

Student finance 2019-2020

Funding arrangements for new undergraduate UK students

As a leading international centre of research and learning, we're committed to attracting and supporting the very best students. We believe in entry based on merit and we invest in one of the most generous support packages in the UK. Approximately one third of all undergraduate students who commence study at The University of Manchester will receive a cash bursary.

Costs

Tuition fee

The tuition fee for full-time, UK/EU undergraduate students is **£9,250** for the academic year 2019/20. Future inflationary increases based on RPIX* may also be applied to each subsequent year on their course, subject to government regulations on fee increases. We will provide further information about such increases when this becomes available.

*RPIX is a measure of inflation in the UK, equivalent to all items in the Retail Price Index (RPI), excluding mortgage interest payments.

Tuition fee loan

Eligible students will be able to borrow the full cost of tuition from the government in the form of a tuition fee loan. No UK/EU student will have to pay tuition fees up front. The tuition fee loan is not means-tested and is available to all eligible students.

Government maintenance support

Government maintenance support is available to UK domiciled students. The amount of support that students receive is dependent on an assessment of their level of household income by Student Finance England or the equivalent funding regulator in their home country. The information provided in this leaflet is based on circumstances for English domiciled students.

Please refer to the back page for links relating to students who are domiciled elsewhere in the UK other than England.

Maintenance loan

Further information about the level of support students are eligible for can be found on the table opposite.

All eligible students (English domiciled), can access repayable living support from the government. The amount of loan will vary depending on whether a student lives away from home, lives at home with their parents or studies at a university in London:

- Up to **£8,944** is available for students who live away from home and study at a university outside of London
- Up to **£7,529** per year is available for students who live with their parents
- All students from England studying a first undergraduate degree, regardless of their level of household income, can receive a basic maintenance loan of at least **£4,168** per year if they are living away from home and study at a university outside of London.

Maintenance loan for full-time students who qualify for benefits

Enhanced maintenance loans are available for full time students who qualify for income-related benefits.

Up to **£10,194** per year is available for students living away from home, who study outside London, and who qualify for income-related benefits.

Examples of students who may be eligible for the enhanced maintenance loan:

- lone (single) parents;
- students who have a partner who is also a student and one or both of them are responsible for a child;
- students who have certain disabilities.

For further information see www.gov.uk/student-finance

Summary of support

Support for living costs*

Please note this does not include the tuition fee loan which covers the cost of the tuition fee.

Household income	Government Maintenance Loan	University of Manchester non-repayable support**	Total support
£25,000 or less	£8,944	£2,000	£10,944
£25,001	£8,944	£1,000	£9,944
£30,000	£8,302	£1,000	£9,302
£35,000	£7,661	£1,000	£8,661
£35,001	£7,661	£0	£7,661
£40,000	£7,019	£0	£7,019
£45,000	£6,378	£0	£6,378
£50,000	£5,735	£0	£5,735
£55,000	£5,094	£0	£5,094
£60,000	£4,452	£0	£4,452
£62,215 or more	£4,168	£0	£4,168

*Students living away from home and studying at a university outside London

**The support outlined in this column relates to the Manchester Bursary. For details of eligibility criteria and the full package of support offered by the University of Manchester, see page 3.

Applying for and receiving government support

Student Finance England

All applications for Student Finance (including the tuition fee loan and the maintenance loan) are made online.

Students in England apply via Student Finance England at www.gov.uk/student-finance/apply and should apply early to make sure that their funding is in place at the start of their course. Students do not need to have a confirmed place at university to apply for their funding.

They should use their first choice of course and university; this can be changed online at a later date if required. Students from outside England should contact the student loans agency for their home country. See Useful contacts/resources on the back page for more details.

Students currently do not need to pay their tuition fees upfront.

Eligible students will be able to borrow up to the full cost of their tuition fee from the Government as a tuition fee loan. This money is paid directly to the university on the student's behalf, and students currently only repay this loan once they graduated from (or left) university and are earning over **£25,000** a year.

Additional non-repayable support

Students from the following groups may be entitled to additional support either from the university they are studying at, or the Government. All UK students are eligible to apply for additional support if they are from one of the following groups:

Disabled Student Allowance (DSA)

- Students with a disability, mental health condition, long-term health condition or specific learning difficulty through the Disabled Students' Allowance. For further information and how to apply see www.gov.uk/disabled-students-allowances-dsas. Students should apply early for Disabled Students' Allowance (DSA) so that financial support is ready when they begin university.

