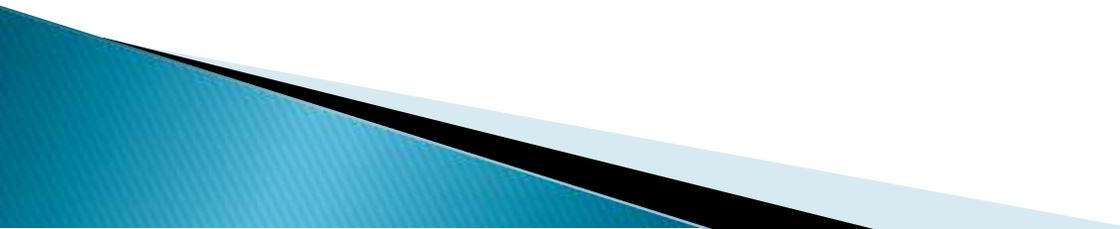


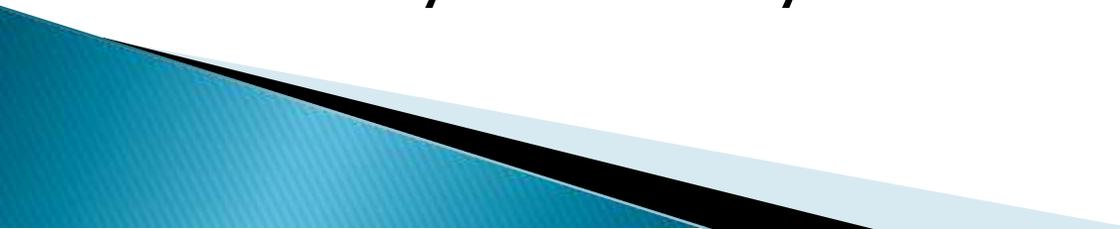
Student Finance NI

OLSPCK Student Guide 2026–27

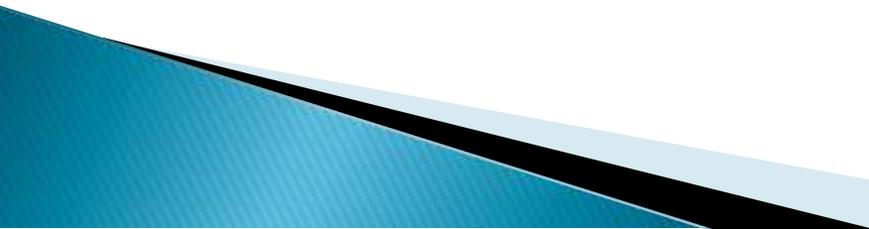
What is Student Finance?

- ▶ Students Finance can provide three forms of financial support if you go to university in the UK or South of Ireland:
 1. Tuition Fee Loan or Student Contribution Loan.
 2. Maintenance Loan.
 3. Maintenance Grant.
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Tuition Fee LOAN

- ▶ Tuition Fee Loan (or Student Contribution Fee South of Ireland) is a loan that you must pay back.
 - ▶ up to £9790
 - ▶ It is paid directly to your university.
 - ▶ You will start to pay back once you are earning over £26,900.
 - ▶ Alternatively, you can make arrangements with your university to pay the tuition fees directly to them yourself.
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Maintenance LOAN

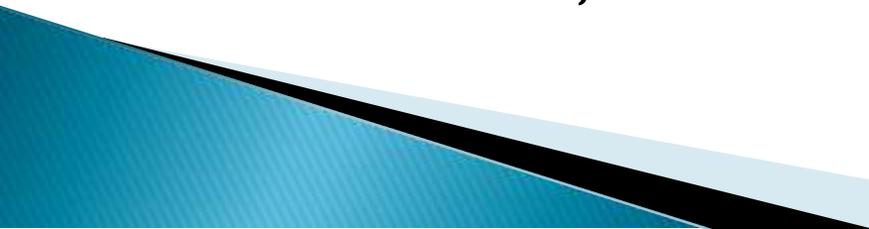
- ▶ As well as the loans available to cover your fees, there are Maintenance Loans available to help with living costs.
 - ▶ These are loans and must be repaid.
 - ▶ Payments are made three times a year, normally around the start of each term.
 - ▶ How much Maintenance Loan you get depends on:
 - Where you decide to live and study,
 - Household income,
 - Maintenance Grant if you are entitled to one (see following tables).
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Maintenance LOAN

The table below shows the maximum amounts available to students as of 2026.

