



The Student Advice Centre's Guide to Undergraduate Funding 2021/22

This guide outlines the funding available to undergraduate 'home' students who normally live in England who are starting a new course in academic year 2021/22. This funding (known as 'student finance' or 'student support') is administered by an organisation called Student Finance England (SFE).

You can find information about what is available and the eligibility criteria at: <https://www.gov.uk/student-finance> You can also find information about how to apply, and submit your application, via this website.

In order to be entitled to funding, you must meet the personal eligibility requirements and your course must be eligible.

Your entitlement may also be affected if you have undertaken study at the same level (or higher) previously, or if you have a higher education qualification. Some elements of student funding, including a portion of the maintenance loan, are means-tested and the amount you receive will depend on household income. There is also additional funding for students who have dependants or a disability, if they meet the relevant criteria, as well as the opportunity to receive extra funding if you are studying a particular course such as social work or certain teaching courses.

If you are unsure about your eligibility for funding, what you may be entitled to, how student funding interacts with benefits, what counts as income for benefits purposes, or you have any other funding questions, please contact the Advice Service who can provide a funding check and/or benefits calculation. Note that only certain categories of full-time student are eligible to claim benefits, and even part-time student status can affect eligibility for benefits in some cases.

If you normally live in Scotland, Wales or Northern Ireland you should refer to:



- Student Awards Agency for Scotland: www.saas.gov.uk
- Student Finance Wales: www.studentfinancewales.co.uk
- Student Finance Northern Ireland: www.studentfinancenir.co.uk

Eligibility for funding

Personal eligibility (nationality / residence)

IMPORTANT NOTE: Following the UK's exit from the EU, the Department for Education has **significantly revised the legislation (rules) that specify what nationality / immigration status and residence criteria a person must meet in order to be personally eligible for student finance**. The rules are now very complicated, and if you do not fall into one of the categories mentioned below, you should seek advice before you apply for funding.

The information below is based on our understanding of the rules at the time of writing.

You are likely to qualify as a 'home' student for funding if all of the following apply:

- you are a UK national / British Citizen, or you have 'settled status', **on or before the 'first day of the first academic year of the course'** (settled status means no immigration restrictions on how long you can stay in the UK);
- you normally live in England;
- you've been living in the UK, the Channel Islands or the Isle of Man for the 3 years prior to the first day of the first academic year of the course (see below), not mainly for the purpose of receiving full-time education. Note: if you were absent only because you or a relevant



family member were temporarily employed outside the areas mentioned, seek advice.

The '**first day of the first academic year of the course**' could be 1 September, 1 January, 1 April or 1 July depending on the actual start date of your course (see the UKCISA website for more details about how this is worked out, or seek advice). Note that **you must have settled status on or before the 'first day of the first academic year of the course'** – if you do not have settled status by that date, you will not be able to change your eligibility if you get settled status part-way through the course; seek advice about your options. NB: the rules on this are different for those expecting to receive EU settled status – see below.

You may also be eligible for full student support if you have been granted **EU Settled Status (EUSS)** before the first day of the first academic year of the course (see above) and you meet the other criteria outlined above. In this instance, if the three-year residence period referred to above was wholly or mainly for the purpose of receiving FT education, you would need to have been ordinarily resident in the territory comprising the UK, Gibraltar, EEA and Switzerland immediately prior to the start of that period of residence.

If you are starting a course in academic year 2021/22 and have **pre-settled status under the EUSS**, you may qualify for tuition fee loan support only if you are an EU national or the relevant family member of an EU national, and you meet the residence requirements (in the wider area described above for those with EU Settled Status). You may meet the requirements for full student support if you are in the UK as a worker, or as a relevant family member – or you might become eligible for full student support later if you are granted EU settled status (EUSS) partway through the course.

There are other categories of people who may be eligible for full student support, such as refugees or those with 'long residence' in the UK.

