

FIRST-GENERATION SCHOLARS' SCHEME

Student Finance

us

UNIVERSITY
OF SUSSEX

What we're going to cover

Tuition fee loans

Maintenance loans

Repayments

Bursaries and Scholarships

The system may change but the principle is the same...



You should not see finance as a barrier to higher education!

Student Finance England

Students can apply for 2 loans:

- 1) Tuition fee – to pay for the university teaching (up to £9,250)
- 2) Maintenance – to pay for rent, food, travel

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Tuition fee Loan



- Tuition fees are not paid upfront
- Paid directly to the university from Student Finance England
- All students living in the EU are eligible

Maintenance Loan

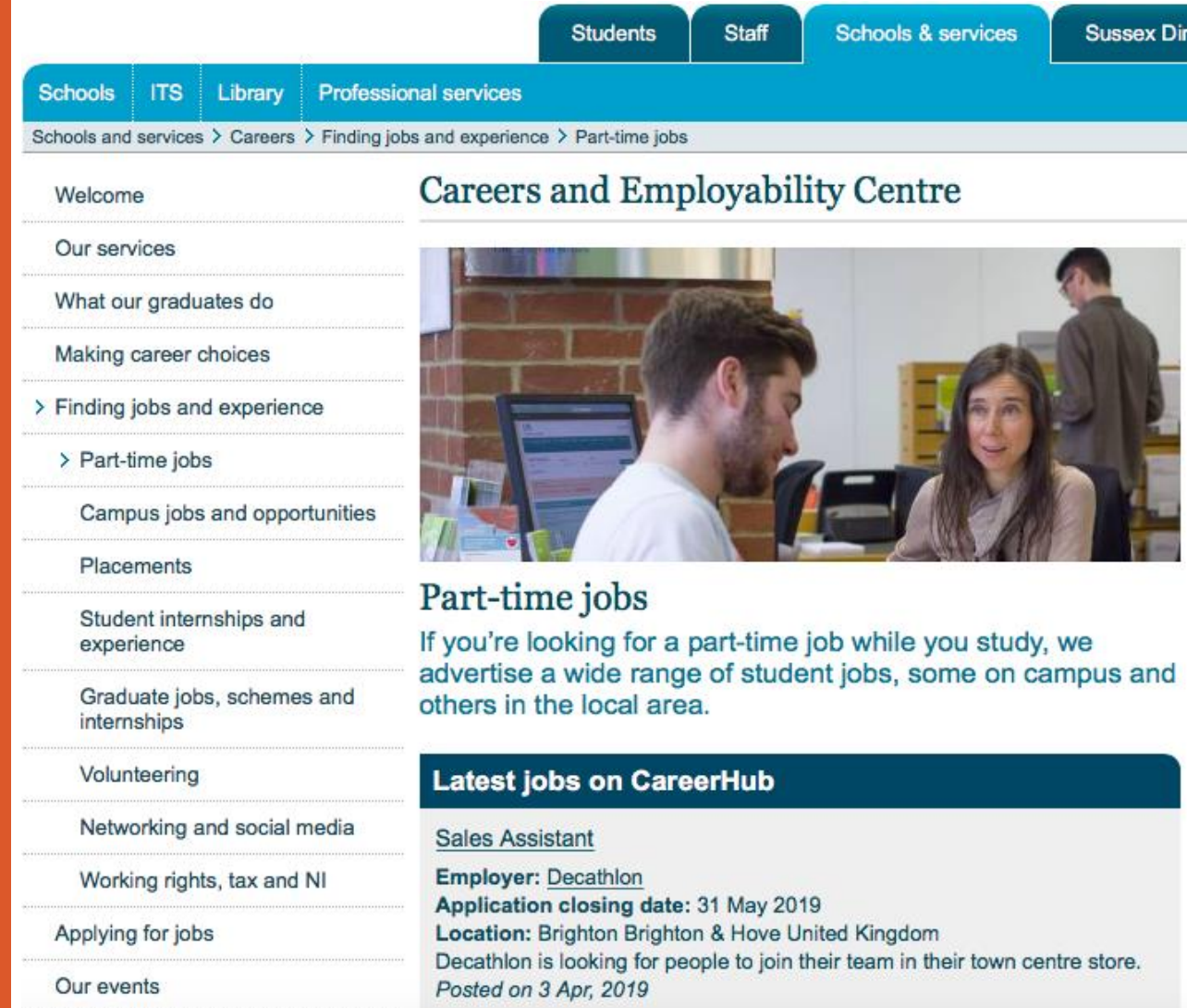
- To help with costs of accommodation, study materials, travel, etc.
- Loan is paid in three instalments
- Goes directly to the student
- Is means tested

