

## Fees and Funding

Higher education in the UK is not free, and most courses come with particular fees students need to pay, called tuition fees. In addition to this, studying at higher education will often incur costs for course materials, such as textbooks, and additional costs for teacher training courses often include fees for DBS checks and medical check-ups. When considering whether to study you should also think about your travel and childcare costs as well as living costs such as rent, food and utilities.

### Fee status: home/EU or overseas?

There are two categories of fees that students have to pay to access higher education in the UK: Home/EU and Overseas. If you have refugee status (with limited leave to remain or indefinite leave to remain) or Humanitarian Protection (HP) you will be classed as a home student for fee purposes.

Unfortunately, if you have discretionary leave to remain (DLR) or are an asylum seeker the university will usually consider you as an international (or overseas) student. The fees for home students are considerably less than overseas fees. Each university can decide to reduce these fees or waive them. If your status changes while you are studying, for example you are given refugee status; your change to home student fees will apply the next academic year.

The Helena Kennedy Foundation runs an award called Article 26 which works with a small number of universities who are committed to supporting those seeking asylum or with DLR to access higher education. There are more details on their website: [http://www.hkf.org.uk/article\\_26.php](http://www.hkf.org.uk/article_26.php)

### Student financial support

For your first undergraduate degree, or postgraduate Initial Teacher Training there are different types of student support through loans and grants available to help you study or train. The terms you may hear are outlined below. Generally, bursaries, grants and scholarships do not have to be paid back. Loans do have to be paid back, but usually only once you are earning £21000 a year or more. There are also some charities that may be able to help both refugees and asylum seekers with tuition fees.

The information below is based on full time study, but you will still be eligible for help with tuition fees and living costs if you are studying part time, dependent on your hours. Be aware as well that your entitlement to benefits may change depending on how many hours you are studying.

If you are applying for one of the school based training routes into teaching, you may not necessarily have to pay any tuition fees - and will not be eligible for student support - as you will be paid a salary as you train.

Please see:

<http://www.education.gov.uk/get-into-teaching/teacher-training-options/school-based-training.aspx>

Please note if you are an asylum seeker, you can only apply for an employment based route if you have been granted permission to work in the UK and are complying with Home Office's shortage occupational list where appropriate.

## **Undergraduate Study**

### **Tuition Fee Loan**

The government allows all home students to apply for a loan to cover the cost of their tuition fees. Maximum tuition fees for one year for a home student are £9,000 (for 2013/14).

Please note, not all universities will charge the maximum amount. You will be able to get a loan to cover all these fees immediately if you have refugee status (there is no ordinary residency requirement). However, if you have Humanitarian Protection you must be ordinarily resident in the UK for at least three years before the start of the academic year (this includes time you spent waiting for your asylum claim to be processed). If you have Discretionary Leave to Remain, you will not be entitled for financial support for tuition fees.

Tuition fees loan will be paid directly to your university, over three instalments in the academic year. You will have to repay this loan, but the Government does not start taking the money until you earn over £21,000 a year.

### **Maintenance Loan**

You can also apply to the government for a loan to help with living costs, such as accommodation, books and travel. The amount you get will depend on your personal circumstances, and the government makes an individual decision on each case. Any full time student under the age of 60 at the start of their course and is eligible for student finance can get a Maintenance Loan. The amount depends upon your household income. The amount is usually paid in three instalments over the academic year. This will need to be re-paid, but not until you have left university and your income is over £21000 a year. You may be able to claim up to £7675 if you are studying in London or £5500 if you are studying outside London. If you receive a Maintenance Grant SFE will reduce the amount of Maintenance Loan available to you.

### **Maintenance Grant**

The maintenance grant is similar to the student loan for maintenance above, to help with your living costs throughout the academic year, but does not have to be repaid

unless you leave the course early. This is also paid directly into your bank account once you register for the course. This grant is also dependent on your personal circumstances. You can apply for both the loan and the grant for maintenance, and normally the bigger the grant you get, the smaller the loan. You can only apply for a maintenance grant if your household income is below £42,611. You can get up to £3,354 if your household income is £25,000 or under. For household incomes between £25,001 and £42,611 you can receive a partial grant. Again, this is administered by the government.

### **Student Hardship Loan/Fund**

This fund is available for those in financial difficulty and who have already applied for the maximum loans or grants to help them study. You would normally have to take out a hardship loan (up to £500) before the university would consider you for a hardship fund of a higher amount, which will be added to your main student loan for repayment later. You will also need to be facing exceptional financial hardship, such that you would not be able to continue with the course without further assistance.

### **University Bursaries and scholarships**

Students in higher education can apply for money directly from their university or college on top of any other student finance. This money does not have to be paid back. Each university or college has their own rules about bursaries, scholarships and awards. For example, who qualifies, how much you can get and how to apply.