Students should make contact with the University's Disability Advisory and Support Service as soon as possible to ensure the relevant support can be put into place. For more information on the Disability Advisory and Support Service see www.dass.manchester.ac.uk.

Parents' Learning Allowance and Childcare Grant

- Students with one or more dependent children through the Parents' Learning Allowance & Childcare grant. For further information see www.gov.uk/childcare-grant

Adult Dependents' Grant

- Students with a financially dependent adult through the Adult Dependents' grant. For further information see www.gov.uk/adult-dependants-grant

NHS financial support

Students in their fifth and sixth year (if sixth year is applicable) of Medicine or Dentistry, are currently eligible to apply for NHS funding for these years only. These students can expect to have their tuition fees paid by the NHS, be eligible to apply for a reduced government maintenance loan, be eligible for a non means-tested NHS maintenance grant and be able to apply for an NHS means-tested maintenance bursary.

For more information see www.nhsbsa.nhs.uk/student-services and the Student Finance Zone at www.thestudentroom.co.uk

A Learning Support Fund is available for students domiciled in England studying eligible healthcare courses, excluding Medicine and Dentistry, such as Nursing, Midwifery, and Speech and Language Therapy. The Learning Support Fund has been set up to provide financial assistance to students in three areas:

- Accommodation Expenses (TDAE) - help with placement costs
- Child Dependents Allowance (CDA) - £1,000 grant
- Exceptional Support Fund – for students in hardship

For more information see www.nhsbsa.nhs.uk/learning-support-fund

Equivalent level qualifications (ELQ)

As a general rule, students who have previously completed an undergraduate degree will not be able to qualify for government support for a second undergraduate degree; this includes the tuition fee loan and the maintenance loan.

There are exceptions for students studying a second degree. For more information please visit the government website (www.gov.uk/student-finance/who-qualifies)

Such students may be eligible to qualify for the maintenance element of the loan and university bursaries, but would not qualify for a tuition fee loan.

The University of Manchester will be offering the Manchester Bursary to eligible ELQ students as long as they have completed an assessment by Student Finance England.

Students who have already completed an undergraduate degree and who wish to start a second degree course in Nursing, Midwifery and the allied health professions, will have access to the standard support package in the same way as students starting a first degree.

For more information see www.manchester.ac.uk/studentfinance

How loan repayments work

- Students will only be required to start paying back loans once they have graduated from (or left) university and are earning over £25,000.
- The rate of repayment will be 9% of any earnings over £25,000.
- Loan repayments will be deducted directly from salary, normally through Pay As You Earn (PAYE).
- Any loans that remain outstanding after 30 years will be written off.

Approximate monthly repayments based on annual salary

Income each year before tax	Monthly repayment
£25,000	£0
£30,000	£37
£35,000	£75
£40,000	£112
£45,000	£150
£50,000	£187
£60,000	£262

Early repayment

There will be no penalty for early repayment of loans.

Student loan interest rates

Interest will accrue on the amount students have borrowed from the date they receive their first loan instalment, or when the payment is made to their college or university on their behalf, until the outstanding amount, including any interest accrued, has been repaid in full.

Interest rates are based on the Retail Price Index (RPI). While studying, students will accrue RPI inflation plus 3% on the outstanding balance and this level of interest continues until the April after graduation. At this point it changes to a variable rate of interest depending on earnings outlined in the table below.

Level of interest paid on Student Loans based on annual salary

Annual salary	Interest paid
Less than £25,000	RPI
Between £25,000 and £45,000	RPI plus up to 3%
More than £45,000	RPI plus 3%

For more information on repayment and interest see: www.studentloanrepayment.co.uk

The amount graduates pay each month is related to what they earn and not what they owe

Repayments are only made when graduates are earning over £25,000 a year. Graduates pay back 9% of their earnings over £25,000 a year through the Pay As You Earn scheme. If a graduate's earnings drop back below £25,000 a year, they lose their job or stop working altogether, their repayments will also stop.

The University of Manchester support

The University is committed to supporting students from low-income households through our financial support packages detailed below.

