



**Harper Adams  
University**

# **Student Finance**

**Information for new undergraduate students  
2022/23**

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We know that planning for university requires a fair amount of thought about finances. Below you will find some of the most Frequently Asked Questions (FAQs) we receive about student finances, along with answers and links to where you can find the most to up to date information on the subject. The first section is a broad selection of student finance-based questions, the second section focuses on matters around applying for a Student Loans Company (SLC) student loan.

If you can't find what you are looking for here, please contact us and we'll do our best to help. Contact details are shown in section 3 at the end of this document.

## Section 1: Student Finance Frequently Asked Questions.

### Can I afford to go to university?

There are a number of ways to fund going to university, and the later questions in this document discuss these in more detail. The most common way is to take out a Student Loan from the Student Loans Company (SLC), but there are various ways university study can be funded.

### How do I find out how much university will cost?

At Harper Adams University we want to ensure all students can make an informed decision about attending university.

Studying at any university incurs a cost. The most significant of these costs is the University Fee (sometimes called the Tuition Fee), which covers many things including your classes, access to tutors and other staff, library resources and use of facilities and infrastructure. Full details about the Harper Adams University Fee and what it covers can be found in the Fees and Charges Brochure on our Key Information Page at: [www.harper.ac.uk/keyinfo](http://www.harper.ac.uk/keyinfo)

In addition to the University Fee, you will also need to consider your accommodation rent and other expenses such as books, kit and field trips, the details of which can also be found in the Fees and Charges Brochure.

When you are offered a place, you can expect to receive a copy of the Fees and Charges Brochure, so that you have the opportunity to familiarise yourself with the costs associated with accepting that offer. The Fees and Charges Brochure also includes information on how and when to make payments.

### What can I receive in terms of financial support?

**SLC Loans:** A Tuition Fee Loan to cover the yearly University Fee

Firstly, you do not have to borrow anything. However, if you are eligible, you will be able to secure a loan to cover the full University Fee for each year of your course. This is known as a Tuition Fee Loan and is awarded regardless of family circumstances and will be paid by the Student Loans Company directly to the university over the course of each academic year. If you wish to cover the University Fee with a Tuition Fee Loan, you will need to apply for it before each year of study.



## **A Maintenance Loan to go towards living costs**

In addition to the Tuition Fee loan, you may also wish to take out a Maintenance Loan to help with living expenses: going towards rent, food, or travel, for example. This is separate from the Tuition Fee Loan. It is means-tested, which means the less money coming into your family household, the greater the loan entitlement. It is expected that any difference between the maximum possible loan, and that which you are eligible for, will be made up by parental contributions, part-time work or through grants, scholarships, or savings (or a combination of these). Be sure to know how you will make up any potential shortfall. When awarded, the Maintenance Loan is typically paid directly into your bank account at the start of each of the three terms. It is up to you to use the money appropriately and make payments towards accommodation, bills or other living costs.

## **Maintenance Grants and Bursaries**

Maintenance Grant (Scotland, Wales, Northern Ireland, and the Republic of Ireland only)

In addition to a Maintenance Loan, eligible students in Scotland, Wales, Northern Ireland, and the Republic of Ireland are also able to apply for a grant, which does NOT need to be repaid. Again, the level of award is based on family circumstances, and this is a sum of money paid directly to you. At the time of publication, students in England are unable to apply for grant funding although can take out a repayable loan.

## **Additional funding opportunities**

### **Disabled Students' Allowance**

You may also be able to apply for the Disabled Students' Allowance (DSA) if you have a disability, including a long-term health condition, mental health condition or specific learning difficulty, such as dyslexia. The DSA is given in the form of a grant and does NOT have to be repaid. More information on DSA can be found at: [www.gov.uk/disabled-studentsallowances-dsas/how-to-claim](http://www.gov.uk/disabled-studentsallowances-dsas/how-to-claim)

### **Adult Dependants' Grants**

If an adult depends upon you financially, you are also able to apply for an Adult Dependants' Grant. This is given in the form of a grant and does NOT have to be repaid. More information on Adult Dependants' Grants can be found at: [www.gov.uk/adult-dependants-grant](http://www.gov.uk/adult-dependants-grant).

### **Childcare Grant**

You may be eligible for help with childcare costs if you are a student with children under the age of 15 (or 17 if they have special educational needs). This is given in the form of a grant and does NOT have to be repaid. More information on a Childcare Grant can be found at: [www.gov.uk/childcare-grant](http://www.gov.uk/childcare-grant)

### **Harper Adams Development Trust Scholarships**

There are a number of scholarships available to apply for, once you become a Harper Adams student. These are awarded on a competitive, merit basis. Each scholarship sets out its application process and criteria on the Harper Adams website.

