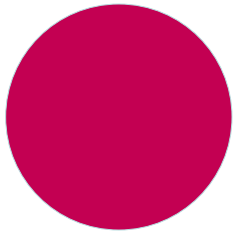


# STUDENT FINANCE 2014/15

2014/15



# Learning Outcomes

Details on the application and other processes in relation to Year Abroad Study



# SESSION CONTENTS

- Section 1 – The Student Finance Package
- Section 2 – Year Abroad
- Section 3 – Student Loan Repayment
- Section 4 – Application Information
- Section 5 – Resources



SECTION 1

# THE STUDENT FINANCE PACKAGE 2014/15

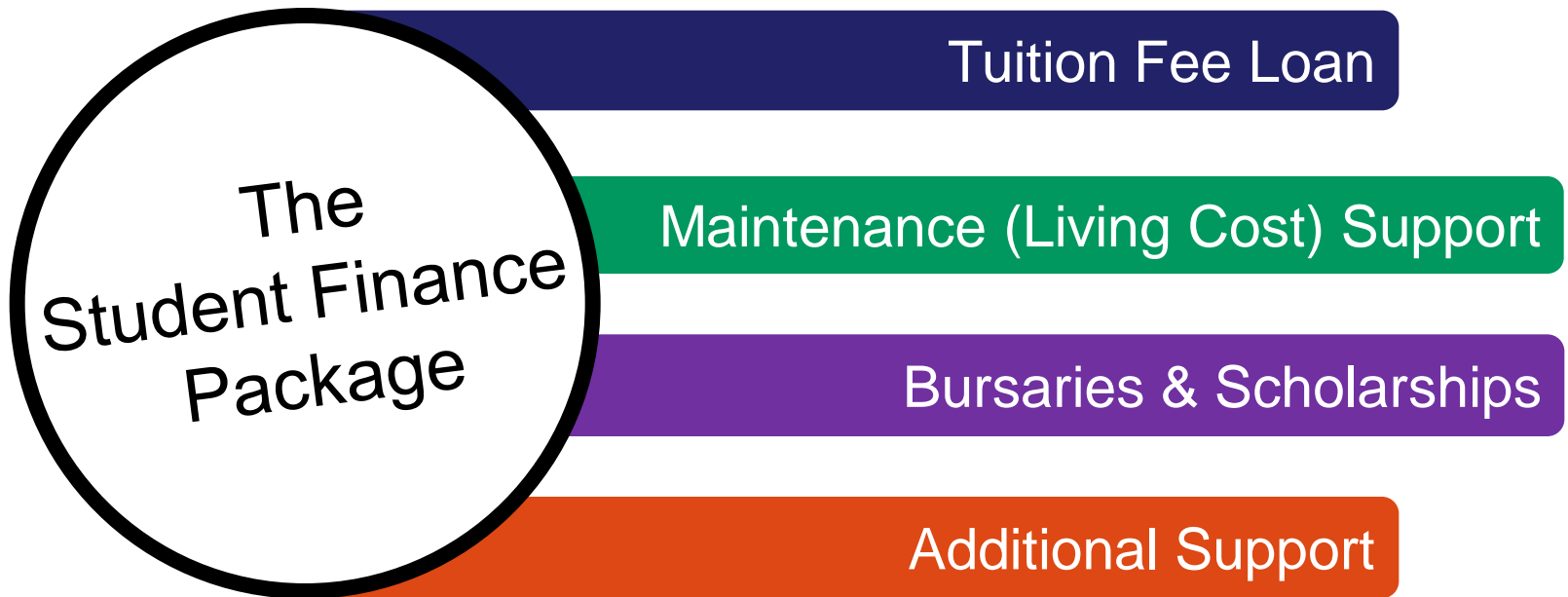


2014/15

# 1

## THE STUDENT FINANCE PACKAGE

SUPPORT AVAILABLE TO STUDENTS INCLUDES:



Figures used in this section are in relation to academic year 2014/15



SECTION 1

# TUITION FEES & LOANS



2014/15

# 1

## TUITION FEES & LOANS

### OVERVIEW

- Universities and colleges\* can charge new full-time students up to **£9,000** per year (£6,750 part-time) for tuition fees
- Eligible students **won't** have to pay any tuition fees up front
- A Tuition Fee Loan is available to cover the fee charged by the university or college (Up to £6,000 for designated courses at private HEI's)
- The Tuition Fee Loan doesn't depend on household income
- SLC pay any Tuition Fee Loan directly to a university or college
- The loan is repayable, but only when the student's income is over £21,000 a year



