

UNIVERSITY OF  
Southampton

# STUDENT FINANCE

10 March 2020

# TUITION FEES AND FINANCIAL SUPPORT

- The University will set fees for 2020/21 subject to any conditions imposed by government. Currently the tuition fee is £9,250.
- Financial support is available for students from low income households.



# SOURCES OF FINANCE

# LOANS

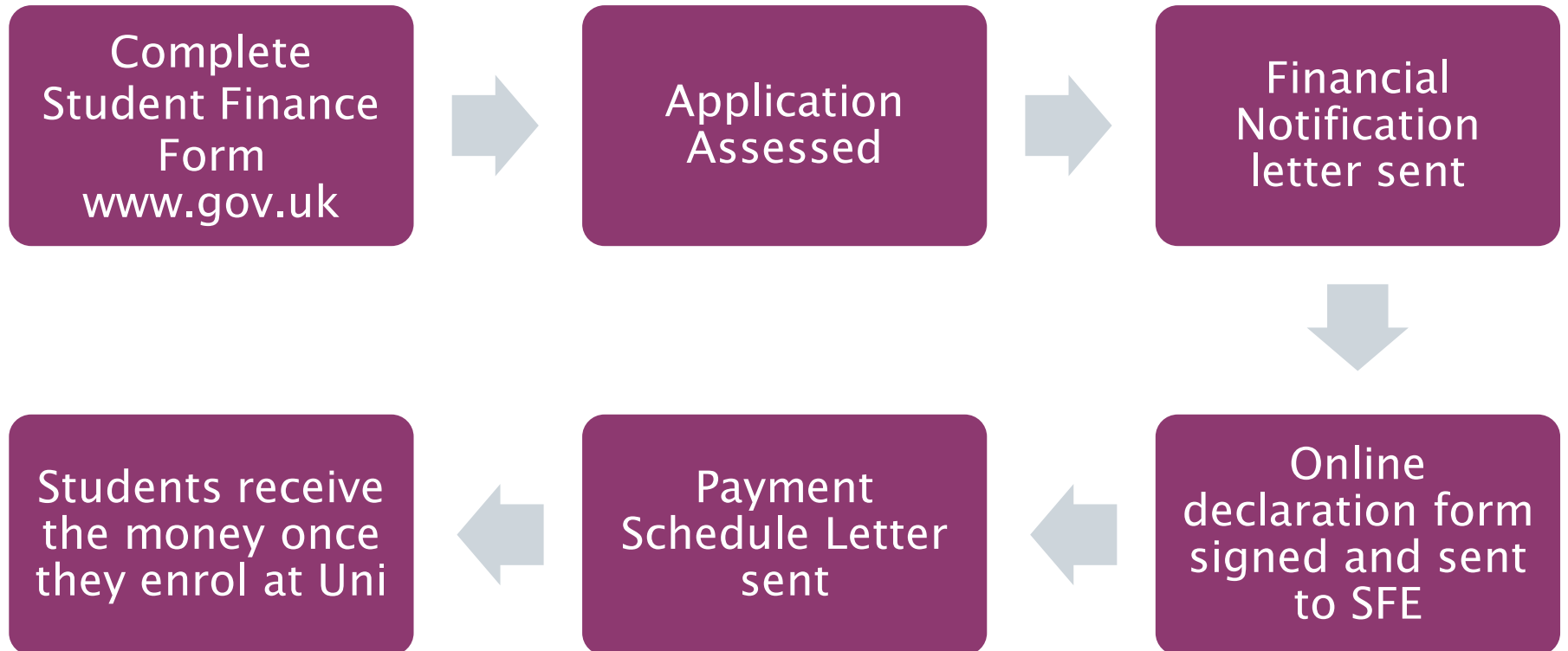
Every student can apply for a Tuition Fee Loan

Every student can apply for a Maintenance Loan up to:-

- £7,747 if you live at home
- £9,203 if you live away from home
- £12,010 if you study in London and living away from home

Income	Living at Home	Weekly Budget	Living Away from Home	Weekly Budget
<£25,000	£7,747	£193.68	£9,203	£230.08
£30,000	£7,095	£177.38	£8,544	£213.60
£35,000	£6,442	£161.05	£7,884	£197.10
£40,000	£5,789	£144.73	£7,225	£180.63
£45,000	£5,137	£128.43	£6,845	£171.13
£62,xxx+	£3,410	£85.25	£4,289	£107.23