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There is information about eligibility on the SFE website here:

<https://www.gov.uk/student-finance/who-qualifies>

Detailed information can also be found on the UKCISA (UK Council for International Student affairs) website www.ukcisa.org.uk (go to 'Info & Advice', 'Government Student Support') – though their information about eligibility for students starting their course in the academic year 2021/22 is currently being updated.

It is strongly recommended that you **double-check the eligibility requirements to see if you will qualify for support, especially before enrolling on a course.** Note also that the criteria for being charged the 'home' rate of fees differs to the criteria for receiving student support. So, for example, if you are someone with EU pre-settled status you may meet the criteria to be charged the 'home' rate of tuition fees (if you meet all the criteria), but you may only be eligible for tuition fee funding not full funding and you would need to consider how you will cover your living costs.

If you will not meet the eligibility criteria for funding on the first day of the first academic year of the course, but you may do in the future, it is often advisable to wait and start your studies at a later date. Seek advice about your options.

Qualifying course

If you're studying full-time, you may be eligible for student finance if your course at Sheffield Hallam University is one of the following:

- a first degree, for example BA, BSc or BEd
- a Foundation Degree
- a Certificate of Higher Education

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- a Diploma of Higher Education (DipHE)
- a Higher National Certificate (HNC)
- a Higher National Diploma (HND)
- an Initial Teacher Training course
- an integrated master's degree
- a pre-registration postgraduate healthcare course

If you are not sure whether your course is eligible, check with Admissions or contact the Advice Service.

Information about degree apprenticeships can be found here:

<https://www.shu.ac.uk/study-here/higher-and-degree-apprenticeships>

The effect of previous higher education study on your entitlement

SFE funded students are allocated funding for **the length of the course plus an extra year, which is called a 'gift year', minus any years of previous HE study** (note, a part year counts as a year). Therefore, if you have previously studied on a higher education course (but didn't complete it) this is likely to affect your entitlement to have a tuition fee loan for every year of a new course. If you had compelling personal reasons for not passing one or more years during the previous course - or this was why you left your most recent previous course - you may be able to apply for additional funding for your new course. Seek further advice about what you might be entitled to.

If you have previously successfully completed a higher education course and hold an HE qualification (even if this was self-funded or not in the UK), the rules on 'ELQs' (Equivalent or Lower Qualifications) mean that if you plan to

study on a course that is deemed to be equivalent to or lower than a qualification you already hold, you will not be entitled to a tuition fee loan or

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a maintenance loan. There are some limited exceptions under which you can get funding for a second degree, including for certain healthcare /social work courses and for certain STEM subjects if studied part-time or as an integrated Masters.

If you hold an HNC, HND or Foundation Degree and are going to do a 'top up course' to get an Honours degree, you are generally eligible for full student support for this (depending on any other previous HE study you have undertaken).

Continuing students who need to repeat a year and are concerned about the effect of this on their funding should contact the Advice Service, especially if you have experienced illness or other extenuating circumstances that affected your ability to study.

How to apply for funding

Both new and continuing students need to apply each year for funding. Look out for notifications from SFE and promotion from the Student Advice Service to know when you should reapply. You should try to complete your application as early possible to make sure your funding is processed in time for the start of the next academic year.

SFE applications are completed online at: www.gov.uk/apply-online-for-student-finance. It's important to read the guidance notes along with the application form. Parents / partners (as applicable) also need to provide their income details online as part of the application.

- New students should initially register and obtain their Customer Reference Number and then complete their application. You can complete the application even if you do not have a 'firm' offer of a



place, to make sure your funding is processed. You can submit a change of circumstances after the application is processed if you need to

- Continuing students can log into their account and apply as usual

How much will I get?

Tuition Fee Loan

In 2021/22, the tuition fee for a 'home' student starting a full-time undergraduate course at Sheffield Hallam University is £9,250 per year. Most students won't have to pay for tuition fees up front. If you are eligible for funding and are not affected by the previous study rules (see sections above), you can apply for a Tuition Fee Loan of up to £9,250 to cover your fees.

