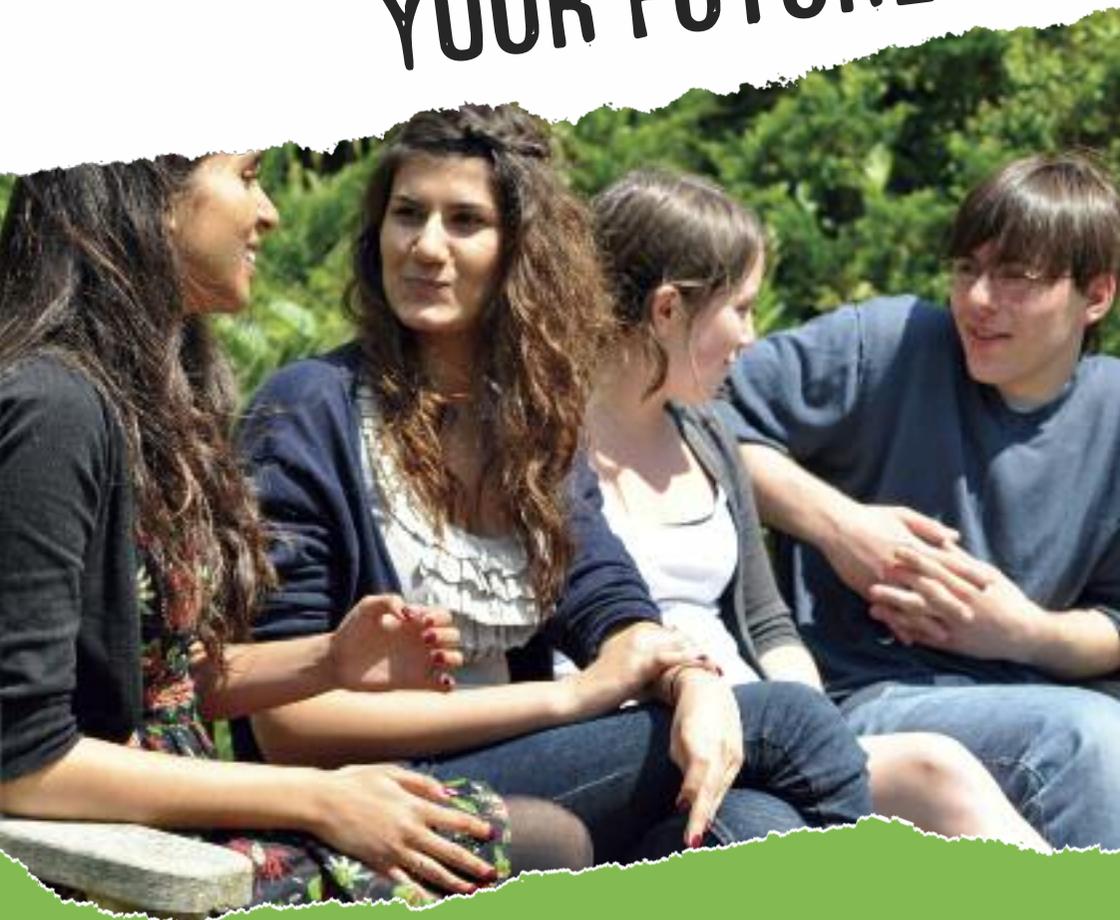


**Higher education  
in Sussex 2012**

A guide for students,  
their families  
and advisers

# FINANCING YOUR FUTURE



Higher education  
in Sussex

**University finance is changing from 2012 onwards and this booklet will help you to understand those changes.**

Take a few minutes to read this booklet – it can help you work out how much financial help you could get from the government and universities and colleges in Sussex

This guide is for UK students wanting to study for their first undergraduate degree, either full or part-time in Sussex from September 2012.

The information in this guide was correct at the time of publication.