Status	Maximum Available Loan
Living with parents	Up to £6471
Studying outside London and not living with parents	Up to £8352
Studying in London and not living with parents	Up to £11699

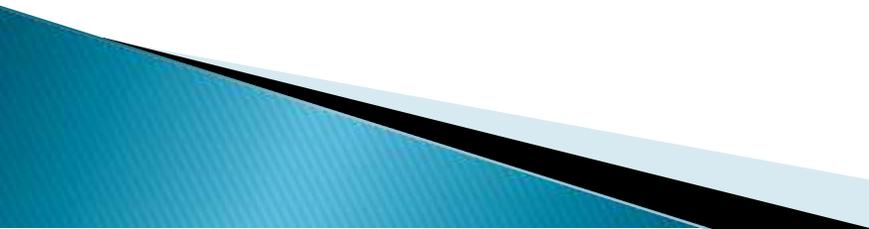
Maintenance GRANT

- ▶ These are NON-REPAYABLE, unless you leave your course early or a re-assessment of household income occurs.
 - ▶ They are to help with general living costs.
 - ▶ Full time students with a household income below £19,203 could get a full grant worth up to £3,569 (see following tables).
 - ▶ Those with a household income of up to £41,450 could get a partial grant.
 - ▶ Remember, the rates may change each year.
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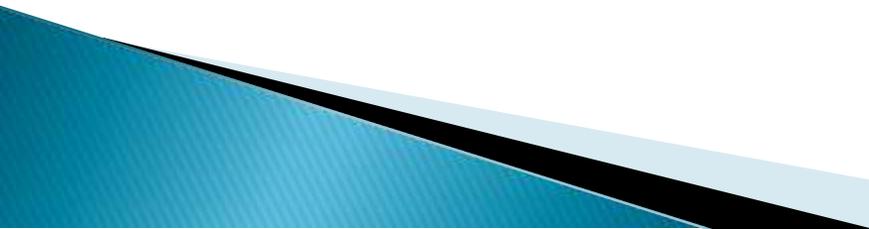
Maintenance LOAN and Grants

Household Income	Maintenance Grant	Maintenance Loan		
		Outside London.	In London.	At Home.
£19,203	£3,569	£6451	£9798	£4570
£25,000	£2,261	£6773	£10120	£4892
£30,000	£1,248	£7104	£10451	£5223
£35,000	£708	£7644	£10991	£5769
£41,540+	£0	£8352	£11699	£6471

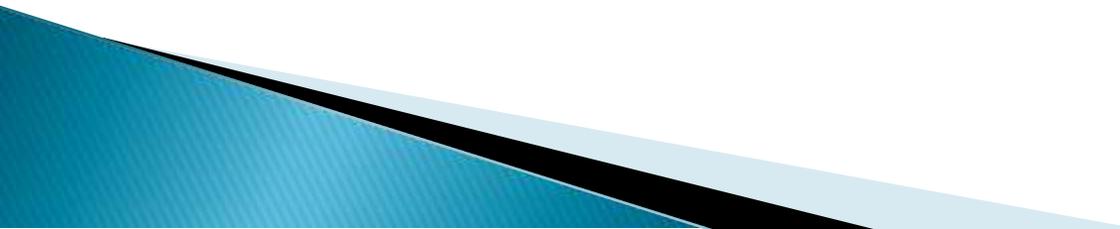
When can you apply?

- ▶ Application to Student Finance opens mid March.
 - ▶ You should try to complete your application by 30th April 2026 but applications can still be made after this date.
 - ▶ This will insure you have your money when you start your course.
 - ▶ If you apply after this date, you might not get all your money on time for starting your course but you will still get it... don't panic!
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How do you apply?

- ▶ Create your student finance account at www.studentfinancenl.co.uk
 - ▶ Apply using the details of your first choice of course (this can be changed later if needs be).
 - ▶ If you previously received EMA then you should apply using your EMA customer reference number.
 - ▶ If you are only applying for the Tuition Fee Loan and the basic Maintenance loan SFNI will not require details of your parent's income.
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How do you apply?