Maintenance Loan

This is a loan to cover your living costs. It is paid in three termly instalments.

Part of your loan will be income assessed, based on your household income.

'Household income' may be your parents or partner's income, or your income, dependent on your circumstances. See below for more details.

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Student Type

Income to include in the household assessment

Dependent student (under 25)

Natural / Adoptive parent(s)
plus where applicable the parent's:

- spouse
- civil partner
- cohabiting partner

Independent student

(25 and over, or under 25 and married / in a civil partnership before the beginning of the academic year for which household income is being assessed) – also see other examples below

- spouse;
- civil partner; or
- cohabiting partner (only where the student is aged 25 or over on the relevant date)

Single independent student (no partner)

Student only

In some cases, if you are under 25 but you are estranged from your parents, or have been supporting yourself for at least 3 years in total, or if you have care of a child under 18, you may be classed as an independent student. There are other circumstances, please seek advice if you are not sure how you might be assessed.

Where your parents' or partner's income is assessed, this is based on the tax year prior to the tax year that ended before the start of the academic year for which support is being assessed. If your parents or partner have had a significant change in income since then (a reduction of 15% or more), you can request a 'current year financial assessment'.

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Only certain categories of full-time student are eligible to claim benefits. Students who are eligible for benefits are entitled to a higher maximum amount of income assessed maintenance loan, subject to household income (so potentially more loan in total). For these students, those who are on lower incomes will have some of the loan disregarded for benefits calculations (see below for more details). However, some student funding is always counted as income for benefits purposes (even if you don't apply for it).

This table shows the amounts of maintenance loan for full year students (final year students get less), based on where you will live during your course.

	Doesn't depend on household income	Depends on household income	Full rate (100%)
Living with parents	£3,516	Up to £4,471	£7,987
		<i>(Up to £5,907 for students eligible for benefits)</i>	<i>(up to £9,423 for students eligible for benefits)</i>
Studying outside of London and not living with parents	£4,422	Up to £5,066	£9,488
		<i>(Up to £6,393 for students eligible for benefits)</i>	<i>(up to £10,815 for students eligible for benefits)</i>

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Living and studying abroad as part of a UK course	£5,253	Up to £5,613	£10,866
		<i>(Up to £6,843 for students eligible for benefits)</i>	<i>(up to £12,096 for students eligible for benefits)</i>

Below are illustrative figures of the maximum loan you can receive based on your household income.

Household income	Living away from home	Living at home
£25,000 or less	£9,488	£7,987
<i>(students eligible for benefits)</i>	£10,815	£9,423
£30,000	£8,809	£7,315
<i>(students eligible for benefits)</i>	£9,765	£8,349
£40,000	£7,450	£5,969
<i>(students eligible for benefits)</i>	£7,664	£6,200
£50,000	£6,092	£4,623
<i>(students eligible for benefits)</i>	£6,092	£4,624
£60,000	£4,733 (Note: household income just over £60K = only non-income assessed amount)	£3,516
<i>(students eligible for benefits)</i>	£4,734 (Note: household income just over £60K = only non-income assessed amount)	£3,516 <i>(only the maximum non-income assessed amount)</i>

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Where there are two or more students in a household, the total assessed contribution from their parent(s) is split by the number of students within the household.

If you are undertaking a placement year, generally you will get a reduced rate of loan (the non-income assessed portion only) and you will be entitled to a lower amount of tuition fee loan (but the fees you are charged will be lower too).

If you are classed as being entitled to benefits, the loan for living costs is considered to have a 'maintenance' element and a **'special support' element**. Our understanding is that you are entitled to the 'special support' element in your loan if you fall under one of the categories of full-time student who is eligible within the relevant benefits regulations to receive Income Support, Housing Benefit or Universal Credit (in addition, for Universal Credit, you must also have a housing costs element included in your maximum amount). If you are not sure whether you are eligible for benefits as a full-time student or whether you should get the 'special support' element, please seek advice.

