

University Finance



All support now



Tuition Loan



Maintenance Loan

Tuition Fee Loan

Full-time student	2017 to 2018 academic year	2018 to 2019 academic year
Full-time	Up to £9,250	Up to £9,250
Full-time at a private university or college	Up to £6,165	Up to £6,165



How much of this would you need to pay up front before going to uni or college*?



£0

Maintenance Loan

Household income	Maintenance Loan Paid in three instalments – one at the start of each term	Max Tuition Fee Loan Note: not all courses will cost £9,250	Max amount borrowed, excluding interest
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Students studying outside London and not living with their parents

£25,000 and under	£8,700	£9,250	£17,950
£30,000	£8,076	£9,250	£17,326
£35,000	£7,452	£9,250	£16,702
£40,000	£6,828	£9,250	£16,078
£42,875	£6,469	£9,250	£15,719
£45,000	£6,204	£9,250	£15,454
£50,000	£5,579	£9,250	£14,829
£55,000	£4,955	£9,250	£14,205
£60,000	£4,331	£9,250	£13,581
£62,215 and over	£4,054	£9,250	£13,304

Household income	Maintenance Loan Paid in three instalments – one at the start of each term	Max Tuition Fee Loan Note: not all courses will cost £9,250	Max amount borrowed, excluding interest
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Students studying in London and not living with their parents

£25,000 and under	£11,354	£9,250	£20,604
£30,000	£10,719	£9,250	£19,969
£35,000	£10,084	£9,250	£19,334
£40,000	£9,449	£9,250	£18,699
£42,875	£9,083	£9,250	£18,333
£45,000	£8,813	£9,250	£18,063
£50,000	£8,178	£9,250	£17,428
£55,000	£7,543	£9,250	£16,793
£60,000	£6,907	£9,250	£16,157
£65,000	£6,272	£9,250	£15,522
£69,860 and over	£5,654	£9,250	£14,904

Household income	Maintenance Loan Paid in three instalments – one at the start of each term	Max Tuition Fee Loan Note: not all courses will cost £9,250	Max amount borrowed, excluding interest
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Students living with their parents

£25,000 and under	£7,324	£9,250	£16,574
£30,000	£6,707	£9,250	£15,957
£35,000	£6,090	£9,250	£15,340
£40,000	£5,473	£9,250	£14,723
£42,875	£5,118	£9,250	£14,723
£45,000	£4,855	£9,250	£14,105
£50,000	£4,238	£9,250	£13,488
£55,000	£3,621	£9,250	£12,871
£58,215 and over	£3,224	£9,250	£12,474



Parental home

Live at home while you study

Up to
£7,324



Elsewhere

Live away from home & study outside London

Up to
£8,700



London

Live away from home & study in London

Up to
£11,354



UNIVERSITY OF
BATH

Budget guide

Food at £40 per week	£1,520
Personal toiletries and laundry	£190
Clothes	£266
Local 36-week bus pass	£255
Leisure, social activities and sport at £40 per week	£1,520
TV licence	£145
Telephone (landline, international phone cards & mobile)	£350
Health costs (contact lenses, dentist, prescriptions)	£152
Books, materials, photocopying & equipment	£350
Contents insurance (£3,000 belongings & £1,000 laptop)	£115
Emergencies and unexpected expenses	£380
Total	£5,243

Prices for 2015/16

Location	Rooms	Price per week	Full contract price
<u>Eastwood</u>	Standard	£92	£3,496
	Standard with washbasin	£108	£4,104
	Standard shared	£62	£2,356
<u>Norwood House</u>	Standard with washbasin	£122	£4,636
<u>Westwood</u>	Standard with washbasin	£122	£4,636
<u>Marlborough and Solsbury Court</u>	Ensuite shower	£150	£5,700
<u>Woodland Court</u>	Ensuite shower	£155	£5,890
<u>Osborne House</u>	Standard	£93	£3,534
	Ensuite shower	£122	£4,636
	Studio	£144	£5,472
	Studio Large	£150	£5,700
<u>Brendon Court</u>	Standard with washbasin (including catering credit)	£120 (+ £50 for 33 wks)	£6,210 (includes catering credit)
<u>Polden Court</u>	Ensuite shower small (including catering credit)	£139 (+ £50 for 33 wks)	£6,932 (includes catering credit)
	Ensuite bath/shower (including catering credit)	£149 (+ £50 for 33 wks)	£7,312 (includes catering credit)
	Ensuite bath/shower large (including catering credit)	£154 (+ £50 for 33 wks)	£7,502 (includes catering credit)
<u>The Quads</u>	Ensuite shower (including catering credit)	£150 (+ £25 for 33 wks)	£6,525 (includes catering credit)

Budget Guide



Parental home

Live at home while you study

Up to
£7,324



Elsewhere

Live away from home & study outside London

Up to
£8,700



London

Live away from home & study in London

Up to
£11,354

Income-related scholarships

You will be considered for some scholarships based on your household income and other relevant eligibility criteria.

