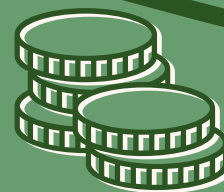
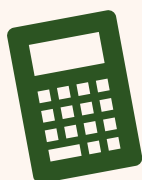


Managing your money at university...



Managing your own money whilst living independently is a key part of going to university. As a disabled student you may find your support needs mean you spend more money than other students. It is important to get to grips with your personal finances and what financial support you may be eligible to apply for before you start university.

Budget calculator



Many students find it beneficial to write a break-down of their personal living costs whilst living at university. This can help you to visualise how your money needs to be divided between essential costs such as rent, food, travel and medication, and non-essential costs that you may choose to incorporate into your budget such as shopping, socialising, and subscriptions.

There are many budget calculators available online to help you break down your costs.

Examples include:



- UCAS' Student Budget Calculator: [Budget calculator | Undergraduate, Conservatoires | UCAS](#)
- Save the Student Rent Calculator: [Rent Calculator - Save the Student](#)
- You may also want to use your online banking app to set yourself a daily budget.

Student Finance

Unlike at school, college or sixth form where your education is free, you must pay a Tuition Fee to enrol on a university course. This payment also allows you to access to your university's facilities. Students can apply for a repayable Tuition Fee Loan of up to £9,250 through Student Finance. This money is sent directly to your university you are enrolled at.



Some students also choose to apply for a Maintenance Loan to support their living costs whilst at university. This can be used to help pay your rent, food, travel and any other expenses. This loan is means tested and repayable. This means that the amount of loan you receive is dependent on your family income – how much your parents or carers earn – and is repaid in specific amounts once you start earning your own money above a certain salary. This money is paid directly into your personal bank account.

For a more detailed breakdown, look at the following links:

[Apply online for student finance - GOV.UK \(www.gov.uk\)](#)



[Student finance: getting it right first time – Find all our latest guidance for students, parents and partners on student finance and how to get it right first time in the academic year 2021 to 2022.](#)



Disabled Students' Allowance



The Disabled Students' Allowance (DSA) is funding to support the essential costs that arise from a long-term health condition, mental health condition or learning difficulty whilst studying independently at university. The DSA is **not** a loan. This means that the amount of money you receive is not based on your family income and it does not need to be repaid.

What is the application process?

1

Submitting your application:

You will need to fill out the online DSA Student Finance England application form and supply evidence of your condition/s. This could be a copy of a medical letter from your GP, or a diagnosis report from a specialist teacher.

Your school or college's Special Educational Needs Coordinator (SENCO) may also provide additional evidence for you.

2

Arranging your Needs Assessment:

Student Finance will confirm your eligibility with a letter titled 'DSA1' and contact you by email about how to arrange a free Needs Assessment. Do not be worried by the name, this is not a test! This is a relaxed meeting where you will discuss your learning needs. You can choose where you would your Needs Assessment and book a timeslot.

3

What happens in a Needs Assessment?

The assessment environment is a confidential and supportive space where you are encouraged to be open about the challenges you face whilst learning. You might find it helpful to prepare a short list of examples to discuss. You may also be invited to try some software or equipment.

4

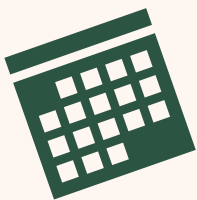
After your Needs Assessment:

Within ten days of your assessment, you will be sent a report titled 'DSA2'. This report will outline all your recommended support options. You will be asked to approve the information and consent to it being shared with your university. If you need to purchase specialist equipment, the second page of your DSA2 letter will provide you with the contacts of the suppliers you will need to order them from. The money will be paid directly into your bank account for you to do this.

What kind of support could you get?

Each student's needs are different and so your support will be individual to you.

Support available can include specialist equipment such as a Dictaphone, laptop, ergonomic chair, assistive technology and software. You may get mentoring and support individuals such as a skills tutor or a sign language interpreter. You may also receive help with travel costs and study materials.



Why is it beneficial to apply early?

Successful applications are confirmed within 6 weeks, but it may take up to a further 15 weeks for your university to finalise your support. By applying as early as possible, you can ensure your requested support is ready when you start university. If your course starts in September, you can start applying for Student Finance and the DSA from March.

Important to remember about applying for a DSA:

- Apply as early as you can – you don't need a confirmed university place to apply.
- You must apply for Student Finance before applying for the DSA.
- You can contact your university's disability support team to help you with your application.
- Do not purchase any specialist equipment until you have completed your assessment. Only equipment purchased after the assessment can be paid for by the allowance.
- Do not share the only copy of your evidence of your condition/s, always keep your own copy in case you need it for other applications.

For more information:



[Help if you're a student with a learning difficulty, health problem or disability: Disabled Students' Allowance - GOV.UK \(www.gov.uk\)](#)

[DSA: Find Your Way | How to apply for DSA support | D&A \(diversityandability.com\)](#)

[Disabled Students Allowance | Quick start finance guide | Student Finance England \(slc.co.uk\)](#)

Personal Independence Plan (PIP)



A Personal Independence Payment Plan can help eligible disabled students if their condition requires support with day-to-day activities and being mobile. To access this payment, you must make a claim with the Department for Work and Pensions who will carry out an assessment. This assessment will examine how your condition impacts your ability to complete different activities in order to measure how much support you need.

You can make a claim by telephoning their phone line or making an application by post. If successful, you will receive a letter to confirm your claim, the amount of money you will receive and when it will be paid.

For more information:



[Personal Independence Payment \(PIP\): What PIP is for - GOV.UK \(www.gov.uk\)](#)



Other financial support & bursaries

Snowdon Trust:

This charity provides grants of up to £5,000 for students attending UK universities to help support with additional disability-related costs during their studies. To be eligible to apply for the grant you must be aged over 16, have already applied for a Disabled Students' Allowance and have a diagnosed disability.

Please note: Applications from students with mental health conditions alone are not eligible to apply for this grant. You must have a physical impairment or learning difficulty to be eligible.

Student Health Association:

This organisation offers a Student Enablement Fund to support students with disabilities in their higher education study by awarding grants of up to £500. Eligible students must have already applied for the Disabled Students' Allowance and have estimated the cost of the required support items in advance. To apply, you must provide a medical letter and a letter from a tutor or disability advisor at your university.



Blue Badge:

If you have a driver's licence and access to a vehicle you may find it beneficial to apply for a Blue Badge Permit. Whether you are living in your university city, in on-campus accommodation or commuting from home, the ability to park your car in an accessible parking space may be a huge factor in your ability to attend your contact hours.



Disabled Person's Railcard:

This railcard allows you to save a third of travel costs on a range of Standard and First-Class train tickets. This may be especially useful to you if you are without access to a driver's licence or vehicle and want to access rail transport to travel between university and home.



Disabled Person's Bus Pass:

If you are without access to a personal vehicle you may benefit from applying for a bus pass to help with cost of travelling at university. This may support with travel between your accommodation, your study sessions, and social events. For more information you must contact the local authority of your university location.



For more information:

[Snowdon Trust - Investing in Students with Physical Disabilities](#)

[Bursaries – Student Health Association](#)

[Apply for or renew a Blue Badge - GOV.UK \(www.gov.uk\)](#)

[Disabled Persons Railcard | Official Retailer | National Rail \(disabledpersons-railcard.co.uk\)](#)

