

Advice Direct – Top Up Fees

Introduction

Welcome to Advice Direct... the Advice and Representation Centre's (ARC) written information service.

This leaflet is designed to inform undergraduates (on non-medical courses) and PGCE students about top up fee increases that will enter into force from September 2006. The information is specific to University of Birmingham. It will give general advice about the cost of fees and funding available for Home Students who come under the new top up fees system.

What Are Top Up Fees?

From September 2006, the University of Birmingham will charge UK and EU domiciled undergraduate students tuition fees of £3,000 per year.

The fees are only applicable for students who are starting their course in September 2006 or later. Existing or gap year students will not be asked to pay the top up fees. Their fees will be capped at £1,200.

The main sources of funding under the top up fees system are:

- student loan for fees,
- student loan for maintenance
- and for those eligible a maintenance grant.

Grants do not have to be repaid, however both the student Loan for Fees and the Student Loan for Maintenance will need to be repaid.

Interest on the loans is linked to inflation only, so what you repay will be equal to what you borrowed. Repayments only start the April after you leave your course and are earning over £15,000 per annum. Repayments are made directly from your salary through the PAYE system at 9% of your earnings above £15,000. So, someone earning £18,000 would be paying back £5.19 a week.

Student Loans will still need to be repaid if you leave the country and will only be written off after 25 years.

As you will have to pay any loans back budgeting will be essential.

The type of assistance available depends on your financial circumstances, previous educational funding, year of study and whether you are living at home.

Financial Help For Undergraduate Students

Following the increase in tuition fees some students may be eligible for an increased student loan and a maintenance grant. "A guide to financial support for higher education students in 2010/11 (or 2009/10)" is available from your LEA, by calling 0800 731 9133 and requesting a copy or available online at: http://www.direct.gov.uk/en/EducationAndLearning/UniversityAndHigherEducation/StudentFinance/DG_183342

As a guide the following table shows the support which may be available to you (subject to annual inflation increases and being finalised nearer the time):

Academic Year	2010/11
Tuition Fee Charge	up to £3,290
Student Loan for fees from 2006	up to £3,290
Maintenance Loan	up to £4,950
Maintenance Grant	up to £2,906

Help With Tuition Fees

Eligible full time students will not have to pay for their fees whilst at university. They will be able to apply for a Student Loan for Fees. If successful in being awarded this loan the student will have their fees paid directly to the university on their behalf. The fees do not have to be paid back until after the student has left university and is earning over £15,000.

Help With Living Expenses

As under the old scheme how much funding you will receive to help to pay for your living costs whilst at university will depend on your household income. The table below outlines what a student may be eligible to receive:

Household income	Maintenance Grant	Maintenance Loan	Total for 2010/11 or 2009/10
£25,000	£2,906	£3,497	£6,403
£30,000	£1,906	£3,997	£5,903
£34,000	£1,106	£4,397	£5,503
£40,000	£711	£4,595	£5,306
£50,020	£50	£4,925	£4,975
£60,000	No grant	£3,564	£3,564

Source:

http://www.direct.gov.uk/en/EducationAndLearning/UniversityAndHigherEducation/StudentFinance/Applyingforthefirsttime/DG_174046

*These figures are for students living away from home but not in London. A higher rate of student loan for maintenance is payable for students living away from home in London and a lower rate applies to students living at home.

Further Help For Students From Low Income Families

Students who are commencing their course in 2006 and who are from households with a lower income will be eligible for a Maintenance Grant; this does not need to be repaid. Again the amount a student will receive will depend on the income of their household.

Student Loans For Maintenance

The maximum maintenance loans that are available are as follows, please note that for final year students there is a reduced maximum loan in 2010/11 or 2009/10 of £3,319 if living at home and £4,391 if living away from home.

