

This booklet is a guide to the funding available for full-time undergraduate students who usually live in England and are starting their course from September 2020.

1. What student finance can I apply for?
2. Am I eligible?
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## **1. What student finance can I apply for?**

When thinking about going to university you will have two key costs to consider. Firstly, the cost of tuition fees for your chosen course of study and secondly, the living costs you will need to budget for. For each of these costs, financial support is available from Student Finance England (SFE) for every eligible student to access.

### **Tuition Fee Loan**

Universities can charge up to £9,250 each year for their full-time undergraduate courses. A tuition fee loan is available for all eligible students to cover this cost and is paid to your university by SFE on your behalf. The tuition fee loan is repayable in the future but not until you've left university and your income is over £25,725 per year (amount TBC). Please see [www.tees.ac.uk](http://www.tees.ac.uk) for details on how much Teesside University is charging for its full-time undergraduate courses from September 2020.

## Living Costs

Full-time students can also apply for financial support for help with their living costs such as food, travel and accommodation. This support is in the form of a repayable maintenance loan.

### ***Maintenance Loan***

The amount of maintenance loan you can get depends on where you live, where you study and your household income. A household income of above £25,000 will start to reduce the amount of maintenance loan a student can receive.

For students starting in September 2020, the minimum amount of maintenance loan they can receive is £4,289 if they do not live with their parent(s) whilst studying and the minimum for students who continue to live with their parent(s) whilst studying is £3,410.

This loan is repayable in the future but not until you've finished your course and your income is over £25,725 a year.

### ***What you might be able to access***

<b>Income</b>	<b>Maintenance Loan (living in parents' home)</b>	<b>Maintenance Loan (not living in parents' home)</b>
£25,000	£7,747	£9,203
£30,000	£7,095	£8,544
£35,000	£6,442	£7,884
£40,000	£5,789	£7,225
£42,875	£5,414	£6,845
£45,000	£5,137	£6,565
£50,000	£4,484	£5,905
£55,000	£3,831	£5,246
£65,000+	£3,410	£4,289

### ***Maintenance Loan for students on certain benefits***

A higher rate of maintenance loan is available for students who qualify for benefits and their household income is below £25,000. Students will receive up to £10,490 a year if they meet at least one of the following criteria:-

- The student is a lone parent who is responsible for a child or a young person aged under 20 who is a member of the student's household, and who is in full-time education.
- The student is a lone foster parent of a child or young person aged under 20.
- The student has a partner who is also a full-time student and one or both of them are responsible for a child or young person aged under 20 who is in full-time non-advanced education.
- The student has a disability and qualifies for a Disability Premium or Severe Disability Premium.
- The student has been treated as incapable of work for a continuous period of at least 28 weeks (two or more periods of incapacity separated by a break of no more than 8 weeks count as one continuous period).
- The student is deaf and qualifies for Disabled Students' Allowances.
- The student is waiting to go back to a course having taken approved time out because of an illness or caring responsibility that has now come to an end for a period not exceeding one year.
- The student is entitled to Personal Independence Payment, Armed Forces Independence Payment or Disability Living Allowance.

To receive an estimate of the amount of maintenance loan you may receive please complete the 'Student Finance Calculator' at [www.gov.uk/student-finance-calculator](http://www.gov.uk/student-finance-calculator)

## **Other Student Finance Funding**

You may be entitled to extra financial help if you have children, an adult dependent, or a disability.

The amount of Childcare Grant, Parents' Learning Allowance and Adult Dependents' Grant you qualify for is determined by a means test that looks at your household income and also takes into account your circumstances. If you receive any of these additional grants you will not need to repay them in the future.

### ***Adult Dependents' Grant***

If you have an adult, for example, your partner, who depends on you financially you may be eligible to receive a grant of up to £3,094.

