

## What we will cover today

- +Tuition fee & maintenance loan
- +Additional support
- +How to apply
- +Repayments
- +Questions





# Higher Education funding headlines

- Loans for tuition fees & maintenance
- + Maintenance loan maximum £9203
- + Disabled Student Allowance
- Extra funding for Nursing & Midwifery students
- Additional help for students in specific circumstances
- + Help from universities



# Tuition fee loan £9,250

Paid direct to your university

Not dependent on household income

1

Maintenance Ioan £9203 max

Paid to you 3 times a year

Dependent on household income

2

1



Borrowed from Student Finance England, combined and to be paid back after you are earning £26,575+ per year Bursaries, scholarships, hardship funds, childcare allowance DSA

May be dependent on household income

3



Non-repayable



## **2020 Tuition fees**

Student type	Tuition fee
UK/EU/Channel Island*	£9,250
International (£3,000 deposit required)	£13,416
International lab-based (£3,000 deposit required)	£14,604
UK/EU students on placement	£1,290
International students on placement	£2,076



# **Nursing & Midwifery Funding**

- All nursing and midwifery students on pre-registration courses will receive a payment of at least £5,000 a year which they will not need to pay back.
- Announced in December 2019, to start in September 2020
- Nursing/midwifery students will continue to be able to access funding for tuition and maintenance loans from the Student Loans company.
- £3,000 further funding available for eligible students, including for: specialist
  disciplines that struggle to recruit, including mental health, an additional childcare
  allowance, on top of the £1,000 already on offer, areas of the country which have
  seen a decrease in people accepted on some nursing, midwifery and allied health
  courses over the past year
- Further details on who can access the support will be available in early 2020.



# Health education funding September 2020 entry

### **Physiotherapy and Podiatry**

- + Standard funding package
  May be eligible for long course loan
  allowance
- + Travel grant
  Students can apply for reimbursement of travel costs for placements from NHS
- + Additional support with childcare £1,000 available for students with dependants
- + Exceptional Support Fund for students experiencing financial hardship
- Already have a student loan?
   A second student loan is available

# Health education funding September 2020 entry

### **Paramedic Science**

Standard funding package

- Cost of occupational health check,
   DBS and uniform included with fee
- + Students cover cost of travel to placements
- Student Finance not available if already hold a degree

# Funding for other health and related courses September 2020 entry

# + Public Health Standard funding package

### + Occupational Therapy

Part-time: New students receive part-time living cost and tuition fee loans

### + Social Work

Standard funding package.
Currently limited number of NHS
bursaries for years 2/3 (2019 entry)

# Additional support: University of Brighton

- + University of Brighton Bursary £500 per year if household income less than £25k
- + Care leavers and estranged students £1000 per year
- + Student Support Fund
- + Scholarships
- + Student employment with the university

# University of Sussex



Sussex Bursary based on income

(figures currently being finalised)

- Support for Care Leavers and Young Carers
- Sussex Excellence Scholarship £2,000
- Article 26 Scholarship- Full tuition fee waiver + £11,500 maintenance per year of study



### Advice from UCAS -

If you have lived in care, either with foster carers or in a children's home (or in Scotland under a home supervision order), and you're applying for higher education, we would encourage you to tick the box in the care questions on your UCAS application



Tick the box so that your chosen universities and colleges can let you know what additional support you are entitled to, if you wish to take advantage of this. This could include finance, accommodation and other support services



Tick the box so that admissions staff at the universities and colleges you are applying to can consider your achievements and potential in context



Tick the box and the universities and colleges will treat this information in confidence



**University of Brighton** 

### Maintenance loan funding for full-time UK undergraduates in 2020 Studying outside London

Household income	Living away from home	Living at home
£25,000	£9,203	£7,747
£30,000	£8,544	£7,095
£35,000	£7,884	£6,442
£40,000	£7,225	£5,789
£45,000	£6,565	£5,137
£50,000	£5,905	£4,484
£55,000	£5,246	£3,831
£60,000	£4,586	£3,410
£62,249*	£4,289	£3,410



### Maintenance loan funding for full-time UK undergraduates in 2020

Living away from home and studying outside London

Household income	Maintenance Ioan	Long course loan 45 weeks p.a.	Total maintenance loan for 45 weeks p.a.
£25,000	£9,203	£1,485	£10,688
£30,000	£8,544	£1,485	£10,029
£35,000	£7,884	£1,485	£9,369
£40,000	£7,225	£1,462	£8,687
£45,000	£6,565	£885	£7,450
£50,000	£5,905	£316	£6,221
£55,000	£5,246	£0	£5,246
£60,000	£4,586	£0	£4,586
£62,249*	£4,289	£0	£4,289



### Typical weekly outgoings guide – every student is different

Weekly outgoings	Living in Halls £	Living off campus £
Rent	130-180	110-145
Utilities	0	14
Phone	1-10	1-10
TV license	0-4	4
Contents insurance	0	2
Food, domestic items	15-40	25-40
Travel	0-15	0-15
Clothing	5-20	5-20
Laundry	2-5	2-5
Study materials	5	5
Entertainment	5-75	5-75
Total	£163-349	£173-335