# APPLYING FOR LOANS





# What you need for your application

- Passport
- Course and university code
- Bank account details
- National insurance number
- Information about your current income (if you have any)



# Welcome to GOV.UK

The best place to find government services and information  
**Simpler, clearer, faster**

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[Employment and Support Allowance](#)

## [Benefits](#)

Includes tax credits, eligibility and appeals

## [Births, deaths, marriages and care](#)

Parenting, civil partnerships, divorce and Lasting Power of Attorney

## [Bu](#)

Too

## [Childcare and parenting](#)

Includes giving birth, fostering, adopting, benefits for children, childcare and schools

## [Citizenship and living in the UK](#)

Voting, community participation, life in the UK, international projects

## [Crime, justice and the law](#)

Legal processes, courts and the police

## [Disabled people](#)

Includes carers, your rights, benefits and the Equality Act

## [Driving and transport](#)

Includes vehicle tax, MOT and driving licences

## [Education and learning](#)

Includes student loans, admissions and apprenticeships

## [Employing people](#)

Includes pay, contracts and hiring

## [Environment and countryside](#)

Includes flooding, recycling and wildlife

## [Housing and local services](#)

Owning or renting and council services

## [Money and tax](#)

Includes debt and Self Assessment

## [Passports, travel and living abroad](#)

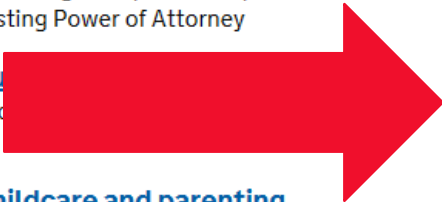
Includes renewing passports and travel advice by country

## [Visas and immigration](#)

Visas, asylum and sponsorship

## [Working, jobs and pensions](#)

Includes holidays and finding a job



[Home](#)

- [Benefits](#) >
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- [Working, jobs and pensions](#) >

## Education and learning

### A to Z

#### [Apprenticeships, 14 to 19 education and training for work](#) >

Includes finding a course, finding an apprenticeship, 16 to 19 Bursary Fund

#### [School admissions and transport to school](#) >

Applying for a school place, home schooling and travel costs

#### [Schools and curriculum](#) >

Help with school costs, the curriculum and school attendance

#### [Student finance](#) >

Including loans, bursaries, grants, student finance and paying back loans

#### [Universities and higher education](#) >

Finding courses, comparing qualifications and checking a university is recognised



Home > Education and learning

Benefits

Births, deaths,  
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## A to Z

## Student finance

Adult Dependants' Grant

Apply online for student finance

Childcare Grant

Contact Student Finance England

Dance and Drama Awards: funding for students

Disabled Students' Allowances (DSAs)

Extra money to pay for university

Funding for postgraduate study

Music and Dance Scheme: funding for students

NHS bursaries

NHS student bursaries

Parents' Learning Allowance

Professional and Career Development Loans

Repaying your student loan





# Apply online for student finance

Apply online for help with finance, including:

- Tuition Fee Loans
- Maintenance Loans
- Maintenance Grants

This service is for English full-time and part-time students (new and continuing).

**Start now** >

on the Student Finance  
England website

Before you start

[Other ways to apply](#)

The application process is different if you're a student from [Scotland](#), [Wales](#) or [Northern Ireland](#).

EU students can't apply online. You must [download the application forms](#) and apply by post.

## Student finance

[Student finance: how to apply](#)

[Student finance forms](#)

[Student finance login](#)

[Student finance](#)

[Contact Student Finance England](#)

[More](#)

# REPAYMENT OF LOANS

# HOW AND WHEN DO YOU PAY BACK THE LOANS?

- You need to be earning at least £26,575
- 9% on everything over £26,575
- It is taken straight from your pay packet
- Amount of repayment is linked to amount you earn
- After 30 years the loan is cleared

