

Student Funding & Finance

Student Recruitment and Outreach



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What we will cover



- Course costs
- Tuition Fees and Maintenance Loans
- Additional funding and support
- Applying for student finance
- Repayments
- Budgeting tips



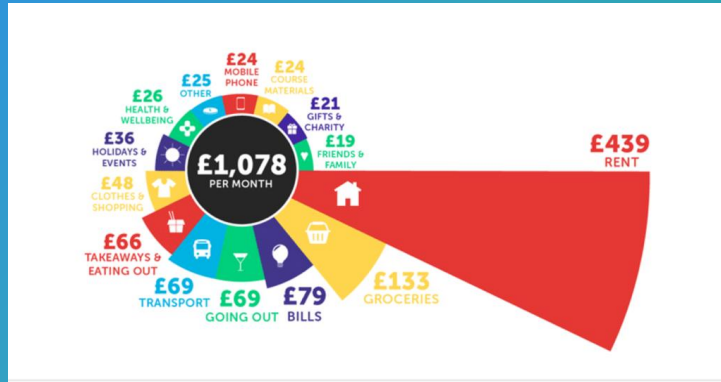
Headlines: Higher Education funding



- Loans can be received for tuition fees & maintenance
- Maximum maintenance loan - £10,227 (England, outside London)
- Grant funding available for students from Northern Ireland, Scotland, and Wales
- Disabled Student Allowance (up to £26,948)
- NHS Learning Support Fund
- Additional help for students in some specific circumstances
- Help from universities



The cost of going to university



- Tuition fees
- Course costs
- Rent & bills
- Food
- Transport
- Other weekly/monthly outgoings and living expenses



2024 Tuition Fees

Student type	Tuition fee
UK/Channel Island*	£9,250
International (£3,000 deposit required)	£13,416
International lab-based (£3,000 deposit required)	£14,604
UK students on placement	£1,290
International students on placement	£2,076



Tuition fee loan
£9,250

Paid direct to your university

Not dependent on
household income



Borrowed from Student Finance England, combined and to be
paid back after you are earning £25,000+ per year

Maintenance loan
£10,227 max

Paid to you
3 installments

Dependent on household
income



Borrowed from Student Finance England, combined and to be
paid back after you are earning £25,000+ per year

**Bursaries,
scholarships,
hardship funds,
grants for dependents,
DSA**

May be dependent on
household income



Non-repayable



Maintenance loan funding

Full-time English undergraduates in 2024-25

Household income	Living at home	Living elsewhere	Living away from home in London
£25,000	£8,610	£10,227	£13,348
30,000	£7,887	£9,497	£12,606
£35,000	£7,163	£8,766	£11,863
£40,000	£6,440	£8,035	£11,120
£45,000	£5,716	£7,304	£10,377
£60,000+	£3,790	£4,767	£6,647



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

Long Courses - Maintenance loans



Some courses have longer than average academic years (e.g. healthcare courses)

- These are eligible for additional maintenance loan – ‘long courses loan’
- The amount you can borrow depends on the number of additional weeks in the academic year AND household income
- Maximum figures:
 - £110/week living away from home, outside London
 - £141/week living away from home, in London
 - £73/week living at home



NHS Learning Support Fund



- £5000 training grant
- £1000 specialist subject payment – Podiatry & Mental Health Nursing
- £2000 parental support
- Travel and Dual Accommodation expenses
- Exceptional Support Fund (up to £3000 per year)



Healthcare Subjects - Additional Support



- **Paramedic Science**

- Fees include cost of occupational health check, DBS, and uniform

- **Occupational Therapy**

- Part-time funding from SFE and pro-rata funding from NHS LSF

- **Social Work**

- Limited NHS bursaries available



Additional funding



- If you have dependents – get up to 85% of your childcare costs during term time and holidays. The maximum amount varies dependent on the number of children in childcare
- If you have a disability – Disabled Students Allowance up to £26,948 for support
- Extra funding from the NHS for nursing, midwifery, and allied healthcare courses
- Bursaries, scholarships, hardship fund available from the university



Additional support: University of Brighton



- **University of Brighton Bursary**
 - £500 per year if household income less than £25,000
- **Care leavers and estranged students**
 - £1000 per year
- **Student Support Fund** (hardship fund)
- **Scholarships**
- **Student employment** with the university, as well as careers support and guidance



Applying for Student Finance



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Applying for funding



Student Loans Company

Apply to your funding provider:

- Student Finance England
- Student Finance Northern Ireland
- Student Finance Wales
- The Student Awards Agency Scotland

Applications open in the spring
for September entry



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Application process



- One online, digital application to assess eligibility for loans, DSA/grants, and university bursaries
- Identification check
- Household income (supporters provide National Insurance number)
- Enter one of your five university choices
- Deadline – usually May of application year, but applications still accepted after this

www.gov.uk/apply-online-for-student-finance



Receiving your funding



- Enrol in person at beginning of autumn term to release funding
- University sends confirmation of enrolment to funding provider
- Money transferred to your bank account (can take approx. a week)
- Paid in termly instalments – 3 times a year



Advice from UCAS for Care Leavers



If you have **lived in care, either with foster carers or in a children's home** (or in Scotland under a home supervision order):

Tick the box in the care questions on your UCAS application.

