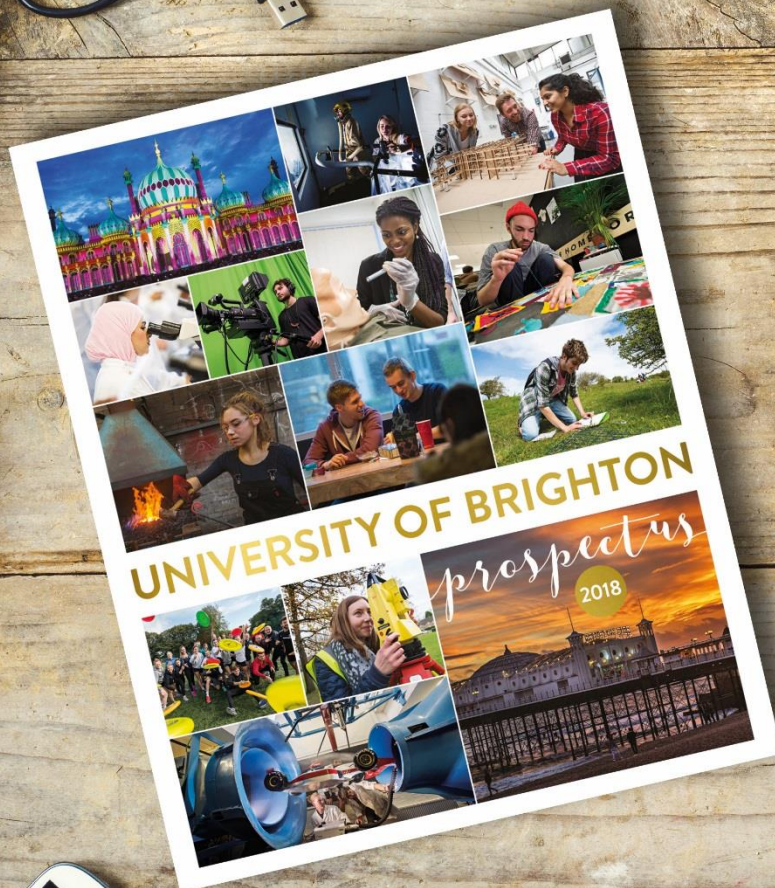




University of Brighton



STUDENT FUNDING

www.brighton.ac.uk



University of Brighton

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Higher Education funding – headlines

- **Loans for tuition fees and maintenance**

Paid back April following graduation - monthly repayments based on what graduates earn, not what they owe

- **Maintenance loan maximum £8,700** - living away from home and studying outside London. Size of loan determined by household income

- **Disabled Student Allowance**

Non repayable, amount based on need not income, assessed by Student Finance England

- **Additional help available for students in specific circumstances**

- **Help from the University of Brighton**



Higher Education funding – headlines

Financial help from the University of Brighton

- A range of bursaries
- Student Support Fund
- Scholarships
 - Recognise academic achievement at university – 50 awarded last year, each worth £1,000 per year.
 - Further awards available for elite and elite disabled athletes and talented sports people with potential.
- Student employment with the university



**Tuition fee loan
£9,250**

Paid direct to your
university

Not dependent on
household income

1



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

**Maintenance loan
£8,700 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



Non- repayable



2018 tuition fees

Student type	Tuition fee
UK/EU/Channel Island*	£9,250
International (£2,500 deposit required)	£12,900
International lab-based (£2,500 deposit required)	£14,040
UK/EU students on placement	£1,250
International students on placement	£2,000

Tuition fees

The Prime Minister has announced tuition fees will be frozen at £9,250 until 2019

EU students

EU students applying to study at an English university in 2018 will continue to be eligible for student loans for the duration of their course

Our website provides full details

Tuition fee covers all mandatory costs: field trips for required modules, and required equipment but not the costs incurred for optional modules and activities.

*Island students should contact States Finance for information on grant/loan entitlement



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University of Brighton financial support – 2018/19

The University of Brighton Bursary

- New undergraduate students from England and EU
- Household income up to £25,000
- **£500** per year of study

Care leavers and estranged students

- Brighton bursary plus additional £500 per year of study = **£1,000**

Part time students

- Eligible for both bursaries on a pro-rata basis up to a total value of £500

Student Support Fund

- Student Support Fund and Student Services can provide help with finances in every year of course for students in hardship

The University of Brighton expects to provide over £4.8 million worth of support to eligible lower-income students in 2018

Financial assessment undertaken by SFE:

Remember to confirm third party sharing of financial details



University of Brighton

Government funding for full-time UK undergraduates in 2018

Living away from home and studying outside London

Household income	Maintenance loan
£25,000	£8,700
£30,000	£8,076
£35,000	£7,452
£40,000	£6,828
£45,000	£6,204
£50,000	£5,579
£55,000	£4,955
£60,000	£4,331
£62,187	£4,054

Data from student finance England calculator base on living away from home and studying outside London for 2018/19 academic year.