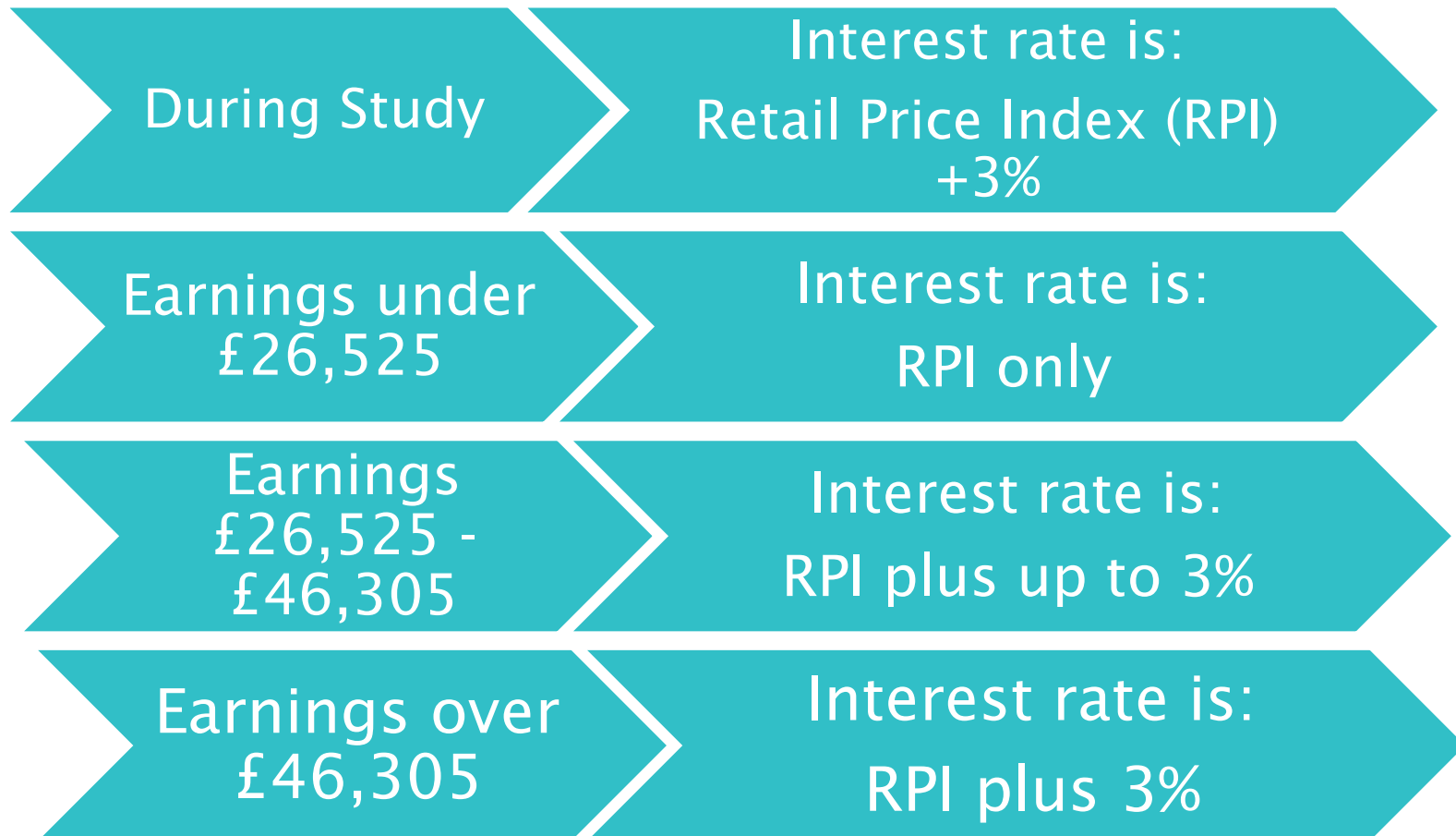
## REPAYMENT AMOUNTS

Salary	Amount of salary from which 9% will be deducted	Monthly repayments
£26,575	£1,000	£7.50
£30,575	£4,000	£30.00
£36,575	£10,000	£75.00
£41,575	£15,000	£112.50
£46,575	£20,000	£150.00
£51,575	£25,000	£187.50
£56,575	£30,000	£225.00
£61,575	£35,000	£262.50



# INTEREST RATES

# WHAT ARE THE RATES?



- Interest is charged from the first day that students receive their loans.
- The interest rates are updated each year in September using the rate of RPI from March.
- From September 2019 students are being charged 5.4% interest on their loans.

