



UNIVERSITY OF
BIRMINGHAM

STUDENT
SERVICES

MONEY MATTERS

A financial guide for new undergraduate
UK/EU students 2017–18



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 new full-time undergraduate courses (UK/EU entrants) in 2017 is expected to be £9,250, subject to the relevant regulations being passed by Parliament. It is anticipated that the fee will rise annually in line with inflation. If the new regulations are not introduced, the fees will remain at £9,000.

Paying your tuition fees

Loans available from the government (UK/EU students)	
Tuition Loan	<ul style="list-style-type: none"> <input type="checkbox"/> The loan is not dependent upon household income <input type="checkbox"/> You can borrow the full cost of the tuition fee <input type="checkbox"/> The loan is paid directly to the University <input type="checkbox"/> Repayments do not start until you have left, are in work and earning more than £21,000 per year

Payment methods offered by the University	
Full payment	<ul style="list-style-type: none"> <input type="checkbox"/> Online credit and debit card/PayPal <input type="checkbox"/> Cheque or draft <input type="checkbox"/> Direct Bank Transfer
Instalment plans	<ul style="list-style-type: none"> <input type="checkbox"/> Monthly Direct Debit <input type="checkbox"/> Termly Direct Debit
Part-payment	You may have the option to divert a scholarship, grant or other award towards your tuition/accommodation fees

Learn more

www.birmingham.ac.uk/students/ug/feesandfinance

NHS-funded programmes (UK/EU students)

Nursing, Physiotherapy and Dental Hygiene and Therapy	<input type="checkbox"/> From 1 August 2017, new nursing, midwifery and allied health students will no longer receive NHS bursaries. Instead, they will have access to the same student loans system as other students.
*Graduate Entry Medicine Year 2+	<input type="checkbox"/> 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+	<input type="checkbox"/> The NHS will pay the £9,000 tuition fee from Year 5 onwards

*Subject to further government review

Learn more

www.nhsbsa.nhs.uk/students

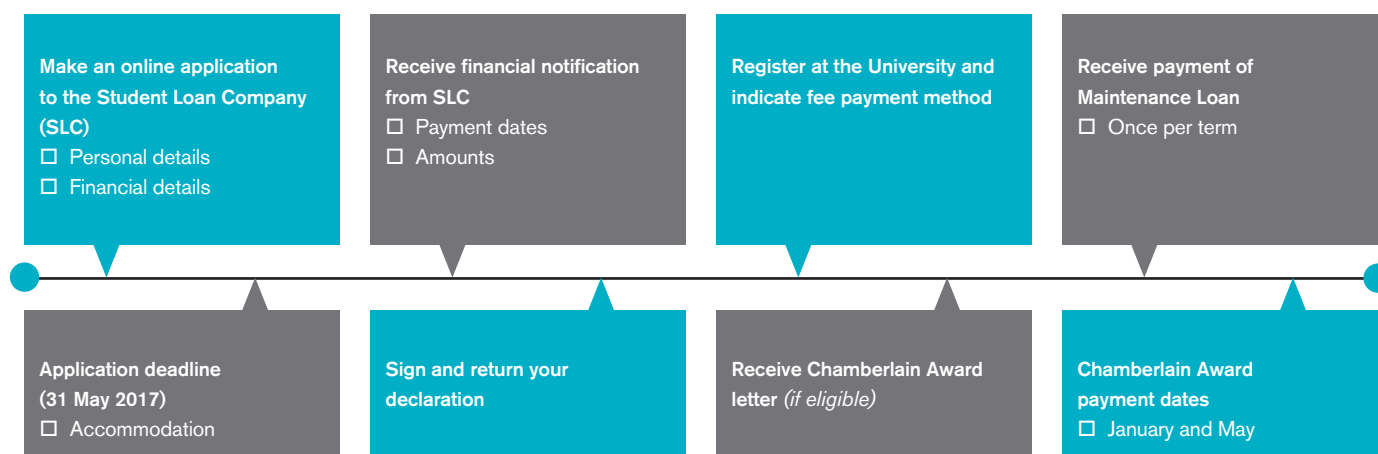
ACCOMMODATION

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

Timeline



Government maintenance support

All UK students are entitled to a Maintenance Loan regardless of household income. The loan is 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 Dependants' 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.

Medical students

Support for medical and dental programmes is under review but you may qualify for a means-tested NHS bursary in addition to your student loan.

Learn more

nhsbsa.nhs.uk/students

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/studentfinance



These figures are for 2016–17 for a student living away from the parental home and outside London

Household income	Loan
£25,000	8,200
£30,000	7,612
£35,000	7,023
£40,000	6,434
£42,875	6,095
£45,000	5,845
£50,000	5,256
£55,000	4,667
£60,000	4,078
£62,180	3,821
£65,000	3,821
£70,000	3,821

Students with household incomes above £25,000 lose £1 of loan for every complete £8.49 of income

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

- ☐ Students who undertake nursing, midwifery and allied health professional subjects as a second degree will only be required to make repayments on the second loan once the balance of the first loan has been repaid.

Learn more

www.birmingham.ac.uk/studentfinance



University awards

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

Chamberlain Award

Household income	All years of study (subject to annual reassessment)
Less than £25,000	£2,000
Between £25,001 and £36,000	£1,000

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. If you qualify for an award, you will be paid in two equal instalments, directly into your bank account.

Care Leavers may receive a higher value Chamberlain Award as either a £5,915.60 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 Funding, Graduation & Awards before 31 May 2017.

If you are 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. Medical and dental students will not be eligible when they receive NHS-funding ie, in their fifth year of study.

Learn more

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 17 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/students/ug/funding



LEARN MORE

Student Finance England

Tel: 0300 100 0607

www.gov.uk/studentfinance

Funding, Graduation & Awards

Tel: 0121 414 7391

www.birmingham.ac.uk/undergraduate/fees

Enquiries: www.studenthelp.bham.ac.uk



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