



Fees and financial support at The University of Nottingham

You're likely to have read about increased university tuition fees for 2012/13 in the media. We would like to reassure you that while tuition fees will increase, the government's loan scheme has a repayment threshold that is significantly higher than the current one – you will not need to start repaying your loan until you are earning at least £21,000 per year, compared to £15,000 under the current scheme. Please see the loan repayment table below for more details.

In addition, the government's increased grant and loan rates for 2012, combined with The University of Nottingham's increased bursary levels, will mean that many students from low and mid-range income families will have more money on a day-to-day basis. We hope this factsheet will provide a comprehensive overview to the support available to you – if you have any more questions, please don't hesitate to contact us using the details on page 4.

Important information about eligibility

The information in this factsheet is only relevant to students who are classed as home (UK) students for fee-paying purposes, normally live in England and who will begin a first undergraduate degree in September 2012. To check if you will be classed as a home student, please see www.direct.gov.uk/studentfinance. If you begin studying for your degree in 2011, you will fall under the 'old' scheme for the duration of your degree and will not be affected by the changes introduced in 2012.

Students from Scotland, Wales or Northern Ireland should contact the relevant body. If you are an international student, please contact the International Office. For courses funded by the NHS please contact the Financial Support Team for a course-specific factsheet. All contact details can be found on page 4.

The information in this factsheet is subject to confirmation. This is because fees and financial arrangements are changing nationally and each university's arrangements are subject to approval by the Office for Fair Access. For the latest information on our arrangements, please see www.nottingham.ac.uk/fees. Support from the government is subject to parliamentary approval – please see page 4 for their contact details.

Tuition fees

The University of Nottingham plans to set undergraduate tuition fees for full-time students entering in 2012 (including those who deferred entry from 2011) at £9,000. You do not have to pay your fees while you are studying – the government will lend any eligible student the money, which you pay back later. Please see below for more information. If you begin studying in 2011, you will come under the old fees regime for the duration of your course.

Tuition loan from the government

- If eligible, you can borrow up to the amount of the tuition fee (for example, £9,000).
- You start to repay the tuition loan once you have graduated from (or left) university and are earning over £21,000 per year.
- You pay back nine per cent of your earnings above £21,000 – please see the loan repayment table below.
- The government will charge you interest on a sliding scale: the higher your salary, the higher the interest rate. The maximum rate of interest is three per cent more than the retail price index (RPI, or rate of inflation).
- After 30 years, the government will write off (cancel) any outstanding loan repayments.
- If you are studying part-time with a study load of at least 25 per cent of a full-time course, you will be able to apply for a tuition loan.
- Students from Scotland, Wales or Northern Ireland should contact the relevant body, as listed on page 4, for information.

Loan repayment table

Salary	Monthly repayment
£15,000	£0
£18,000	£0
£21,000	£0
£25,000	£30
£35,000	£105
£45,000	£180
£60,000	£292.50

Help from the government with other costs

There will be two sources of finance to help with living and study costs: a non-repayable grant and a loan for living costs.

Non-repayable grant of up to £3,250

- The amount you receive will depend on your household income.
- You will not have to repay these government grants.
- The grant is only available to full-time students.

Loan for living costs

- The amount of loan you receive will depend on your household income.
- Up to £5,500 if you live away from home and study at a university outside London.
- Up to £4,375 if you live with your parents.
- You start to repay the loan once you have graduated from (or left) university and are earning over £21,000 per year. You repay the living costs loan the same way as your tuition loan.
- Part-time students will not be eligible for a loan for living costs.
- Students from Scotland, Wales or Northern Ireland should contact the relevant body using the details on page 4.

The table below gives an indication of the amounts you may be entitled to.