# ACCOMMODATION

# BASIC ACCOMMODATION...



A basic, self-catered room in the Wessex Lane Halls costs £108.57 per week.

$£115.99 \times 40 \text{ weeks} = £4,639.60$



# A BIT MORE SPACE....



A more spacious ensuite room at the Glen Eyre Halls costs £157.22 per week.

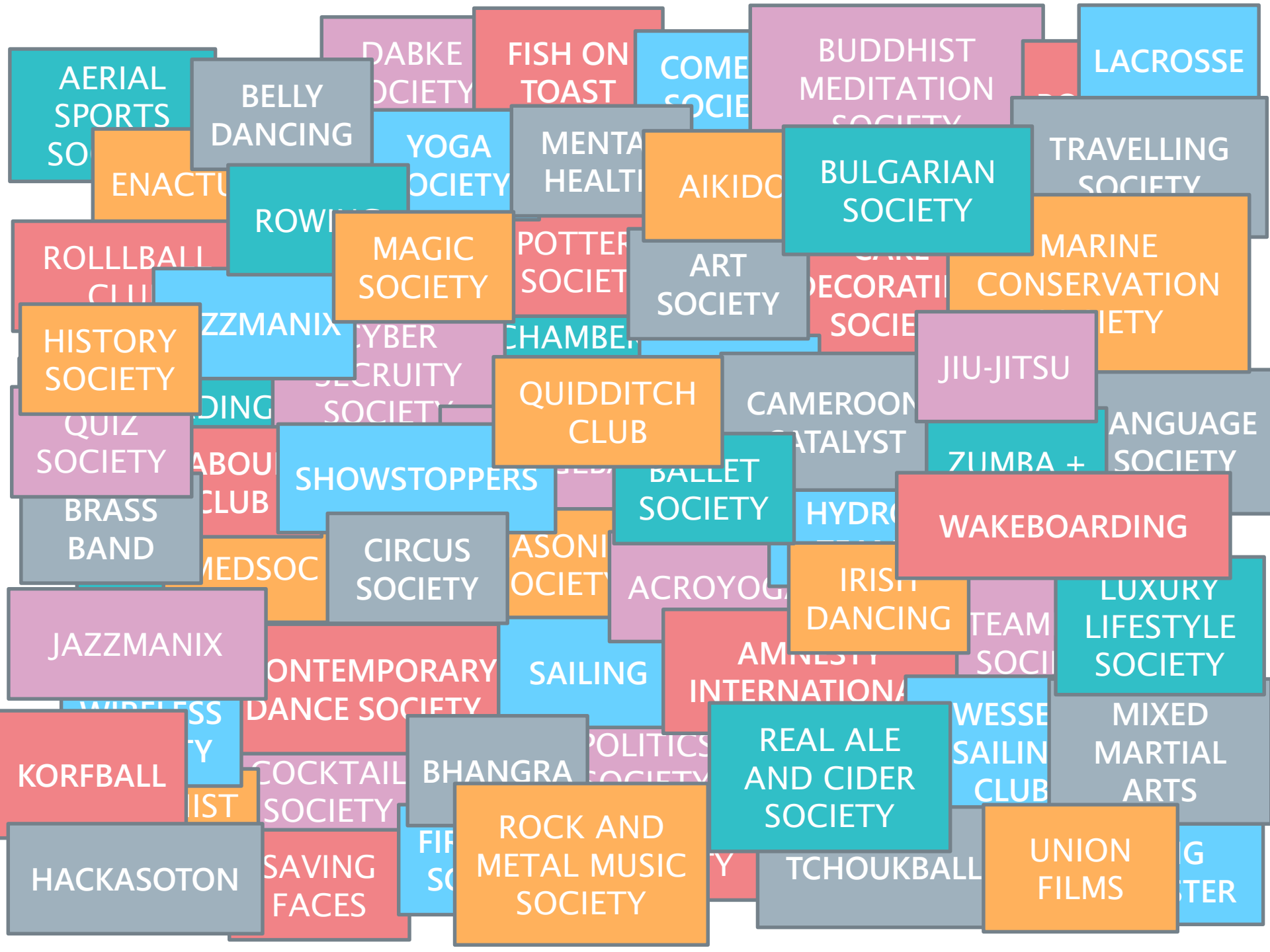
$£168.07 \times 40 \text{ weeks} = £6,722.80$