\*Publicly funded institutions with an approved Offa Access Agreement - [www.offa.org.uk/access-agreements](http://www.offa.org.uk/access-agreements)

# 1

## TUITION FEES & LOANS

### SANDWICH & PLACEMENT YEARS

Policy changes for students starting their courses on or after 1<sup>st</sup> September 2012 for full student abroad for the full year:

- Students on sandwich placements will be charged 20% of the maximum full-time tuition charge – **Maximum charge of £1,800**
- Students on Erasmus placements will be charged 15% of the maximum full-time tuition charge – **Maximum charge of £1,350**
- Students on overseas placements will be charged 15% of the maximum full time tuition charge – **Maximum charge of £1,350**





SECTION 1

# MAINTENANCE SUPPORT



2014/15

# 1

## MAINTENANCE SUPPORT

### OVERVIEW

- Maintenance support is available to help with living costs a student will face while in higher education
- Two main types of support are available, Maintenance Loan and Maintenance Grant
- The Maintenance Loan is repayable and all eligible students are entitled to receive some funding
- The amount of loan available will depend on where a student lives and studies
- Maintenance support is paid directly into the student's bank account each term

# 1

## MAINTENANCE LOAN

2014/15 MAXIMUM RATES

Where Students Live & Study	Maximum Loan Available
<b>Parental Home</b> Live at home	<b>£4,418</b>
<b>Elsewhere</b> Live away from home and study outside of London	<b>£5,555</b>
<b>London</b> Live away from home and study in London	<b>£7,751</b>
<b>Overseas</b> Study overseas as part of a UK course	<b>£6,600</b>



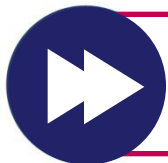
Additional loan is available for each extra week of study for students attending their course beyond 30 weeks

# 1

## MAINTENANCE LOAN

### MEANS TESTING

Full-Year Student*	65% Non Means Tested	35% Means Tested	Maximum Loan
Parental Home	£2,871	£1,547	£4,418
Elsewhere	£3,610	£1,945	£5,555
London	£5,038	£2,713	£7,751
Overseas	£4,290	£2,310	£6,600



\*Slightly lower rates of support apply to final year students

# 1

## MAINTENANCE GRANT

### OVERVIEW

- The Maintenance Grant doesn't have to be repaid
- How much grant a student can get depends on their household income (**100% means tested**)

#### Household income thresholds for 2014/2015:

Household Income:  
Up to £25,000

Full Grant of £3,387

Household Income:  
Up to £42,620

Partial Grant

# 1

## SPECIAL SUPPORT GRANT

### ELIGIBILITY CRITERIA

As with the Maintenance Grant the maximum Special Support Grant a student could get is £3,387, students could be eligible for a SSG if they:

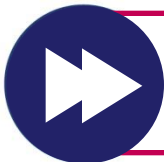
- Are a lone (single) parent
- Have a partner who is also a student and one or both of them are responsible for a child/young person under 20 who is in full-time education below higher education level
- Have a disability and qualify for the Disability Premium or Severe Disability Premium
- Are deaf and qualify for Disabled Students' Allowances

# 1

## SPECIAL SUPPORT GRANT

### ELIGIBILITY CRITERIA

- Have been treated as incapable of work for at least 28 weeks
- Have a disability and qualify for income-related Employment and Support Allowance
- Are waiting to go back to a course having taken agreed time out from that course due to an illness or caring responsibility that has now ended
- Are aged 60 or older



Students receiving the SSG will not see the same reduction in Maintenance Loan entitlement

# 1

## COMBINED MAINTENANCE SUPPORT

LIVING AWAY FROM HOME, OUTSIDE LONDON

Household Income	Maintenance Grant	Maintenance Loan	Total
£25,000 & under	£3,387	£3,862	£7,249
£30,000	£2,441	£4,335	£6,776
£35,000	£1,494	£4,808	£6,302
£40,000	£547	£5,282	£5,829
£42,620	£50	£5,530	£5,580
<b>£42,875</b>	<b>£0</b>	<b>£5,555</b>	<b>£5,555</b>
£50,000	£0	£4,836	£4,836
£62,132 & over	£0	£3,610	£3,610



Students can get a quick estimate of their student finance entitlement using the calculator on [gov.uk/studentfinance](https://www.gov.uk/studentfinance)



