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)

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)

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

Not repaid

University of Brighton
### 2017 tuition fees at Brighton

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

**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
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
- 1st year only, paid in two instalments in February and May

**Care Leavers and Compact Plus Bursaries:**
- £1,000 per year from 2nd 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.
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 1st 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*

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;£25,000</td>
<td>£8,430</td>
<td>£1,980</td>
<td>£10,410</td>
</tr>
<tr>
<td>£30,000</td>
<td>£7,825</td>
<td>£1,980</td>
<td>£9,805</td>
</tr>
<tr>
<td>£35,000</td>
<td>£7,220</td>
<td>£1,980</td>
<td>£9,200</td>
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<tr>
<td>£40,000</td>
<td>£6,615</td>
<td>£1,957</td>
<td>£8,572</td>
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<td>£45,000</td>
<td>£6,009</td>
<td>£1,384</td>
<td>£7,393</td>
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<td>£50,000</td>
<td>£5,404</td>
<td>£811</td>
<td>£6,215</td>
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<td>£55,000</td>
<td>£4,799</td>
<td>£238</td>
<td>£5,037</td>
</tr>
<tr>
<td>£60,000</td>
<td>£4,193</td>
<td>£0</td>
<td>£4,193</td>
</tr>
<tr>
<td>&gt;£62,187</td>
<td>£3,928</td>
<td>£0</td>
<td>£3,928</td>
</tr>
</tbody>
</table>

*No income assessment required above this threshold*

**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

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

<table>
<thead>
<tr>
<th>Household income</th>
<th>Repayable Maintenance Loan</th>
<th>Weekly income 39 weeks</th>
<th>Part-time work £7.70 x 13.5 hrs (£104 per wk)</th>
<th>Total, inc. part-time work</th>
<th>Weekly income 39 weeks</th>
</tr>
</thead>
<tbody>
<tr>
<td>£25,000</td>
<td>£8,430</td>
<td>£216</td>
<td>£4,054</td>
<td>£12,254</td>
<td>£320</td>
</tr>
<tr>
<td>£30,000</td>
<td>£7,825</td>
<td>£200</td>
<td>£4,054</td>
<td>£11,666</td>
<td>£304</td>
</tr>
<tr>
<td>£40,000</td>
<td>£6,615</td>
<td>£170</td>
<td>£4,054</td>
<td>£10,488</td>
<td>£274</td>
</tr>
<tr>
<td>£50,000</td>
<td>£5,404</td>
<td>£138</td>
<td>£4,054</td>
<td>£9,310</td>
<td>£242</td>
</tr>
<tr>
<td>&gt;£62,187</td>
<td>£3,928</td>
<td>£100</td>
<td>£4,054</td>
<td>£7,875</td>
<td>£204</td>
</tr>
</tbody>
</table>

*Based on data gathered from over 500 2nd 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*
## Typical weekly outgoings

<table>
<thead>
<tr>
<th>Weekly outgoings</th>
<th>Living in Halls £</th>
<th>Living off campus £</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent</td>
<td>121 - 171</td>
<td>115 - 130</td>
</tr>
<tr>
<td>Utilities</td>
<td>0</td>
<td>8</td>
</tr>
<tr>
<td>Phone</td>
<td>1 - 10</td>
<td>1 - 10</td>
</tr>
<tr>
<td>TV licence</td>
<td>0-4</td>
<td>4</td>
</tr>
<tr>
<td>Contents insurance</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td>Food, domestic items</td>
<td>15 - 40</td>
<td>25 - 40</td>
</tr>
<tr>
<td>Travel</td>
<td>0 - 15</td>
<td>0 - 15</td>
</tr>
<tr>
<td>Clothing</td>
<td>5 - 20</td>
<td>5 - 20</td>
</tr>
<tr>
<td>Laundry</td>
<td>2 - 5</td>
<td>2 - 5</td>
</tr>
<tr>
<td>Study materials</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Entertainment</td>
<td>5 - 75</td>
<td>5 - 75</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>£154 - 345</strong></td>
<td><strong>£172 - 314</strong></td>
</tr>
</tbody>
</table>

### 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.
The price is right?

<table>
<thead>
<tr>
<th>Item</th>
<th>Economy Brand</th>
<th>Leading Brand</th>
</tr>
</thead>
<tbody>
<tr>
<td>1kg long grain rice</td>
<td>40p</td>
<td>£3.96</td>
</tr>
<tr>
<td>340g peanut butter</td>
<td>62p</td>
<td>£2.68</td>
</tr>
<tr>
<td>Large sliced loaf brown bread</td>
<td>50p</td>
<td>£1.39</td>
</tr>
<tr>
<td>1kg Muesli</td>
<td>£1.18</td>
<td>£2.79</td>
</tr>
<tr>
<td>400g tin/box tomatoes</td>
<td>31p</td>
<td>£1.23</td>
</tr>
<tr>
<td>1 ltr fresh orange juice</td>
<td>65p</td>
<td>£2.28</td>
</tr>
<tr>
<td>Dried mixed herbs</td>
<td>19p</td>
<td>£1.86</td>
</tr>
<tr>
<td>20 wash fabric detergent</td>
<td>£3.60</td>
<td>£7.09</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>£7.45</strong></td>
<td><strong>£23.28</strong></td>
</tr>
</tbody>
</table>
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

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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
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).

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

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
brighton.ac.uk/studying-here/applying-to-brighton/advice-for-students/eu-students.aspx
gov.uk/student-finance
gov.uk/student-finance/loans-and-grants
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.