

## Repeat Study and Funding

(For undergraduate students with UK home funding or EU students who are eligible for a tuition fee loan)

Usually, students are entitled to full funding from Student Finance England (SFE), for the normal duration of their course, plus one additional year, minus any previous years of study at higher education level.

Part years of study (even just registering on the course) will be counted as a full year by SFE.

The additional year of funding is referred to as a 'gift year' by SFE.

Full funding means the tuition fee loan for EU students who are eligible for this. For Home students it relates to tuition fee loan and maintenance funding (dependent on financial assessment and eligibility).

If you don't have enough years of full funding to cover the length of your course, then SFE will put your funding towards the final year of your course first and work backwards to the first year.

If you aren't entitled to full funding for one or more years this means that you will need to pay for your own tuition fees and, if you are a home student, will not be eligible to apply for the maintenance grant (if normally eligible) until you are entitled to full funding.

### Examples:

- A student coming straight from A' levels, taking a **three** year degree course will be eligible for **three** years of funding for their course (plus an extra 'gift year' if they should need to repeat a year for any reason).
- A student in the same situation, but taking a **four** year degree will be eligible for **four** years of funding for their course (plus an extra 'gift year' if they should need to repeat a year for any reason).
- A student who is repeating the first year of a **three** year course, will be eligible for funding for the repeat year and the remaining **two** years of their course (using their 'gift year').
- A student who has previously studied for two and a half years at another University and is starting a new **four** year degree from year one, will have **two** remaining years of full funding (including the 'gift year'), which will be paid in years 3 and 4 of the course.



# Student services

How to work out your remaining entitlement:

How long is your current course? (or the one you are intending to start on) = **A**

How many, full or part, years of study have you already had at higher education level? **B**

( **A** + 1 ) - **B** = Remaining entitlement

Don't forget that your remaining entitlement will be allocated to your final year first and then worked backwards towards your first year.

If you are not entitled to full funding but have had to repeat due to a personal or family crisis or ill health or then please also see our Compelling Personal Reasons factsheet for more information.



University of Essex