SECTION 1

# BURSARIES & SCHOLARSHIPS

2014/15

# 1

## BURSARIES & SCHOLARSHIPS

### OVERVIEW

Many universities and colleges offer financial support to their students through bursaries and scholarships

#### **Bursaries:**

- Linked to personal circumstances and often, household income
- Awards can include fee waivers or cash

#### **Scholarships:**

- Can be linked to academic results or outstanding ability in an area such as sport, music or art
- Can be subject specific and are limited in numbers



Students should check university websites early and ask at open days for information on support available and how to apply



SECTION 2

# Year Abroad Study



2014/15

# 2

## Year Abroad & Travel Grants

- Travel Grant must be **Income Assessed** within the standard 9 month deadline. This means you must be means tested.
- When applying students complete (section 4: Course Details) that they are "Living Elsewhere" and that they will spend most of the academic year as "Study Abroad" or "Placement". This will highlight the next question : Erasmus Y/N, then the question of placement details – Abroad or UK then if paid or unpaid.
- Travel Grant Pack will automatically be issued to the student.
- If above **not** done you can still request the forms to be sent by calling the contact centre.



For further information see Fact sheets for funding Abroad and Travel Grants.

# 2

## Students Travel Grants

What can students Claim :

Study Abroad Expenses Form (SAEX) **Is completed by the Student**

- This should detail in full what they are looking to claim
- Student need to provide evidence to back this up (receipts).
- Students can submit as many SAEX forms as they wish.

What can students Claim :

- 3 x return flights or 6 one way's from UK to Place of Study
- Cost of Visas required for entry into Place of Study
- Expenses incurred for travel to obtain visas **is NOT** claimable
- If inoculations are recommended this will be covered
- Travel Insurance/Medical Insurance -SLC cover a % of cost
- Daily Travel :Bus/train etc – SLC require as much evidence as possible



SLC will process claim in 5 working days

# 2

## Students Travel Grants

What can students Claim Continued :

- **For a full year placement**, the student can claim for up to **3 return journeys** between the UK and overseas institution. Method and class for travel must be reasonable - e.g. no first class travel. A student with a disability may be eligible for funding for additional journeys due to medical appointments but this will be awarded by the DSA team. The student may travel to their study abroad destination in advance of their start date in order to settle in – this is acceptable.
- Often, student will combine travel to/from their study abroad location with a holiday (i.e. stopover lasting more than a few days or an indirect route is used where a direct flight is available and reasonable in cost). In these cases, we will pay for a standard flight to/from their location and advise the student we do not cover travel to different locations other than their study abroad destination and have paid this cost as a gesture of goodwill. It would also be good practice to enclose a printout of the standard flight details showing the cost we are actually paying.

# 2

## Students Travel Grants

What can students Claim Continued :

- **Any necessary daily travel costs** while abroad for the purpose of attending the overseas HEI, for example bus/train/metro journeys. We will also pay for the cost of bicycle hire/purchase if it is more economical than public transport (although we would not award mileage for distance covered on a bike). We would also reimburse transfers/travel to and from the airport/ferry terminal etc, home and abroad. This could include either public transport or claim for mileage.

**Mileage** costs claims must be checked against the miles travelled. Check Google maps from home/ residence post code to the destination required (HEI/ placement for work under eligible conditions). If student travels in private transport to the airport you would calculate miles from home postcode to the relevant airport postcode. Please note that receipts are not necessary to claim mileage.

# 2

## Students Travel Grants

What can students Claim Continued :

- For **travel associated with clinical training**, where the student is required to attend a hospital or other premises outside of their institution in the UK. Travel grant for medicine/dentistry can only be paid for attendance at hospital/other premises (clinical placements) not normal attendance at University.
- The **cost of medical insurance** purchased for the purpose of study abroad. These costs are exempt from the £303 disregard and can be paid in full. Only the medical part of insurance can be claimed – not just general travel insurance. Please note that you require evidence to indicate that travel insurance also covers medical part. In these cases you can calculate and award 40% of the travel insurance.
- The **cost of visas and medical tests** where these are mandatory conditions of entry to the host country. NOTE: these costs are exempt from the £303 disregard and can be paid in full. Use [www.fco.gov.uk](http://www.fco.gov.uk) to check prices of visas and required medical treatments.