**Projected weekly income** 30 week course calculated over 39 week academic year

Household income	Repayable Maintenance Loan	Weekly income 39 weeks	Part-time work £7.70 x 13.5 hrs (£104 per wk)	Total Inc. part-time work	Weekly income 39 weeks
£25,000	£9,203	£236	£4,056	£13,259	£340
£30,000	£8,544	£219	£4,056	£12,600	£323
£40,000	£7,225	£185	£4,056	£11,281	£289
£50,000	£5,905	£151	£4,056	£9,961	£255
£62,249	£4,289	£110	£4,056	£8,345	£214





# "Food cards are a great way to provide funds indirectly"

Over half of students surveyed received regular or one-off financial support from family members, with average monthly contributions of just over £300

# "Save over summer to financially prepare for university"

Just under 60% of students use their savings. For a 1/3 of respondents this was between £1,000-2,000





# "Don't forget to apply for funding every academic year!"

Only 68% remembered ever using UCAS or SFE for student finance information and make sure you know about university hardship funds

"Already got a job? - some employers will offer a transfer"

39% of students have a regular term-time job





### "Work for the university"

Students helpers earn £9.51 per hour and Student Ambassadors earn £10.43 per hour – this is just one of a range of jobs on offer

# "Experience looks great on a CV - no matter how small"

Part-time work cited as improving skills in communication, self-management, research and enterprise by students surveyed

41% of students in regular term-time employment worked in retail, 24% in bars/catering



## **Applying for funding**

### **Student Finance England**

# One online, digital application to assess eligibility for loans, DSA and university bursaries

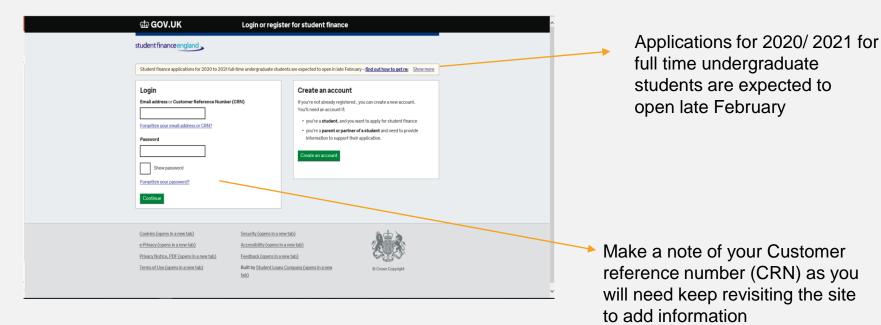
- +Identification check Student's passport number required
- Household income Parents emailed and asked to provide NI number and income as identified on last P60
- +Enter one of your 5 university choices even if you don't yet have a firm choice
- **+Deadline end of May** to guarantee money available for the start of term

### Apply online

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.

It can take up to 6 weeks to process your application. You might have to provide extra evidence.

### https://www.gov.uk/apply-online-for-student-finance



https://www.gov.uk/student-finance-calculator





## **Applying for funding**

Enrol in person at beginning of autumn term to release funding

+ University sends confirmation of enrolment to SFE

+ Money transferred to your bank account (can take approx. a week)

+ Paid in termly instalments - 3 times a year



### Repayments

- Post 2012 (plan 2) from 6 April 2020 repayment threshold will rise to £26,575.
- Threshold will be updated annually "in line with the annual average earnings growth"

Income each year before tax	Income from which 9% deducted	Monthly Repayment (approx.)
£26,575	£0	03
£30,000	£3,425	£26
£35,000	£8,425	£63
£40,000	£13,425	£101
£45,000	£18,425	£138
£50,000	£23,425	£176
£60,000	£33,425	£251



### **Useful websites**

- brighton.ac.uk/studying-here/fees-andfinance
- + brighton.ac.uk/EUstudent-advice
- + gov.uk/student-finance
- + gov.uk/student-finance-calculator
- + thefundingclinic.org.uk
- moneysavingexpert.com/students/studentguide

# **Any Questions?**



## **University of Brighton Open Days 2020**

Subject Areas	Location	Summer/Autumn
Arts and Humanities	City Campus, Brighton	Saturday 6 <sup>th</sup> June Saturday 24 <sup>th</sup> October
Health, Sport, Journalism	Eastbourne Campus	Saturday 13 <sup>th</sup> June Saturday 3 <sup>rd</sup> October
Education, Health, Social Sciences, English	Falmer Campus, Brighton	Saturday 20 <sup>th</sup> June Saturday 10 <sup>th</sup> October *
Architecture, Business, Law, Science, Technology, Engineering, Mathematics	Moulsecoomb Campus, Brighton	Saturday 4 <sup>th</sup> July Saturday 31 <sup>st</sup> October *

<sup>\*</sup> Autumn dates to be confirmed