For students whose loan entitlement (after the income assessment) exceeds the maximum 'maintenance' element amount (which is £5,409 for students living at the parental home, £6,801 for students living away from home) any additional loan entitlement is called a 'special support' element, and is disregarded by the Department for Work and Pensions as student income when calculating benefits. Your SFE notification of entitlement letter will show how much of the loan is the 'special support' element. If you are entitled to the maximum loan amount then the 'special support' element will be £4,014.

There's no upper age limit for tuition fee loans or grants, but if you're 60 or over on the first day of the first academic year of your course, and you're studying full-time, you can apply for a fully income assessed 'special support

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maintenance loan' that is lower in amount than the main loan (maximum £4,014) but which is disregarded for benefits purposes.

Repaying your tuition fee loans and maintenance loans

If you start a full-time course in 2021/22, you will not be expected to start repaying your loans until the April after you graduate from (or leave) your course. Note that you'll be liable for any loan paid to you regardless of whether you finish your course or gain a qualification.

You only make repayments once your income is over a certain amount, and the monthly payment you make is based on your earnings.

If you're employed, your employer will take your repayments directly from your salary along with tax and National Insurance. If you stop working, your repayments will stop until you start working again and your income is over the threshold.

Interest is charged from the day you receive your first payment until your loan is paid off in full. For the latest interest rates go to www.studentloanrepayment.co.uk

For someone starting a course in 2021/22, any remaining loan amount and interest is written off after 30 years from the date you were due to start repayments.

For more information, see the guide 'Student loans: a guide to terms and conditions 2021 to 2022' available here: <https://www.gov.uk/student-finance/new-fulltime-students>.



Funding for students with dependants

If you have dependants, you may be eligible for additional grants.

However, to be eligible for these, you must show that the dependant(s) in question are **wholly or mainly financially dependent on you (the student) or equally financially dependent on you and your partner**, who together are providing all or most of the dependant's financial support.

The grants are also subject to an **income assessment**. If you wish more information about this, please seek advice.

If your partner is also a full-time student, seek advice regarding how your entitlement to grants for dependants will be worked out.

Information about the additional grants for students with dependants can be found here: <https://www.gov.uk/student-finance/extra-help>

Adult Dependants' Grant

An adult dependants' grant of up to £3,190 is available if you are a student with a financially dependent:

- partner - meaning spouse, civil partner or (if you are 25 or over) a partner you live with
- adult dependant (but not grown up child) whose net income does not exceed £3,796 in the current academic year.

Adult Dependants' Grant is taken into account when calculating income assessed benefits.



Parents' Learning Allowance

A parents' learning allowance of up to £1,821 is available to students with one or more dependent children regardless of the age of the children.

Childcare Grant

If you have children and you need to pay for childcare, you may be able to receive a childcare grant (CCG) if your child(ren) are deemed to be wholly or mainly financially dependent on you (or equally dependent on you and your partner).

The CCG pays 85% (up to a set maximum amount) of the actual cost of registered or approved childcare throughout the academic year, i.e. during term time, short vacations and the longest vacation. Subject to an income assessment, the maximum grants are shown below:

- For one dependent child, 85% of the actual cost of registered or approved childcare, paying up to a maximum grant of £179.62 per week. The maximum annual CCG for a student with one dependent child using childcare for the whole year is £9,340.24.
- For two or more dependent children, 85% of the actual cost of registered or approved childcare, paying up to a maximum grant of £307.95 per week. The maximum annual CCG for a student with two or more dependent children using childcare for the whole year is £16,013.40.

From 2019/20, the CCG has been paid by SFE into a third party system. Childcare providers will request payment (clearly showing what this is for and the amount) and students will need to approve this request in order for a

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payment to be made directly to the childcare provider (subject to the limits as outlined above).