For more information about higher education and a pdf of this booklet go to **[www.learning-opportunities.org.uk/finance](http://www.learning-opportunities.org.uk/finance)**

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# Student finance

## Full-time study

For 2012, universities and colleges can now charge full-time students tuition fees of up to £9,000 a year for their studies. You do not have to pay them yourself while you study because you can apply for a loan to meet the costs if you need to. You will pay this back when you finish the course and start earning. At the same time, a package of financial support is available, so that all eligible students – no matter what their background – can benefit from higher education.

There is financial help from the government and from individual universities and colleges. This support is designed to minimise the impact of student fees and help meet living costs while you are studying.

You should apply online for your financial support if you normally reside in England via Student Finance England at **[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)** Use the online finance calculator (available from the directgov website) to work out how much financial help you could get for up to five different courses.

## Part-time study, The Open University and NHS funded courses

Student loans are now available for part-time students, including The Open University, provided it is your first degree and you are completing a minimum of 25 per cent of the equivalent full-time course load per year. See pages 12 and 19 for more information.

NHS funded courses, such as nursing, have different funding and tuition fee arrangements. See page 20 for more information.

## An investment in your future

Always keep in the back of your mind that your prospects of achieving your lifetime career ambitions are greatly improved with a degree or professional qualification behind you.

For students wishing to study for a qualification that is either the same level or lower than one they already hold, different fees and support arrangements apply. Further information is available at **[www.direct.gov.uk](http://www.direct.gov.uk)** or on institution websites.

## Gap year / Deferred entry

If you are considering taking a gap year or deferring entry for 2012/13 so that you start your degree in 2013/14, your fees and financial support will be similar to that for 2012 entrants. Check the Directgov website for up to date information.



# Grants and scholarships

## What is a grant?

A grant is a sum of money given to students that does not need to be paid back. If you are studying full-time you could qualify for a non-repayable living cost grant depending on your household income. Certain students such as those with children, those with adult dependants and those with disabilities can qualify for help.

See pages 6-9 for more information on financial support.

## New National Scholarship Scheme

This scheme covers financial support that you can get from your university or college that you don't have to pay back and it is based on family income. Universities will be running the new National Scholarship Programme (NSP) from 2012 and will be responsible for making individual awards to students. The scheme is intended to help students from disadvantaged backgrounds to go to university.

Support can include fee waivers, maintenance bursaries and discounted accommodation. You can get details about the new scheme from UCAS or individual university websites. At the time of publication of this booklet, universities and colleges in England and Northern Ireland have yet to publish full details of their awards for 2012 entry.

Most universities and colleges let Student Finance England manage these awards on their behalf so you won't need to make a separate application.

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



# Study first, pay back when you are earning

## Help with your fees

### **Tuition Fee Loan**

You can apply for a student loan to cover your tuition fees. These loans have a low rate of interest and are designed to ensure that students don't have to find this money up front. This loan is not means tested and all eligible students will qualify. The Tuition Fee Loan is paid directly to the university or college and you will need to reapply for this loan each year of study.

For Tuition Fee Loans, you start paying interest once you have received your first payment. You only need to start to pay your Tuition Fee Loan back when you have left full-time higher education and you are earning over £21,000 a year. You then pay at the rate of 9% of your earnings over £21,000. For full-time students, interest is charged at the rate of inflation (RPI – Retail Price Index) plus three per cent from the date you take out your loan to April 2016 after you've finished studying.

## Help with your living costs

You can also apply for a loan, which is based on your personal circumstances, to help with your living costs. You repay this loan by the same process as a tuition fee loan – so you don't start paying it back until you are earning over £21,000 per year. There is more information on living cost loans on the next page.

## Help you don't pay back

If you are from a lower income family, you could also qualify for a non-repayable grant of up to £3,250 a year to help with living costs. You may also be eligible for a scholarship/bursary from your chosen university. This money doesn't have to be paid back.

# Financial support

## Maintenance Grant (living cost grant)

The amount you receive is based on your family income and you don't have to pay this money back.

