



UNIVERSITY OF  
BIRMINGHAM

AN INSPIRATIONAL STUDENT EXPERIENCE AT A LEADING GLOBAL UNIVERSITY



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• time to be  
**inspired**

**Finance 2012**

Mohammed Ansar- Outreach Officer





**Lotus Elise**



**Audi TT**



**BMW 3 Series**



**Mazda MX5**

## HAVE TO PAY BACK

### Tuition Fee Loan

Loan for the payment of fees  
only

Up to £9000.00 per year

### Living Cost Loan

Living expenses loan

## DO NOT HAVE TO PAY BACK

### Living Cost Grant

Non repayable grant from the  
government

FREE MONEY

### Bursaries & Scholarships

Help from universities

FREE MONEY



# HAVE TO PAY BACK

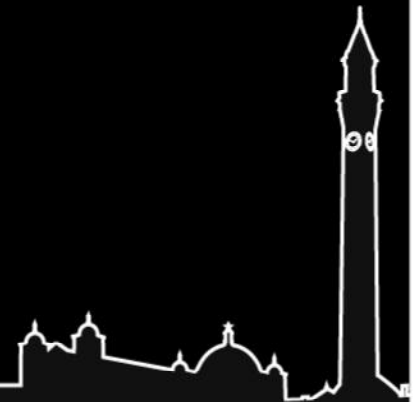
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Living expenses loan



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**Tuition Fee Loan**

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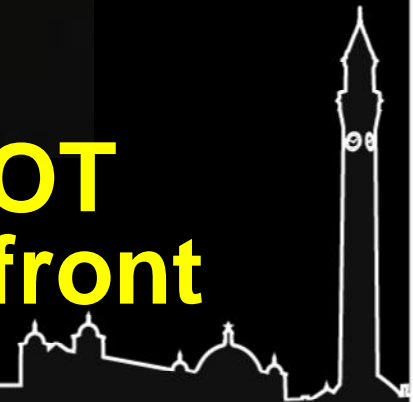




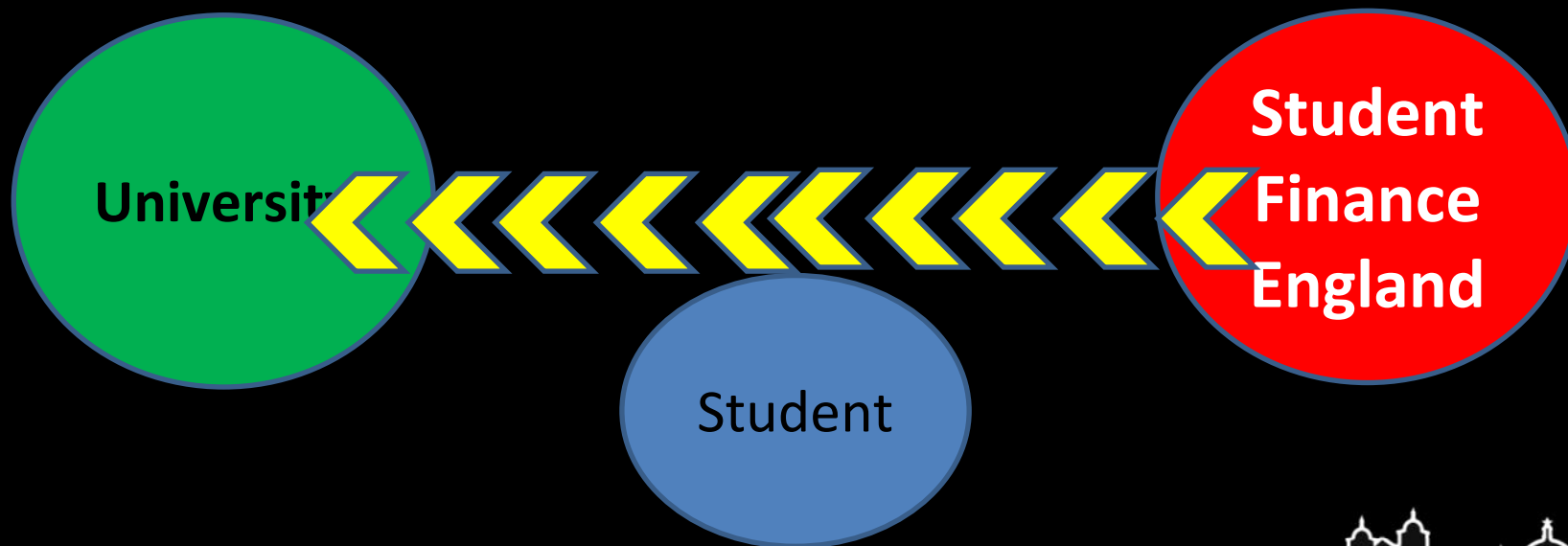
**students / parents DO NOT  
have to pay any fees up front**

