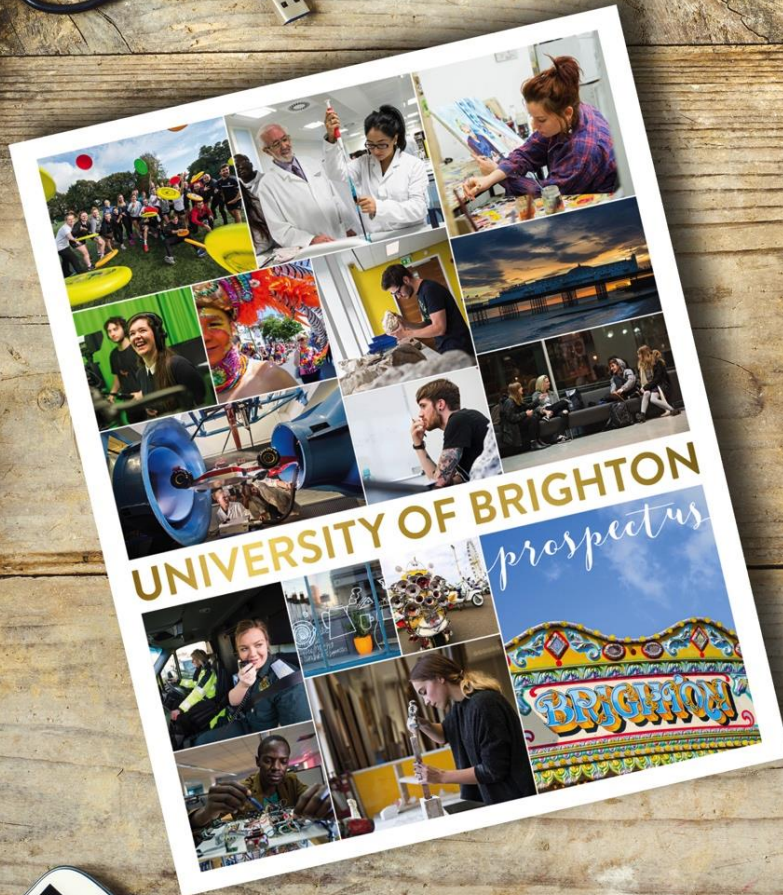




# STUDENT FUNDING

**www.brighton.ac.uk**





# Higher Education Funding – headlines

- **Tuition fees loans available for full cost of course**
- **Means tested maintenance loan:**
  - maximum of £8,430 for students living away from home and studying outside London
- **Loans repaid once student has graduated and is earning £21,000**
  - repayments based on what graduates earn, not what they owe
- **Disabled Student Allowance**
  - Assessed through Student Finance England
- **Additional help available for students in specific circumstances**
- **University bursaries and scholarships**



# Higher Education Funding

## University support

- **Bursaries** – usually linked to low income and/or other WP criteria
- **Scholarships** – primarily academic, most linked to achievement prior to university
  - *Brighton recognises academic achievement at university – 50 scholarships each year worth £1,000.*
  - *Further awards available for elite and elite disabled athletes and talented sports people with potential.*
- **Student Support Fund**
- **Student employment with the university**

**This support does not have to be paid back**



**Tuition fee loan  
£9,250\***

Paid direct to the  
university of your  
choice  
(not dependent on  
household income)



Borrowed from Student Finance  
England\* and added together to be  
paid back after you are earning  
£21k+ per year

**Maintenance  
loan  
£8,430  
maximum**

Paid to you in 3  
instalments  
(dependent on  
household income)



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

(may be dependent on  
household income)



Not repaid



**University of Brighton**

# 2017 tuition fees at Brighton

Student type	Tuition fee
UK/EU/Channel Island**	£9,250*
International (£2,500 deposit required)	£12,660
International lab-based (£2,500 deposit required)	£13,920
UK/EU students on placement	£1,000
International students on placement	£2,000

## EU students

There is no reason to assume there will be any change to your immigration status or your access to UK government student loans if you are starting a course in 2017.