2019/2020 figures	Maximum loan
Living at home	£7,529
Living away from home	£8,944
Living away from home, in London	£11,672
Studying overseas as part of a UK degree	£10,242



Part time employment

Most university students top up their maintenance loan with a part time job!



The screenshot shows the website for the University of Sussex's Careers and Employability Centre. At the top, there are navigation tabs for 'Students', 'Staff', 'Schools & services', and 'Sussex Dir'. Below these are sub-tabs for 'Schools', 'ITS', 'Library', and 'Professional services'. A breadcrumb trail reads 'Schools and services > Careers > Finding jobs and experience > Part-time jobs'. The main heading is 'Careers and Employability Centre'. On the left is a vertical menu with links: 'Welcome', 'Our services', 'What our graduates do', 'Making career choices', '> Finding jobs and experience', '> Part-time jobs', 'Campus jobs and opportunities', 'Placements', 'Student internships and experience', 'Graduate jobs, schemes and internships', 'Volunteering', 'Networking and social media', 'Working rights, tax and NI', 'Applying for jobs', and 'Our events'. The main content area features a photo of a man and a woman in an office setting. Below the photo is the heading 'Part-time jobs' and the text: 'If you're looking for a part-time job while you study, we advertise a wide range of student jobs, some on campus and others in the local area.' At the bottom, there is a section titled 'Latest jobs on CareerHub' with a job listing for 'Sales Assistant' at 'Decathlon'. The listing includes the application closing date (31 May 2019), location (Brighton Brighton & Hove United Kingdom), and a note that Decathlon is looking for people to join their team in their town centre store, posted on 3 Apr, 2019.

Students Staff Schools & services Sussex Dir

Schools ITS Library Professional services

Schools and services > Careers > Finding jobs and experience > Part-time jobs

Welcome

Our services

What our graduates do

Making career choices

> Finding jobs and experience

> Part-time jobs

Campus jobs and opportunities

Placements

Student internships and experience

Graduate jobs, schemes and internships

Volunteering


Networking and social media

Working rights, tax and NI

Applying for jobs

Our events

Careers and Employability Centre



Part-time jobs

If you're looking for a part-time job while you study, we advertise a wide range of student jobs, some on campus and others in the local area.

Latest jobs on CareerHub

Sales Assistant

Employer: Decathlon

Application closing date: 31 May 2019

Location: Brighton Brighton & Hove United Kingdom

Decathlon is looking for people to join their team in their town centre store.

Posted on 3 Apr, 2019

Repayments

Repayments currently start when annual salary is over the threshold of £26,575

Repayments are only made on 9% of earnings over £26,575

Loan repayments will be deducted from your salary, normally through the tax system

Written off 30 years after graduating



Repayments

- Repayments only after you graduate
- Nothing until you earn more than £26,575 per year
- You pay 9% of wages over £26,575

Annual Salary (pre tax)	Monthly Salary (post tax)	Monthly Repayments (rounded to closest £1)
£26,000	£1,768	£0
£27,000	£1,825	£3
£30,000	£1,995	£26
£35,000	£2,278	£63

Myth-busting



- You don't need the cash to pay for university
- Don't confuse the cost and the price tag
- 83% of graduates won't pay off their student loan
- Not a 'debt' – no debt collectors (more accurate to call a 'graduate contribution' tax)
- Student loans do not go on credit files

Work after university

1/3 of graduates
secure an average
or above average
wage for their first
job



Is it a worry at university?