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Universities can charge up to a maximum of £9000 per year for a full time degree programme. The Tuition Fee Loan is NOT means tested



**HAVE TO  
PAY BACK**

## **Living Cost Loan**

**Living expenses loan**



- **Used for accommodation costs, travel, entertainment, food, course materials etc**
- **How much you get depends on where you go to study and household income**



	Living at home (£58,195)	Living away from home (£62,125)	Living in London (£69,745)
Maximum per year	£4375	£5500	£7675
65% guaranteed	£2,843	£3,575	£4,988
35% means tested	£1,532	£1,925	£2,687

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## Living Cost Loan 2012-13

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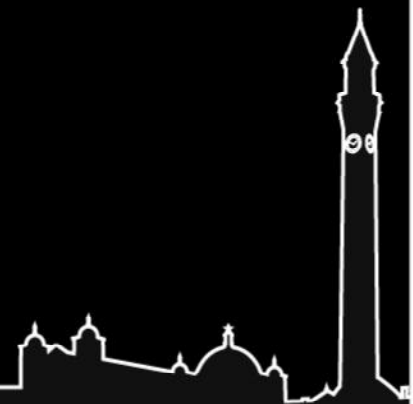
## **Living Cost Grant**

**Non repayable grant from the  
government**

**FREE MONEY**

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# Money from the Government which is **NON-REPAYABLE**

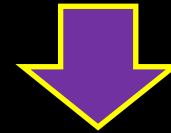
To support students from less privileged backgrounds

**Below  
£25,000**



**£3,354**

**Between £25,001  
& £42,611**



**£50- £3,354**

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**Living Cost Grant**

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**DO NOT HAVE  
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## **Bursaries & Scholarships**

**Help from universities**

**FREE MONEY**

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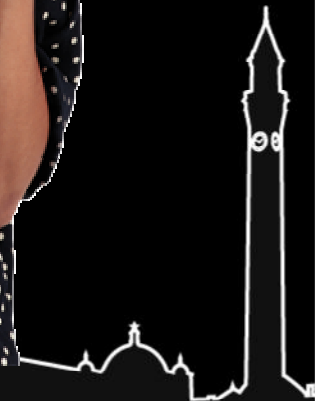
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- **National Scholarship Programme**

- **University Scholarships and Awards**

- **Subject Specific Scholarships**



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**Grants, Scholarships, Awards and Bursaries**

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**You are in the first generation in your family to go to university**

**Your parents are not in a professional occupations, e.g. not teachers, doctors or solicitors (they earn less than £42,600)**

**Your home postcode indicates lower than average progression to higher education from that area**

**Let us know if there has been serious disruption in your education e.g. long-term illness or disability**



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**Access to Birmingham Scheme (A2B)**

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# Chamberlain Awards (University Awards)

Including the University's participation in the National Scholarship Programme  
(subject to OFFA approval)

Household income	Accommodation (University –owned) discount	Cash Bursary	Tuition fee payable	Total Award equivalent
Less than £16,190 (limited accommodation places available with priority given to Free School Meal recipients and Care Leavers)	£4,750	£0	£9,000	£4,750
	£0	£1,500	£7,000	£3,500
£16,191 - £25,000	£0	£1,500	£9,000	£1,500
£25,001 - £36,000	£0	£1,000	£9,000	£1,000

# Other scholarships and bursaries

- ❑ **Subject-based scholarships**
- ❑ **Music scholarships**
- ❑ **Sport scholarships**
- ❑ **Excellence scholarships**
- ❑ **Eliahou Dangoor scholarships**
- ❑ **Student Development scholarships**
- ❑ **A2B Scholarships**