Eligibility criteria

- you are a full-time UK^{*} student on a campus-based undergraduate degree programme
- your student finance household income assessment is at, or below £42,875
- you have entry grades of at least AAB at A Level or equivalent
- you do not already hold an honours degree
- you are not in receipt of a University of Bath bursary or other University of Bath scholarship (some exceptions apply).

Lloyds Scholars

The Lloyds Scholars programme gives students from lower income households financial support, paid internships and the opportunity to develop their employability skills in return for volunteering in their community. There are 15 awards available.

As a Lloyds Scholar you receive:

- a chance to learn valuable skills and boost your employability through lectures, workshops and events run by the Lloyds Banking Group
- real, hands-on work experience with up to two paid summer internships
- bursaries of £1,000 to help with living costs and study materials
- cash awards for good grades
- support from a mentor

Could you be a Lloyds Scholar?

You can apply for the Lloyds Scholars programme if you:

- have a residual household income of under £25,000*
- have a confirmed offer from the University of Bath and have selected us as your firm choice.

Candidates must:

- be a full time UK student
- start the first year of their degree in September 2015
- be on a full-time honours degree programme (excluding Pharmacy, Pharmacology, Architecture and Business Administration programmes)

By participating in the Lloyds Scholars scheme you could earn up to £15,000 during your time at the University of Bath.

As a Lloyds Scholar you would be asked to champion the scheme to future applicants and complete at least 100 hours of volunteering in your local community.

Sports scholarships Variable Variable A list of sports scholarships and details of these can be found at the [Team Bath website](#). Please contact athletesupport@bath.ac.uk for more information.

To be eligible for a scholarship athletes must:

- have been offered a place on a course at the University
- demonstrate the potential to compete at elite level internationally and contribute to the University's British Universities & Colleges Sport (BUCS) points
- be recommended by their own coach and/or the University's coach in their sport

Athletes will continue to receive their scholarship throughout their University course subject to an annual academic and sporting review.

MF Wong Scholarship	£3,000	1	Part of our income-related scholarships scheme . Open to UK Biochemistry, Pharmacy or Social Policy Sciences students with grades AAB+ and a household income of £42,875 or less. Eligible applicants will be invited to apply through their Application Tracker from April 2016.
Kelly Scholarship	£3,000	1	Part of our income-related scholarships scheme . Open to UK students in the School of Management with grades AAB+ and a household income of £42,875 or less. Eligible applicants will be invited to apply through their Application Tracker from April 2016.

STUDENT SPENDING



1 IN 5
have got a
part-time job



45%
have spent
more than
expected
on extras for
their course

1 IN 10
have visited
student services
to talk about
financial support



39%
of students find
budgeting more
difficult than expected

19%
have gone
into their
student
overdraft



Maintenance Loan Repayment

Q

What will your student loan repayments be based on?

A

a) Your future income

Q

How much do you need to earn before you start to repay?

A

b) £25,000 a year

Rate of Repayment

Income each year before tax	9% will be deducted from	Monthly repayment (Approx)
£25,000	£0	£0
£27,000	£2,000	£15
£29,500	£4,500	£33
£31,000	£6,000	£45
£33,000	£8,000	£60

Your circumstances		Interest
While you're studying	<p>Full-time students - While you're studying and until 6 April after you finish or leave your course.</p> <p>Part-time students – While you're studying, up until the April after leaving your course or the April four years after the start of your course, whichever comes first.</p>	Retail Price Index (RPI) plus 3%
Once you've left your course	From 6 April after leaving your course until the loan is repaid in full	<p>Interest will be based on your income:</p> <ul style="list-style-type: none"> • £25,000 or less = RPI • between £25,001 and £45,000 = RPI plus up to 3% depending on your income • over £45,000 = RPI plus 3%
If you don't keep your details up to date	If you don't respond to our requests for information or evidence.	RPI plus 3% will be applied to your loan, whatever your income, until we have all the information we need.

Tuition Fee Loan

Three year course at Birmingham



UNIVERSITY OF
BIRMINGHAM

3 x £9,250

£27,750

Maintenance Loan

Students studying outside London and not living with their parents

£25,000 and under	£8,700	£9,250	£17,950
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£55,000	£4,955	£9,250	£14,205
£60,000	£4,331	£9,250	£13,581
£62,215 and over	£4,054	£9,250	£13,304

3 year course at Birmingham



UNIVERSITY OF
BIRMINGHAM

- Tuition Fees **£27,750**
- Maintenance Loan **£20,484**
- Total Debt **£48,234**

- www.gov.uk/studentfinance
- www.studentloanrepayment.co.uk
- www.moneysavingexpert.com/family