	Living at home	Living away from home outside London	Living away from home in London
Maximum Maintenance Loan	£3,838	£4,950	£6,928
72% not income assessed	£2,763	£3,564	£4,988
Remainder (around 28%) - income assessed	£1,075	£1,386	£1,940

Scholarships And Grants

The Birmingham Scholarship

For those students who are from low income backgrounds AND have achieved excellence in their 'A' levels exams or equivalent then they may apply for the Birmingham Scholarship.

The scholarship is available if the student meets the criteria for the Birmingham Grant AND achieve a minimum of AAB at A level, more than 34 points in the IB, or DDD in BTEC. Other examinations may be considered. Access Course applicants will not be eligible for the purposes of this scholarship. Please note that the award of a scholarship is not based on UCAS tariff points. Those who are awarded the scholarship in 2010/11 will receive £1,316 (2009/10 = £1290) for each year of their study.

Visit the following website for more information:

<http://www.as.bham.ac.uk/study/support/finance/ugstudents/grant.shtml>

The Birmingham Grant

The Birmingham Grant offers additional support to all students whose household income falls below the University's annual financial threshold. You will receive a grant from the University if you:

- Have successfully achieved a place at the University
- Are a new, full-time undergraduate
- Are eligible to pay the full undergraduate fee
- Are classed as a UK student
- Have applied for financial assessment through your relevant SLC agency
- Have a household income below the threshold

You will receive an annual payment of £877 for 2010/11 students (or £860 for 2009/10 students)

Visit the following website for more information:

<http://www.as.bham.ac.uk/study/support/finance/ugstudents/grant.shtml>

Part-Time Students

For part time students to be eligible for assistance, it is assumed that the course will take twice the length of time as the full time equivalent.

What you may be eligible for

Students may be entitled to receive a Part Time Course Grant, the maximum amount is £265 a year (2010/2011) (and £260 for 2009/10).

To be entitled to receive this grant your part-time course must:

- last at least one year
- lead to a higher education qualification
- not take more than twice as long to complete as the equivalent full-time course

You'll also need to meet the usual eligibility conditions for student finance

For more information and application process visit:

http://www.direct.gov.uk/en/EducationAndLearning/UniversityAndHigherEducation/StudentFinance/Applyingforhefirsttime/DG_171529

Students Changing from Full Time to Part Time Courses

The level of support given to part time students is much lower than that given to full time students. This needs to be considered if making the decision to change to a part time course.

The maximum amount of assistance for part time students in 2010/11 is as follows:
£1230 fee grant and £265 course grant, both of which are available from the LEA.

For more information on part time student funding please see:

http://www.direct.gov.uk/EducationAndLearning/UniversityAndHigherEducation/StudentFinance/FactsheetsLoansGrantsBursaries/FactsheetsLoansGrantsArticles/fs/en?CONTENT_ID=10034884&chk=eoCRhb

Part Time Postgraduates

Part time postgraduate students are expected to pay for their own fees. However, self funding students may be entitled to a 50% fees bursary if they are on part time postgraduate research courses.

To find out if you are eligible please email studentfess@bham.ac.uk

PGCE Students

Help with Tuition Fees

Students on a PGCE course will pay tuition fees of £3,290.

Students can apply for a Tuition Fee Loan from the Student Loan Company; if they are eligible the LEA will then pay the fees directly to the university on the student's behalf.

Following graduation the loan will become repayable once earning over £15,000.

Maintenance Grant

Home students can also apply for a grant of £2,906 which is means tested. Applications are through the student's LEA. If in assessing you for this, your appropriate regional funding agency calculates your household income as

approximately £36,350 or less, you should automatically receive a Birmingham Grant from the University worth £880. This will be paid in two installments via the SLC.

Training Bursary

All Home and EU PGCE students training in England will receive a training bursary from the Training and Development Agency for Schools (TDA). This will be £9000 for those on Secondary Mathematics, Physics or Chemistry courses, £6000 for those undertaking Secondary Biology, Modern Languages, RE, English or Geography courses and £4000 for those on Secondary History, PE and all courses at Primary level. It will be paid monthly, during your course, from October to June, via the University into your bank account.

