

## Full-Time Student Funding - Jan Start

This guide is for students starting a full time 3 year degree in January 2024.

It should help clarify when you will receive your student loan funding, the start/end dates of your academic year and when to apply to Student Finance England for financial support.

### I am starting my Full Time, Undergraduate degree in January 2024, when will I get my student Maintenance Loan payments?

We only request Student Finance England releases your funding once you have completed your Middlesex University enrolment and ID checks, so it is important that you complete these promptly.

If you have applied to Student Finance England, are eligible for their support, and have completed and returned the Statutory Declaration form to them; your Maintenance Loan will be paid into your bank account in 3 instalments, as follows:

**15th January 2024**  
**08th April 2024**  
**23rd September 2024**

Similar payment dates will be used in 2025 for your 2nd year of study.

### What will my Maintenance Loan payment dates be for my final year of study?

If you start your degree in January 2024; when you reach your final year of study you will receive your Maintenance Loan in:

**January 2026**  
**April 2026**  
**May 2026**

**Note:** In the final year, student funding is reduced. Student Finance England does this to reflect the fact that for most students the final year of study is shorter.

### Are the Student Finance payment dates in line with my study pattern?

**No.** Your course pattern / academic year will run as follows:

Year	Starting	Ending	Academic Year
Year 1	January 2024	August 2024	2023/24
Year 2	October 2024	May 2025	2024/25
Year 3	October 2025	May 2026	2025/26

### Why does my funding move out of sync with my studies in the 2nd and 3rd Year?

The funding you received in your first year (starting in January 2024) is to support you for a whole academic year. Student Finance England (SFE) will not offer support twice within a 12 month period. You therefore cannot start to receive your 2nd year SFE funding again before January 2025.

As you commenced your studies as a January starter you will remain as a January starter (for funding purposes) for the duration of your course.

### When should I apply for my Student Funding?

You will need to make a new application for funding to Student Finance for each year of your studies.

It can take Student Finance England 6 - 8 weeks to process an application for student funding. In order to make sure you receive your funding on time you will need to ensure your Student Finance England application is processed before **January** each year.

We would recommend that you apply early to Student Finance England in case there are any complications with your application.

**Note:** For your second and final years of funding when you reapply to Student Finance England for support, you should state you are on a January start cycle even though you enter your second/final years in October.

### How do I apply for my Student Funding?

You can apply for your Student Finance England funding online at: [www.gov.uk/student-finance](http://www.gov.uk/student-finance)

### How much Maintenance Loan will I receive?

For some students who are not eligible for Welfare Benefits the following amounts of Maintenance Loans are available:

2023-24	Main Rate 100%
Living away from parents: studying in London	£13,022
Living with parents	£8,400

**Note:** if your household income is below £25,000 you will receive the maximum amount of Maintenance Loan. A pro-rata payment of maintenance loan is made to students depending on their household income.

### I am in receipt of Welfare Benefits. How much will I receive?

Some students will maintain their eligibility for Welfare Benefits whilst studying on a Full Time course, although this will only apply to a very small group of students. If you think this may apply to you, seek advice from the Student Welfare Advice Team. See below for the amount of Maintenance Loan available.

2023-24	Main Rate 100%
Living away from parents: studying in London	£14,202
Living with parents	£9,910

### Is there a different amount of Maintenance Loan for students who are aged 60 or over?

**Yes.** The amounts are found in the following table:

Household Income	Loan for living costs
£25,000	£4,221
£30,000	£3,113
£35,000	£2,004
£40,000	£896
£43,750	£50

### Can I claim money for my dependants?

**Yes.** There are additional allowances paid each year for students who have dependants. These include the following:

- **Adult Dependant Allowance (non repayable)** This is a means-tested grant for students who have a partner or another adult who is financially dependent on them. Max £3,354 per year.
- **Childcare Grant (non repayable)** This is a means-tested grant for students who have to pay for childcare. The grant covers a large proportion of the cost of 'registered' or 'approved' childcare. The maximum grant payable is £188.90 for one child or £323.85 for two or more children per week
- **Parent Learning Allowance (non repayable)** This is an additional means-tested grant for students with dependent children. The maximum grant payable is £1,915 per year.

### Is there any help available for disabled students?

**Yes.** Non means-tested **Disabled Student Allowances (DSA)** are intended to support students who have a mental health condition, a specific learning difficulty or a physical disability. They are intended to offset extra costs that arise due to attending the course, or to overcome difficulties that may arise while studying. Students on distance learning courses can also apply. For more information see: [www.gov.uk/disabled-students-allowances-dsas](http://www.gov.uk/disabled-students-allowances-dsas)

### Is there any other support available from the University?

**Yes.** Students can also apply for the **University's Living Cost Fund (LCF)**. This is a discretionary, fund targeted towards students experiencing hardship. Any award is non-repayable.

### 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](http://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.

**June 2023**

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Produced by the Middlesex University Student Welfare Advice Team