All eligible students are actively contacted once a scholarship launches and we have a team of dedicated staff in place to help students access and apply for appropriate awards. In 2019/2020, scholarships worth a total of £525,000 were shared between more than 140 students. These awards cannot be applied for before your studies commence. More information on scholarships can be found at: [harper.ac.uk/scholarships](http://harper.ac.uk/scholarships)

## Can parents or other sponsors pay all or some of the University Fee?

Of course. Independent arrangements can be made with Harper Adams University's finance department to pay all or part of your University Fee. Full details of how and when to make payments can be found in the Fees and Charges Brochure, available on our Key Information Page at: [harper.ac.uk/keyinfo](http://harper.ac.uk/keyinfo)



## How do I know if I am eligible for a Student Loan?

Most students, resident in the UK, EU, or EEA, are currently eligible for funding from the SLC to help support their study on a degree course. You can check your eligibility by consulting the appropriate Student Finance authority's web page for your area, the most common of which are listed below:

### Student Finance England

[www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

0300 100 06 07

### Student Finance Scotland

[www.saas.gov.uk](http://www.saas.gov.uk)

0300 555 05 05

### Student Finance Wales

[www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

0300 200 40 50

### Student Finance Northern Ireland

[www.studentfinancenir.co.uk](http://www.studentfinancenir.co.uk)

0300 100 00 77

### Student Finance ROI

[www.studentfinance.ie](http://www.studentfinance.ie)

0141 243 35 70

## **Section 2: Frequently Asked Questions about making your student loan application.**

The following FAQs may be of interest to those students who are considering, or are in the process of, applying for a loan through their Student Finance authority.

### **Do I have to have a confirmed place at university to make an application?**

Applications can be made for student finance even without a confirmed place at university. Individuals are asked to enter the institution and course details where they hope to study. We recommend this is completed as accurately as possible with the name of the institution and the course that you think you are most likely to be studying in over the upcoming academic year.

### **How and when do I make an application for a Student Loan?**

You can make an application for a student loan online via the relevant Student Finance authority's webpage.

It takes at least six weeks to process applications, so it's important to apply as soon as possible once the application service opens. The application facility for Student Finance England typically opens towards the end of February (for full-time undergraduate loans); the other Student Finance authorities open their application facilities from March onwards. It's a good idea to follow your Student Finance authority on social media to receive notification of when they open.



### **What is the UCAS institution code for Harper Adams University?**

The institution code is **H12**; Harper Adams University does not have several campus codes, so leave the campus code field blank.

### **What should I enter as my course code for Harper Adams University?**

The course can be selected by searching using the UCAS course code, carefully checking that the title exactly matches that of your chosen course.

## **What if my details change?**

Once the application is submitted, it is possible to make changes to the details via your Student Finance online account. If the course you applied for changes, it is important to log back into your Student Finance account and update the details before the start of term.

Should any other details change in regards to your personal circumstances, it is important that you keep your Student Finance account details up to date so that your payments are not delayed in the future.

## **Is there a deadline to get my loan application completed by?**

There will be a deadline for you to have submitted your application, in order to get funds in time for the start of your course. Check with your Student Finance authority to determine the date that applies to you, and ensure your completed application is submitted well before that date. You should regularly check the 'communications' section within the online account you have with your Student Finance authority. Here you can confirm when your loan application has been received and approved, and that payments are ready to be made when the new term starts. If you miss the deadline, you are likely to receive any funds that you are eligible for later than you will need them.

## **What type of evidence is needed?**

If your application is for a means tested Maintenance Loan, the amount you are eligible to receive will depend on your household income. Income details and National Insurance numbers will be used to check the level of income and work out how much Student Finance will lend to you. 'Household income' means all taxable income. In some cases, Student Finance may contact you directly to ask for specific evidence of household income - this could include, for example, photocopies of your, your parents' or partner's P60s or tax returns.

## What counts as my household income?

Your household income includes any of the following that apply:

- a. your parents' income if you're under 25 and live with them or depend on them financially.
- b. the combined income of one of your parents and their partner if you're under 25 and live with them or depend on them financially.
- c. your partner's income, if you're over 25 and live with them (even if they spend most of their time abroad).
- d. income you get from your own savings, investments, or property, for example dividends or rent

If you are under 25 and consider yourself to be financially independent, you will need to apply for Independent Student Status. **Further information is available from your Student Finance authority.**

## How is household income assessed if parents are separated or divorced?

If your parents are separated or divorced, in order to determine your Household income, your Student Finance authority will likely ask you to declare who you live with or have most contact with. If you spend an equal amount of time with both your parents, you'll be asked to pick who will support your application.