This may allow you to access specific support for care-leavers, which can include financial support at university

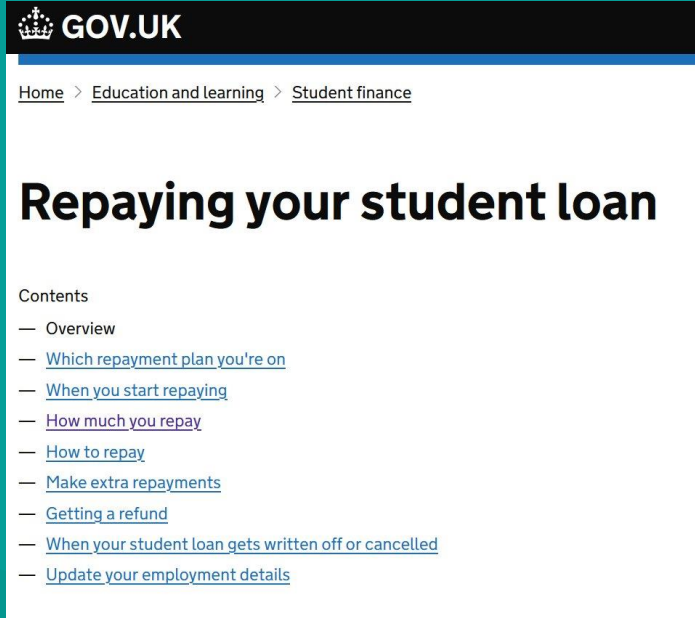


Repayments



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Repayments



The screenshot shows the GOV.UK website interface. At the top, there is a black header with the GOV.UK logo. Below the header, a breadcrumb trail reads: Home > Education and learning > Student finance. The main heading is "Repaying your student loan". Underneath, there is a "Contents" section with a list of links: Overview, Which repayment plan you're on, When you start repaying, How much you repay, How to repay, Make extra repayments, Getting a refund, When your student loan gets written off or cancelled, and Update your employment details.



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- Begin repayments the April after you graduate
- **9% of any amount earned over current threshold of £25,000**
- Deducted automatically using your tax code
- Continue repayments until the loan is cleared in full OR **after 40 years** any outstanding loan will be cancelled
- If income changes, payments are automatically adjusted

Repayments

Income each year before tax	Monthly income before tax	Approximate monthly repayment
£25,000	£2,083	£0
£28,000	£2,333	£22
£29,500	£2,458	£33
£31,000	£2,583	£45
£33,000	£2,750	£60
£40,000	£3,333	£112
£45,000	£3,750	£150
£50,000	£4,166	£187



Interest rates



- Interest rates for loans taken for study commencing in 2024 will be based on the RPI from the previous March
- Interest is added from when the first amount is paid to you or your university, until the loan is paid off or cancelled
- The interest rate on your loan will never be higher than the interest added to commercial loans, such as a credit card or a personal loan



Outgoings, budgeting, and work



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Typical weekly outgoings

Weekly outgoings	Living in halls (£)	Living off campus (£)
Rent	153-227	150-200
Utilities	0	30-60
Phone	5-20	5-20
TV License	0-5	0-5
Contents insurance	0	5
Food and domestic items	25-50	25-50
Travel	0-25	0-25
Clothing	5-20	5-20
Laundry	3-5	3-5
Study materials	5	5
Entertainment	5-75	5-75
Totals	£201-432	£233-470



Projected weekly income

30 week course calculated over 39 week academic year

Household income	Repayable Maintenance Loan	Weekly income 39 weeks	Part-time work £7.70 x 13.5 hrs (£104 per wk)	Total Inc. part- time work	Weekly income 39 weeks
£25,000	£10,227	£262	£4,056	£14,283	£366
£30,000	£9,497	£244	£4,056	£13,553	£348
£40,000	£8,035	£206	£4,056	£12,091	£310
£45,000	£7,304	£187	£4,056	£11,360	£291
£62,249	£6,565	£110	£4,056	£8,345	£214



Budgeting tips



- Put money away for essentials
- Meal planning – learn to cook!
- Avoid over-spending on transport
- Student bank account
- Pay for accommodation termly
- Plan a weekly budget and spend



Studying and working



- 55% of students have a regular term-time job
- Part-time work improves skills in communication, self-management, research and enterprise
- Some employers offer a transfer if you already have a job



Useful websites

- brighton.ac.uk/studying-here/fees-and-finance
- brighton.ac.uk/eustudent-advice
- <https://studentfinance.campaign.gov.uk/student-toolkit/>
- thefundingclinic.org.uk
- moneysavingexpert.com/students/student-guide



Keep in touch

- **Enquiries team:**
01273 644644
Live chat on www.brighton.ac.uk
- **Chat to a student**
www.brighton.ac.uk/chat
- **Online Events**
<https://www.brighton.ac.uk/studying-here/visit-us/online-events/index.aspx>



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