



## Funding FAQs

If you require this document in an alternative format, please contact Financial Support:  
t: +44 (0)115 823 2071  
e: [financialsupport@nottingham.ac.uk](mailto:financialsupport@nottingham.ac.uk)

The information in these FAQs is for general guidance only and relates mainly to full-time undergraduate students from England studying for their first degree. Where there is any uncertainty about this information please check (or, if a staff member, advise the visitor to check) with the Funding and Financial Support team or the relevant funding body (see contacts at the end of this document). Figures here are for **2022/23** unless otherwise stated. Government funding figures may be subject to Parliamentary Approval.

## Government Support / Fees

### How much is the tuition fee?

In 2022 the standard home UG fee will be £9,250. This may increase in future years by inflation or as permitted by law or Government policy.

The fees for International students are different and can be found on the University web pages.

### What funding am I entitled to?

Most English-resident students studying their first UG degree will be entitled to loans from Student Finance England towards both fees and living costs (see below).

**Tuition fee loan** – this is not means-tested and covers the full cost of the tuition fee. It is paid directly to the University by Student Finance in three, termly instalments. Student Finance will advise the University electronically when your tuition fee loan has been approved.

**Maintenance (living cost) loan** – this is partially means tested. How much you will get depends on an assessment of household income (see table below). It is paid directly to the student in three, termly instalments.

Students from Wales, Scotland or Northern Ireland should contact their local funding body as funding entitlement for these students is likely to differ (see contacts)

### How do I apply for the loans?

Applicants who live in England apply online through Student Finance England (via [gov.uk/studentfinance](http://gov.uk/studentfinance)). There is also the option of completing a paper application form.

### When do applications open? By when should I apply?

Applications for 2023 entry will open in early 2023 (usually January or February). You should apply as soon as possible after applications open – don't wait for your exam results.

If the institution you're attending changes, this is easily changed through Student Finance prior to starting your course.



## How much maintenance loan will I receive?

The table below gives some example household income figures and how much eligible students can expect to receive (you will receive less if you live in the parental home while studying and in your final year):

Household income	Living cost loan
£25,000 or less	£9,706
£30,000	£9,012
£35,000	£8,318
£42,875	£7,224
£55,000	£5,540
Over £62,311	£4,524

## What interest rate is charged on the loans?

For University entrants from 2023 the interest rate charged on the loans will be the Retail Price Index measure of inflation

## What are the repayment terms?

From 2023 you start repaying from the April after you finish the course and once you're earning over £25,000. This repayment threshold will increase annually by RPI from 2025. You pay back 9% of any earnings above this figure. If there is an outstanding balance after 40 years it is written off.

The table below gives some example salary figures and approximately how much you could expect to repay on a monthly basis:

Salary	Monthly repayment
£25,000	£0
£28,000	£22.5
£30,000	£37.5
£35,000	£75

## Are the repayment terms/interest rates the same for both loans?

Yes, these terms apply to both the tuition fee loan and maintenance loan.

## Are there any grants available through Student Finance?

The following means-tested grants are potentially available to students with dependants:

- Adult Dependants' Grant
- Childcare Grant
- Parents' Learning Allowance

*See gov.uk / Funding team for more details (see contact details)*



## **Whose household income is taken into account by Student Finance for the purposes of means-testing? / I live with just one of my parents – how does this work with regard to Student Finance?**

Generally, the household income of parents will be taken into account. If you live with one of your parents it will be their income (and that of any partner) which will be assessed.

If you are classed as 'independent' (see below) it will generally be your partner's income which is assessed.

The parent/s or partner upon whose income your funding is based are known by Student Finance as your Financial Sponsors.

### **In what circumstances will I be classed as an independent student?**

There are a number of reasons Student Finance will grant you 'independent status' and assess any partner's income, rather than that of your parents. These include:

- You're 25 or over on the first day of the academic year for which you're applying for support
- You were married or in a civil partnership prior to the academic year
- You have the care of a child
- You are estranged from your parents
- You've supported yourself for three years prior to the start of the course

***This list is not exhaustive*** – see [gov.uk](http://gov.uk) for more details.

### **What counts as income for the purposes of assessment by Student Finance?**

Generally, Student Finance will look at the gross income of any sponsors (i.e. the amount before tax is deducted). Small deductions from the calculated figure may be made if there are other dependants in the household and for some pension payments, but gross income is a good basis for estimates of entitlement.

