Money matters

A financial guide for new undergraduate UK/EU students 2015–16

www.birmingham.ac.uk/ugfunding
Costs and financial support

Studying at university requires you to pay for your tuition and cover your living expenses. However, financial support is available from both the government and the University to help you to manage these costs.

**Tuition fees**

The tuition fee for all full-time undergraduate courses (UK/EU entrants) in 2015 will be £9,000 as the University of Birmingham is committed to providing the highest quality of teaching and learning, and delivering sustained investment in the wider student experience. However, no student has to find the money upfront as there are a range of payment options available.

**Paying your tuition fees**

<table>
<thead>
<tr>
<th>Loans available from the government (UK/EU students)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition Loan</td>
</tr>
<tr>
<td>□ The loan is not dependent upon household income</td>
</tr>
<tr>
<td>□ You can borrow the full cost of the tuition fee</td>
</tr>
<tr>
<td>□ The loan is paid directly to the University</td>
</tr>
<tr>
<td>□ Repayments do not start until you have left, are in work and earning more than £21,000 per year</td>
</tr>
</tbody>
</table>

**Payment methods offered by the University**

<table>
<thead>
<tr>
<th>Full payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Online credit and debit card/payPal</td>
</tr>
<tr>
<td>□ Cheque or draft</td>
</tr>
<tr>
<td>□ Direct Bank Transfer</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Instalment plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>□ Monthly Direct Debit</td>
</tr>
<tr>
<td>□ Termly Direct Debit</td>
</tr>
</tbody>
</table>

Part-payment

You may have the option to divert a scholarship, grant or other award towards your tuition/accommodation fees

**NHS-funded programmes (UK/EU students)**

- **Nursing, Physiotherapy and Dental Hygiene and Therapy**
  - □ The NHS will pay the £9,000 tuition fee in all years

- **Graduate Entry Medicine Year 2+**
  - □ You may borrow £5,535 towards tuition for each year of study from the Student Loans Company (SLC). The NHS will pay £3,465 towards your tuition fees from Year 2 onwards

- **Standard medical and dental programmes Year 5+**
  - □ The NHS will pay the £9,000 tuition fee from Year 5 onwards

Learn more

www.nhsbsa.nhs.uk/students

**Accommodation**

The University offers a wide range of accommodation to suit your individual budget and needs. A Freshers Guarantee Scheme is offered to all first-year undergraduates who fulfil the application criteria to secure a place in a hall of residence. The easiest way to apply and pay for your accommodation is online.

Learn more

www.birmingham.ac.uk/undergraduate/accommodation

Learn more

www.birmingham.ac.uk/undergraduate/fees/fees.aspx

**Timeline**

- **Application deadline (31 May 2015)**
  - □ Accommodation

- **Make an online application to the SLC**
  - □ Personal details
  - □ Financial details

- **Receive financial notification from SLC**
  - □ Payment dates
  - □ Amounts

- **Register at the University and indicate fee payment method**
  - □ Once per term

- **Receive payment of Maintenance Loan/Grant**

- **Receive Chamberlain Award Letter (if eligible)**

- **Chamberlain Award payment dates**
  - □ January and May
Government maintenance support

All UK students are entitled to 65% of a maintenance loan. The remaining 35% and eligibility for a maintenance grant will be dependent on household income. Both the loan and grant are paid directly into your bank account in three termly instalments.

Extra financial help in special circumstances

- **Students with disabilities** – Disabled Students’ Allowances are available to students with a disability, ongoing health condition, mental health condition or specific learning difficulty like dyslexia.

- **Students with dependants** – additional support is available in the form of the Adult Dependents’ Grant, Childcare Grant and Parents’ Learning Allowance.

Programmes with additional/alternative funding

- **Social Work students**
  You may be entitled to a non-repayable bursary from the NHS in Year 2 onwards subject to funding caps.

- **Nursing, Physiotherapy and Dental Hygiene and Therapy**
  - You will receive £1,000 non-repayable grant from the NHS
  - You can also apply for a means-tested NHS bursary and a reduced rate non-means-tested SLC loan.

- **Graduate Entry Medicine Year 2+**
  You can also apply for a means-tested NHS bursary and a reduced rate non-means-tested SLC loan from Year 2 onwards.

- **Standard medical and dental programmes Year 5+**
  You can also apply for a means-tested NHS bursary and a reduced rate non-means-tested SLC loan from Year 5 onwards.