# Repayment of Loans

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**Repayment of Loans**

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# Repayment of Loans

Do not start to pay your loans back  
Until April after the year you finish  
your degree

You have 30 years to pay off the outstanding  
amount. After that, whatever amount is  
outstanding, it gets written off by the  
Government

If you earn below  
£21,000 a year, you DO  
NOT pay back anything

Your Tuition Fee and Living Cost  
Loans are added together into  
one lump sum

Once you earn over £21,000 a year,  
then you only pay back 9% of your salary  
over £21,000



SALARY	Amount of salary from which 9% will be deducted	Monthly Repayment
£25,000	£4,000	£30.00
£30,000	£9,000	£67.50
£35,000	£14,000	£105.00
£40,000	£19,000	£142.50
£45,000	£24,000	£180.00
£50,000	£29,000	£217.50
£55,000	£34,000	£255.00
£60,000	£39,000	£292.50



# Access To Learning Fund

**ALF is a non repayable discretionary fund provided by the government to assist students in financial hardship. Priority groups include:**

- Mature students**
- Students with children**
- Students with disabilities**
- Final year undergraduates**

**All students must have taken out their full statutory support before applying. Awards are means tested and a maximum award of £3,500 can be made each academic year**



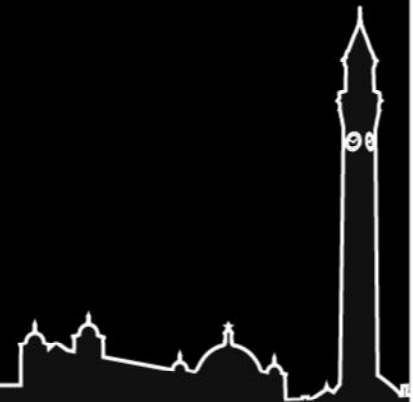


[www.direct.gov.uk/yourfuture](http://www.direct.gov.uk/yourfuture)

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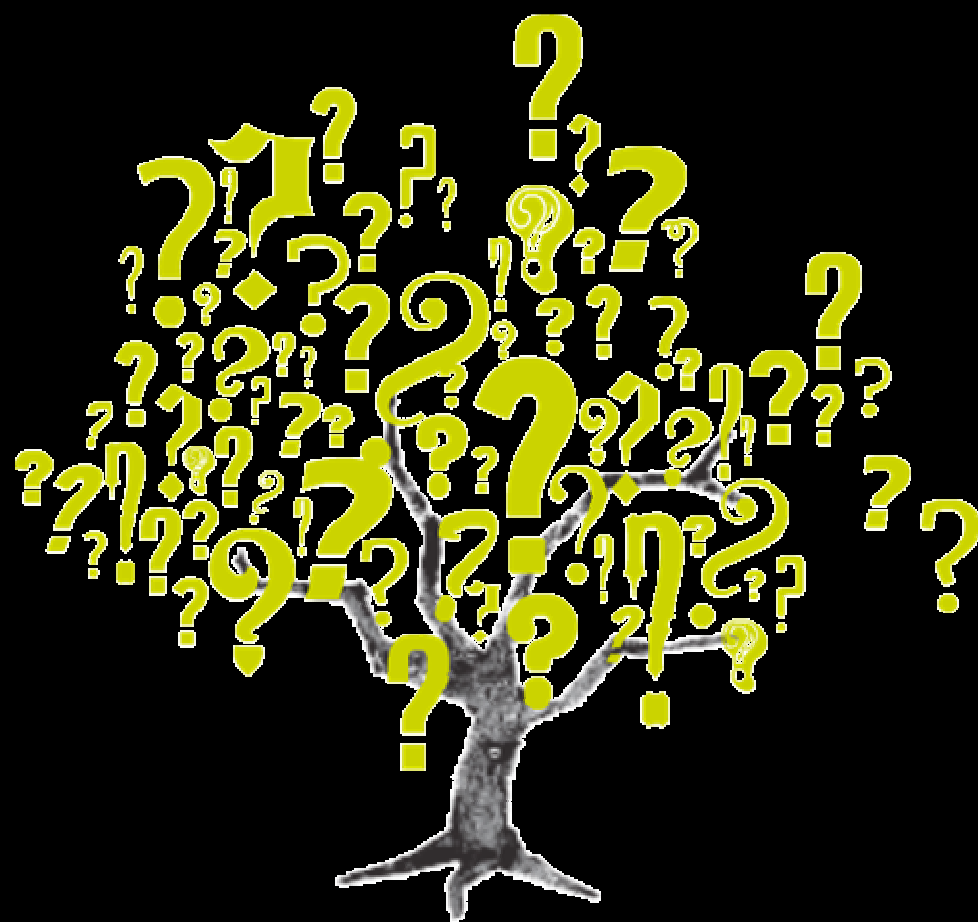
## Useful Links