Family income (up to) per year	Non-repayable grant per year (outside London)
£25,000 or less	£3,250
£30,000	£2,341
£35,000	£1,432
£40,000	£523

## Repayable loan for living costs

As well as a loan to cover the cost of your fees, you can take out an additional loan to help cover your living costs. The amount you receive depends on where you are living whilst you study, your household income and the value of any grants you receive. Remember that whilst you don't have to pay grants back, you do have to pay loans back. See page 13 for more information on paying back Student Loans.

	Living at home	Living away from home outside London	Living away from home in London
Maximum loan for living costs	£4,375	£5,500	£7,675

You should apply for all student finance online through Student Finance England. Go to Student Finance England online for all details of the application process, as well as all eligibility information. You will find the most up to date information there about the new rules for funding and finance that will operate from 2012/13 onwards. **[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)**

**The important thing is to be aware that from 2012 financial support for university entrants has changed.**



# Extra financial help

Specific financial help is available for students with disabilities and for students with children or other dependants. More details about this are available on page 9.

These grants and allowances do not have to be paid back.

## **Students with dependants**

Support for full-time students with child or adult dependants is in the form of the Adult Dependants' Grant, Childcare Grant and Parents' Learning Allowance.



### **Special Support Grant**

If you qualify for or receive Income Support or Housing Benefit you may get the Special Support Grant (maximum £3,250) instead of the Maintenance Grant described on page 6. You are likely to qualify if you are a single parent, your partner is also a student or you have certain disabilities. This grant should not be counted as income when working out your entitlement to income-related benefits or tax credits.

### **Disabled Students' Allowances (DSAs)**

Full-time and some part-time disabled students can get extra financial help with their studies. DSAs are paid in addition to the standard student finance package and are available if you are studying on a full-time or part-time course, including distance learning. They are not dependent on income and do not have to be repaid.

### **More information about financial help**

Go to the websites of your local universities (see page 21) or Student Finance England. **[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)**

# Help from your university

**Universities and colleges across the UK award scholarships and bursaries worth millions of pounds to students to help them with their living costs.**

## **New National Scholarship Programme**

The new National Scholarship Programme (NSP) will be available to students entering higher education from autumn 2012.

You can use the online Student Finance Calculator to find out how scholarships and bursaries compare on different courses or at different universities. You can use the calculator to see up to five different course choices and the maximum financial support you could receive.

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

Bursaries and scholarships are awarded on top of any money you get from the government and they do not have to be repaid. Bursaries and scholarships vary between different universities and colleges.

## **Care leavers**

Your local higher education providers in Sussex make specific commitments to care leavers entering higher education, including additional financial support in the form of bursaries and scholarships. For further information, and details of the care leavers' coordinator in each university, see page 21. Care leavers are also entitled to financial support from their Local Authority and should contact their Personal Advisor or Social Worker for further information.

**Additional support**

You may be able to get additional financial support once you have started your course. If you get into financial difficulties while studying, or you find yourself facing extra costs in completing your course, your university or college may be able to help you.

Universities charging more than £6,000 per year in fees must operate schemes to support students whose parents have not been to university, as well as those from low income families. The schemes will ensure that universities continue to attract and support talented students, irrespective of their personal background.

Your university or college will decide whether you are able to get help and, if so, how much you can receive. This will depend on your own circumstances. Payments are usually given as grants and do not have to be repaid, although sometimes short-term loans are offered.

Anyone can apply but some groups, including students with children, mature students, students from low-income families, students with disabilities and students who have been in care receive priority.



# Thinking of studying part-time?

For the first time in 2012 part-time students studying for their first degree will be able to apply for a loan to cover the cost of their tuition, provided their rate of study is at least 25 per cent of an equivalent full-time course. The tuition loan replaces the previous income-assessed fee grant and study grant. It will not be income assessed. Check with your university if you are unsure of the intensity rate of your course.