Household income	Non-repayable grant	Loan for living costs	Total
£25,000 or less	£3,250	£3,875	£7,125
£30,000	£2,341	£4,330	£6,671
£35,000	£1,432	£4,784	£6,216
£40,000	£523	£5,239	£5,762
£45,000	£0	£5,288	£5,288
£50,000	£0	£4,788	£4,788
£55,000	£0	£4,288	£4,288
£60,000	£0	£3,788	£3,788
Over £62,500	£0	£3,575	£3,575

Additional help from the government

Access to Learning Fund

The Access to Learning Fund (ALF) is government money distributed by the University to students in financial need as non-repayable grants. The University's Financial Support Team administers the ALF and assesses students' eligibility on an individual basis. You can apply for money either to help fill a shortfall between income and expenditure or to help cover an unexpected essential cost (for example, repairs to household equipment). If your application is successful, you will receive a sum of between £100 and £3,500. You must have applied for your full student loan entitlement before applying for the ALF.

Benefits and tax credits

- **Child Tax Credits (CTC):** if you have children under 16 (or under 18 in certain circumstances) you will still be able to claim CTC for your children. You should inform the Inland Revenue that you are going into full-time education. Receiving the maximum CTC will entitle you to free school meals for children, as well as help with NHS costs, such as prescriptions.
- If you are a lone parent, disabled or part of a student couple with children, you may be entitled to benefits. The Department for Work and Pensions will expect you to apply for all the student support you are entitled to. The student loan and Adult Dependents Grant will be taken into account as income in any benefit calculation.

Childcare grant*

If you have dependent children, you will be able to apply for a means-tested grant to meet the cost of registered and approved childcare. The grant can cover up to 85 per cent of childcare costs.

Parents' Learning Allowance*

This is a means-tested grant to help with course-related costs.

Adult Dependents Grant*

If you have an adult family member who depends on you financially, you will be able to apply for this means-tested grant.

* The government white paper, due out in the summer, will advise if these will continue in 2012.

Disabled Students' Allowances

If you have a disability or specific learning disability (for example, dyslexia or dyspraxia) you may be eligible for assistance through a Disabled Students' Allowance. These awards are intended to pay for extra costs you may incur during your course, as a direct result of your disability. For more information, please see www.direct.gov.uk/studentfinance and www.nottingham.ac.uk/academicsupport

Help from The University of Nottingham

As in previous years, the University will provide a generous package of bursaries to support UK students from lower-income families in 2012/13. We expect that at least a third of our first-time undergraduate students will be eligible for a Core Bursary. There are no application forms – all you have to do is share the result of your household income assessment (as assessed by Student Finance) and provide details of your own bank account.

Our bursary and scholarship schemes will be confirmed once our Access Agreement has been approved by the Office for Fair Access.

The University of Nottingham Core Bursary

Bursaries are available to students with household incomes of up to £42,600. Your bursary does not have to be paid back. The table below shows how much you may be entitled to.

Residual household income	University of Nottingham Core Bursary
Up to £15,000	£3,000
£15,001 - £25,000	£2,000
£25,001 - £35,000	£1,000
£35,001 - £42,600	£750

Nottingham Potential Bursary

A Nottingham Potential Bursary provides an additional £1,000 a year. To be eligible you must meet at least one of the following criteria.

- You are entering university via an Access route or with vocational qualifications and have a residual household income figure of up to £42,600.
- You have children or adult dependants and a residual household income figure of up to £42,600.
- You are under 25 and are currently in or have been in public care for a minimum of three months.

National Scholarship Programme

The University plans to participate in the National Scholarship Programme by providing fee waivers of at least £3,000 in the first year of study to certain groups of students. At present these include:

- those enrolled on one of the University's foundation-year courses with a residual household income figure of up to £25,000
- those under the age of 25 and currently in, or have been in, public care for a minimum time of three months with a residual household income figure of up to £25,000.

Further details will be confirmed once our Access Agreement has been approved by the Office for Fair Access.

