HM

H W TUDENT L AN W RK

You are likely to be eligible for a student loan if you live in England and are applying to study at a UK university or to take some courses offered by further education colleges.

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n y y. n n
n n y ny r r y n n y
r r y r r n r rn n r n
r y n r . , n y y
n n n y rn, n y .

r r n r r 2023, y n
r y y r n ny rn r n 25,000 y r.
, y rn n , y n r y ny n .
n r y r n r y r
rr n n y, ny n y y n
r 40 y r .

the amount you pay back each month depends on what you earn, n y .

WHAT CAN THE L AN BE U ED F R?

There are two loans that are available to most students:

Tuition Fee Loan

y ,250

H W AND WHEN T A L ?

apply online through the dedicated Student Finance England (SFE) application portal, ∩ ∩\ ⁊ ⁊ ∩ - \⍰ ⁊ . ∩ ⁊ - \⍰ ⁊ ∩ ⁊ ⁊ y ⁊ ∩ y ⁊._ _ ∩ \⍰ ⁊ ∩ \⍰ y ∩ ∩y ∩ ⁊ \⍰ ∩ .

apply online ⁊ ∩_ ∩ ∩ ∩ ∩ (_) ∩ ⁊

, please complete your application in good time to ensure you receive your money when you need it.

SFEngland

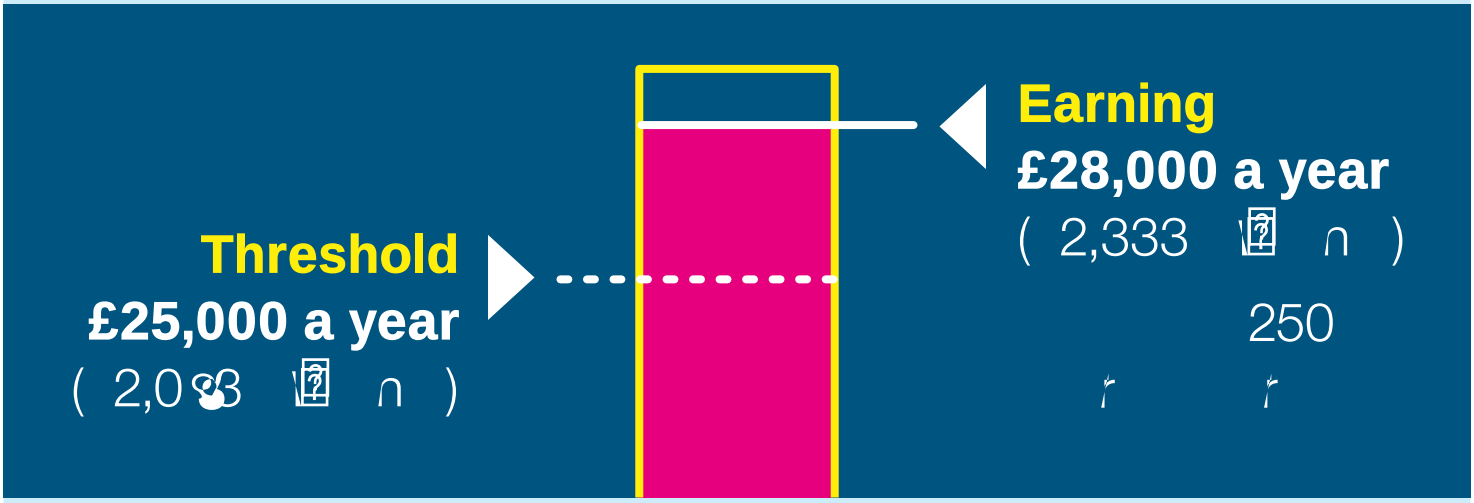
SF_England

studentfinance_england

For more information on how and when to apply, visit

_ r , y r annual income is £28,000 n y r
r r n y . n each month
you earn £2,333, 2 000 y 12.

