



**University of Brighton**

# **STUDENT FUNDING**

# What we will cover today

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



**University of Brighton**

# Higher Education funding headlines

- + Loans for tuition fees & maintenance
- + Maintenance loan maximum £8,900
- + Disabled Student Allowance
- + 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 loan  
£8,900 max**

Paid to you  
3 times a year

Dependent on household income

**2**

**Bursaries,  
scholarships,  
hardship  
funds, childcare  
allowance  
DSA**

May be dependent on household income

**3**



**Borrowed from Student Finance  
England, combined and to be  
paid back after you are earning  
£25k+ per year**

**Non-repayable**



# 2019 Tuition fees

Student type	Tuition fee
UK/EU/Channel Island*	£9,250
International (£2,500 deposit required)	£13,284
International lab-based (£2,500 deposit required)	£14,460
UK/EU students on placement	£1,230
International students on placement	£2,060



# Health education funding September 2019 entry

## **Nursing, Midwifery, 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
- + Already have a student loan?**  
A second student loan is available

# Health education funding

## September 2019 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 holds a degree

# Funding for other health and related courses September 2019 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 (2018 entry)



## Additional support: University of Brighton

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

## 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**



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# Government funding for full-time UK undergraduates in 2018

*Studying outside London*

Household income	Living away from home	Living at home
£25,000	<b>£8,944</b>	<b>£7,529</b>
£30,000	<b>£8,303</b>	<b>£6,895</b>
£35,000	<b>£7,661</b>	<b>£6,260</b>
£40,000	<b>£7,019</b>	<b>£5,626</b>
£45,000	<b>£6,377</b>	<b>£4,991</b>
£50,000	<b>£5,735</b>	<b>£4,357</b>
£55,000	<b>£5,093</b>	<b>£3,722</b>
£60,000	<b>£4,452</b>	<b>£3,314</b>
£62,206*	<b>£4,168</b>	<b>£3,314</b>



# Government funding for full-time UK undergraduates in 2018

*Living away from home and studying outside London*

Household income	Maintenance loan	Long course loan 45 weeks p.a.	Total maintenance loan for 45 weeks p.a.
£25,000	£8,944	£1,395	£10,339
£30,000	£8,303	£1,395	£9,698
£35,000	£7,661	£1,395	£9,056
£40,000	£7,019	£1,372	£8,391
£45,000	£6,377	£799	£7,176
£50,000	£5,735	£226	£5,961
£55,000	£5,093	£0	£5,093
£60,000	£4,452	£0	£4,452
£62,206*	£4,168	£0	£4,168



# 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
<b>Total</b>	<b>£163-349</b>	<b>£173-335</b>



# 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	£8,944	£223	£4,056	£13,000	£333
£30,000	£8,303	£213	£4,056	£12,359	£317
£40,000	£7,019	£180	£4,056	£11,075	£284
£50,000	£5,735	£147	£4,056	£9,791	£251
£62,206	£4,168	£107	£4,056	£8,224	£210





***“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 £8.98 per hour and Student Ambassadors earn £10.00 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



[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.

# 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



# 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) repayment threshold set at £25,000.
- It will then be updated annually "in line with the annual average earnings growth"
- The repayment threshold will rise to £25,725 from 6 April 2019.

<b>Income each year before tax</b>	<b>Income from which 9% deducted</b>	<b>Monthly Repayment (approx.)</b>
<b>£25,000</b>	£0	£0
<b>£30,000</b>	£5,000	£37
<b>£35,000</b>	£10,000	£75
<b>£40,000</b>	£15,000	£112
<b>£45,000</b>	£20,000	£150
<b>£50,000</b>	£25,000	£187
<b>£60,000</b>	£35,000	£262



# Useful websites

- + [brighton.ac.uk/studying-here/money](https://brighton.ac.uk/studying-here/money)
- + [brighton.ac.uk/EUstudent-advice](https://brighton.ac.uk/EUstudent-advice)
- + [gov.uk/student-finance](https://gov.uk/student-finance)
- + [gov.uk/student-finance-calculator](https://gov.uk/student-finance-calculator)
- + [thefundingclinic.org.uk](https://thefundingclinic.org.uk)
- + [moneysavingexpert.com/students/student-guide](https://moneysavingexpert.com/students/student-guide)

**Any Questions?**



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