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Age	Non Graduate	Graduate	% Difference
21-25	270	351	30
26-30	310	436	40.6
31-40	402	659	63.9
41-50	400	688	72
21-50	373	580	55.5





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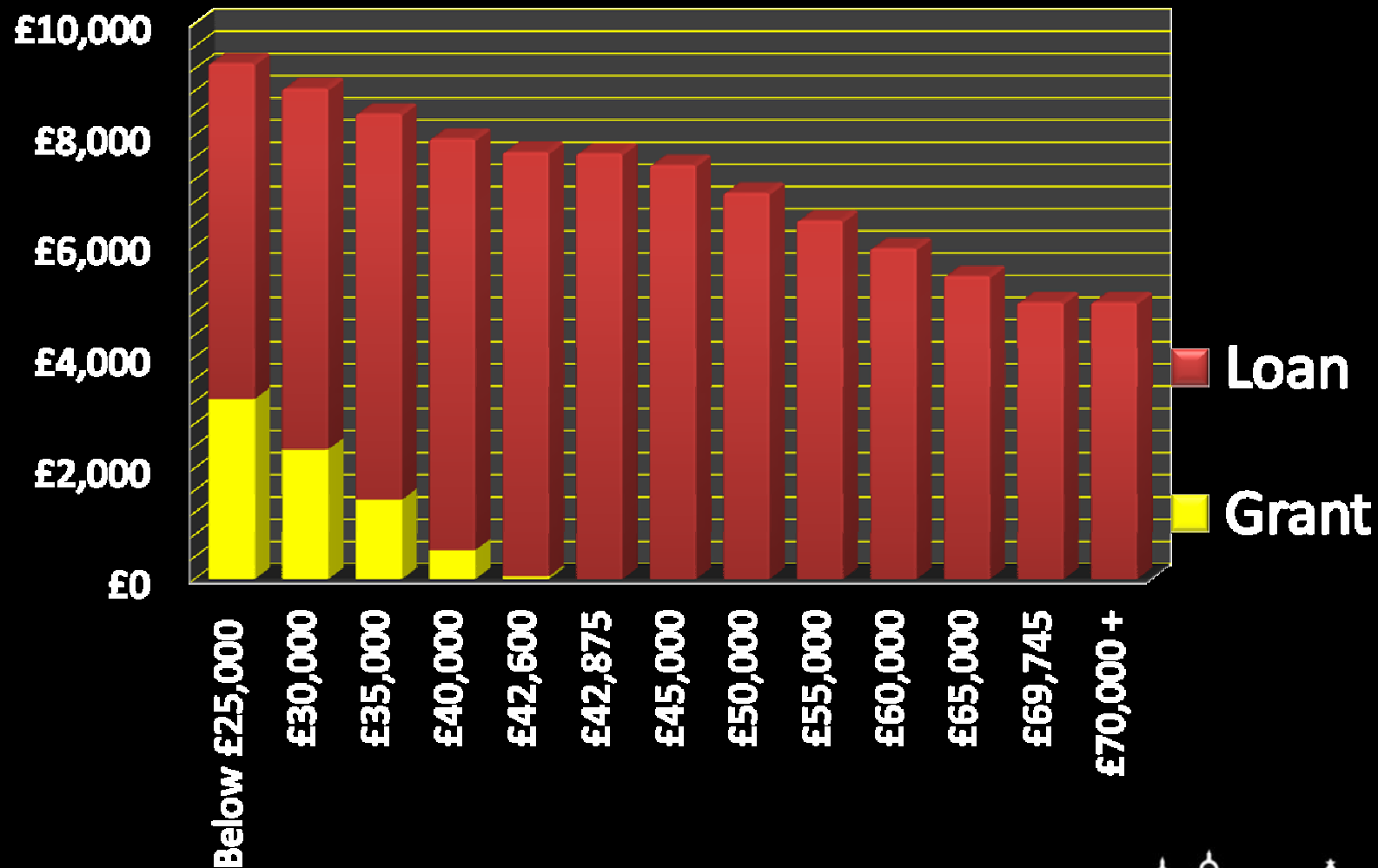