Student income from work isn't taken into account, but some 'unearned' student income may be.

*See [gov.uk](http://gov.uk) for more info*

### **Which year's household income will Student Finance look at?**

Student Finance generally assess you on the basis of the income for the last full tax year for which information is available when applications for funding open – so, for the 2023/24 academic year, they will look at the 2021/22 tax year (6<sup>th</sup> April 2021 - 5<sup>th</sup> April 2022)

### **My household income has reduced since 2021-22, can this be reassessed?**

Yes, in many cases if your household income has gone down by 15% or more you can be assessed on the basis of the current tax year (2023/24 for 2023 entrants). This requires your sponsor/s to complete an additional (paper) form to provide a projection of their earnings for that tax year.

Student Finance will check this figure at the end of the year and reclaim any overpayment.

### **I'm doing a NHS-funded course, what additional funding is available (2022-23 info)?**

In 2022, for students studying nursing, midwifery, physiotherapy and dietetics, a package of additional support (the Learning Support Fund) is available from the NHS:

- £5,000 Training Grant
- Travel and dual accommodation costs



- £2000 Parental support
- Exceptional hardship

A different package of NHS funding is currently available to students studying Medicine / Graduate Entry Medicine in certain years of study.

See [nhsbsa.nhs.uk](http://nhsbsa.nhs.uk) / contact the Funding team **for updates relating to 2023** (see contact details)

### **I already have a degree but want to do a degree in ..... What funding will I be eligible for?**

Generally if you already hold a degree you won't be eligible for funding for a second UG degree. However there are some exceptions (Medicine, Vet Medicine, Architecture, Social work).

For these course you may be able to receive a maintenance loan and supplementary grants, if eligible – (e.g. childcare grant) but no tuition fee loan.

If you intend to study on one of the following then you will be eligible for maintenance and tuition fee loans, as well as supplementary grants (e.g. childcare grant):

Nursing – 3 yr BSc, Midwifery, Dietetics (4 Year Master of Nutrition), Physiotherapy

Contact the Funding team for further clarification (see contacts).

### **Is there any additional support for students with a disability, specific learning difficulty or long-term medical condition?**

Yes, the Disabled Student Allowance (DSA) can help with additional course costs associated with these conditions. The DSA is based on an assessment of individual need and is not means-tested.

For more info see [gov.uk](http://gov.uk) or contact the University's Accessibility team (see contacts).

### **Is any funding available to Part-Time Students?**

Yes, part-time student can apply for a tuition fee loan from Student Finance of up to £6,935 (on the same basis and repayment terms as full-time students. New part-time students in 2022/23 can also apply for a loan for living costs (the Maintenance Loan). How much Maintenance Loan you are eligible for depends on course intensity (how many credits you are doing relative to a full-time course), household income and where you live and study.

See [gov.uk](http://gov.uk) / contact the Funding team for more details (see contacts)



## University Support

### What bursaries and scholarships does the University offer?

The University offers a means-tested bursary called the **Core Bursary**, based on the household income figure Student Finance calculate. You apply for this once you start the course (but should ensure when applying to Student Finance that you and your financial sponsors agree for your income details to be shared with the University). *See below for more information.*

The Funding team within Student Services offer some **additional bursaries and scholarships** to students with other circumstances, generally with household income taken into account as one of the criteria. See the Funding and Financial Support pages for more information about how to apply/deadlines etc (see contacts). These will vary between funds.

Some schools and departments offer **funds related to academic performance**. Some funds, such as the Alumni Scholarships, need to be applied to in advance of commencing your course. Please speak to the school you are looking to join but be aware that not all schools offer such funds.