The amount of money you can get depends on the cost of your course but the important thing is that you will not be expected to pay any of the tuition costs yourself up front.

Please refer to page 13 for information about paying off your tuition fee loan.

Part-time students are not entitled to a loan or grant to cover living costs.

## **Help for disabled students**

Extra financial help is now available to part-time students who have a disability via the Disabled Students' Allowance. Check the Student Finance England website for more information.

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

# Paying off your student loan

## You don't start paying off your loan until after you graduate and you start earning more than £21,000 a year.

The amount you repay is linked to your earnings, so the more you earn the more you repay; the less you earn the less you repay. You repay 9 per cent of your income above £21,000. For example, if your salary was £25,000 per year, the 9 per cent would only apply to the £4,000 (that is, the amount over £21,000).

If your salary falls below £21,000, your repayments stop. Payments only start again when you earn over £21,000. Repayments are deducted from your salary, normally through the tax system.

If you have not repaid your loan after 30 years it is written off.

If you are studying part-time, you will start repaying your loan from the April three years after you began studying, even if you continue to study. As described above, repayments will only start if you are earning £21,000 or more and as long as you are earning less than this amount, you will not make any repayments.

### What interest rate will I be charged?

Interest on your loan will be applied at inflation (RPI, the Retail Price Index) plus 3 per cent while you are studying, and up until the April you become liable to repay. [Here are some examples:](#)

Salary	Amount of salary from which 9% will be deducted	Monthly repayment
£25,000	£4,000	£30
£30,000	£9,000	£67.50
£35,000	£14,000	£105.00
£40,000	£19,000	£142.50

# University of Brighton

UK and other EU students starting full-time undergraduate courses at the University of Brighton in 2012 will pay tuition fees of £9,000 a year. Tuition fees for courses taught at the University of Brighton's partner colleges will be between £7,000 and £8,300 a year.

## Tuition fees for full-time students starting courses in 2012

	Course	Fees per year	
<b>University of Brighton</b>	Undergraduate courses	£9,000	
	Placement year	£750	
<b>Plumpton College</b>	BSc Viticulture & Oenology	£8,300	<b>Partner colleges</b>
	Foundation Degree Wine Production/Wine Business	£8,300	
	All other Foundation Degree and other regulated undergraduate provision	£7,600	
<b>City College Brighton and Hove</b>	All Foundation Degrees and Degree top-ups	£7,500	
<b>Sussex Downs College</b>	All Foundation Degrees Degree top-ups	£7,000 £7,500	
<b>Sussex Coast College Hastings</b>	All Foundation Degrees Degree top-ups	£7,000 £7,500	

## University of Brighton bursaries for students starting courses in 2012

A range of bursaries are on offer, carefully targeted at students who need it most: young people leaving local authority care, students from low income families and students from neighbourhoods where fewer people than average go to university. Bursaries are also available for students from lower income families studying the university's courses in architecture, pharmacy and some four year teaching courses.

In addition to these bursaries, students from low income families will be able to apply to the University of Brighton Student Support Fund for means-tested support funds during their studies.

Please note these bursaries are not paid during the salaried industrial placement year.

### University of Brighton bursaries at a glance

Name of bursary	Total value over 2 year taught course	Total value over 3 year taught course	Total value over 4 year taught course
Care leaver's	£5,000	£7,000	£9,000
Widening access	£5,000	£7,000	£9,000
Aimhigher	£4,000	£6,000	£8,000
Access to architecture	n/a	£3,000	n/a
Access to pharmacy	n/a	n/a	£4,000
Access to teaching (4 year courses)	n/a	n/a	£4,000

University of Brighton care leaver's and widening access bursaries are funded by the National Scholarship Programme and consist of a package of cash bursary, reduced fees and discounts for university services including accommodation.