Our website provides full details

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

\*Subject to secondary legislation being passed in Parliament and approval from HEIs

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



**University of Brighton**

# University of Brighton financial support

## University of Brighton Bursary:

- Available to students from England and EU
- Household income less than £16,190 = £2,000
- Household income between £16,191 - £25,000 = £1,000
- 1<sup>st</sup> year only, paid in two instalments in February and May

## Care Leavers and Compact Plus Bursaries:

- £1,000 per year from 2<sup>nd</sup> year and subsequent years

## Access to Professions Bursary:

- £1,000 in final year of course
- For students on 4 and 5 year programmes in Architecture, Pharmacy and Teaching

## Student Support Fund:

If you are in hardship you can apply for additional help from the Student Support Fund in every year of your course.

**Financial  
assessment  
undertaken by  
SFE:**

**Remember to tick  
the third party  
confirmation box  
to share your  
details**

The University of Brighton expects to provide over £3 million worth of support to eligible lower-income students in 2017.



**University of Brighton**

# Health education funding from September 2017 entry

## Health professions

Dieticians; Midwives; Nurses; Occupational therapists; Operating Theatre Practitioners; Othoptists; Physiotherapists; Podiatrists, Prosthetists and Orthotists; Radiographers; Speech Therapists

## Standard funding package

From 1<sup>st</sup> August 2017 eligible, new, full-time students in England will have access to the standard student support package of loans to cover tuition fee and help meet living costs.

**Additional means-tested income for 45 week courses** - e.g. Nursing and Midwifery

**Social Work funding arrangements still to be confirmed:** in 2016, full fee and no bursaries for year 1, limited bursaries for years 2 and 3

## Possible Exceptions

e.g.

**Paramedic Practice at Brighton:** Tuition fees and living expenses paid by HEKSS with applications managed by university. Reduced loan from SFE also available.

**Occupational Therapy at Brighton:**  
(Part-time course)  
Tuition fees paid by SFE with a non-repayable bursary continued to be paid by NHS.



**University of Brighton**

# **Additional travel and accommodation expenses incurred by Health students whilst on placement**

- £303 available as a non-refundable grant, for essential travel expenses, for all new healthcare students to maintain access to clinical placements.
- Students will also be able to access funding from the standard student support system to pay for essential travel over the initial £303.
- Students who incur unavoidable costs for temporary accommodation because their placement is a long way from their place of study, will be able to have their costs reimbursed.





# Government funding for full-time UK undergraduates in 2017

Living away from home and studying outside London\*

Household income	Maintenance loan	Extra allowance for 45+ weeks p.a.	Total maintenance loan for 45+ weeks p.a.
<£25,000	£8,430	£1,980	£10,410
£30,000	£7,825	£1,980	£9,805
£35,000	£7,220	£1,980	£9,200
£40,000	£6,615	£1,957	£8,572
£45,000	£6,009	£1,384	£7,393
£50,000	£5,404	£811	£6,215
£55,000	£4,799	£238	£5,037
£60,000	£4,193	£0	£4,193
>£62,187	£3,928	£0	£3,928

## Loans:

- Maximum living at home: £7,097
- Maximum studying outside London: £8,430
- Maximum studying in London: £11,002
- Maximum studying overseas as part of course: up to £9,654

**\* No income assessment required above this threshold**



**University of Brighton**

Based on data from 'Loan..and Tuition fee rates for Academic year 2017/18 published by Department for Business, Information and Skills'

# Projected weekly income

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	£8,430	£216	£4,054	£12,254	<b>£320</b>
£30,000	£7,825	£200	£4,054	£11,666	<b>£304</b>
£40,000	£6,615	£170	£4,054	£10,488	<b>£274</b>
£50,000	£5,404	£138	£4,054	£9,310	<b>£242</b>
>£62,187	£3,928	£100	£4,054	£7,875	<b>£204</b>

\*Based on data gathered from over 500 2<sup>nd</sup> year students surveyed for The Winn Report: The Financial Situation of Students at the University of Brighton 2013-14