The University offers some scholarships to prospective **international students**. Contact the International Scholarships team for more info ([scholarship-assistant@nottingham.ac.uk](mailto:scholarship-assistant@nottingham.ac.uk))

### What amount of Core Bursary might I receive?

The Core Bursary award amount depends on your household income figure (as calculated by Student Finance). 2022 figures:

Household Income	Core Bursary
£0 - £35,000	£1,000

### When is the Core Bursary paid?

The Core Bursary is paid in each academic year (if your financial circumstances don't change) and is paid in three, approximately equal, termly instalments.

### When and how do I apply for the Core Bursary?

The assessment is based on the household income figure calculated by Student Finance. As long as you and your financial sponsors (usually your parent/s) do not ask the SLC for this information not to be shared with the University, we should receive it automatically.

You access the Core Bursary once you're registered at the University. The process will be simple and just requires you to provide the University with the bank details via your Nottingham Hub to which you would like the award to be paid.

### Are there any scholarships for sports?

Yes, the Department of Sport offer scholarships to talented sportspeople.

*Contact the Dept of Sport for more info (see contacts).*

### Does the University offer any funds to mature students?

While there are no centrally-administered University funds specifically for mature students, many mature students are eligible for the Nottingham Potential Bursary (see below).



## What is the Nottingham Potential Bursary?

This award offers £1,000 a year to students who meet one of the following criteria:

- Enter the University on the basis of an access course/vocational qualification and have an income (as assessed by Student Finance) under £35,000
- Have children or adult dependents and income under £35,000
- Are under 25 and have been in public care for a minimum of 3 months
- Have participated in certain University outreach activities such as Summer Schools
- Have refugee status (awarded as the 'Maycock-Whileman Scholarship')

The University will also offer support to Care Experienced and Estranged students in 2022 (check the website for the latest information).

## When and how do I apply for the Nottingham potential Bursary?

You apply for the fund once you're registered at the University using either an online or paper form

## Are there any bursaries for part-time students?

New part-time students will also be eligible to apply to the University Core Bursary and Nottingham Potential Bursary in 2022/23. Awards will be made on a pro-rata basis based on the number of credits you are studying.

*Contact the Funding team for more info and the latest updates (see contacts).*



## Useful contacts

### National contacts

#### **NHS Business Services Authority**

+44 (0)300 330 1345

[www.nhsbsa.nhs.uk/students](http://www.nhsbsa.nhs.uk/students)

NHS LSF Grants

+44(0)300 330 0521

#### **Gov.UK**

Advice and information on all aspects of student finance including eligibility, entitlements and how to apply for Student Loans via Student Finance England.

+44 (0)300 100 0607

[www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

#### **Student Finance Wales**

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

#### **Student Finance NI**

[www.studentfinancenl.co.uk](http://www.studentfinancenl.co.uk)

#### **Student Awards Agency for Scotland**

[www.saas.gov.uk](http://www.saas.gov.uk)

#### **Also see:**

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

#### **National Union of Students (NUS)**

Advice and guidance on all aspects of student life.

[www.nus.org.uk](http://www.nus.org.uk)

### University contacts

#### **Funding & Financial Support, Student Services**

Advice on all aspects of student finance including Student Loans, Government grants, University scholarships, bursaries and support funds.

+44 (0)115 82 32071

[financialsupport@nottingham.ac.uk](mailto:financialsupport@nottingham.ac.uk)

[bursaries@nottingham.ac.uk](mailto:bursaries@nottingham.ac.uk)

[www.nottingham.ac.uk/financialsupport](http://www.nottingham.ac.uk/financialsupport)

#### **Department of Sport**

+44 (0)115 74 87000

[sport@nottingham.ac.uk](mailto:sport@nottingham.ac.uk)

[www.nottingham.ac.uk/sport/](http://www.nottingham.ac.uk/sport/)

#### **Disability Support Services**

Study support, support for students with dyslexia, dyspraxia and other specific learning difficulties and disabilities / DSA queries

+44 (0)115 82 32070 **or**

+44 (0)115 74 86500

[dyslexia-support@nottingham.ac.uk](mailto:dyslexia-support@nottingham.ac.uk) or [disability-support@nottingham.ac.uk](mailto:disability-support@nottingham.ac.uk)

[www.nottingham.ac.uk/student-services](http://www.nottingham.ac.uk/student-services)