

Where's my Money? - Common problems

Why hasn't my student loan arrived? How can I get more support? These are some of the questions students ask each year. Read on to find a few answers to questions like these.

My student funding hasn't arrived!

Student Finance England (SFE) only guarantees payment at the beginning of term if your application for finance is submitted by the end of May. If you failed to submit on time, or you applied during 'clearing' it is likely that you will have to wait for your money to come through. If you are having problems meeting your financial commitments, the University can offer a small 'bridging loan' to help you through the first few weeks of term after you have enrolled.

Have you sent in all your documents to SFE?

You won't receive any money from SFE unless you sent in all your documentation, check your application is complete. Make sure you have supplied your National Insurance number to SFE as the loan will not be paid until this is verified.

Have you completed the Middlesex University ID check? This needs to be done before any funding can be released.

Have your circumstances changed since completing your application.

If Middlesex was not your first choice of University, or you have transferred from another institution and not told SFE, then you will not receive your student funding! If this is the case, then it is vital that you let SFE know that your circumstances have changed. Contact the Student Welfare Advice Team and provide a copy of your SFE assessment letter and Student Support Number, we can then confirm your attendance with the SFE through the University Registry.

Do you have a debt to the University?

If you have a debt to the University from the previous year in certain circumstances you will not be allowed to enrol. This means that your student loan will not be released. Pay off your debt and your loan will arrive in your bank account a few days after you enrol. If you think you don't owe the University any money; seek advice from SWAT.

My loan doesn't seem to be as much as it should be.

If you don't indicate on your application that you want to apply for the 'income assessed' component of student support you will not be assessed for the full loan and targeted grants. This often

involves parent(s) or spouses sending in ALL their income details for the previous tax year therefore the PPF2 FORM will also need to be completed by your parents/spouse. So for the 2023/24 funding year application it would be the 21/22 tax year income details that would be required. You can now upload the PPF2 form and any evidence to your SFE account.

Perhaps your parents refused, or are not able to provide income details?

If you are not in contact with your parents, or there are other reasons why they will not supply income details, seek advice from SWAT.

Perhaps you are in your final year?

If you are in your final year the amount of student loan you receive will be less than previous years.

Perhaps your family income is too high?

The amount of student loan you receive can vary depending on your household income. If your parent(s) income is over £25,000, the amount of student loan received is reduced.

Are you repeating study from a previous year for the second time?

If you have previously repeated a period of study you will have used your 'plus one' funding year. If you are having a second repeat period, it is **unlikely** that you will qualify for the grant or fee loan, therefore you will have to pay your own fees. If on the other hand you have 'compelling personal reasons' it may be possible to get extra funding. You **must** seek advice from SWAT immediately.

Why have I received an overpayment from a previous year on my 2023/24 funding letter?

Normally this happens when you were paid your funding during a period of interruption. Typically SFE would take this over payment back for your current years entitlement.

You need to put a 'case' explaining that you would put in severe hardship if you did not receive your full entitlement. You might also need to send SFE bank statements or show you have low income.

My Childcare Grant has not been processed in the second term (if applicable).

Although the provider sent in the CCG1 form it may be that you have not completed the Confirmation of Childcare Costs CCG2 form.

Note: the payment your provider received in the first term for childcare was based on an estimation of your childcare costs. In order to receive further payments the child care provider is expected to 'confirm' these costs with SFE by sending in the CCG2 form (up to 3 charging periods a year). It is quicker to download the CCG2 from:

www.gov.uk/student-finance-forms

My friend looks after my children how am I meant to pay?

Unfortunately, you are only entitled to the childcare grant if you use a 'registered' childcare provider. If your childcare provider is **not** registered, we suggest you apply to the (discretionary) University Living Cost Fund (LCF), for help 'towards' your childcare costs. Remember the LCF will **not** cover the full cost of childcare so you will be expected to pay the balance out of your SFE maintenance loan

I'm a single parent and am having problems paying my rent!

As a single parent you are one of the few groups of students who can claim benefits. You should submit a fresh claim for the Housing Benefit element within Universal Credits. You must also include your 'fully' assessed student funding documentation with the application. Be aware you will not receive the full rental amount, as most of your student income will be counted in the assessment. Make sure you also order your student 'exemption' letter for council tax purposes from 'UniHub'. See Student and Benefits Welfare Advice Guide

I'm a single student and receive a loan but I'm always short of money!

Living in London is expensive, and if you are going to survive you may have to look for paid work. You should also prepare a budget for the whole year. **Money Helper** gives free unbiased advice to help you with money matters For further support please see:

www.moneyhelper.org.uk/en

www.stepchange.org.uk

I have received a letter from the University saying my fees haven't been paid!

Even if you are a continuing student you must apply for funding each year in order to get your fees paid. You should check that you filled the paper/online form out correctly, alternatively SFE may not have received it, or you have not signed the declaration form. As with ANY funding issue give them a call and ask; "What have I not done to have caused the delay/funding shortfall and what do I need to do to receive my full funding entitlement" and act on the advice they give you.

Note: If you have 2 years previous study before you started at Middlesex University, seek advice from the Student Welfare Advice Team.

I have been given the wrong residential code and charged international fees even though SFE has assessed me as home fee student?

One of the most common reasons for this occurring is the failure of students to upload to Admissions (in a readable format) ALL the required evidence that satisfies the University you have Home Fee status. Therefore, you need to complete the University 'Residential form' with the required evidence needed and SFE Funding letter and also contact Student Welfare if you need to.

Note: 'confirmation of attendance' is done automatically. Problems can arise if you have 'transferred' in from another university or changed your course, had previous study, or returning after a gap year. If you are in this situation book an appointment to see the Student Welfare Advice Team.

Any questions?

Contact the Middlesex University Student Welfare Advice Team on 020 8411 3008 between 11am - 1pm and 2pm - 4pm Mon to Fri, or submit an enquiry at <https://unihub.mdx.ac.uk/support/unihelp> (use the subject Student Welfare Advice in the enquiry) or make an appointment at <https://unihelponline.mdx.ac.uk/#/offlineBookAppointmentService/MzAw//MTY=/>

You can access all of our other Welfare Advice Guides at: unihub.mdx.ac.uk/welfare-guides

Middlesex University Student Welfare Advice Team have made every effort to ensure that the information contained in this leaflet is accurate. Middlesex University however, cannot be held responsible for any omissions or errors.

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