


cyllid myfyrwyr cymru
student finance wales

YOUR STUDENT FINANCE JOURNEY

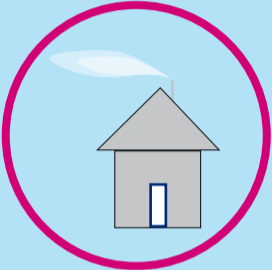


Ariennir gan
Lywodraeth Cymru

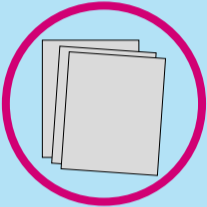
Funded by
Welsh Government

BEFORE UNIVERSITY

You decide to go to higher education



You find out what student finance is available from Student Finance Wales.
Visit our student finance zone at www.studentfinancewales.co.uk or find us at <https://www.ucas.com/money-and-student-life/money/student-finance/student-finance-wales>



Provide evidence.
Make sure you send us any evidence we ask for as quickly as possible to avoid delays in processing your application.

Your parent or partner provides their income details.
It's really important that they send us these as soon as possible so you get as much money as you're entitled to.



Apply for student finance online at www.studentfinancewales.co.uk
Make sure you have your passport, bank details and National Insurance number to hand.

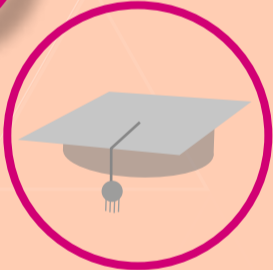
We assess your application.
We'll send you a letter confirming how much you'll get.

AT UNIVERSITY

Interest is applied from the day we make your first payment.

Reapply for student finance each year.

You graduate.



Start university.
You need to register at uni before we can make your first payment.

AFTER UNIVERSITY

You start repaying the April after you finish or leave your course, but only when you're earning over a certain amount (£28,470 per year). When you start repaying, you make repayments to Student Loans Company.

Interest amounts vary.
How much interest you're charged will be based on your income.

If your income drops below £28,470 your repayments will stop. Check this year's repayment terms at <https://www.gov.uk/repaying-your-student-loan>



Your loan will be cancelled 30 years after you're due to start repaying.