Aimhigher bursaries are targeted at students from the local area who have previously participated in a University of Brighton or Aimhigher Sussex widening participation programme. Access to architecture, pharmacy and teaching cash bursaries are designed to support students from lower income families who wish to pursue careers in these professions and are paid in each year of the course. For more information go to their website. [www.brighton.ac.uk/money2012](http://www.brighton.ac.uk/money2012)

### Brighton and Sussex Medical School Scholarships and bursaries

Both the University of Brighton and the University of Sussex will run schemes offering additional help to ensure that they attract and support talented students, irrespective of background. For up to date information, contact the institutions, see page 21.

# University of Chichester

## Fees for full-time students starting courses in 2012

Course type	Tuition fee per year
BA, BSc, PGCE, Foundation Degree	£8,500

The University of Chichester offers a support package to students who have a household income below £42,000. The financial package will ensure that students from the most disadvantaged backgrounds receive a support package that reduces the fee equivalent to £6,000.

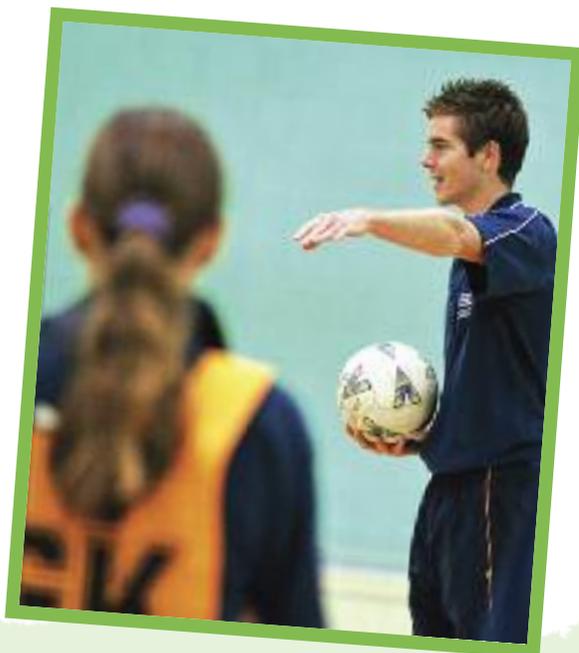
- Students with a household income of less than £25,000 will be entitled to £2,500 each year of their degree.
- Students with a household income of between £25,001 and £42,000 will be entitled to £1,000 each year of their degree.
- Care Leavers would receive an additional £1,000.

### National Scholarship Programme (NSP)

Students taking part in the NSP will receive a £3,000 fee waiver from the Government in the first year of study. We will match this during the three year period of study with us, either in the form of fee waiver or bursary, although the maximum 'cash' award is £1,000. This package is in lieu of our student support package.

Please look at the website for more information.

[www.chi.ac.uk/studentfinance](http://www.chi.ac.uk/studentfinance)



## Fees for full-time students starting courses in 2012

Course type	Tuition fee per year
BA, BSc, BEng, PGCE, etc	£9000

Family income	University of Sussex bursary amount per year
£42,600 or less	Eligible students (i.e. where family income is below £42,600) will benefit from a £1,000 cash bursary in the first year, plus a choice of £2,000 rent reduction (£50 a week) to help them live on campus or a £2,000 fee waiver. In subsequent years, eligible students will benefit from a £1,000 cash bursary for each year of study. This works out at £5,000 over a three year period.

## University of Sussex scholarships

In 2012 Sussex will launch the First Generation Scholar Scheme. This will be open to students who have no family history of higher education or whose family income is below £42,600. This amounts to a total package of financial benefits typically worth £5,000. First Generation Scholars will also be offered non-financial support, including mentoring and a work-study programme to help them earn money while studying and develop transferable skills. The scheme will also offer funded placements to help students gain work experience and post graduation careers support.