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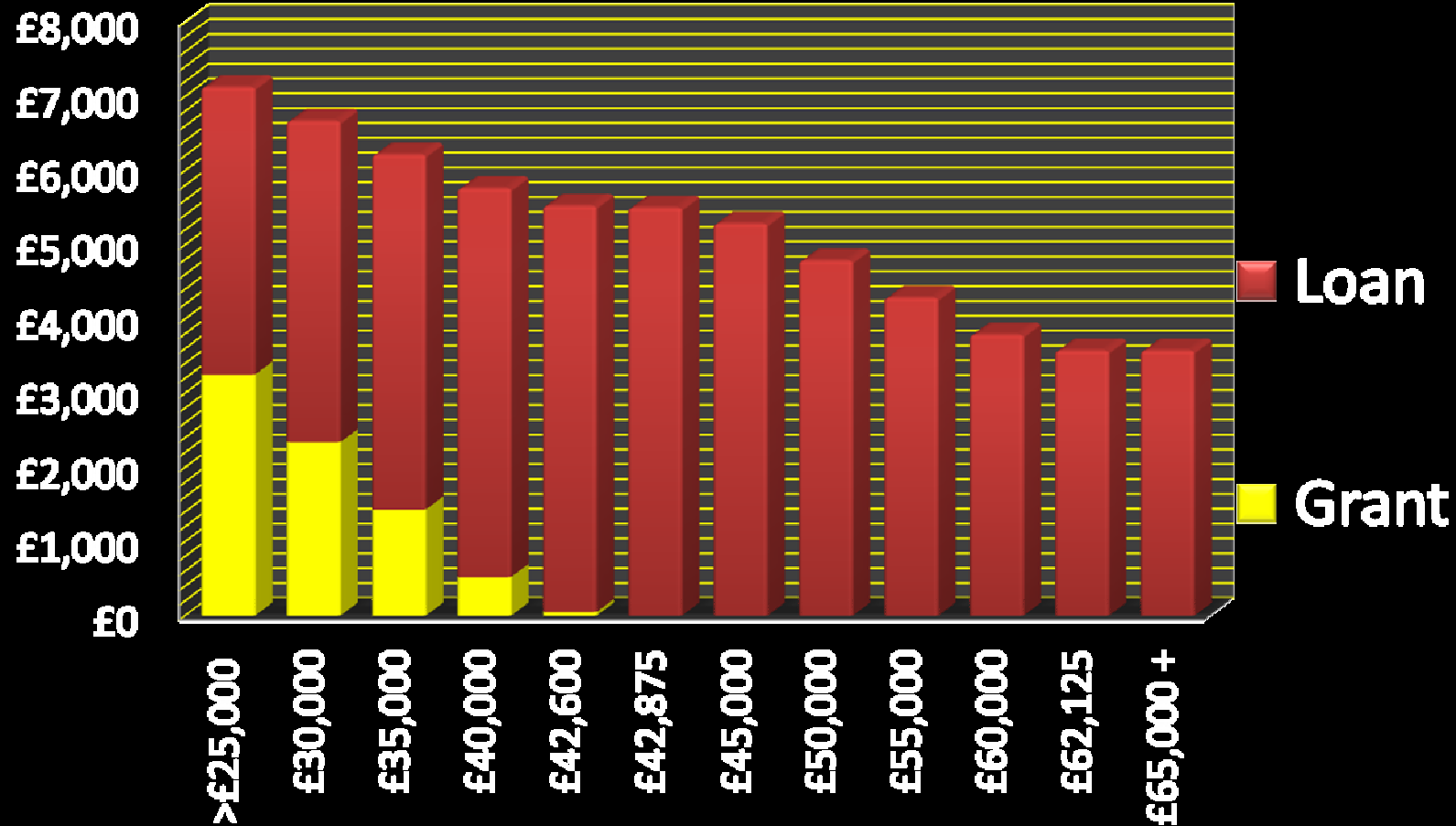
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## Living Cost Loan Study in London