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

**50% of students spent nothing on additional course costs\***

**46% of students spent £10 a week on travel\***

**93% of students worked over summer Y1-Y2\***



**University of Brighton**

# Typical weekly outgoings

Weekly outgoings	Living in Halls £	Living off campus £
Rent	121 - 171	115 - 130
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
<b>Total</b>	<b>£154 - 345</b>	<b>£172 - 314</b>



## Student travel pass:

£13 – weekly

£120 – 90 days

£375 – year

unlimited travel on all  
Brighton & Hove buses

Brighton's student  
advice service  
calculates that students  
can save up to £15.00  
per week by buying  
economy brands



**University of Brighton**

# The price is right?

	economy brand	leading brand
• 1kg long grain rice	40p	£3.96
• 340g peanut butter	62p	£2.68
• Large sliced loaf brown bread	50p	£1.39
• 1kg Muesli	£1.18	£2.79
• 400g tin/box tomatoes	31p	£1.23
• 1 ltr fresh orange juice	65p	£2.28
• Dried mixed herbs	19p	£1.86
• 20 wash fabric detergent	£3.60	£7.09
<b>TOTAL</b>	<b>£7.45</b>	<b>£23.28</b>



**University of Brighton**



# What do our students say?

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

- 64% of students received financial gifts from family members and almost half of these were up to £500

## Save over summer to financially prepare for university

- 62% of students were using their own savings. 1/3 of this was between £1000-2000

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

- Only 68% remembered ever using UCAS or SFE for student finance information

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

- 36% of students have a regular term-time job compared with 52% of students living at home

## Work for the university

- students helpers earn £8.69 per hour – this is just one of a range of jobs on offer

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

- 35% of students in regular term-time employment worked in retail, 30% in bars/catering.
- 56% of students in ad hoc term-time employment worked for the university
- 36% of students said their term-time job gave them useful work experience
- **58% of students were in credit at the end of the year**



**The 2014 Winn Report surveyed 537 second year students about attitudes toward managing finances whilst at university.**

“Participants commented on the helpfulness of student services and also the student wellbeing teams with providing guidance on financial issues.”



**University of Brighton**

# Work/study balance

- Emphasis is on independent learning
- First year designed as transition from Level 3 learning
- Many students will get a job while at university
- No more than 15 hours work per week recommended
- Look for flexible working hours – especially for courses with high level of contact hours
- Opportunities: transfer from home town or visit the university job shop
- Consider working for the Student Union or the university, as a student ambassador
- Employability skills as well as extra money for living costs and activities



**University of Brighton**

# Applying for funding

## Student Finance England – applications open in Spring

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



**University of Brighton**

# Repayments – Threshold of £21,000 frozen until the end of this parliament (2020).

Income each year before tax	Income from which 9% is deducted	Monthly Repayment (approx)
£21,000	£0	£0
£25,000	£4,000	£30
£30,000	£9,000	£67
£35,000	£14,000	£105
£40,000	£19,000	£142
£45,000	£24,000	£180
£50,000	£29,000	£217
£60,000	£39,000	£292

Source: Student Finance England

**Student loans DO NOT go on credit files**

Rate of interest:

- RPI plus 3% whilst studying
- RPI under £21,000
- RPI plus up to 3% between £21,000 and £41,000
- RPI plus 3% above £41,000

**Debt cleared after 30 years**

**Early repayments - no penalties**



**University of Brighton**



# Useful websites

[brighton.ac.uk/studying-here/fees-and-finance](http://brighton.ac.uk/studying-here/fees-and-finance)

[brighton.ac.uk/studying-here/applying-to-brighton/advice-for-students/eu-students.aspx](http://brighton.ac.uk/studying-here/applying-to-brighton/advice-for-students/eu-students.aspx)

[gov.uk/student-finance](http://gov.uk/student-finance)

[gov.uk/student-finance/loans-and-grants](http://gov.uk/student-finance/loans-and-grants)

[gov.uk/student-finance-calculator](http://gov.uk/student-finance-calculator)

[moneysavingexpert.com/students/student-guide](http://moneysavingexpert.com/students/student-guide)

[thefundingclinic.org.uk](http://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.



**University of Brighton**