# FOOD





# SOCIAL ACTIVITIES



AERIAL  
SPORTS  
SO

BELLY  
DANCING

ENACTU

YOGA  
SOCIETY

MENTA  
HEALTH

AIKIDO

BULGARIAN  
SOCIETY

TRAVELLING  
SOCIETY

LACROSSE

ROLLBALL  
CLUB

ROWING

MAGIC  
SOCIETY

POTTER  
SOCIETY

ART  
SOCIETY

CARE  
DECORATI  
SOCIETY

MARINE  
CONSERVATION  
SOCIETY

HISTORY  
SOCIETY

JAZZMANIX

CYBER  
SECURITY  
SOCIETY

CHAMBER

QUIDDITCH  
CLUB

CAMEROON  
CATALYST

JIU-JITSU

LANGUAGE  
SOCIETY

QUIZ  
SOCIETY

ROWING

SHOWSTOPPERS

BALLET  
SOCIETY

HYDRO

ZUMBA +

WAKEBOARDING

BRASS  
BAND

ABOUT  
CLUB

CIRCUS  
SOCIETY

ASIAN  
SOCIETY

ACROYOGA

IRISH  
DANCING

TEAM  
SOCIETY

LUXURY  
LIFESTYLE  
SOCIETY

JAZZMANIX

CONTEMPORARY  
DANCE SOCIETY

SAILING

AMNESTY  
INTERNATIONAL

WESSEX  
SAILING  
CLUB

MIXED  
MARTIAL  
ARTS

KORFBALL

WIRELESS  
SOCIETY

COCKTAIL  
SOCIETY

BHANGRA

ROCK AND  
METAL MUSIC  
SOCIETY

REAL ALE  
AND CIDER  
SOCIETY

WESSEX  
SAILING  
CLUB

HACKASOTON

SAVING  
FACES

FISH  
SOCIETY

TCHOUKBALL

UNION  
FILMS

G  
STER

DABKE  
SOCIETY

FISH ON  
TOAST

COME  
SOCIETY

BUDDHIST  
MEDITATION  
SOCIETY

BULLDOG  
SOCIETY

ENACTU

ROWING

ABOUT  
CLUB

MEDSOC

WIRELESS  
SOCIETY

IST

ASIAN  
SOCIETY

SAILING

POLITICS  
SOCIETY

AMNESTY  
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TEAM  
SOCIETY

WESSEX  
SAILING  
CLUB

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**Students admit to spending  
roughly £40 per week on  
'socialising'**

# COURSE COSTS



- Compulsory field trips will be included in tuition fees
- Course books
- Printing costs (or photocopying)

## Costs associated with this course

Students are responsible for meeting the cost of essential textbooks, and of producing such essays, assignments, laboratory reports and dissertations as are required to fulfil the academic requirements for each programme of study.

There will also be further costs for the following, not purchasable from the University:

Type	Description
Equipment	Approved Calculators: Candidates may use calculators in the examination room only as specified by the University and as permitted by the rubric of individual examination papers. The University approved model is Casio FX-570 This may be purchased from any source and no longer needs to carry the University logo.
Stationery	You will be expected to provide your own day-to-day stationery items, e.g. pens, pencils, notebooks, etc. Any specialist stationery items will be specified under the Additional Costs tab of the relevant module profile.
Books	Where a module specifies core texts these should generally be available on the reserve list in the library. However due to demand, students may prefer to buy their own copies. These can be purchased from any source. Some modules suggest reading texts as optional background reading. The library may hold copies of such texts, or alternatively you may wish to purchase your own copies. Although not essential reading, you may benefit from the additional reading materials for the module.
Equipment	Field Equipment and Materials: A number of essential items will be provided to you e.g. compass-clinometer, steel tape measure, safety helmet, hi-vis jacket. If items provided are lost replacements can be purchased. However, you will need provide yourselves with a notebook, ruler, pencils (including coloured), eraser, calculator. These can be purchased from any source.
Equipment	Laboratory Equipment and Materials: Microscopes and associated laboratory equipment will be provided.
Equipment	IT - Software Licences: Software licenses are available on campus computers, students may choose to purchase additional personal copies for use on their own computers.
	IT - Hardware: Computer suites are available on campus and iPads and laptops will be available for



# SANDWICH & ERASMUS PLACEMENTS

- Students that have a sandwich placement as part of their courses they will be charged a maximum of £1,850 for the year.
- Students that study abroad through the Erasmus scheme will be charged a maximum fee of £1,387 for the year.
- Students will not be eligible for a bursary when they are undertaking study away from the university.