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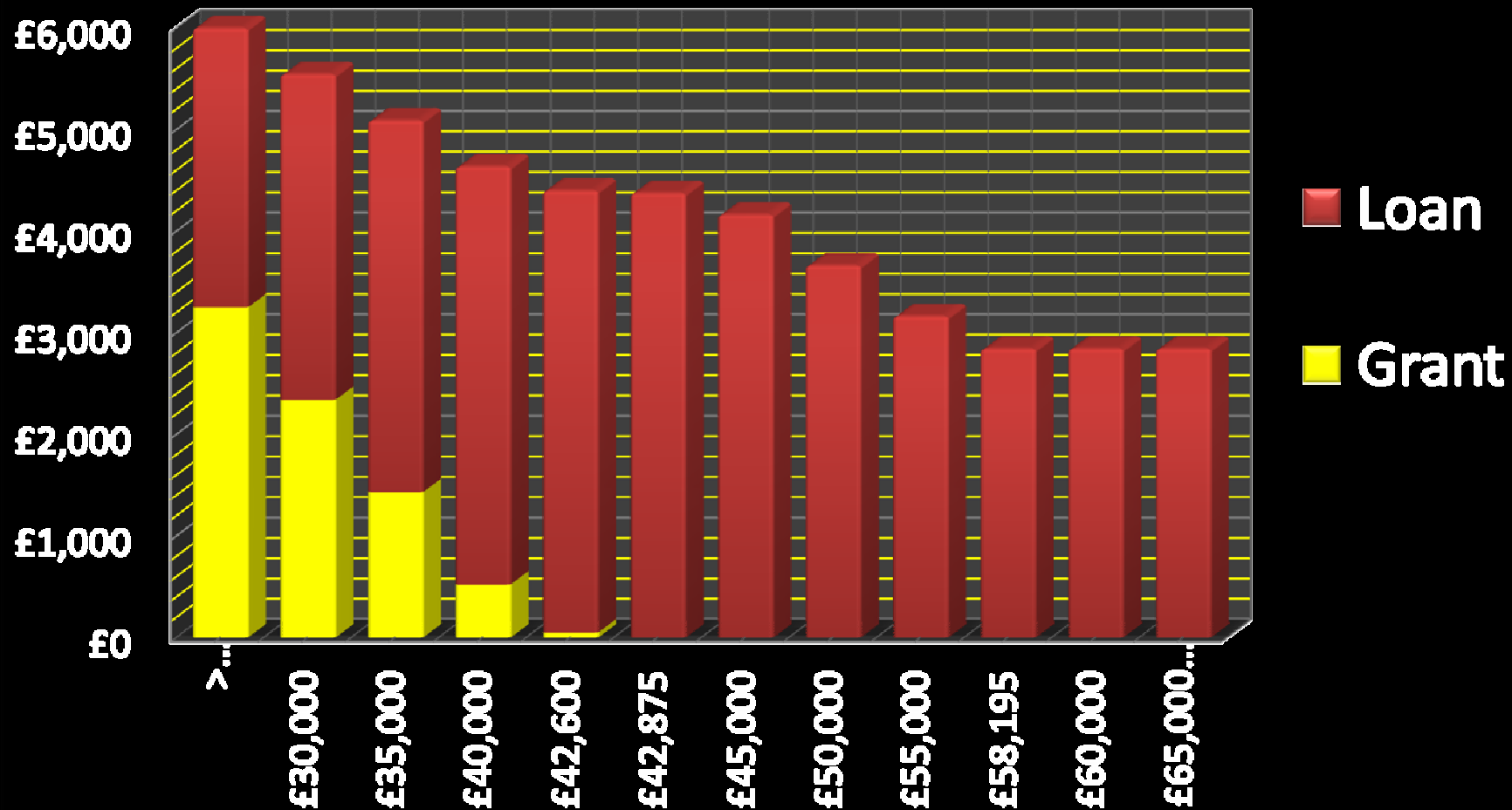


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**Living Cost Loan** Study outside London and away from home