£250 over the threshold 2,0 3,
2,333 n 2,0 3 250.



n y pay back £22 each month
9% of £250, r 9p in every £1 in £250, £22.50,
r n n n r n .

y r n n r , y r r y n n r .
r, y r n n y r r y n
r r r
r y n r .

Here are some examples of annual income and how much your repayments would be each month.

[illegible] 25,000.

Income each year before tax		Student loan monthly repayment (rounded down to the nearest pound)
£25,000	→ £0	
£27,500	→ £18	
£31,000	→ £45	
£36,500	→ £86	
£45,000	→ £150	

RE A MENT J URNE

Below are three scenarios showing possible repayment journeys based on the Plan 5 repayment threshold of £25,000 a year, £2,083 a month or £480 a week.

y ∩ r r % ∩ ∩y ∩ y rn r r y ∩ r . , r ∩ ∩ ∩ y, ∩ ∩ ∩ r 2,0 3 ∩ ∩ %, r ∩ ry 1, r r y∩ r ∩ ∩.

AMRITA

Studies: ry

Lives: r n

Loans in first year: ,250 n ı n
n 5,500\ n n n ı n

r y r r n n n .
n r r r y r , n
r n 4,000

AMRITA' J URNE

1 r j r ry n n.
ry 23,000, **repays £0.**

n r ry r y n r
25,000 r y r, r n ny r y n
n r n n.

2 r n n y r .
ry 2,000, **repays £22 a month.**

r ' n y ry n 2,333, 250
r y n r 2,0 3. r r y n
% 250 22.50 r n n
22. r r , r ' y r 22 n n
r n n n r n .

3 ⍰ r y . r r r ∩ ∩ y r ∩ ∩.

D LAN

Studies: r ry

Lives: y r

Loans in first year: ,250 ∩ ∩ ,500\ ∩ ∩ ∩ ∩

y ∩ r ∩ r ∩ 55,000

D LAN' J URNE

1 y ∩ j ∩ ry.
ry 1 ,500, **repays £0.**

r j r r ∩ y 1 ,500, r y ∩ r 25,000 ∩ r y ∩ .

2 y r r, ∩ j .
ry 31,000, **repays £45 a month.**

y ∩' ∩ j y 31,000 y r ∩ ∩ y ry 2,5 3, 500 r y ∩ r 2,0 3 ∩ r y 45 ∩ (500 % 45).

3 y ∩ ∩ ∩ ty.
\ ∩ ⍰ . 20,000, **repays £0.**

\ ∩ t y t ∩ , y ∩' ∩ ⍰ t
20,000, t , t y ∩
∩. - ⍰ y ∩ t
∩∩ t tn.

4 y ∩' ∩ ⍰ .
\ ∩ ⍰ . 42,500, **repays £1,575 through his tax return.**

y ∩' ty ⍰ t ∩ ∩ ∩∩ ∩ ⍰
t 42,500. t y⍰ ∩ t ,
t y 1,5 5 t y t ⍰ ⍰ y ∩
∩ ∩ \ ∩ t ∩ .

5 y ∩' ty ∩ ∩ t ∩ tn ∩
∩ t ⍰0,000. **He repays £3,150 for the year.**

∩∩ tn ∩ ⍰0,000, y ∩ y
3,150 t y t t t tn.

6 y ∩ **repays his student loan in full.**

GRACE

Studies: ∩ ∩ ∩ ∩ ∩

Lives: ∩ ∩

Loans in first year: ,250 ∩ ∩
∩ ,000 ∩ ∩ ∩ ∩
∩ ∩ ∩ 5 ,000

GRACE' J URNE

1 ∩ j ∩ ∩ ∩.
y 3 ,000, **repays £90 a month.**

' j y 3 ,000, 3,0 3 ∩
∩ y 1000 y ∩
2,0 3 y 0 ∩
(1000 % 0).

2 **continues to repay her student loan** y
∩ ∩ ny.

∩ , ∩ ∩ y ∩ ∩
y ∩ ∩ ∩y ∩ ∩ ∩
y ∩.