Full-time UK students do not need to apply for Manchester's bursaries separately, but should ensure that they consent to share their financial details with the University when making an application to Student Finance England. The Student Services Centre at the University will then be able to automatically identify students who are eligible for University of Manchester support.

The University of Manchester bursaries are paid in three instalments – 25% in December, 50% in February and 25% in April.

The financial support package in this leaflet is only applicable to new, eligible students starting university in 2019.

The Manchester Bursary

The Manchester Bursary is available to UK students registered on an eligible* undergraduate degree course at Manchester and who have had a full financial assessment carried out by Student Finance England. This cash bursary is additional to the Government package of support. The Manchester Bursary is available to eligible students, for the duration of their course, subject to a financial reassessment each year.

Residual annual household income	Annual cash bursary
£0 - £25,000	£2,000
Between £25,001 and £35,000	£1,000

*Students are not eligible to receive the Manchester Bursary for any academic year in which they are eligible to receive NHS funding.

Foundation Year Bursaries

The University of Manchester is also offering generous financial support worth up to £4,000 for UK students enrolling on its foundation 'Year 0' programmes in Medicine, Dentistry, Pharmacy, Biosciences, Science and Engineering. With the aim of facilitating progression directly onto the relevant undergraduate course, these one-year programmes are designed to attract students from diverse educational backgrounds or those without the appropriate qualifications.

Residual annual household income	Annual cash bursary
£0 - £25,000	£4,000
Between £25,001 and £35,000	£2,000

Undergraduate Access Scholarships

The University's Undergraduate Access Scholarships are generously funded by our alumni community and donors. These scholarships are in addition to any other bursaries students may receive from the University and are awarded as follows:

- All students who have successfully completed the Manchester Access Programme and started an undergraduate course at the University will receive a £1,000 award in their first year. Students from households where the income is below £25,000 per year will receive the award for each year of their study.
- Students under the age of 25 who have been in public care for a minimum of three months since the age of 11 will receive £1,000 a year throughout the duration of their undergraduate course.

'The scholarships and bursaries I've received played a big part in my decision to choose Manchester. They let me concentrate on my course without having to worry about earning extra money to fund my studies.'

Kamran Hussain, School of Law

Financial support for students on a year abroad/year in industry

We want to encourage UK students to take up opportunities to spend a year abroad or in structured industry placements. Information about our support package for UK students taking a year abroad/year in industry can be found below.

For students on a year abroad/year in industry there will be reduced fees for this additional year. Further information regarding the precise level of tuition fees will be made available nearer the time students are due to undertake the additional year of study.

Study programme	Household income criteria	Annual cash bursary
Erasmus work placement	£0 - £25,000 £25,001 - £35,000	£1,500 £750
Study abroad (Erasmus or not)	£0 - £25,000 £25,001 - £35,000	£2,000 £1,000
Work placement UK/abroad (non-Erasmus)	£0 - £25,000 £25,001 - £35,000	£2,000 £1,000

Financial support for asylum and sanctuary seekers

The University of Manchester currently offers a tuition fee concession to asylum seekers applying for undergraduate admissions to the University (please note that this does not include Medicine or Dentistry courses). If awarded, eligible students will pay the home rate of tuition fee while their application is under consideration by the Home Office, provided they have proof that an application for asylum in the UK has been made. This is usually the original Standard Acknowledgement Letter or a NASS card issued by the Home Office.

For further information see www.studentsupport.manchester.ac.uk/finances/tuition-fees/assessments/concessions-for-asylum-seekers

For 2019 entry, the University is offering five Article 26 Scholarships for undergraduate study. This applies to all UG courses except Medicine and Dentistry. The scholarship is intended to help those who have sought refuge in the UK to progress into higher education. The scholarship includes:

- Full cost of tuition;
- £5,000 a year living cost bursary
- Free accommodation in one of the University's Halls of Residence for the duration of study

For further information see www.studentsupport.manchester.ac.uk/finances/funding-opportunities/all/asylum

Subject-specific scholarships

Some subject areas across the University have their own scholarships that are awarded on the basis of specific criteria. The application process varies and students are advised to contact the relevant department for their subject.