Loan values

- Maximum living at home: £7,324
- Maximum studying outside London: £8,700
- Maximum studying in London: £11,354
- Maximum studying overseas as part of course: up to £9,963

** No income assessment required above this threshold*



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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	£8,700	£223	£4,056	£12,756	£327
£30,000	£8,076	£207	£4,056	£12,123	£311
£40,000	£6,828	£175	£4,056	£10,884	£279
£50,000	£5,579	£144	£4,056	£9,635	£247
£62,187	£4,054	£104	£4,056	£8,110	£208

Students from low income families may also be eligible for university bursaries

50% of students spent nothing on additional course costs*

49% of students spent £10 a week or more on travel*

71% of students worked during vacation*

*Based on data gathered from over 400 2nd year students surveyed for The Winn Report: The Financial Situation of Students at the University of Brighton 2016



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Typical weekly outgoings guide

Weekly outgoings	Living in Halls £	Living off campus £
Rent	130 - 180	120 - 135
Utilities	0	8
Phone	1 - 10	1 - 10
TV licence	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 - 284	£177- 319

2017 prices compiled using information from current University of Brighton students and accommodation pricing lists

Student travel prices in Brighton

City SAVER:

(Student online keycard and M-tickets)

1 day - £3

7 days - £13

28 days £49

90 days - £123

12 months- £382

Unlimited travel on all B&H buses across wider Brighton area – not valid on Night Buses

BTN Bike Share:

Community bike share -

£65 per year for 60mins

ride per day for students

on 'Social Bicycles' app.

Bike hubs on each campus



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What do our students say?

“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

The 2016 Winn Report surveyed 400+ second year students about attitudes toward managing finances whilst at university

“The majority of students in 2016 were not aware of University hardship/support funds.”



Applying for funding

Student Finance England – **Open Now**

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

Enrol **in person** at beginning of autumn term to release funding

- University then 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

The repayment threshold will be increased to £25,000 from April 2018, it will then be uprated annually "in line with the annual average earnings growth"*

Income each year before tax	Income from which 9% is deducted	Monthly Repayment (approx.)
£21,000	£0	£0
£25,000	£0	£0
£30,000	£5,000	£37
£35,000	£10,000	£75
£40,000	£15,000	£112
£45,000	£20,000	£150
£50,000	£25,000	£187
£60,000	£35,000	£262

Sources: Student Finance England, Institute of Fiscal Studies (IFS) and DofE Spokesperson to MoneySavingExpert*

Student loans DO NOT go on credit files

Rate of interest:

- RPI plus 3% whilst studying
- RPI plus up to 3% between £25,000 and £45,000
- RPI plus 3% above £45,000

Debt cleared after 30 years

No penalties for early repayments

IFS – 83% students will not repay full amount (3.10.17)



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Useful websites

brighton.ac.uk/studying-here/money

brighton.ac.uk/EUstudent-advice

gov.uk/student-finance

gov.uk/student-finance-calculator

moneysavingexpert.com/students/student-guide

thefundingclinic.org.uk

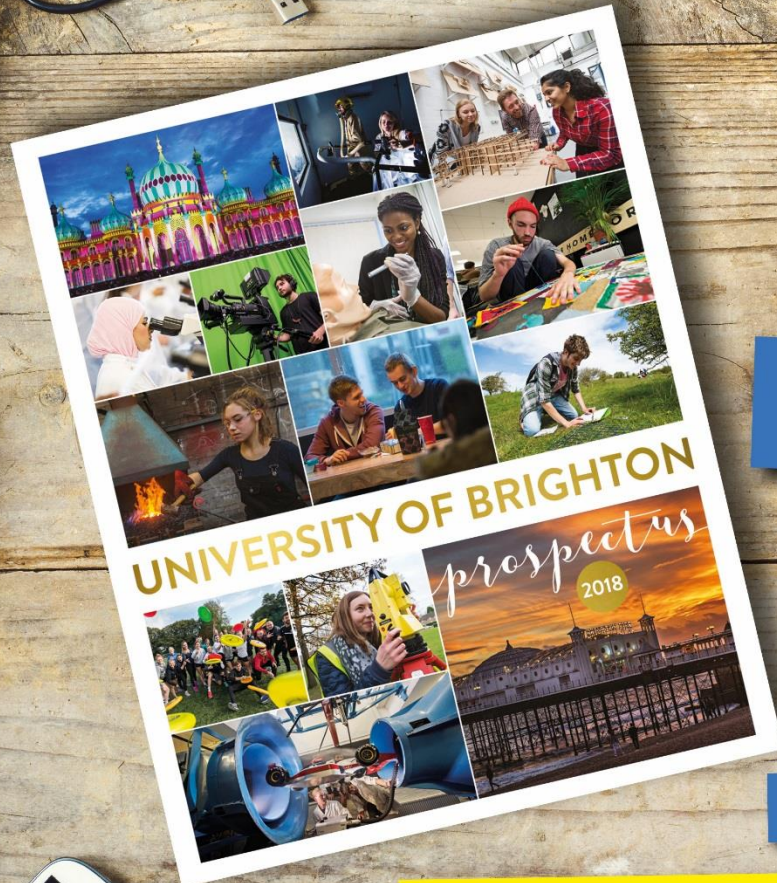
Please remember to use Student Services and the Students' Union for additional support and advice during your time at university.

All up to date information will be posted directly to the University of Brighton website





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ANY
QUESTIONS?

 @brightonacomm

www.brighton.ac.uk/living-here/brighton