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## Living Cost Loan - Study at Home

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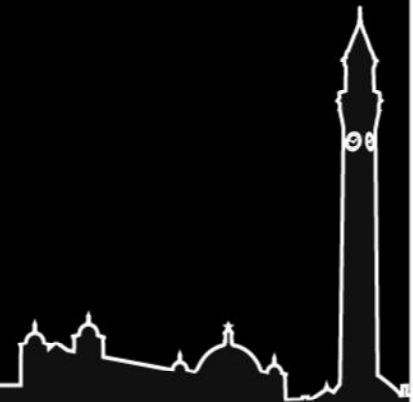
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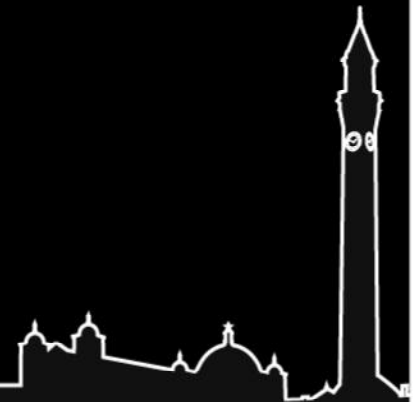
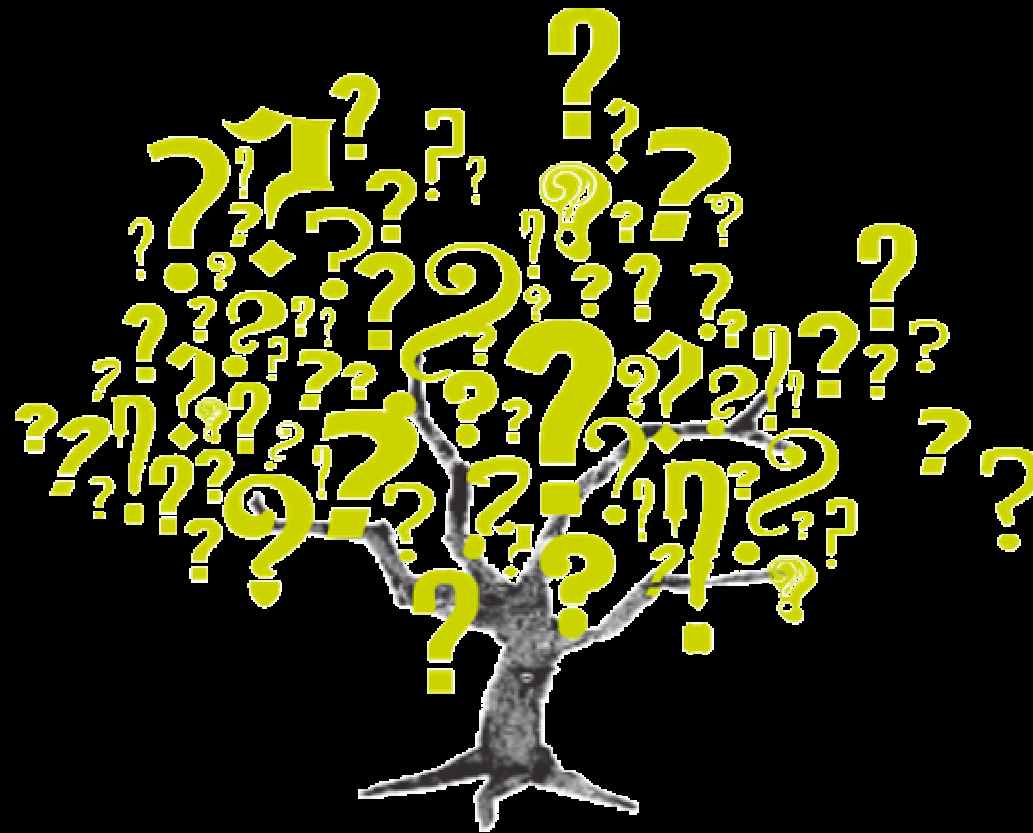
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Any questions?



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Annual Salary	Rate of Inflation	Plus
£21,000 and under	Currently 4.5%	0%
£21,000-£41,000	Currently 4.5%	Up to 3%
£41,000+	Currently 4.5%	3%

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**Interest on your loan**

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