These figures are for a student living away from the parental home and outside London

<table>
<thead>
<tr>
<th>Household income</th>
<th>Maintenance Loan (Repayable)</th>
<th>Maintenance Grant (Non-repayable)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>£25,000 or less</td>
<td>£4,047</td>
<td>£3,387</td>
<td>£7,434</td>
</tr>
<tr>
<td>£30,000</td>
<td>£4,520</td>
<td>£2,441</td>
<td>£6,961</td>
</tr>
<tr>
<td>£35,000</td>
<td>£4,993</td>
<td>£1,494</td>
<td>£6,487</td>
</tr>
<tr>
<td>£40,000</td>
<td>£5,467</td>
<td>£547</td>
<td>£6,014</td>
</tr>
<tr>
<td>£42,875</td>
<td>£5,740</td>
<td>£0</td>
<td>£5,740</td>
</tr>
<tr>
<td>£45,000</td>
<td>£5,519</td>
<td>£0</td>
<td>£5,519</td>
</tr>
<tr>
<td>£50,000</td>
<td>£4,998</td>
<td>£0</td>
<td>£4,998</td>
</tr>
<tr>
<td>£55,000</td>
<td>£4,476</td>
<td>£0</td>
<td>£4,476</td>
</tr>
<tr>
<td>£60,000</td>
<td>£3,955</td>
<td>£0</td>
<td>£3,955</td>
</tr>
<tr>
<td>Over £62,143</td>
<td>£3,731</td>
<td>£0</td>
<td>£3,731</td>
</tr>
</tbody>
</table>

Applying for student finance

Apply online via Student Finance England at www.gov.uk/studentfinance (follow the links if you do not normally reside in England).

To ensure you receive your full entitlement you should apply at the earliest opportunity, supply all requested evidence by the relevant deadlines and also give consent to share your financial details with the University.

Watch our step-by-step video guide to applying for student finance at www.birmingham.ac.uk/students/fees/undergraduate/loans.aspx

Loan repayment and interest

- Repayments start in April after you leave university but only if you are working and earning over £21,000
- Repay 9% of income above £21,000 eg, £30 per month if you earn £25,000
- Repayments are suspended if your income falls below £21,000
- Simple repayment process (usually via the tax system (PAYE))
- Any outstanding balance is written off after 30 years
- Interest charged at inflation plus 3% while studying
- Interest charged at inflation plus up to 3% (dependent on earnings) after graduation

Learn more www.birmingham.ac.uk/undergraduate/fees/loans.aspx
University awards

The University offers a range of awards to undergraduates depending upon income, personal circumstances, academic performance and programme of study.

**Chamberlain Award**

<table>
<thead>
<tr>
<th>Household income</th>
<th>All years of study (subject to annual reassessment)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than £25,000</td>
<td>£2,000</td>
</tr>
<tr>
<td>Between £25,001 and £36,000</td>
<td>£1,000</td>
</tr>
</tbody>
</table>

The Chamberlain Award will be initially offered as a cash bursary with the option to divert towards either University-owned accommodation or tuition fees.

You do not need to make an application for the Chamberlain Award. Provided you and your parents/guardians have consented to share your information on your Student Finance application we will assess you automatically and send an award notification letter to your home address.

Care Leavers may receive a higher value Chamberlain Award as either a £4,750 accommodation fee waiver if living in University-owned housing or, if living elsewhere, can choose a £3,000 tuition fee waiver or cash bursary. To qualify please ensure you have identified yourself as a Care Leaver on your UCAS application or get in touch with the Student Funding Office before 31 May 2015.

If you are a registered on a teacher training or NHS – funded programme; progressing from a foundation degree; transferring from another institution or studying for a second degree, you will not qualify for a Chamberlain Award. Graduate Entry Medical students and Social Work students may qualify in Year 1 only.

Learn more [www.birmingham.ac.uk/chamberlain](http://www.birmingham.ac.uk/chamberlain)

**Music scholarships**

In recognition of the role that music plays within the University, we offer a number of music scholarships each year. Offering approximately 20 hours of musical tuition per year for three years (total cash equivalent value of £3,000), these scholarships are open to prospective students who are performing at a grade 8 standard in an instrument or vocals and have an offer of a place on a full-time undergraduate programme (other than a programme offered by the Music Department) at the University of Birmingham.

**Sport scholarships**

Sport has always been an important part of life at Birmingham, in terms of both our world-leading School of Sport, Exercise and Rehabilitation Sciences and our successful University sports teams. In recognition of this, University of Birmingham Sport offers around 30 scholarships each year to international-level performers from any academic department and of any nationality.

**Subject-based scholarships**

Depending on the subject you have chosen to study, there may be additional scholarships available to you that are administered by your school. These scholarships are offered in addition to the Chamberlain Award. Please contact your college/school for further details.

Learn more [www.birmingham.ac.uk/undergraduate/fees/funding/index.aspx](http://www.birmingham.ac.uk/undergraduate/fees/funding/index.aspx)

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**Student Finance England**

Tel: 0300 100 0607
[www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

**Student Funding Office**

Tel: 0121 414 7391
[www.birmingham.ac.uk/funding](http://www.birmingham.ac.uk/funding)
Enquires: [www.studenthelp.bham.ac.uk](http://www.studenthelp.bham.ac.uk)