

How to apply for a Student Finance England (SFE) Higher Education (HE) loan and general HE fees information

Academic Year 2024/2025

Applying for an SFE tuition fee loan

To apply and for further information on loans please visit: <https://www.gov.uk/student-finance>

You need to apply via Student Finance England and **not** Further Education Advanced Learner Loan (ALL).

If you are a new applicant you will need to create an account. Make a note of your Customer Reference Number (CRN) and your secret password. You will need these for all communication with SFE.

If you have ever applied for either SFE funding or an ALL in the past you will be expected to use your existing CRN and secret answer. If you have forgotten these please contact SFE on 0300 100 0607.

You will need our Provider Details and course information

We are known at SFE as **The WKCIC GROUP** not the individual College you will be studying at. This is called our Provider Name.

HEP code: **FDFE**

Provider type: College

UKPRN: 10007455

Provider UCAS Number: W52

Course Details

Course and provider information will be available from your learner services/registry or learner recruitment teams from May 2024.

These are the contact details for the teams:

City & Islington College: He.degrees@candi.ac.uk

The College of Haringey, Enfield, and North East London: HEInformation@conel.ac.uk

Westminster Kingsway College: heinfo@westking.ac.uk

Each full-time course has a UCAS code which is not the same as our Provider/College UCAS code above.

You do not need a UCAS code if you intend to enrol onto the part-time Diploma in Education HE course.

Level of course

All our HE courses are at *Undergraduate* level.

SLC Course Code – becomes available from 1st May 2024. (This is not the same as our College Course Code or UCAS code)

Notes to consider when applying for SFE finance:

If you do not send off documents as requested by SFE your application will be cancelled after 4 weeks. If you send the evidence late it can take up to 12 weeks to have your application re-instated.

To avoid delays to your application being approved we advise that you apply for any maintenance loan/grant or disability loan/grant or dependant loan/grant at the same time as your tuition fee loan.

If you are aged under 25 SFE will require information including income, from your parents/stepparent/legal guardian. We advise that you set up your parents/stepparent/legal guardian with a sharing password so they can upload evidence if you are not available.

If you are aged under 25 and estranged from your parents/stepparent/legal guardian you can still apply. You will need evidence to support this. The Student Welfare Team or HE Administrator will help you get the information together.

If you are leaving care and do not have residency evidence, you can still apply. You will need a signed letter from your Social Services Officer/Team indicating this.

If you are leaving care and returning/have returned to live with your parents/step parent, you can still apply by uploading a letter from your Social Services Officer/Team requesting that you would like your application treated independently of parental support.

If you have a mental health condition you may be eligible for DSA support. You will need to provide medical evidence.

If you are a Migrant Worker i.e., from the EU and you would like to apply for SFE support other than tuition fees you need to evidence your EUSS with 3 years residency along with proof that you are working at least 10 hours per week. If you stop working during your course your support will be stopped by SFE. If you are the family member of a Migrant Worker such as the spouse/civil partner, SFE will require evidence from them along with evidence to tie you together such as a Marriage Certificate and evidence that they are working. If they stop working during your course your SFE support will also stop.

If you have Leave to Enter/Remain/Limited Leave to Remain/Enter and are under 18 you will need to evidence 7 years residency in the UK. If you are aged 19 and older you will need to evidence at least half your life or 20 years residency in the UK.

In all cases you need to have been in the UK by 31st Dec 2020 to be eligible for a tuition fee loan. If you do not meet this criteria please contact SFE to find out if you are in any exempted category.

You must be able to evidence 3 years residency prior to the start date of the course to be able to enrol with us. This may mean that you have to reapply to study with us in the future.

If your main purpose of being in the UK was for study, you will not be eligible for any SFE support.

Before any loan is approved you will need to provide your National Insurance Number (NINO) and valid bank details along with your declaration of signature.

The College cannot contact SFE on your behalf unless you set up a sharing password/consent to share with them. You need to discuss this with your HE Administrator.

If your tuition fee loan is not approved; to continue studying with us you will be liable to self-fund the course.

How do I know if my student finance has been approved or rejected?

SFE will contact you by sending communication to your account or via e-mail.

You must send off original documents when requested, photocopies are not acceptable.

You must send off your declaration of signature and ensure that your bank details are correct.

Note: If you have studied a Higher Education course anywhere in the World, even if you self-funded the course, was sponsored or it was free you might not be eligible for a Student Finance England Tuition Fee Loan for the course you want to study with us.

If you are enrolling onto a course at a lower level than you previously studied you will usually not be eligible for any further tuition fee loan.