- ▶ If you are applying for finance that depends on your household income, SFNI will ask for some information about your parents and their incomes.
 - ▶ They can log on and fill in their part separately or they can download a paper form from the above Student Finance NI website.
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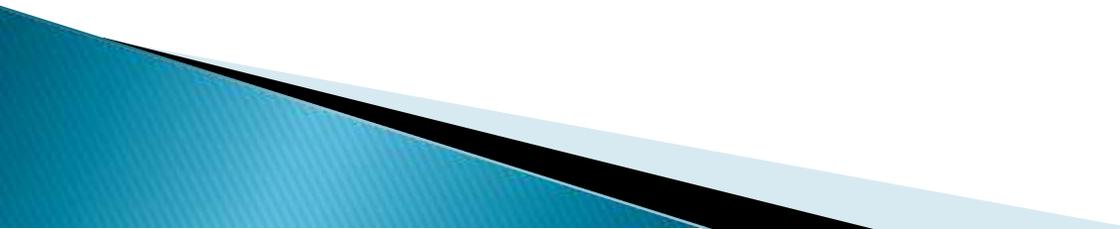
How do you apply?

- ▶ Before you start your application, make sure you have the following to hand:
 - Your passport or your birth certificate,
 - Birth/Adoption Certificate Declaration Form,
 - Details of the university and course (this should be your firm choice but don't worry if this changes it can always be updated.)
 - Your bank details,
 - Your National Insurance number,
 - Your parents' details and their income (if required).
- ▶ Make sure you fill in all the relevant questions correctly.

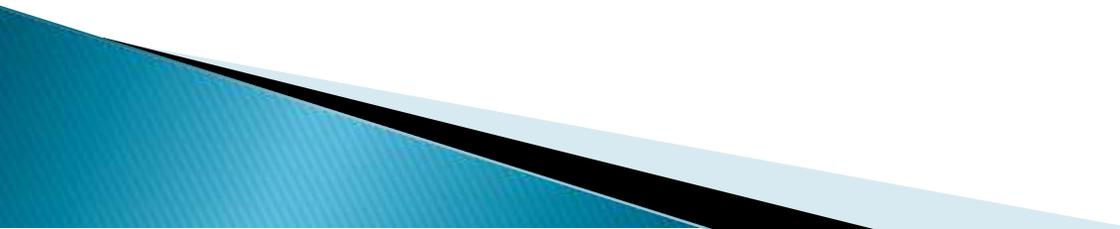
How do you apply?

- ▶ If any of your details change after you have applied for student finance, it is easy to update your application.
- ▶ You can use your online student finance account to make changes to:
 - your course details,
 - your university or college details,
 - your loan amount,
 - your personal details.

How will you get paid?

- ▶ Your Student Finance NI office will process your application and check all your supporting evidence.
 - ▶ If your application is in order, the Student Loans Company will send you a schedule telling you how much your payments are and when you will receive them.
 - ▶ You may need to provide a copy of the schedule when you register/enrol at your university or college.
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How will you get paid?

- ▶ Your money will be paid into your bank account after you register on your course at the start of term.
 - ▶ The money is usually available three working days after your university or college has confirmed your attendance to the Student Loans Company.
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When will you start to make repayments?

- ▶ Once you earn over £26,900 a year, you will repay 9% of anything over this amount.
- ▶ For example, if you are paid monthly and earn £30,000 before tax per year you would repay 9% of the difference between what you earn month and what the threshold is:
 - $£2500 - £2241 = £259$
 - $9\% \text{ of } £259 = £23$
 - So your student loan repayment would be £23 per month.
- ▶ If your income is below £26,900 or drops to below that amount, you will not have to make repayments.
- ▶ It will be cancelled 25 years after you became eligible to repay.

Repayment Plan

Income Before Tax	Monthly Salary	Monthly Repayments
£26900	£2172	£0
£28000	£2333	£8
£30000	£2500	£23
£35000	£2917	£61
£40000	£3333	£98

What if I leave my course?

- ▶ **Be warned!** If you leave your course during the year, you will pay back the following amount of the Tuition Fee Loan.

When you leave your course	Tuition Fee Loan you have to repay
Before you register for the course	Nothing
Before the end of term 1	25%
Before the end of term 2	50%
Before the end of term 3	100%

For More Information

- ▶ Go to Student Finance NI website:
www.studentfinancenl.co.uk
 - ▶ Speak to an advisor on 0300 100 0077.
 - ▶ The Customer Support Office can be contacted on Monday to Friday between the hours of 8am and 8pm or on Saturday between 9am and 4pm.
 - ▶ Contact details of the Student Finance NI Offices can be found their website.
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