### ***Childcare Grant***

If you have dependent children you might be able to get extra funding to help towards your childcare costs. This could cover up to 85% of your actual childcare costs during term time and holidays. You could get up to £174.22 per week for one child or up to £298.69 per week if you have two or more children. Once you have completed your main student finance application and received confirmation of your childcare entitlement costs you will be sent login details for the Childcare Grant Payments Service. Through the service you will provide details of your registered childcare provider who will then be responsible for providing information on the number of childcare hours you use throughout the year. Once your provider submits this information you will be asked to confirm the hours used.

If you get help towards childcare costs through Working Tax Credit (WTC) or the childcare element of Universal Credit, you cannot also receive the Childcare Grant.

### **Parents' Learning Allowance**

This allowance helps you with study-related costs such as books, materials and travel. You could get up to £1,766.

### ***Disabled Students' Allowance (DSA)***

The disabled students' allowance (DSA) can help with the extra costs a disabled student may face to access their studies and is not means tested. These allowances can support people who are visually impaired, hearing impaired, wheelchair users or people with mobility difficulties, medical conditions, autistic spectrum disorders, mental health conditions and people with specific learning difficulties (for example dyslexia).

For further information please see [www.tees.ac.uk/disability](http://www.tees.ac.uk/disability) or talk to a member of our disability services team on 01642 342277.

### ***NHS Courses***

Students who are studying the following courses maybe eligible to apply for additional funding:

Dental Hygiene	Operating department practitioner
Dental Therapy	Orthoptics
Dietetics	Orthotics and prosthetics
Midwifery	Podiatry/chiroprody
Nursing	Physiotherapy
Occupational therapy	Speech and language therapy
Radiography (diagnostic and therapeutic)	

Students studying an NHS course which is over 30 weeks and 3 days may also qualify to receive an additional fixed amount of maintenance loan per extra week studied. Students studying for 45 weeks or more are assessed for the full 52 weeks. The amount you receive depends on household income and where you live and where you study.

The NHS Bursaries Unit have also made some additional non-repayable allowances and grants available:

### ***NHS Child Dependants Allowance***

A grant of £1000 is available for students who have parental responsibility, receive funding from SFE, and are actively in training and ordinarily resident in England.

### ***NHS Travel and Dual Accommodation Expenses***

Daily travel between your home and University is not reimbursed. However, as part of your course will include practice placements in hospitals or community health services rather than in a classroom, the cost of journeys between your term-time home and your placement can be reimbursed providing the cost is in excess of your normal daily travel.

Please see [www.nhsbsa.nhs.uk/nhs-bursary-students/bursary-forms](http://www.nhsbsa.nhs.uk/nhs-bursary-students/bursary-forms) for further details on eligibility and how to apply.

## **Household Income**

To be assessed for the maximum amount of student funding available to you, you will need to declare your household income. SFE decide how much student funding you will receive based on your household income and your family circumstances.

### ***What is household income?***

Your household income is the total amount your family earns each year before tax and national insurance. Household income is usually based on earnings from the previous tax year (2018/19 if you are applying to study in 2020/21).

### ***Dependent students***

If you're under 25 years old and do not meet any of the 'independent' student criteria below, you will be assessed for your student funding based on your parent(s) household income. If relevant, this also includes the income of your natural parent's spouse or partner with whom they live.

### ***Independent students***

You are classed as an independent student if any of the below apply:

- you are 25 or older before the start of the academic year, or
- you have a dependent child, or
- you have no living parents, or
- you are, or have been, married or are in a civil partnership before the start of the academic year, or
- you have supported yourself financially for three years before the start of your course, or
- you are estranged from your parents

If you are independent of your parents but are married or in a civil partnership (or have a partner, if you are aged 25+) your spouse or partner's income is taken into account when assessing you for student funding.

*Please note, if your parent(s) or partner's income is likely to decrease by 15% or more than it was in the 2018/19 tax year*

*you can ask SFE for a Current Year Income Assessment to take into account the reduction in income.*

### ***Your income***

Any income you earn from part-time or temporary work whilst studying is not classed as household income. If you have any 'unearned' taxable income, such as rental income or interest from certain kinds of savings, this will be classed as household income.