In addition to this scheme, it is likely they will be offering a range of other financial awards. Details of these will appear on the Sussex funding web pages from October. [www.sussex.ac.uk/study/funding/ug](http://www.sussex.ac.uk/study/funding/ug)

## Brighton and Sussex Medical School Scholarships and bursaries

Both the University of Brighton and the University of Sussex will run schemes offering additional help to ensure that they attract and support talented students, irrespective of background. For up to date information, contact the institutions, see page 21.

# Northbrook College

## Fees for full-time students starting courses in 2012

Course type	Tuition fee per year
BA, FD	£7,000

A Northbrook College bursary will be available for eligible students. Students can also apply for the National Scholarship Programme.

For the most up to date information about studying at Northbrook College, please refer to their website. [www.northbrook.ac.uk](http://www.northbrook.ac.uk)



# Studying with The Open University

The Open University has a long tradition of offering part time supported distance learning modules, leading to a range of fully recognised qualifications and degrees across a wide range of subject areas. Students build their degree on a module by module basis, gaining credits as they go. Fees are charged for the cost of each module.

From September 2012, the tuition fees will be £2,500 for a 60 credit module, £1,250 for a 30 credit module, and £5,000 for students studying at the full-time rate of 120 credits per year.

To support their study, OU students who do not have a degree already and start their study from September 2012, will be eligible to apply for a student loan to cover the cost of their tuition fees, provided their level of study is at least 25% of an equivalent full time course (i.e. 30 credits).

For OU students who do not want to pay their tuition fees up front, or who do not want to take out a student loan, the Open University Student Budget Account (OUSBA) may be an alternative option. OUSBA enables students to pay their course tuition fees in monthly instalments by direct debit. The number of instalments and monthly amount depends on the cost of the individual course.

For information about The Open University, the costs of modules, student loans and the OU Student Budget Account, go to **[www.open.ac.uk](http://www.open.ac.uk)**

The mission of the OU has always been to encourage students from non-traditional and disadvantaged backgrounds to participate in university study and to achieve their potential. To ensure the OU maintains this commitment, we are currently working out how we will support individual eligible students in their first year of study, through The National Scholarship Programme.

Please contact The Open University for more information – see contact details on page 21.

# Nursing and other health courses

**Nursing and other health courses have different funding and tuition fee arrangements. Universities provide a set number of NHS funded places. If you are offered a place on one of these courses, your tuition fees will be paid for you in full by the NHS.**

All nursing, midwifery and other health course students are eligible for a small non-means tested grant (£1,000). In addition students in Sussex can apply for a larger means tested bursary of up to £4,395 and a reduced rate non-means tested loan.

Students on other health courses are eligible for a student loan for living expenses and may also qualify for a means-tested NHS bursary and other grants and allowances.

For more information, contact NHS Student Bursaries – see contact details on page 21.



# Find out more

## Universities and colleges

### University of Brighton

admissions@brighton.ac.uk  
01273 644644  
www.brighton.ac.uk

### University of Chichester

admissions@chi.ac.uk  
01243 816002  
www.chiuni.ac.uk

### Northbrook College

enquiries@nbcol.ac.uk  
0845 155 60 60  
www.northbrook.ac.uk

### University of Sussex

ug.enquiries@sussex.ac.uk  
01273 876787  
www.sussex.ac.uk

### The Open University

0845 300 60 90  
www.open.ac.uk/fees

## Web

- [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)
- [www.ucas.com/students/studentfinance](http://www.ucas.com/students/studentfinance)
- [www.nhsbsa.nhs.uk/students](http://www.nhsbsa.nhs.uk/students)
- [www.learning-opportunities.org.uk](http://www.learning-opportunities.org.uk)  
for local information about higher education in the South East

## Care Leaver Coordinators

### University of Sussex

Donna Watford  
(Senior Widening Participation Officer)  
e: d.watford@sussex.ac.uk  
t: 01273 872791

### University of Brighton

Sarah Cullen  
(Widening Participation Manager)  
e: sc296@brighton.ac.uk  
t: 01273 642713