## What can I use for identity evidence?

The most common way is to provide valid UK passport details. If this is not available, a UK birth or adoption certificate or valid non-UK passport are normally sufficient. Full details about what is considered as acceptable Identity evidence is provided when you start your application.

## Are dependent siblings considered?

This will be captured in the application form and, depending on your circumstances, the amount you may borrow could increase, particularly if they are studying at university too. Martin Lewis (from MoneySavingExpert.com) provides a comprehensive guide on this here: [www.moneysavingexpert.com/students/student-loan-parental-contribution-tool/guide](http://www.moneysavingexpert.com/students/student-loan-parental-contribution-tool/guide)

## When is the amount available to borrow confirmed?

A Student Finance Entitlement letter is sent to confirm your entitlement once all requested evidence has been submitted and assessed. Assessment can take, on average, up to six weeks.

## When are the first Maintenance Loan payments made?

Once you have enrolled at university, the first instalment will be released into your nominated bank account. It can typically take between 3 and 5 working days for the money to reach you. We recommend that you have sufficient funds for the first two weeks of term in case there are any unforeseen delays.

## **When are the Tuition Fee Loan payments made?**

The Tuition Fee Loan will be released and paid directly to the university in instalments from October, subject to attendance and engagement checks made by the university.

## **What happens to the Maintenance Loan if household income changes whilst I am studying?**

Household income is normally assessed on the previous tax year. However, if there is a change to the household income of 15% or more during the application process or within the academic year that the Maintenance Loan is being paid, a Current Year Income Assessment can be submitted. At this point, the Maintenance Loan entitlement will be re-assessed and may result in a revised loan offer.

## **If I want to obtain a Loan, do I need to re-apply every year?**

Yes. Your circumstances may change, and you might wish to borrow less or more than in previous years. Subsequent applications are processed more simply, as base information has already been verified. Care should be taken to ensure all details are still correct.

## **When will I start paying a loan back? And how much will my repayments be?**

If you are eligible to start paying back your loan, your repayments will start in April; normally the year after you are awarded your qualification or earlier if you leave your course. The Repayments Team at the Student Loans Company handle this, and repayments are calculated and deducted straight out of your salary each month. If you are not salaried (self-employed) then they will help arrange for you to make repayments directly.

For further information go to [www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk)

Repayments are taken as a percentage of your earnings above the threshold earnings level, which means that if your income changes for any reason, repayments will be adjusted or cease all together if income drops below the threshold. The threshold for repayments is linked to mean earnings, so that lower earners will not make repayments until their earnings increase to the threshold level.

## **Do loans get written off?**

Depending on your circumstances, such as how much you earn, it may be that you don't ever qualify for starting your loan repayments, in which case your loan will be written off. Each Student Finance authority differs in regards to when any outstanding balance will be written off, so please refer to the relevant website for clarification for your own situation. Typically, this period is between 25 and 35 years in length.

## **How is interest calculated?**

Interest is applied to all borrowing – both Tuition Fee Loans and Maintenance Loans – from the time it is released. How interest is calculated will be dependent on which Student Finance authority your loans are with. For full and up to date details, see the relevant website.

## **Will my loan go on my credit file?**

No. Your student loan should not affect your credit rating when you are applying for a mortgage, personal loan, or credit card for example.

## Section 3: Contact Details.

### Useful contact details for Harper Adams University

Please always refer to the Fees and Charges Brochure on the Key Information Pages for definitive guidance. This document is found at [harper.ac.uk/keyinfo](http://harper.ac.uk/keyinfo)

If you can't find what you are looking for in the Fees and Charges Brochure, you may wish to contact one of the teams below. Examples of the types of enquiries each team may be able to assist with are provided to aid in determining which team to best address any queries to. This is not a definitive list of the types of support each team provide.

### Student Loans Advice

For queries about student loans and the SLC application process:

[studentrecords@harper-adams.ac.uk](mailto:studentrecords@harper-adams.ac.uk)

01952 81 5320 / 5264

### Finance

For queries about invoices and making payments to Harper Adams University:

[studentinvoicing@harper-adams.ac.uk](mailto:studentinvoicing@harper-adams.ac.uk)

01952 815214

### Student Services

For queries about accommodation and budgeting advice:

[accommodationoffice@harper-adams.ac.uk](mailto:accommodationoffice@harper-adams.ac.uk)

01952 815286

You may also find independent information and advice regarding Student Finance useful, such as that provided via Martin Lewis at:

[www.moneysavingexpert.com/students/student-loans-tuition-feeschanges](http://www.moneysavingexpert.com/students/student-loans-tuition-feeschanges)