If you are being released by your employer to study, then the pay/salary you receive for the days you attend your course is taken into account as household income.

## **2. Am I eligible?**

To be eligible for financial support for a full-time undergraduate course you must meet certain criteria:

### **Personal eligibility**

#### ***Where you live***

To apply, you must:

- be a UK national or have settled status (that is, no restrictions on how long you can stay in the UK);
- normally live in the UK on 1<sup>st</sup> September for the start of your course in the autumn; and
- have been living in the UK for at least three years before the first day of your course

If you are recognised as a refugee you can apply for funding from SFE and do not need to fulfil the three years residency requirement.

If you're an EU national or the family member of an EU national you might qualify for help from SFE towards your tuition fees and living costs depending on your circumstances. For more details on eligibility please speak to a Student Finance Adviser in Student and Library Services.

### ***Previous study***

Students who have already gained a higher education qualification (e.g. a Bachelor's degree) anywhere in the world or who have not gained a qualification but have studied in full-time higher education, may not be eligible for, or may have only a limited entitlement to the loans and grants available from SFE. Please speak to a Student Finance Adviser in Student & Library Services if you have any previous study.

However, students completing an under-graduate or post-graduate pre-registration nursing, midwifery or allied health care profession course will be exempt from this rule so long as they are not already registered in the same profession.

### **Course Eligibility**

As well as being personally eligible to apply for student funding, the course you plan to study must be in the UK and one of the following:

- First Degree e.g. BA, BSc or BEd;
- Foundation Degree;
- Certificate of Higher Education;
- Higher National Certificate (HNC);
- Higher National Diploma (HND);
- Diploma of Higher Education (DipHE);
- Postgraduate Certificate in Education (PGCE);
- Integrated Masters; or
- Initial Teacher Training (ITT)

- Masters (MSc) in pre-registration nursing, midwifery or allied-health professions.

### **3. How do I apply for student finance?**

You apply to SFE for your funding and the quickest and easiest way to apply is online at [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance). You can apply from up to nine months before the start of the course and you don't need a confirmed place at university. If you haven't yet accepted a place, you can apply using your preferred choice of course and if needed, simply change the details online once you've accepted an offer. To complete your application, you'll need:

- your passport;
- details of your university and course;
- your bank details; and
- your National Insurance number.

You reapply each year for your funding and must apply as early as possible to make sure you receive your funding at the start of each academic year.

### **4. How will I receive my student funding?**

Your student funding is paid directly into your bank account over three instalments at the beginning of each academic term. The first payment is made a few days after your course start date, once you have enrolled and are in attendance.

## 5. How do I repay the student loans?

Student loans are different to other types of loan, below are the key facts about student loan repayments:

- you will only start repaying your tuition fee and maintenance loans once you've left your course and your income is over £25,725 per year
- the amount you repay each month is based on your income and not on how much you owe
- your repayments are 9% of your income over the threshold of £25,725 per year
- if you stop working or do not earn over £25,725, you do not have to make repayments
- any loan or interest still outstanding after 30 years will be written off.

<b>Repayment Examples</b>		
<b>Your income per year</b>	<b>Monthly salary</b>	<b>Monthly repayments</b>
Up to £25,725	£2,144	No repayments
£26,000	£2,167	£2.06
£30,000	£2,500	£32.06
£35,000	£2,917	£69.56
£40,000	£3,333	£107.06
£45,000	£3,750	£144.56

You'll pay interest on your loan from the day you receive your first instalment until your loan is paid off in full or written off, whichever comes first. The amount of interest charged will vary, depending on your circumstances:

<b>While you are studying</b>	Retail Price Index (RPI) plus 3%	
<b>From the April after you complete your course</b> (interest will be based on your income)	£25,725 or less	RPI
	Between £25,725 and £46,305	RPI plus up to 3%
	£46,305 and over	RPI plus 3%

For more information on student loan repayments please see: [www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk), Income Contingent Repayment Plan 2.