You may be eligible to apply for a Maintenance and or Disability Loan or Grant.

If you are in receipt of benefits we advise that you discuss with your DWP Officer any impact studying at HE level would have on you continuing to receive benefits.

If you run into difficulty applying for your tuition fee loan please contact us and we will endeavour to assist you.

Further information on what financial support you may be entitled to is available here: <https://www.gov.uk/student-finance/extra-help>

How do I get my maintenance/any other non-tuition fee funding paid to me?

It can take a minimum of six weeks for SFE to process student finance applications. Make sure you apply early, even if you have a conditional offer, as you can amend or cancel your application if your plans change.

You can apply for a HE loan without having applied to an institution. If you do not attend that institution and decide to go to another institution instead, a transfer of your application can be made by your new institution, you will need to let them or us know. If you decide not to progress to HE, you can ask SFE to cancel your application.

Once your funding is approved we confirm your registration to SFE to release any non-tuition fee financial support to you. You need to have signed and returned your HE contract, be fully enrolled and attending class with at least one present mark on your registers. We advise that you have enough money to tide you over for the first few weeks of your course.

How do we claim your tuition fees from SFE for your course?

Once your tuition fee loan has been approved and we have registered you with the awarding body for your course, we claim the first 25% of your tuition fees from SFE. We use register marks as evidence to show that you are attending your course.

We claim a further 25% in either January or February and the final 50% after the Easter break and after 1st April. These dates are determined by SFE and your course restart date after college holidays.

Can I pay the tuition fees for my course myself?

If you are self-funding you may be eligible to pay your fees by instalment (25% of the total course fees at enrolment, with the balance spread equally across 5 monthly instalments of 15% each on 1st of the month for the next 5 months.

You must keep up with your instalment payments. Missed payments may mean that we recalculate your fees, and the full amount becomes due immediately.

If you run into difficulties paying your fees please contact us and we will consider your case to see if we can renegotiate your repayment plan.

If you are studying a course that lasts for longer than one year you will have to apply to SFE for a tuition fee loan for each year of study. If you are self-funding your course we charge fees for each year of study.

Can my employer or other person pay my fees?

Yes, we consider your employer or other person to be a sponsor. We require a letter on headed paper with your details, the name of the course, the amount being paid for you and the letter dated and signed by a designated signatory. All sponsored fees must be paid in full at enrolment or in full once invoiced by us. Any requests to pay by instalments are approved by the Chief Financial Officer.

Regardless of how you are paying your fees ultimately they are your responsibility.

How much will I have to pay if I need to repeat modules or repeat a year of study?

If you need to repeat a module/s these fees are set in conjunction with the awarding body or as stated in our Fees Policy.

If you rejoin the programme after repeating modules in future academic years you will have to pay the fees as advertised for that and any subsequent year.

If you need to repeat a year, you will have to pay the fees as advertised for that and any subsequent year of your programme.

What happens to my fee liability if I withdraw from my course

If you withdraw from your course you will be liable for the tuition fees up to the day of your withdrawal.

You will be liable to repay any overpayment of maintenance loans to SFE.

It is at the discretion of the Vice Principal and Chief Finance Officer as to whether you must pay the full amount of fees if you withdraw from your course.

Can I take a break in learning?

Yes, you can, so long as the course is expected to run the following year. You must discuss with your Tutor. You have 364 days to return to the same course and level. If you apply for a tuition fee loan it will remain live during this time. However, if your return to College is in the following academic year you will have to reapply for the full amount of fees for that academic year to reactivate your loan. SFE will then adjust how much WKCIC are entitled to claim for you. You will need to contact SFE to see how this affects your maintenance loan and repayments. If you do not return after 364 days you will be withdrawn. You will be liable for the fees paid pre your break in learning and these are non-refundable.

If you are self-funding your course we will freeze your payments until you return. If you do not return any tuition fees paid prior to your break in learning are non-refundable.

It is at the discretion of the Vice Principal and Chief Finance Officer as to whether you must pay the full amount of fees if you withdraw from your course.

Do I need to complete any other paperwork before I enrol?

Yes, you will need to read and sign the HE contract and return to your HE Administrator before we can complete your enrolment.

You will need to complete your enrolment in person with the enrolment team. You will need to show proof of residency and prior qualifications.

You will need to sign your Learning Agreement.

External independent financial advice for HE students can be found online, on websites such as [DiscoverUni](#) and [SaveTheStudent](#).

Further information about CCCG is available at <https://www.capitalccg.ac.uk/about-us/policies-reports-and-strategies>. *Note these policies and documents are subject to change.*