How do university students feel about their 'debt'?

Scholarships and Bursaries

- Academic scholarships
- Sport scholarships
- Other scholarships

Search on the Scholarship Hub



Open to students embarking on an undergraduate degree in an Institute of Mechanical Engineering approved course. Worth up to £2,000 a year for 4 years. Closing date June 30th.

[IMechE First Year Undergraduate Scholarship](#)

Students currently on the first year of an undergraduate degree in an Institute of Mechanical Engineering approved course. Worth up to £9,000 over 3 years. Closing date June 30th.

[Whitworth Scholarship Award](#)

For students embarking on an Engineering degree who have excellent practical skills gained through an apprenticeship. Worth up to £5,450. Closing date June 30th.

[Royal Television Society Undergraduate Bursaries](#)

Bursaries are available to students studying Journalism or Broadcast Journalism, who come from households with an income of less than £25,000 a year. You will be required to demonstrate a passion for television and broadcast media. Worth £3,000. Closing date June 30th

[Royal Television Society Technology Bursaries](#)

Open to all students currently enrolled at a UK college or university who have an idea for a new business. Worth £1,000. Closing date June 28th.

[Bird & Bird Bursary](#)

Students attending a state school or sixth form college; applying to study Law at a UK university; expected to achieve at least AAB at A-level; first in your family to go to university. Closing date June 17th. Worth £2,500 a year.

[Dyefor Entrepreneur Scholarship](#)

Must be UK resident, currently enrolled full time at a recognised UK University at either undergraduate or postgraduate level. Applicants have to submit either a 500-1000 words essay or short 1-2 minute video about how our scholarship could help you develop your business idea. Closing date June 30th. Worth £1,250.

[Unite Foundation Scholarships](#)

Free accommodation offered to UK students who are care leavers or have been estranged from both parents; under 25 at the point of entry. This must be your first and only course of undergraduate study. Open to students applying for one of 28 partner universities. Please check website for complete list. Application closing date June 12th.

Scholarships at the University of Sussex



- Sussex Bursary based on income (figures currently being finalised)
- Support for Care Leavers and Young Carers (high priority for hardship fund up to £1,500 pa)
- Sussex Excellence Scholarship £2,000
- Article 26 Scholarship- Full tuition fee waver + £11,500 maintenance per year of study

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**

DSA- Disabled Students Allowance



Disabled
Students'
Allowances

You can apply for DSA if you have a disability that affects your ability to study, such as a:

- learning difficulty (dyslexia, dyspraxia, or ADHD)
- mental health condition (anxiety or depression)
- physical disability (partially sighted or have to use crutches)
- long-term health condition (such as cancer, chronic heart disease, or HIV)



- **FURTHER QUERIES ABOUT SUSSEX FEES, SCHOLARSHIPS AND BURSARIES:**
 - [SUSSEX.AC.UK/FUNDING](https://www.sussex.ac.uk/funding)
- **FOR INFORMATION ON GOVERNMENT SOURCES OF SUPPORT:**
 - [DIRECT.GOV.UK/STUDENTFINANCE](https://www.direct.gov.uk/studentfinance)
- **FOR INFORMATION ON CARE-LEAVER SUPPORT AT UNIVERSITY:**
 - [PROPEL.ORG.UK](https://www.propel.org.uk)
- **INDEPENDENT AND COMPREHENSIVE INFORMATION:**
 - [MONEYSAVINGEXPERT.COM/STUDENTS](https://www.moneysavingexpert.com/students)
- **STUDENT FINANCE ENGLAND:**
 - 0845 300 50 90/ 0141 243 3600