Term 1**

16 September to 20 December 2019


- University or college
- Study abroad
- Work Placement in the UK or abroad

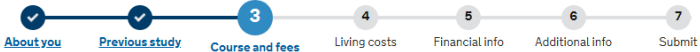
29) Please double check your tuition fees amount. If it is correct, then select “Yes”. If not, you should be able to readjust your tuition fees.

GOV.UK Student finance application

---

We're always trying to improve our service — [your feedback](#) helps us do this.





[◀ Back](#)

## 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


30) 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”.

GOV.UK Student finance application

---

We're always trying to improve our service — [your feedback](#) helps us do this.





[◀ Back](#)

## 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




31) This section of the form allows you to apply for the Maintenance Loan which is paid directly to you. If you would like to apply for the Maintenance Loan, select “Yes”.

GOV.UK Student finance application

---

We're always trying to improve our service — [your feedback](#) helps us do this.

studentfinanceengland



[Back](#)

## Do you want to apply for a Maintenance Loan?

**Maintenance Loan**


- up to **£5,812**
- 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**

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

studentfinanceengland



[Back](#)


## How much Maintenance Loan do you want to borrow?

You can apply for **up to £11,672**.

You might not get the full amount — this depends on your household income.

I want to borrow the maximum Maintenance Loan  
 I want to borrow a specific amount

**Continue**



33) 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.

studentfinanceengland

[About you](#)
[Previous study](#)
[Course and fees](#)
[Living costs](#)
[Financial info](#)
[Additional info](#)
[Submit](#)

[Back](#)

### Do you have any of the following?

- Physical disability (For example you have a physical impairment or mobility issue, such as difficulty using your arms or using 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

If you do, you might be able to get Disabled Students' Allowances (DSAs) to help support you while you study – these don't have to be paid back.

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.

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

GOV.UK Student finance application

We're always trying to improve our service — [your feedback](#) helps us do this.

studentfinanceengland

[About you](#)
[Previous study](#)
[Course and fees](#)
[Living costs](#)
[Financial info](#)
[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](#)

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

**GOV.UK** **Student finance application**

We're always trying to improve our service — [your feedback](#) helps us do this.

studentfinanceengland

Progress: About you, Previous study, Course and fees, Living costs, Financial info, **6 Additional info**, 7 Submit

[Back](#)

### 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.