

New Students - Student Finance Application Guidance for England, Wales and Northern Ireland 2025/2026

This document is for guidance and only Student Finance can confirm what funding you are eligible for and advise on the terms and conditions of your tuition fee loan agreement.

Step One: Create an account with Student Finance.

You'll need to create a student finance account if you're a new student or sign into an existing account if you're a returning student.

Use the links below to create an account or log in.

- [Student Finance England](#)
- [Student Finance Wales](#)
- [Student Finance Northern Ireland](#)

You'll be asked if you've ever applied for Student Finance before. It doesn't matter how long ago you applied, if it was online or using a paper form, or if you applied to your local authority. If you have applied, you'll already have an account with Student Finance and will need to use this account to make your application.

If this is your first application, select 'No, I haven't applied for student finance before' and click the green continue button.

You will then be asked to enter your personal details, including town of birth, national insurance number and contact details. Once completed, click the green continue button and proceed to set up your account.

Step Two: Select 'Apply for Student finance'.

Step Three: Select 'Higher Education'.

Step Four: Select 'Undergraduate'

Step Five: Select 'part time'

It is not possible to study full time with OCA.

Step Six: Select '2025/26'

This academic year runs from 1 August 2025 to 31 July 2026. If you are applying for funding later in the academic year, we recommend making an application no later than May 2026 to begin before the end of the academic year.

Step Seven: Important repayment information to review

Student Finance will provide 5 key points of information for your review with further details linked within the application.

1. They will charge you interest on your loan, as soon as they make your first payment to you.
2. They'll charge you interest until you've repaid all the money or until they cancel your loan.
3. You're due to start making repayments on the April after you leave your course or the April 4 years after the course started if you're studying part-time
4. You'll only repay when your income is over the repayment threshold.
5. You'll repay a certain percentage of your income over your repayment threshold.

Step Eight: Confirm your residence

You will see that there are different sections of the application to complete:

- Course
- Previous Study
- About You
- Residency

Step Nine provides details to help you complete the course information section. You will be able to complete the remaining sections independently.

Step Nine: Provide the Course details

- *Have you started your course?*

Select 'No'.

- *When will you start your course?*

You can choose one of the following months. We recommend selecting a start month at least 6 weeks from when you are submitting your application, or 14 weeks in the future if you are applying for Disabled Students Allowance.

September 2025

October 2025

November 2025

January 2026

February 2026

March 2026

May 2026

June 2026

July 2026

If you plan to begin a course only when DSA support is in place, we recommend beginning your DSA application no later than April 2026.

- *Where will you be studying?*

Select 'Open University'.

- *What course will you be studying?*

Type 'OCA' into the course name box and select your degree course from the drop down menu. For example;

OCA BA (Honours) Painting

Bachelor Degree with Hours OCA Distance Learning

Do not type out the degree name into the box, you must select it from the drop down menu as it appears.

- *Where will you be living?*

Select the appropriate answer.

- *When are you starting the course?*

You'll be provided with a list of the months for the academic year 2025/2026 . You should select the same month as the start date you indicated earlier.

Do not select August, December or April as your starting date as OCA will not be processing enrolments in December or April.

- *How many years are you studying your course in total?*

Select '12 years'.

This is the maximum years of study time you have available to complete your course. You can complete your course sooner. Refer to the [Course Timeframes](#) information webpage for further details.

- *Which year of your course is this application form?*

Select 'year 1'.

A year of study is exactly as it sounds. If you begin your course in September 2025, your second year of study will begin September 2026.

The following question asks you to provide details of any disabilities or health conditions.

- *Do you have any of the following?*

If you select yes, provide details and press continue, you'll be asked if your disability makes studying by distance learning your only option. If you select yes, you may be asked to provide evidence of this.

- *Confirm your tuition fee for this year.*

For **Student Finance England**, the maximum funding available to claim for the 25/26 academic year is £7,145. Students are advised to apply for the maximum funding available to them, and within their application select the option for OCA to adjust fees based on the unit(s) they enrol on within an academic year. This means you are usually able to claim the full cost of a Stage of study, though it may vary if you have already claimed from Student Finance before. The maximum funding you may be awarded is slightly more than the total cost of a Stage of study. OCA will only claim for the costs of the units you enrol to.

For **Student Finance Wales**, you can potentially claim up to **£2,625** for the 2025/26 academic year, and for **Student Finance Northern Ireland**, you can potentially claim up to **£3,641.25** for the 2025/26 academic year. Each 40 credit unit costs £2,268 meaning if you study two 40 credit units within a 12 month period, the total to pay to OCA would be £4,536 and so you would be expected to pay the difference.

Confirming credits with Student Finance

Students only enrol to one course unit at a time, and so you may receive a notification from Student Finance informing you of the reduced claim OCA have made, however you still have the full amount of funding available to use.

This also means that OCA only confirms the amount of credits you study as you enrol to them. For example, we confirm all new students as studying 40 credits for the 25/26 academic year when they first enrol. This may affect the amount you receive if you are eligible for a maintenance loan. If you enrol to a second unit of study within your funding year, the credits confirmed with Student Finance would increase.

You may be wondering, 'what is my funding year?'

The first unit of study you undertake for the 25/26 academic year determines your Student Finance intake month for the year. For example, if you begin a unit in September 2025, this month becomes your Student Finance intake month for the 25/26 academic year. Refer to the table on page 6 to see how long this funding is in place for.

- A September to November 2025 starter's funding expires after July 2026.
- A January to March 2026 starter's funding expires after December 2026.
- A May to June 2026 starter's funding expires after March 2027.
- A July 2026 starter's funding expires after June 2027.

It's important to know how long your funding is in place for when planning to enrol to your next unit of study.

For example, a September 2025 starter could enrol to another unit in May 2026 without having to apply for funding again. But from August onwards, they would need to reapply for the next academic year's funding.