The Childcare Support Scheme

The Childcare Support Scheme is a small fund set up by the University to offer eligible students some financial assistance with meeting the costs of essential registered child care while they are studying. As the funds are limited, the University adopts a selective approach to the allocation of awards to ensure assistance goes to the students who will benefit most from it. Payments will be made in accordance with the criteria agreed annually by the Financial Support Funds Committee. For more details, please contact the Financial Support Team.

A guide to living costs

The table below shows the majority of costs you are likely to meet as a full-time, first-year undergraduate. The figures are based on living in a catered hall of residence and receiving three meals a day there during the 31 weeks of term-time.

	Cost per academic year
Accommodation	£4,590*
Food (in addition to three meals per day)	£800
Gas, electricity and water	Included in hall fee
Council tax	Students are exempt
Travel	£500
Insurance	£127
Clothing	£500
Laundry	£130
Course costs	£500

* Prices range from £3,502 to £5,673 for 2011/12 and are likely to increase with inflation by 2012/13.

Please note that these costs are estimated and do not include the costs of accommodation, food or utilities outside term-time. They are based on nationally published information from a variety of sources and may rise with inflation by September 2012. They will also vary according to your individual circumstances.



Advice on budgeting while at university

Our tips

- Set a realistic budget: include all the additional expenses that are personal to you. Try your best to stick to it but review it at least once a month and adjust it if necessary. You might like to use our online budget planner – see right.
- Plan ahead: remember that although your first grant and loan instalments might seem large, they will need to last until January.
- Check out offers from the banks: you'll need to open a bank account as your funding will be paid directly into your account. Banks often offer incentives to encourage you to join them so consider whether you can take advantage of them.
- Prioritise your spending: put unavoidable expenses (such as accommodation and food) ahead of non-essentials (such as mobile phones and eating out).
- Don't bury your head in the sand: if you think you have financial difficulties, use the support services listed below. Our staff are friendly and professional and will almost certainly have helped students with problems similar to yours in the past.
- Don't delay: applications for additional support can take up to four weeks to process, so if you think you need to apply, contact the Financial Support Team as soon as possible.
- Think creatively about ways to reduce spending: for example, making your lunch instead of buying it, buying a monthly travel card instead of paying single bus fares or bulk-buying food if you're living in self-catered accommodation.

Online budget planner

You might find our online budget planner www.nottingham.ac.uk/ugstudy/budgetplanner useful when it comes to working out your monthly budget. The figure left after subtracting your monthly expenditure from your monthly income will show you how much money you have left to spend on non-essentials each month. Some students find it useful to withdraw their available money at the beginning of each month to make sure they don't overspend.

Useful contact information

National funding contacts

Student Finance England:
www.direct.gov.uk/studentfinance
and www.bis.gov.uk/studentfinance

Advice and information on all aspects of student finance including eligibility, entitlements and how to apply.

A special website has been set up to explain the changes in student finance: www.direct.gov.uk/yourfuture

Information for students outside of England

Students from Northern Ireland: www.studentfinanceni.co.uk

Students from Scotland: www.student-support-saas.gov.uk

Students from Wales: www.studentfinancewales.co.uk

Her Majesty's Revenue & Customs: www.hmrc.gov.uk

Information on tax credits eligibility and application procedures.

Department of Health: www.nhsbsa.nhs.uk

Information about funding for students on NHS courses.

Contacts at The University of Nottingham

Student Services Centre: www.nottingham.ac.uk/ssc

The Student Services Centre (SSC) is home to Financial Support, Academic Support, Disability Support, the majority of the Registry's front-line services and Student Fees.

t: +44 (0)115 951 3710

e: ssc@nottingham.ac.uk

Student Advice and Representation Centre:
www.su.nottingham.ac.uk/advisesupport

The Student Advice and Representation Centre is a Students' Union service available to all University of Nottingham students, including prospective students. The advice offered is free, impartial and confidential. It offers information and advice on all student issues including tuition fees, funding, debt management, course-related issues, council tax and tenants' rights.

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