For further information regarding 2018 criteria see www.manchester.ac.uk/study/undergraduate/student-finance/2018/uk/scholarships-bursaries/subject-specific-scholarships-and-bursaries

Sports scholarships

Students competing at an international level in their sport could be eligible for support and funding through our UoM Sport Scholarship schemes. Our aim is to help students balance a demanding training and competition schedule with the pressures of achieving a high-quality degree. We support a number of sports with a particular focus on Lacrosse, Squash and Netball.

Eligible students will need to submit an application to be considered for a sport scholarship via the website below.

For further information see www.sport.manchester.ac.uk/sport/elite-sport

Cost of living

There are a variety of costs associated with going to university. Travel, accommodation, food, books and resources along with social activities are just some of the things students may wish to spend their money on. Students in Manchester can enjoy cheap travel costs and many businesses, services and nightlife venues cater specifically for the student budget.

Living expenses can vary greatly from student to student, however, below is an average monthly and weekly breakdown of typical student spending in Manchester for both catered and self-catered accommodation. It is important to note that these figures are estimates and depending on a student's circumstances, costs may vary.



Estimated living costs (based on 2018/2019 figures)

Costs	Undergraduate year (40 weeks)	Weekly cost (based on 40 weeks)
Accommodation (self-catered)*	£5,125**	£128.12
Meals (excluding meals out)	£1,525	£38
Clothes	£400	
Transport (includes local transport and travelling home/visiting friends)	£395	Weekly bus pass from £8
Other (e.g. books, equipment, mobile phone bill, socialising, laundry, photocopying and printing)	£2,000	£50
TOTAL	£9,445	

*For catered accommodation (breakfast and an evening meal on weekdays) add approximately £900 to the annual total – the 'Meals' total will be less if the student chooses catered accommodation.

** The University of Manchester self-catered accommodation can range in price from £4,045 to £6,326 per year. For further information on the annual cost of accommodation and accommodation provision at The University of Manchester see www.accommodation.manchester.ac.uk/ouraccommodation/

All students should normally be able to complete their programme of study without incurring additional study costs over and above the tuition fee for that programme. Any unavoidable additional compulsory costs totalling more than £100 per annum will be made clear at the point of application and in programme handbooks, with details of what these costs are. For further information on the University of Manchester's policy on Additional Costs see <http://documents.manchester.ac.uk/display.aspx?DocID=19217>

Money advice for students at The University of Manchester

At the University of Manchester, we are committed to providing financial support and advice to students, once they begin studying here. Students who are eligible for scholarships and bursaries can choose how they spend this money as they receive this in cash.

The University supports our students in a variety of ways, including providing money advice. The Student Support and Advice website (www.manchester.ac.uk/ssa) has tips and resources to help you take control and manage your money, and A-Z money advice factsheets if you have a specific financial query. The team is also available if you want to speak to someone in person – contact details on our website.

For more information, see www.manchester.ac.uk/studentmoneyadviser.

The Living Cost Support Fund is available to assist students to overcome financial hardship. We understand that even with the best financial planning, students may experience something unforeseen that results in them struggling to meet their day to day living costs.

For information about eligibility, see: www.studentsupport.manchester.ac.uk/finances/funding-opportunities/all/living-cost-support-fund/

The University has teamed up with financial education specialists Blackbullion, to help students gain valuable money skills. For more information see www.studentsupport.manchester.ac.uk/finances/money-matters/money-skills

Useful contacts

The University of Manchester Student Services Centre

tel 0161 275 5000

Email: funding@manchester.ac.uk

Student Finance England

PO Box 210

Darlington

DL1 9HJ

tel 0300 100 0607

www.gov.uk/student-finance

Student Finance Northern Ireland

tel 0300 100 0077

www.studentfinancenir.co.uk

Student Finance Wales

Student Finance Wales

PO Box 211

Llandudno Junction

LL30 9FU

tel 0300 200 4050

www.studentfinancewales.co.uk

Student Awards Agency for Scotland (SAAS)

The Student Awards Agency for Scotland

Saughton House

Broomhouse Drive

3 Redheughs Rigg

Edinburgh

EH11 3UT

0300 555 0505

www.saas.gov.uk

Information regarding NHS bursaries

NHS Student Bursaries

Ridgway House

Northgate Close

Middlebrook

Horwich

Bolton

BL6 6PQ

tel 0300 330 1345

www.nhsbsa.nhs.uk/816.aspx