

Application Guidance for Student Finance England (SFE)

Document Information: Published 1 May 2026. Valid for 2026/27 Student Finance applications until July 2027.

This document is for guidance purposes.

Only Student Finance England (SFE) can confirm your final eligibility and the specific terms of your tuition fee loan agreement.

[Please review our frequently asked questions here.](#)

New Student Guidance

Important Information

New students can use a Student Finance England (SFE) tuition fee loan for undergraduate study with OCA starting in September, October, or November 2026.

If you do not secure your SFE funding in time for these intakes, you will need to apply for funding via the Lifelong Learning Entitlement (LLE) instead.

Step 1: 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 link below to create an account or log in.

- [Student Finance England](#)

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 2: Select 'Apply for Student finance'.

Step 3: Select 'Higher Education'.

Step 4: Select 'Undergraduate'

Step 5: Select 'part time'.

It is not possible to study full time with OCA.

Step 6: Select '2026/27'.

This academic year runs from 1 August 2026 to 31 July 2027.

Step 7: 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 8: 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 9: Provide the Course details

- *Have you started your course?*
Select 'No'.
- *When will you start your course?*

You can choose the September, October or November 2026 intake.

To ensure your funding is in place before you begin, please select an intake date with a payment deadline that is at least 6 weeks away from the date you submit your funding application. If you are applying for Disabled Students' Allowance (DSA), please allow 14 weeks.

[You can check the specific funding deadlines for each intake here.](#)

- *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 or the course will not be recognised.

- *Where will you be living?*

Select the appropriate answer.

- *When are you starting the course?*

Select September, October or November 2026.

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

Select 12 years. This is your total amount of active study time to complete the course, but you may opt to complete sooner.

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

Select Year 1.

Step 10: Provide disability details (if applicable).

- *Do you have any of the following (disabilities)?*

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 SFE, the maximum funding available to claim for the 26/27 academic year is £7,335. This amount is slightly more than the total cost of a Stage of study at OCA for the 26/27 academic year, which is £7,146. We recommend applying for the maximum funding available. This ensures your funding remains flexible, allowing you to study more units later in your Seasonal Academic Year without needing to submit a new funding application.

Step 11: Await outcome and submit an enrolment form.

SFE applications can take up to 4 weeks to process, or 6 to 8 weeks in peak times. Keep this in mind as you plan your studies.

If you haven't already, please submit an enrolment form via the OCA website for your undergraduate study.

Continuing Student Guidance

Step 1: Check your Seasonal Academic Year.

As a continuing student, you may already have a tuition fee loan in place.

It's worth having a look at the Seasonal Academic Year calendar. If you check it against your last award date, you can see exactly how long that funding is meant to last.

For example, if you were last awarded funding against the 25/26 academic year and began a unit in January 2026, your 25/26 funding award lasts until December 2026, despite August to December 2026 falling in the 26/27 academic year.

[Click here to review the Seasonal Academic Year calendar.](#)

Important Information

If you've had a break in study, for example, you did not apply or use funding in the 25/26 academic year, you will need to apply for funding under the new Lifelong Learning Entitlement (LLE). You can apply for this funding from September 2026, to begin from January 2027.

Step 2: Log into your SFE account.

If you haven't had a break in your studies and you no longer have funding in place, please submit your funding application for the 2026/2027 academic year.

Log into your account with SFE.

Use the link below to log in.

- [Student Finance England](#)

Step 3: Complete your 26/27 application.

Follow the steps within your SFE account to submit a 26/27 funding application. Below is all the information you need from OCA to complete your application.

University

OCA became part of the OU family as of August 2023. Therefore, you must apply to The Open University (OU) when making your application.

Course

Once you have selected The Open University, you will be presented with the course name search box. Search by typing 'OCA', as this will show available OCA courses only, instead of all Open University courses. From the drop down select which course you would like to study e.g., OCA BA (Honours) Creative Arts A01.

If your course is not showing as an option, you can try searching part of the course name instead e.g., 'Creative Arts.'

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

Year of study

This will depend on when you began the course.

If you began the course September 2024, then your first year of study runs from September 2024 to August 2025.

September 24 - August 25: Year 1

September 25 - August 26: Year 2

September 26 - August 27: Year 3

Your year of study **is not** related to how many units you have studied.

Fees

For SFE, the maximum funding available to claim for the 26/27 academic year is £7,335. This amount is slightly more than the total cost of a Stage of study at OCA for the 26/27 academic year, which is £7,146.

We recommend applying for the maximum funding available.

Within your application, please select the option for OCA to adjust the fee request based on the units you enrol in. This ensures your funding remains flexible, allowing you to study more units later in your Seasonal Academic Year without needing to submit a new funding application.

You may receive an automatic notification from SFE regarding a 'reduced claim'—this is normal and happens when we adjust your funding to match your actual unit enrolment.

Step 4: Await outcome and submit an enrolment form.

SFE applications can take up to 4 weeks to process, or 6 to 8 weeks in peak times. Keep this in mind as you plan your studies.

If you haven't already, please submit an enrolment form via the OCA website for your next unit. Before doing so, please check the 'Progression Rules' in your **Student Handbook** to ensure you are eligible. As a minimum requirement, you must have submitted all assignments for your current unit to your tutor.

Important Information

Credit Confirmation

OCA confirms your credits as you enrol. You will be reported as studying 40 credits for 26/27 upon your first unit enrolment within this year's funding application.

Enrolling in a second unit within the same Seasonal Academic Year will increase the credits we report to SFE, which may affect any maintenance loan entitlement.

We only confirm these credits, and your registration to the course, after you complete your two week induction.

Missed the funding deadline?

If your funding application is not approved in time for your preferred intake, we will defer you on the next available intake where possible, provided it falls within the same academic year (the final intake for each academic year is in July).

Please note that if you have chosen to fund your BA (Hons) studies via a Tuition Fee Loan, your enrolment cannot be completed until your funding is fully in place. While our Finance team monitors the status of loan applications regularly, you will likely receive your outcome notification directly from Student Finance a few days before we are updated.

Questions about your funding application?

If you have questions about the progress of your Student Finance application, or issues submitting an application, please contact Student Finance directly in the first instance to better understand any issues.

When contacting OCA about Student Finance queries, please include your OCA student number, and your Student Support Number (SSN) or Customer Reference Number (CRN).