# SUPPORT WE OFFER TO STUDENTS

Bursaries

Student Support  
Fund

Departmental  
Scholarships

Care Leavers  
Bursaries



# BURSARIES

- Bursaries are cash amounts that are given directly to the students
- Assessed on the household income
- Household income is either the combined income of the main earners in the home or the main income amount in a single parent family
- These are paid in instalments through the year

# BURSARIES FOR LOWER INCOME HOUSEHOLDS

Household Income	Annual Bursary
£16,000	£2,000
£16,001 - £30,000	£1,000
Over £30,000	£0

## ADDITIONAL FINANCIAL SUPPORT

- Care leavers' and estranged students bursary: £2,000 per year for students paid in 2 instalments
- Flexible financial support is available for students with specific financial problems

*Our **Ignite** schemes offers bursaries, scholarships & funding options to enable Undergraduate students to make the most of their studies.*

- *The **Ignite Bursary** scheme offers students a bursary for each year of study*
- *The **Ignite Scholarships** cover full tuition fees for three years, in addition to providing a bursary per year.*
- *Our **Ignite Opportunities** awards support students with the extra costs associated with choosing to study abroad or undertake an unpaid placement.*

*To be eligible to apply for any of these awards students need to be studying for an undergraduate degree from 20/21 onwards and meet one of the following criteria:*

- *Been in local authority care or looked after for three months or more.*
- *Be an Estranged Student*
- *Have a home postcode is in a Low Participation Neighbourhood (POLAR 1-2)*
- *Be participating in a recognised outreach or widening participation programme*
- *Have a household income of less than £25,000 (Assessed by Student Finance)*

*This fund, made possible by generous donations from our alumni is available for students starting in 2020/21.*

*For more information on how to apply please visit:*

*<https://www.southampton.ac.uk/studentservices/money-matters/student-funding/ignite.page>*

# SPORTS SCHOLARSHIPS

- Bursaries are offered to high level athletes in any sport.
- Must have represented their region or country competitively