NOTE: Support towards childcare costs can only be claimed from one government source (i.e. either through the SFE Childcare Grant [CCG], childcare support through Working Tax Credit / Universal Credit, Tax-free Childcare, or via an NHS Bursary), even where that funding does not cover the full costs of childcare. This includes if your spouse/partner is claiming from a different source.

Where there is entitlement to some free childcare, e.g., all three to four-year-olds can get 570 hours per year of funded early education, CCG can be paid to cover the cost of additional childcare purchased over and above the free entitlement.

Funding for students with a disability

If you have a disability, you can apply for Disabled Students' Allowances (DSA) to cover some of the additional costs you may have during your studies. You do not need to pay this money back, and how much you get depends on your individual needs - not your household income. DSA can help to pay for specialist equipment, non-medical helpers, travel costs and other disability related costs of studying.

For more information, see: www.gov.uk/disabled-students-allowances-dsas or contact the Student Advice Service or Disabled Student Support at Sheffield Hallam University: www.shu.ac.uk/current-students/student-support/disability-support



Extra or different funding for certain courses

Funding for healthcare students

Students on full-time healthcare courses, including pre-registration postgraduate healthcare courses, apply for the same funding as other full-time undergraduate students, via Student Finance England.

Students on certain healthcare courses are not affected by the previous study/ELQ rules above. However, you will not receive support if you are already qualified to practice in that discipline. Check your eligibility for funding before committing to a course.

Extra funding for healthcare students

If you are on a course that lasts longer than 30 weeks and 3 days in an academic year, you might be able to get a Long Courses Loan. For more details, see: <https://www.practitioners.slc.co.uk/products/full-time-undergraduate-education/full-time-maintenance-loan/long-courses/>

In addition to the main funding from SFE, most (but not all) healthcare students can access financial support from the NHS Learning Support Fund (LSF): <https://www.nhsbsa.nhs.uk/nhs-learning-support-fund>

The LSF includes:

- A non-means tested Training Grant of £5,000 per academic year for eligible students (Introduced from 1 September 2020)
- As of September 2020, an extra Specialist subject payment of £1,000 per year for new students beginning courses in Mental Health Nursing, Learning Disability Nursing, Radiography (Diagnostic and Therapeutic), Prosthetics and Orthotics, Orthoptics or Podiatry (also



including students on dual courses that incorporate one of the above).

- Parental Support of £2,000 per year for students with a child who is under 15 or under 17 if registered with special educational needs
- Travel and Dual Accommodation Expenses help students with excess expenses from a placement (Previously called the Child Dependents Allowance)
- Exceptional Support Fund - support for students in hardship whilst they are on their course. This would be a grant and can be up to £3,000. If you are in financial hardship at any point in your course, please visit the Student Advice Service for information about what support is available.

Extra funding for social work courses

In addition to the main funding from Student Finance England, undergraduate social work students can also apply for a social work bursary from their second year of study, which does not have to be paid back.

Bursaries are limited and Sheffield Hallam University makes the allocation decisions about which students on their course receive these:

www.nhsbsa.nhs.uk/social-work-students

Teacher training courses

PGCE students can receive the same funding as undergraduate students, even though it is a postgraduate course. Some courses are also eligible for a teaching bursary or scholarship. For full details of the funding available to trainee teachers, see the SFE and government websites here:

www.gov.uk/teacher-training-funding

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<https://getintoteaching.education.gov.uk/funding-your-training> and the Sheffield Hallam University website: www.shu.ac.uk/study-here/options/teach

Extra funding from Sheffield Hallam University and other sources

A full list of all bursaries from Sheffield Hallam University can be located here: <https://www.shu.ac.uk/study-here/fees-and-funding/undergraduate/scholarships-and-bursaries>

Student Success Scholarship

The Student Success scholarship is for undergraduate home students (full-time and part-time) who started at the University from 2017/2018 onwards, and awards grants which typically range from £200 up to £2,000. The scholarship is intended to support students whose circumstances mean they are in an eligible 'priority group or groups'. There are many eligible groups, including students with children or caring responsibilities, students with a disability, transgender students, students who are refugees, and students who are care leavers or who are estranged from their family. Students in their final year or who are on a high cost course may also be eligible for an award. Students who are in more than one priority group will be more likely to receive greater awards from the scholarship.