## Students Travel Grants

What can students Claim Continued :

- The **cost of both mandatory and strongly recommended vaccinations/prophylactic treatment (malaria tablets)** for travel to the host country. Check the country details on either the National Travel Health Network and Centre website ([http://www.nathnac.org/ds/map\\_world.aspx](http://www.nathnac.org/ds/map_world.aspx) ) or on the NHS Choices website (<http://www.fitfortravel.nhs.uk/home.aspx> ). Vaccinations may be recommended if the student is staying for a period of time or is staying within certain regions.
- Please note that we would not refund any expenses to collect their Visa (hotels/ bus journeys etc) nor would we refund postal costs for visa applications/documents etc.

# 2

## Students Travel Grants

What can students Claim Continued :

- We will check all evidence items received to ensure they are for the student and the dates relate to the study period abroad. We will also check that the most economical route has been taken.
- **Travel costs for the dependent child of a single student** where the student has to take their child with them. Child-care can only be claimed while abroad if the child-care provided is approved under the Ministry of Defence accreditation scheme. For child-care help for any other provider not under this scheme the applicant will need to get in touch with their HEI.



SECTION 3

# STUDENT LOAN REPAYMENTS



2014/15

# 3

## STUDENT LOAN REPAYMENTS

### AN OVERVIEW

- Students won't make repayment contributions until their income is over **£21,000 a year** (£1,750 pm) gross
- On entering repayment, this threshold will rise annually in line with average earnings increase
- **Full-time** students will begin to repay in the April after graduating from/leaving their HE course **(from April 2016 at the earliest)**
- **Part-time** students enter repayment in the April **4 years** after they started their course, or the April after they leave their course, whichever comes first
- Repayments will be a basic 9% of income earned over £21,000, but if income falls to £21,000 or below, repayments will stop

# 3

## STUDENT LOAN REPAYMENTS

### THE FIGURES

Income each year before tax	Income from which 9% is deducted	Monthly Repayment (Approx)
£21,000	£0	£0
£25,000	£4,000	£30
£30,000	£9,000	£67
£35,000	£14,000	£105
£40,000	£19,000	£142
£45,000	£24,000	£180
£50,000	£29,000	£217
£60,000	£39,000	£292



Early repayments can be made at any time, but any outstanding loan balance will be written off 30 years after entering repayment

# 3

## STUDENT LOAN REPAYMENTS DEDICATED WEBSITE

The screenshot shows the homepage of the Student Loan Repayment website. At the top right is the logo for Student Loans Company Limited. A navigation menu on the left lists various services such as Login, Home, Interest Rates, and Make a Payment. The main content area features a 'Welcome...' message and a list of 'Latest news' items. A 'Site Search' box is located on the right side. At the bottom, the website URL is displayed in a large white font on a black background.

**STUDENT LOANS COMPANY LIMITED**

student loan repayment

**Welcome...**  
... to the Student Loans Company Repayment Site

The Student Loans Company (SLC) is a UK public sector organisation providing loans and grants to over one million students annually, across England, Northern Ireland, Scotland and Wales.

**Latest news**

- Received a letter or form from us regarding repayment of your Income Contingent Loan?
- New features for your online account
- Get Safe Online
- New interest rates on student loans
- Giving permission for another person to access your account
- Information about your annual statement for income based loans

**This site is for you if:**

- You received student loans through Student Loans Company, Student Awards Agency for Scotland, Student Finance Wales, Student Finance Direct, Student Finance England or Student Finance Northern Ireland
- You want to know about repaying Student Loans in the UK
- You are going abroad and/or are living in the EU
- You are repaying a loan taken out to pay your Scottish Graduate Endowment

Got a student loan? First time on this site?

Find out [how to use your online account](#).

**Site Search**

**www.studentloanrepayment.co.uk**

SECTION 4

# APPLICATION INFORMATION

2014/15

# 4

## APPLICATION INFORMATION

### COMPLETING AN APPLICATION

Before starting an application, students should have the following to hand:

- Passport - SFE can check identity using valid UK passport details
- University and course details
- Bank account details and National Insurance number

If parents or other sponsors will be supporting a students application, they will need their own account on GOV.UK and provide information including:

- National Insurance number(s)
- Household income information
- Details of other child dependants



If sponsors can't submit income details online, they should send a photocopy of evidence including: P60s, Pay slips or Tax returns





GOV.UK

FOR MORE INFORMATION & TO APPLY

The screenshot shows the GOV.UK website interface. At the top left is the GOV.UK logo with a crown icon. To the right is a search bar with the text 'Search' and a magnifying glass icon. Below the logo is a breadcrumb trail: 'Home > Education and learning > Student finance, loans and universities'. The main heading is 'Guide Student finance'. A list of six numbered links is displayed: 1. Overview, 2. Loans and grants, 3. Extra help, 4. Eligibility, 5. Repayments, and 6. Further information. On the right side, there is a section titled 'Education and learning' with several links: 'Apply online for student finance', 'Student finance: how to apply', 'Student finance forms', 'Log in to student finance online', 'Student finance calculator', 'Contact Student Finance England', and 'Student finance if you started before 1 September 2012'. Below these links is a 'More' link. At the bottom of the page, the URL 'www.gov.uk/studentfinance' is displayed in large white text on a black background.