To ensure that students receive the bursary they must complete the bank account details form. You will receive this form on arrival at university. The completed form should then be returned to the PGCE administrator of the School of Education. The first payment is usually made in October

If you have any questions about the training bursary please contact the Student Funding Office on 0121 414 6716/2723 or email: financialsupport@bham.ac.uk

You can also get further information from the Teacher Training Support Line on 0845 6000 991.

Golden Hellos

If you complete a PGCE course and then are employed in a maintained school or non-maintained special school in England you may be eligible to receive a "golden hello" payment. The amount depends on the subject studied. Maths and Science PGCE students will receive a £5,000 "Golden Hello". Other priority subjects including English (with drama), modern foreign languages, ICT, Design and Technology, Music and RE will receive £2,500 "Golden Hello". The payment is made at the start of your second year teaching after completing the induction period.

Further information for teachers is available at:

The Training and Development Agency for Schools: <http://www.tda.gov.uk/>

Teachernet: <http://www.teachernet.gov.uk/>

Information for teachers repaying their student loans:

<http://www.teachernet.gov.uk/professionaldevelopment/careers/becomingateacher/teachersloans/>

Fast track Teaching: <http://www.fasttrackteaching.gov.uk/templates/index.asp>

Other Sources Of Funding

There are numerous other sources of funding available, such as trusts and charities. It should be noted, however, that the amounts awarded are unlikely to be large enough to provide a considerable contribution towards the total cost of your study. If you wish to write to a charity a sample letter which you can use as a guide can be provided from the ARC in the guild. Please see '**Advice Direct...Money Matters**'

- **Access To Learning Fund:** the Government provides funds to Universities to address the needs of home students who face financial difficulties during their course. Both undergraduate and Postgraduate students are eligible to apply for funds. For further information see '**Advice Direct...Access To Learning Fund**'
- **The Educational Grants Directory:** the directory includes a wide range of organisations throughout the UK who are willing to donate money to various types of educational causes, including Higher Education

Students. It is available in most public libraries.

- **The Charities Directory:** the directory provides details of charities throughout England. It includes charities who provide financial support to students. It is available in most public libraries.
- **Educational Grants Advisory Service (EGAS):** An independent advice agency that can assist students to find other sources of financial assistance, specifically individuals who are not eligible for statutory funding. The ARC is affiliated to EGAS, therefore their services are free to all students at Birmingham University. Visit: www.egas-online.org.uk
- **FunderFinder:** A database package helping students find charitable trusts and charities that might provide them with financial support, which is available in Birmingham Public Library or at the University Careers Centre via appointment

Sources Of Funding

Advice & Representation Centre (ARC),

For an appointment with an Advisor call: 0121 251 2400 or Email: thearc@guild.bham.ac.uk

Community Money Advice Centre

Offers, confidential and independent financial advice to anyone who lives within Birmingham City boundaries. The Money Advice Centre has a Community Legal Service Quality Mark and provides specialist help in both debt and welfare benefits.

Tel: 0121 248 3000

Website: www.birminghamsettlement.org.uk

National Debtline is a national telephone helpline for people with debt problems in England, Wales and Scotland. The service is free, confidential and independent.

Tel: 0808 808 4000

Website: www.nationaldebtline.co.uk

Citizens Advice Bureau

For free, impartial and confidential advice or to find out where your nearest bureau is visit:

www.citizenadvice.org.uk / www.adviceguide.org.uk

Skill: The national Bureau for Students with Disabilities

This organization can provide information on funding available for students with disabilities.

Free Helpline call: 0800 328 5050 or visit: www.skill.org.uk

Disclaimer: The information on this leaflet only provides general guidance on academic support and University policy. The leaflet should not be regarded or relied upon as a complete or authoritative statement of University policy or procedures. The ARC will not accept any liability for any claims or inconvenience as a result of the use of information on this leaflet.

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