You will also gain priority access to a support package designed to support your wellbeing, develop your employability and enhance your money management skills. For full information, see:

<https://www.shu.ac.uk/current-students/student-support/student-success-scholarship>

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Trusts, charities and grants

In addition to your main funding, you can apply to trusts and charities for financial assistance. Each application is considered on an individual discretionary basis, and may not be successful.

There are a number of websites that can identify funding you may be eligible for, including:

http://www.turn2us.org.uk/grants_search.aspx

<https://www.dsc.org.uk>

The Unite Scholarship (help with accommodation costs for care leavers and estranged students): <https://thisisusatuni.org/>

Funding and help for students who are experiencing financial difficulties

Hallam Hardship Fund

The Hallam Hardship Fund is available to provide financial support for students who are experiencing unforeseen financial difficulties. The fund is available for small, one-off payments to students in financial crisis that might impact on their participation at University. The fund is strictly limited and awards are subject to available funds. More information and an application link is at: <https://www.shu.ac.uk/myhallam/support-at-hallam/student-funding>

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If you are experiencing financial difficulties and would like advice about this, or if you would like someone to review your hardship fund application statement, please contact the Student Advice Centre.

Emergency vouchers

If you are waiting for your first maintenance loan instalment from Student Finance England or you have a short term financial crisis, you can apply for a small quantity of emergency vouchers from the University. You must be a fully enrolled student and have made an application to Student Finance England.

Applications can be made at Hallam Help desks, or by phoning 0114 225 2222, or emailing hallamhelp@shu.ac.uk

Food banks

Most food banks in Sheffield require a referral. If you need to access a food bank, please contact the Advice Service who can refer you and give you advice about your financial entitlements and options.

Working part-time

If you wish to find part-time work, speak to the University's Careers Connect service for help with this: <https://careersconnect.shu.ac.uk/>. If you or your partner are receiving benefits, it is a good idea to check with an Adviser how these will be affected by working, before you start work.

Help from the Students' Union Advice Service

If you are experiencing financial difficulties, the Advice Service can look at your circumstances and help you to assess the situation. We can carry out a full benefit and funding check to make sure you are receiving all the money

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you are entitled to. It may be possible to negotiate repayments and debts, if this is an issue for you. Please contact us for an appointment.

Part-time undergraduate student funding

If you are studying a part-time undergraduate course, you may be entitled to:

- Tuition fee loan up to £6,935
- Maintenance loan (income assessed and based on course intensity) - you must be aged under 60 on the first day of the first academic year of the course
- Disabled Students' Allowance (grant)

The support you can get depends on your 'course intensity'. Your course must have a 'course intensity' of 25% or more. 'Course intensity' measures how much of your course you complete each year compared to an equivalent full-time course.

For more information and a student finance calculator, see:

<https://www.gov.uk/student-finance/parttime-students>

If you're a part-time student, you'll be due to start repaying your loan the April after you finish or leave your course, or the April four years after the start of your course (even if you're still studying), whichever comes first.

Part-time student status can affect eligibility for benefits, particularly if the benefit has work-related requirements or is paid because you are classed as

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having limited capability for work. If you are not sure whether your benefits might be affected, contact the Advice Service.

Part-time undergraduate funding is taken into account when assessing entitlement to income-based benefits (though some of it is disregarded). For more details, see the relevant guide on our website or contact the Advice Service.

The information in this guide and on our web pages is given in good faith and has been carefully checked. However, the Student Advice Centre cannot accept responsibility for any action that you take on the basis of the information provided.

If you require the information in a different format, please contact us at: advicecentre@shu.ac.uk

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