2014/15



# NEW LOOK 'MY ACCOUNT'

## MAKING IT EASIER TO NAVIGATE & UNDERSTAND

**Directgov** [Logout](#)

### Welcome Ben

---

From here, you can apply for finance, support or track applications, and manage your account.

What would you like to do today?  
Select the option that best describes you

I want to apply for my student finance

I want to support a student's application

---

**Your details**  
[Update your profile](#)  
[Update security details](#)

**Payments**  
[Update bank details](#)  
[View payments](#)

**Contact**  
[View correspondence](#)

**Directgov** [Logout](#)

### Welcome Ben

---

[My Account](#) > [Student finance](#) > Higher education

#### Higher education - full time or part time?

For students who'll be studying for a Degree, Higher National Diploma (HND) or Higher National Certificate (HNC).

**Full Time**

For students who'll be studying full time for a Degree, Higher National Diploma (HND) or Higher National Certificate (HNC).

**Part Time**

For students who'll be studying part time for a Degree, Higher National Diploma (HND) or Higher National Certificate (HNC).

[Start again?](#)



2014/15

SECTION 5

# RESOURCES

FOR STUDENTS & PRACTITIONERS

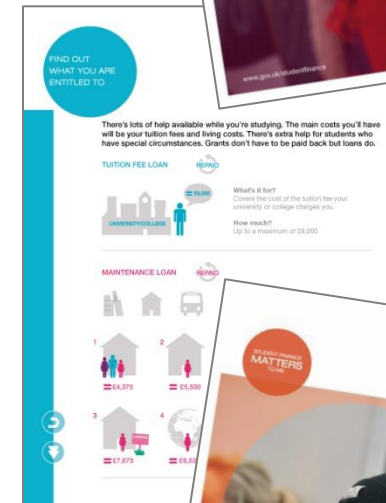
2014/15

# 5

## SFE GUIDES

COMING SOON FOR 2014/15

- Series of quick guides, introducing the main areas of Student Finance to students and their parents
- Detailed guides including Financial Support for students and Disabled Students' Allowances



# 5

## THE STUDENT ROOM FOR FURTHER INFORMATION & RESOURCES

The screenshot shows the 'The Student Room' website interface. At the top left is the 'The Student Room' logo. A pink banner across the top contains the 'student finance matters to me' logo, a warning icon with the text 'Going to university or college in 2013/14? Apply online now for student finance!', and the 'sfe student finance england the student finance experts' logo. Below the banner is a navigation menu with tabs for Home, Forums, Articles, Study & revision (highlighted), Personal statements, University, Health & relationships, Results & Clearing, Careers, and Finance. A breadcrumb trail reads 'You are Here: Home > Finance'. Social media sharing buttons for Facebook (299 likes) and Twitter (106 tweets) are visible. The main content area features a 'STUDENT FINANCE zone' header with the 'sfe' logo and the tagline 'brought to you by the Student Loans Company' and 'student finance england the student finance experts'. A featured article titled 'Thinking about studying part-time and wondering how you're going to pay for it?' includes a 'Find out more!' button and a photo of a smiling woman. Below the article is a welcome message: 'Welcome to the Student Finance Zone. Whether you're a new student, already on your course or just thinking about higher education, this zone – brought to you by Student Finance England – will help you find information and guidance about grants, loans and bursaries.' A notice states: 'New and continuing full-time and part-time students can apply online now for 2013/14 student finance.' On the right side, there are three promotional boxes: 'Follow Student Finance England' (44k likes, 49.5K followers), 'Need to send in evidence' (linking to frequently asked questions), and 'Accessing your account' (linking to frequently asked questions). At the bottom right is a 'Money Matters eMag' section with a preview image of the eMag cover.