### University of Chichester

Carol Nairn  
(Widening Participation Manager)  
e: c.nairn@chi.ac.uk  
t: 01243 812169

## Useful phone numbers

### Student Finance England

0845 300 50 90

### UCAS

0871 468 04 68

### NHS Student Bursaries Helpline

0845 358 66 55

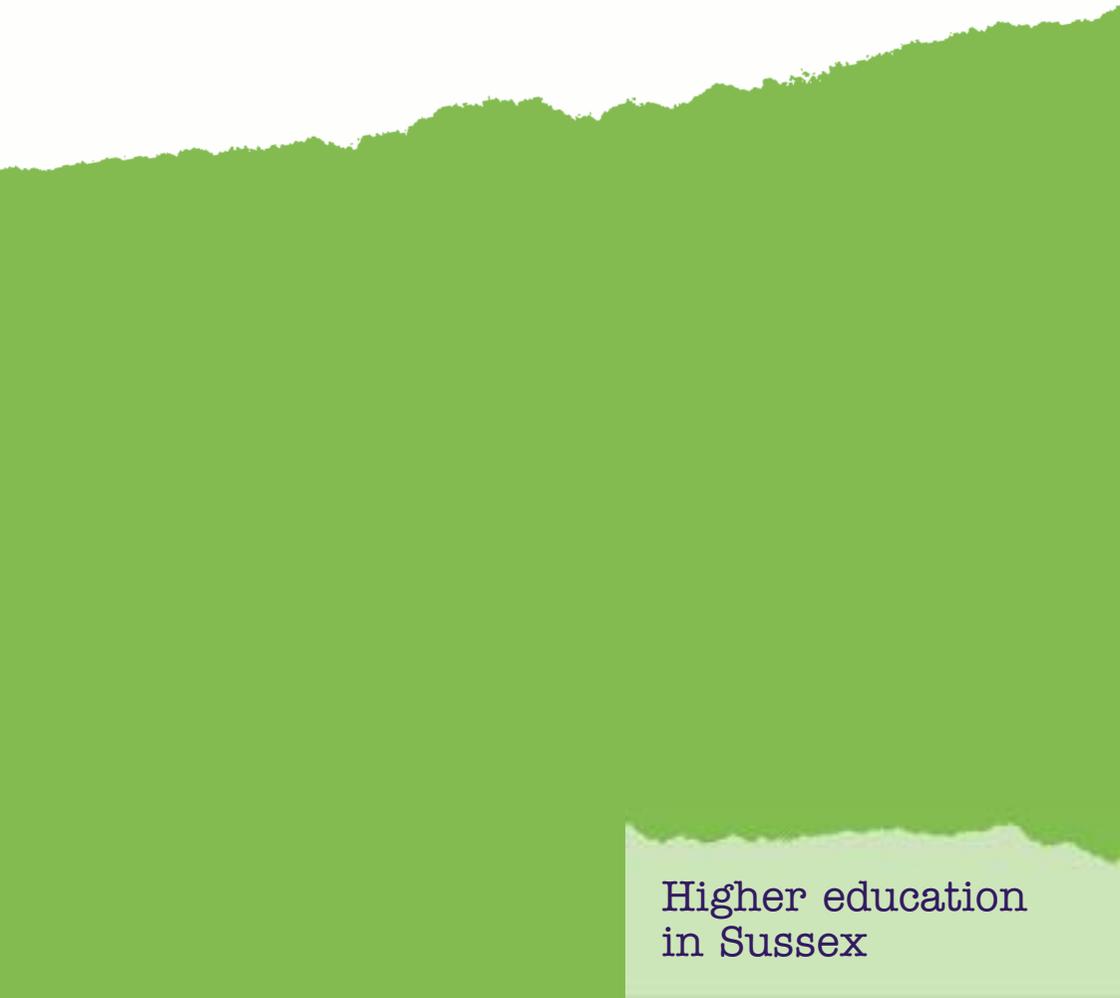
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