Additional support available through your university might include:

- help from the National Scholarship Programme (NSP): Universities and colleges can decide to give financial help to students with a household income of less than £25,000. The bursary can be one or more of a cash bursary up to £1000, help with tuition fees and accommodation and / or a free foundation year (a programme that helps students meet the entry criteria for a higher education course).
- other bursaries or scholarships from your university or college: if you get the full Maintenance Grant or Special Support Grant and pay the maximum tuition fee, your university has to offer you a bursary. Most universities also give out bursaries that are not linked to any other student finance you might get. In addition to this your university will offer scholarships which often depend on your academic achievements, your family's income, or subject of study.

If you are awarded a cash bursary it is paid directly into your bank account by your university or college. You can find out about university bursaries and scholarships from your student support service at your university or college.

### **Funding from Charitable Trusts**

You might be able to gain additional funding for your studies by applying for financial grants or awards through trusts and charities. Either your university or the Educational Grants Advisory Service (EGAS) found at

<http://www.familyaction.org.uk/section.aspx?id=1037>

The EGAS can advise you on what support might be available and how to apply.

Your local library might also have directories of charitable trusts that provide grants and awards, such as:

- the Charities Digest
- the Directory of Grant Making Trusts
- the Educational Grants Directory
- the Grants Register

## **Postgraduate (Initial Teacher Training)**

### **Tuition Fee Loan / Student Loan for Maintenance / Maintenance Grant / Student Hardship Loan and Fund/University Bursary**

Unlike other postgraduate courses, people applying for Initial Teacher Training can apply for the same loans as those studying undergraduate courses. You will need to apply for these in the same way. Please see above for information on loans, funds and bursaries available.

Additional bursaries are also available to encourage graduates to teach in certain high demand areas. These bursaries are tax free and non repayable; they will be paid in addition to any other student finance. The amount of money depends on both the trainee teacher's undergraduate degree classification and the area of education they have chosen to teach.

### **Training Bursary**

The standard training bursaries available for 2013/2014 are as follows:

Training bursary 2013/14	ITT subject/phase			
	Physics, chemistry, maths <sup>1</sup>	Modern languages	Primary maths specialist <sup>2</sup>	Other priority secondary <sup>3</sup> and primary
Trainee with first	£20,000	£20,000	£11,000	£9,000
2:1	£15,000	£15,000	£6,000	£4,000
2:2	£12,000	£12,000	£0	£0

Bursary payments are processed automatically for eligible candidates by their chosen teacher training provider. You will receive more information on the arrangements and how this is distributed prior to the start of your course.

Please find more information:

<http://www.education.gov.uk/get-into-teaching/funding/postgraduate-funding>

### How do I apply?

Student finance for all full time Higher Education students is administered by Student Finance England.

You can apply online by creating an account at the link below:

<https://secure.studentfinance.direct.gov.uk/protocol/registration/register>

Bursaries and scholarships from your university need to be applied for separately through your university or college. Ask student services for more information. Charitable trusts also have their own application process.

### When should I apply?

It is best to apply as soon as you have submitted your course application. It does not matter if you are not confirmed on a course. You can apply for student finance before you have made your final course decisions. In applying early you can help ensure your application is assessed and the money you are entitled to is available when you start your course.

You should check with the deadline as it can take up to 6 weeks to process a student finance application. An application can be made at [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

## **Paying back your student and maintenance loans**

Student and maintenance loans need to be repaid once you start earning £21,000 per year or more. Your loan will incur interest and the rate will vary depending on when you received your loan, whether you are studying or working and how much you are earning. When repaying your loan, you will have to make monthly payments. The amount of the payment is 9% of your salary over £21,000. So, for example, if you have a salary of £25,000, you will pay 9% of £4000, amounting to £360 for the year, which you will pay in monthly payments of £30. Note that if you receive a disability benefit, this will not be included when calculating your salary. Note that if you remain on a very low salary, then it is unlikely that you will have to pay back the full amount of your loan. If you were ordinarily resident in England (or Wales or Northern Ireland) when starting your university course and after 25 years your loan has not been paid off, then your loan will be written off and you will not have to pay back the amount outstanding.

### **Further Information**

#### **DirectGov**

<https://www.gov.uk/student-finance>

The DirectGov website contains all the information on applying to higher education, as well as links on where to look for courses. There is a specific section on student finance, and it covers undergraduate and postgraduate study, as well as a range of other areas, including student housing and applying for a course.

#### **The Department for Education**

<http://www.education.gov.uk/get-into-teaching>

The Department for Education also has information on the different types of student support available specifically for Initial Teacher Training.