[www.thestudentroom.co.uk/studentfinance](http://www.thestudentroom.co.uk/studentfinance)

# 5

## MONEY MATTERS eMAG

1<sup>st</sup> EDITION AVAILABLE NOW

- New resource giving students information on student finance - What's available and how to get it, budgeting, applications and repayment
- Content includes interviews with students at different stages of their university and college lives
- Links to interactive features, including SFE 'A Minute For' videos

2014/15



# 2

## YOU TUBE SFE VIDEO CHANNEL

The screenshot shows the YouTube channel page for Student Finance England. At the top, there is a banner with the text "Your student finance journey starts here" and a blue star icon. Below the banner, the channel name "Student Finance England" is displayed with a "Subscribe" button showing 7 subscribers. The page features a list of videos, including "A minute for Clearing" (1,558 views) and "A minute for... Interest" (93 views). The left sidebar contains navigation options like "Popular on YouTube", "Channels for you", and a "Sign in" button.

This section provides a close-up view of video thumbnails from the Student Finance England channel. The first thumbnail is for "A minute for... Student Finance England" (158 views), featuring the word "GRANTS" in large pink letters with a green arrow pointing right. The second thumbnail is for "Student Finance Journeys: Helen's First Year" (40 views), showing a young woman smiling. Both thumbnails include a duration indicator in the bottom right corner.

2014/15

[www.youtube.com/SFEFILM](http://www.youtube.com/SFEFILM)



# 5

## SOCIAL MEDIA

FOLLOW SFE FOR THE LATEST NEWS

www.facebook.com/SFEngland

The screenshot shows the Facebook profile page for Student Finance England. At the top, there is a navigation bar with the Facebook logo and login fields for 'Email or Phone' and 'Password'. Below this is a blue banner with the text 'student finance matters to me' and the 'sfe' logo. The main profile section features the name 'Student Finance England' with 44,436 likes and 1,410 people talking about this. A bio section describes it as a 'Government Organization' and provides a welcome message. Navigation tabs for 'About', 'Photos', and 'Likes' are visible at the bottom.

The screenshot shows the Twitter profile page for Student Finance England (@SF\_England). The profile header includes the 'sfe' logo, the name 'STUDENT FINANCE ENG', and the handle '@SF\_England'. The bio states: 'SFE is part of the Student Loans Co UK. We are a public sector org and provide funding and student loans on behalf of the UK Government. United Kingdom · studentfinanceengland.co.uk'. Statistics show 28,332 tweets, 242 following, and 49,578 followers. A 'Follow' button is present. The 'Tweets' section displays three recent tweets from @SF\_England, each with a timestamp and an 'Expand' link. The 'Photos and videos' section shows a grid of images, including a 'STUDENT FINANCE SURVEY' form.

www.twitter.com/sf\_england

2014/15





# UNISTATS

## COMPARE UNI'S COURSES AND FEES

**UNISTATS** Compare official course data from universities and colleges

Home Your Unistats Subjects Universities & colleges Course assistant Find out more Cymraeg

Marketing  Advanced search

Shortlist: 0  
[Sign in or register](#)

COURSE ASSISTANT

Answer a few questions to let us help you find some courses that may be of interest to you

[Get started ▶](#)

The official website for comparing UK higher education course data

Includes official data on each university and college's satisfaction scores in the National Student Survey, jobs and salaries after study and other key information for prospective students.

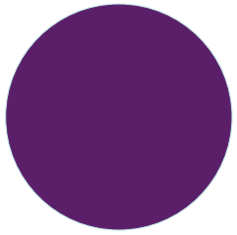
**Courses**

Listed by subject

- Medicine and Dentistry
- Nursing and medical related subjects
- Biological Sciences
- Social studies
- Law
- Business and Administrative studies

Information set	BA MARKETING Bangor University	BSc (Hons) Marketing Bournemouth University	BA (Hons) Marketing University Of Plymouth	BSc Marketing University Of Southampton	BA (Hons) Marketing University Of Worcester
Overview <input type="button" value="KIS KEY INFORMATION SET"/>					
<b>Average annual fee for students from England</b>	<b>£9,000</b>	<b>£6,921</b>	<b>£6,925</b>	<b>£9,000</b>	<b>£8,650</b>
<b>This may be lower for some students who are eligible for fee support</b>					
for students from N. Ireland	£9,000	£6,921	£6,925	£9,000	£8,650
for students from Scotland	£9,000	£6,921	£6,925	£9,000	£8,650
for students from Wales	£9,000	£6,921	£6,925	£9,000	£8,650
Could fees increase with inflation?	No	Yes	No	Yes	Yes





# Learning Outcomes

Details on the application and other processes in relation to Year Abroad Study



# QUESTIONS & COMMENTS

2014/15