## 6. Are there any other sources of funding?

### ***Teesside University Scholarships***

Teesside University is offering a range of scholarships for new full-time undergraduate students starting in September 2020.

For further information and eligibility criteria please visit:

<http://www.tees.ac.uk/sections/fulltime/scholarships.cfm>

Any scholarship or bursary a student is awarded will be in addition to the loans and grant(s) available from SFE and do not have to be repaid.

### ***Care Leavers' Bursary***

If you have been in local authority care you can get a Care Leavers' Bursary from the University. Please indicate on your UCAS application form if you have been in care and we will

contact you or you can contact our Care Leavers' Adviser in Student and Library Services. For more information please visit: [www.tees.ac.uk/sections/studentssupport/care.cfm](http://www.tees.ac.uk/sections/studentssupport/care.cfm)

### ***University Hardship Fund***

The University Hardship Fund is a discretionary fund which may, depending on your circumstances, provide you with additional financial support on top of any statutory funding you receive. The Fund cannot fully resolve a student's situation and will not provide large sums for students who have not made realistic provision for their studies.

Applications can be made once you have enrolled for the academic year but only once you have received your first payment of student finance. The application takes into account your income and expenditure and priority groups include students with children and final year students experiencing financial difficulties.

You can request an application form from:

- The Information Desk in The Student Centre
- Telephone 01642 342277 for a form to be sent out to you
- E-mail [studenthelp@tees.ac.uk](mailto:studenthelp@tees.ac.uk)

### ***Bank Accounts***

We recommend that you open a student bank account as most will offer you an interest free overdraft facility. This should be seen as a safety net rather than as a source of income. It is essential not to go overdrawn, or over your overdraft limit, without the agreement of your bank as you will incur interest and/or charges.

## ***Benefits Entitlement***

Below is general advice about the benefits a student may qualify for as a full-time student. If you have any further questions about your eligibility to receive benefits while studying full-time please speak to a Student Finance Adviser in Student and Library Services.

### ***Universal Credit***

Universal Credit (UC) is a means-tested benefit for people of working-age who are on a low income. UC replaces benefits such as income support, housing benefit and child tax credit.

Most students do not qualify for UC, however, the following groups of students can submit a claim and may receive support:

- Responsible for a child
- Ill/disabled and in receipt of DLA/PIP
- Over pension age
- Student couple with children

The amount of UC an eligible student can receive will depend on the income and circumstances of all members in a household. For those full-time students who are eligible, your student income of maintenance loan and adult dependents grant will be treated as income when your entitlement to UC is calculated.

UC is paid in arrears as a single monthly payment and if help is given towards housing costs you will need to make arrangements to pay your landlord.

It is your responsibility to inform the local council and job centre of any changes in your circumstances and this includes starting a higher education course.

### ***Carer's Allowance***

Even if you have caring responsibilities while on your course, students who are studying a full-time course are not eligible to receive carer's allowance.

### ***Council Tax***

If you are the only adult living in a property or live in student property where all residents are studying full-time, you will be exempt from paying council tax.

If you live with a non-student spouse or partner, and there are no other adults living in your home, you may receive a reduction in your council tax bill when you become a Student. Please contact your local authority to find out if you qualify for a discount.

The University will provide you with a Council Tax Exemption Certificate 6-8 weeks after you enrol as a full-time student. The certificate will be available on your E-Vision account.

### ***Free School Meals***

Eligibility for free school meals varies across the area. Please contact your local council to find out if your child/children will qualify for free school meals while you are a full-time student.

### ***Managing Your Money***

It is essential to keep on top of your money by planning ahead and keeping a track of your spending. Look at your funding award letters and work out a monthly average based on either the year or the three academic terms only. Students with no

other source of income are advised to budget their student funding the whole year.

*If you have any queries about student funding or other money issues then contact our Student Advisers in Student & Library Services:*

[studentfinance@tees.ac.uk](mailto:studentfinance@tees.ac.uk)

Tel: (01642) 342277