

Section 1 - Your Information



PLEASE READ THE SECTION BELOW CAREFULLY BEFORE FILLING OUT THE FORM

Who should complete this form?

Complete this form if you feel you are facing financial hardship due to an overpayment of student finance.

Firstly - please check our guidance page www.gov.uk/student-finance/extra-help to make sure you've applied for any funding you may be eligible for. You should also speak to your university or college, or organisations like Citizens Advice www.citizensadvice.org.uk/debt-and-money as they may be able to offer help and advice in addition to what we can offer.

What help is available?

You may be able to defer all or part of your overpayment.

What information do I need to provide?

You need to give us some personal details and let us know what you need help with. We need some information about your income and expenses so we can review your account and defer all or part of your overpayment.

We know some information may be sensitive so please provide what information you can to help us to understand your circumstances. We look at all requests on a case by case basis and these are strictly confidential.

What if I have further questions?

If you have further questions, you can:

- contact us through the live chat facility on your online account at www.gov.uk/student-finance-register-login
- call us on **0300 100 0607**

Where do I send my form?

Once you have completed this form, upload it to your online account.

If you're a postgraduate student you need to return it by post. All forms returned by post should be sent to: **Student Finance England, PO Box 210, Darlington, DL1 9HJ**

To find out how we'll use the information you provide go to www.gov.uk/studentfinance to read our Privacy Notice before completing this form.

What if I want to set up Consent to Share?

If you want to give us permission to talk about your account with another organisation or person, you can do this in your online account.

We can share information and updates about your account but we cannot discuss your bank details.



Section 2 - Your Details

Customer Reference Number

First name

Surname

Date of birth (DDMMYYYY)

Section 3 - Your Circumstances

Please provide some information about your circumstances. The information you provide will help us to quickly process your application.

Are you currently attending your course?

☐ Yes ☐ No

Have you already had a payment deferred within the academic year?

☐ Yes ☐ No

now go to section 4

Section 4- Your Regular Monthly Income

Tell us about your regular monthly income.

Tips to complete this section

- If you are paid weekly - multiply your weekly wage by 52, then divide it by 12. If you are paid fortnightly multiply your fortnightly wage by 26, then divide it by 12.
- Do not include any income from accounts that cannot be easily accessed due to restrictions - for example Lifetime ISAs.

Your regular monthly income

Wages / salary	£
Savings	£
Self-employment	£
Child Benefit	£
Child Tax Credits	£
Tax Credit / Universal Credit	£
Housing Benefit	£
Carer's Allowance	£
Disability Living Allowance / Personal Independence Payment	£
Income Support	£
Child Maintenance payments	£
Support from family or friends	£
Financial support from university	£
NHS Training Grants	£
Other	£

Section 5 - Your Regular Monthly Expenses

Tell us about your regular monthly expenses.

Tips to complete this section

- Make sure you tell us your rent or mortgage amount.
- You should only declare your own expenses. If you have a partner do not include any expenses paid by them.
- If you don't pay some expenses monthly, you'll need to calculate the monthly amount. If your payment is every quarter, divide the amount you pay by 3. If it's every 6 months divide it by 6. If it's once per year, then divide it by 12.

Your regular monthly expenses

Rent / mortgage	£
Utility bills: gas / electricity / water If you pay for a mobile phone, this should be added under communications and leisure in section 9.	£
Council tax	£
Insurance: life / contents / car If you pay mobile phone insurance, this should be added under communications and leisure in section 9.	£
Childcare costs	£
Loans / credit cards / finance agreements	£
Travel Public transport, hire purchase or conditional sale vehicle, road tax, MOT and ongoing maintenance, breakdown cover, fuel and parking.	£
Health costs Prescriptions, medicines, dentistry and opticians.	£
Course costs Course books, stationery, subscriptions, software, trips and excursions.	£

You can provide additional expenses at section 6.

Section 6 - Your Additional Monthly Expenses

Tell us about any additional monthly expenses.

Tips to complete this section

- If you don't pay some expenses monthly, you'll need to calculate the monthly amount. If your payment is every quarter, divide the amount you pay by 3. If it's every 6 months divide it by 6. If it's once per year, then divide it by 12.
- If you share your monthly expenses with your partner, you should only declare your contribution.

Your additional monthly expenses

Food and housekeeping

Groceries, nappies and baby items, laundry and dry cleaning, cigarettes, alcohol, vet and pet insurance, maintenance and repair of dwelling.

£

Communications and leisure

Mobile phone, Internet, TV package, hobbies, gifts, pocket money, newspapers, stationery.

£

Personal costs

£

Other (please specify)

	£
	£
	£
	£

Section 7 - Your Debts

Did you have any outstanding debts or missed payments?

☐

Yes - continue this section

☐

No - go to section 8

Tell us about any outstanding debts that you have.

Your debts

Rent arrears

£

Council Tax arrears

£

Utility bill arrears

£

TV licence arrears

£

Other (please specify)

£

£

£

£

Section 8 - Declaration

I confirm that to the best of my knowledge and belief, the information I am providing is true and complete.

Your full name (in BLOCK CAPITALS)

Your signature (in ink)

Today's date (DDMMYYYY)

 / / 

If the form is being uploaded through your online account, you do not need to sign the declaration. If the form is not uploaded through your own online account, or sent to us by post, you must sign and date the declaration or it can't be accepted.

How to return your form

Once you have completed this form, upload it to your online account. Please note that if you're a postgraduate student you need to return it by post.

To upload your form

1. Sign into your student finance account at **www.gov.uk/student-finance-register-login**
2. Select undergraduate
3. Select the most recent academic year
4. Select 'upload supporting documents' under the 'your student finance' heading
5. Upload clear copies of your form

All forms returned by post should be sent to:

Student Finance England

PO Box 210

Darlington

DL1 9HJ

We'll process your form as soon as possible. We may contact you if we need some more information.

If you continue your studies next year

If you get a grant or loan overpayment deferred for the current academic year to a later date, and continue your course into the next academic year, any remaining overpayment balance(s) will be recovered from your future funding. If you cannot afford this you can apply again for financial hardship support and if accepted all or some of the overpayment can be deferred again.

If you're eligible for both a loan and grant(s)

If you apply for financial hardship support and only part of your overpayment for the current academic year is deferred to a later date, we will still attempt to recover the remaining amount from the current academic year funding. If this is the case, we will prioritise recovering the overpayment from your loan entitlement.