



# BULLET PROOF MAINTENANCE LOAN GUIDANCE



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Gain your Degree & Financial Freedom

# GUIDANCE OUTLINE

What is a Maintenance loan?

Who can get a maintenance loan?

How much can I get?

How to apply?



# WHAT IS MAINTENANCE LOAN?

- The maintenance loan in the UK is a type of financial support provided to eligible students to help cover their living expenses while they are studying. The amount of the loan varies depending on various factors, such as the student's household income, where they are studying, and whether they are living away from home or with their parents.
- The maintenance loan is available to full-time undergraduate students (**BLENDED LEARNING/MODE included**) who are studying for their first degree and is **paid directly to the student in three instalments** throughout the academic year. The loan is repayable, along with any tuition fees, once the student has graduated and is earning above a certain income threshold.
- The maintenance loan is administered by the Student Loans Company, and eligible students can apply for it through their student finance provider.



# WHO CAN GET A MAINTENANCE LOAN

To be eligible to receive a maintenance loan in the UK, a student must meet certain criteria. Generally, the following requirements must be met:

- 1.The student must be a UK national or have **pre-settled/settled status** or **Indefinite Leave to Remain** in the UK.
- 2.The student must be studying a full-time undergraduate or **BLENDED LEARNING/MODE** course, which is eligible for student finance.
- 3.The student must meet the residency requirements, which means that **they must have been living in the UK for at least three years before** the start of their course.
- 4.The student must not already hold a degree or an equivalent qualification.
- 5.The student must meet the household income requirements, which can vary depending on their circumstances.
- 6.The student must be studying at a UK university or college that is registered with the Student Loans Company.

It's worth noting that there are additional criteria for EU students and students from outside the UK. Eligibility for the maintenance loan is assessed on a case-by-case basis, so it's important to check with the relevant student finance provider for specific details.



# HOW MUCH CAN I GET?

Household income	Maintenance Loan – living away from home and studying outside London	Maintenance Loan – living away from home and studying in London	Maintenance Loan – living with parents
£25,000	£11,374	£14,202	£9,910
£30,000	£10,271	£13,147	£8,782
£35,000	£9,167	£12,091	£7,654
£40,000	£8,064	£11,035	£6,525
£42,875	£7,429	£10,428	£5,876
£45,000	£7,126	£10,120	£5,576

Up to **£14,202** per year

If you are studying a foundation 4-year degree you will receive **£56,808**



# HOW TO APPLY SETTLED STATUS

The below steps are for students who hold settled status and live in the UK for at least 5 years continuously:

1. Apply for student finance: Students can apply for student finance through the government website. The application process will vary depending on whether the student is a new or returning student, and whether they are from England, Wales, Scotland, or Northern Ireland.
2. Provide supporting documents: After submitting the initial application, students may be asked to provide supporting documents, such as proof of identity, household income, and academic qualifications.
3. Agree to the loan terms and conditions: Once the application has been processed and approved, the student will be sent a loan agreement which outlines the terms and conditions of the loan. They must sign and return this agreement before the loan is paid out.
4. Receive the loan: The maintenance loan is paid out in three instalments throughout the academic year, directly into the **student's bank account**. The amount of the loan will vary depending on the student's circumstances.

## Video on how to apply:

[https://www.youtube.com/watch?v=CLtDN6-867Q&ab\\_channel=StudentFinanceEngland](https://www.youtube.com/watch?v=CLtDN6-867Q&ab_channel=StudentFinanceEngland)

**Ask Edu4u what should you write in University and Course sections.**

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# HOW TO APPLY PRE-SETTLED STATUS & ILR

If you have pre-settled status or/and you live less than 5 years in the UK you need to apply through the paper PN1 form:

1. Download the PN1 2023/2024 form from the government website here: <https://www.gov.uk/student-finance-forms/y/studying-full-time-in-england-and-qualify-for-support-with-tuition-fees-and-living-costs/apply-for-student-loans-and-grants/2023-to-2024/no>
1. Complete the form: Fill out the form with your personal details, course information, and household income information. You will need to provide supporting documents, such as proof of identity and household income.
2. Submit the form: Once you have completed the form and gathered all necessary supporting documents, you can send the form to the address listed on the form.
3. Wait for a response: After submitting the form, it may take several weeks for your application to be processed. You will receive a letter from the student finance provider with the outcome of your application, as well as instructions on how to proceed.

**Ask Edu4u what should you write in University and Course sections.**



# HOW TO APPLY PRE-SETTLED STATUS & ILR

If you have pre-settled status or/and you live less than 5 years in the UK you need to apply through the paper PN1 form and provide the below documents:

1. Proof of your pre-settled status in the UK, such as your biometric residence permit or digital status.
2. Proof of identity, such as a passport or driving license.
3. Proof of your household income, such as wage slips or tax documents.
4. Payslips or invoices & bank statements (if you are self-employed)
5. Proof of your employment / Employment Contract
6. Your National Insurance number.

It's important to note that the exact documents you will need to provide can vary depending on your individual circumstances. Therefore, it's recommended to review the documentation requirements carefully before submitting your application. You can find more information on the government website or by contacting the relevant student finance provider.

**Complete the form in the pdf and send it to our email so we can check if correct:  
[office@edu-4u.eu](mailto:office@edu-4u.eu)**



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