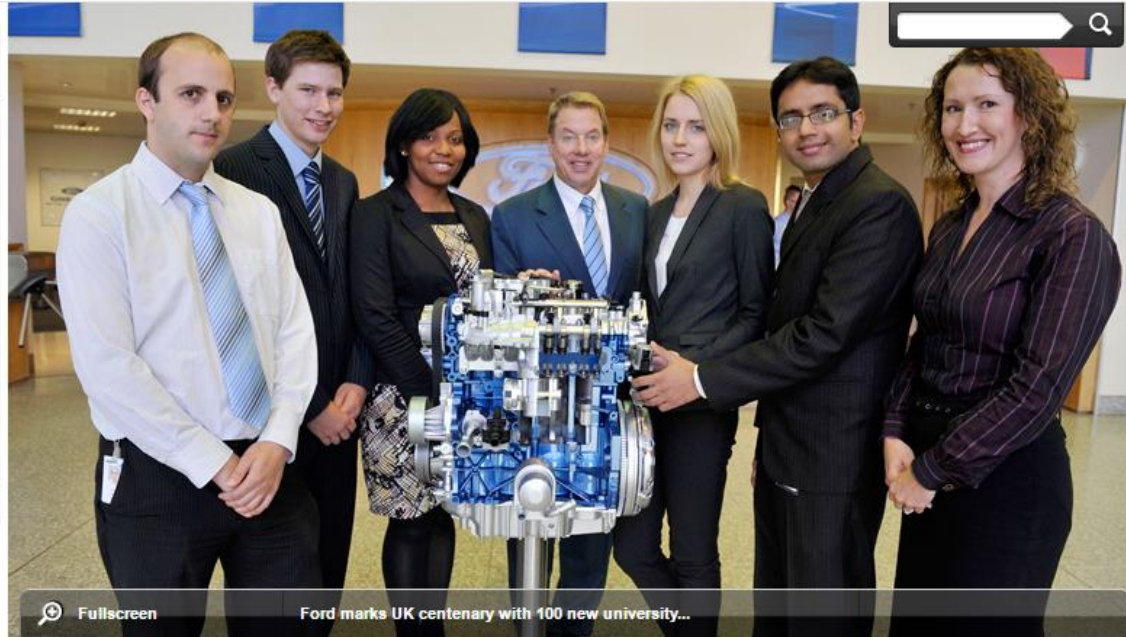
# OTHER SOURCES OF FINANCE

- Company sponsorships





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Ford marks UK centenary with 100 new university...

## Ford Drive 100 Future Engineers and Scientists with £1m Scholarship Programme

The Ford Blue Oval Scholarship Programme is now live, helping to develop 100 of the UK's next generation student engineers, scientists and innovators.

Ford is providing sponsorship of £10,000 per student over a three-year period for 100 undergraduates on a selection of engineering, science, manufacturing and technology courses at leading UK universities. These universities are: Bath, Bradford, Brunel, Cardiff, East Anglia, Imperial College London, Loughborough, Nottingham, Southampton, Strathclyde, Surrey and Warwick.

Announced by William Clay Ford, the great-grandson of Henry Ford, the scholarship programme recognises the skills that are fundamental to Ford's future industrial base, the rebalancing of the UK economy and long-term economic success.

Ford of Britain is celebrating both 100 years as a leading marketing and sales operation in the UK, reinforcing its relationship with a country which has made it the market leader in car sales for 35 consecutive years and the commercial vehicle sales leader for 46 years.

### About Ford of Britain

- In the UK, Ford directly employs over 15,000 people, many in highly skilled roles developing and building high-technology, fuel-efficient, low CO2 engines, but in total 100,000 jobs are supported through the Ford supplier chain and dealer network.
- Ford's recently announced £1.5 billion investment in low-carbon engineering and manufacturing is helping to underpin the UK's manufacturing and export-based economic recovery.
- Ford plants at Bridgend in South Wales and Dagenham in East London have the combined capacity to assemble two million engines annually so that one in three Ford vehicles globally can be powered by a UK-built engine.

# OTHER SOURCES OF FINANCE

- Company sponsorships
- Military bursaries





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Students

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First World War support to schools

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# Funding Support

Student life can be expensive, but the Army can help with the cost of continuing your education. We have scholarships, grants and bursaries to help you get qualifications before you join.

## How to apply for funding

To apply for a financial award, complete your application to join the Army [online](#). Once you've been given a Candidate Support Manager (CSM), they will help you to apply for any financial benefits that are suitable for you.

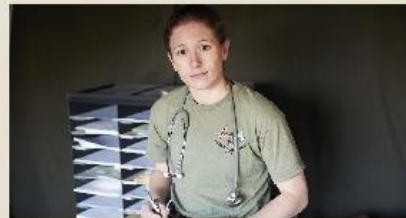
## ARMY CAREERS CENTRES

Find your nearest Army Careers Centre

Enter a postcode [input field] [search icon]

## APPLY ONLINE

Complete your application online now



### Medical Services bursary

Army Medical Service Professionally Qualified Officer bursaries are available to potential Medical, Dental, Veterinary, Nursing, and Allied Health Professional officers. Bursaries are offered to students who are studying for a recognised qualifying degree who meet the Army's eligibility requirements. The maximum award will consist of a series of lump sum payments in each of the last 3 years of study, followed by a lump sum on completion of initial officer training at the Sandhurst.

[More about the bursaries](#)



### Sixth Form Scholarship

The Army offers a Sixth Form Scholarship (AOSS) to talented students who have good Regular Army Officer potential. Only 100 scholarships are awarded each year across the whole country so competition is tough. Scholarships are awarded on merit, irrespective of your background or method of schooling.

[More about the ADSS](#)

# OTHER SOURCES OF FINANCE

- Company sponsorships
- Military bursaries
- Grants and awards from charitable trusts



## Find UK scholarships today

Search for UK scholarships, grants or bursaries for university on our comprehensive database of funding for UK/EU undergraduates and postgraduates and reduce your student debts.

Search Now!



### CHECK YOUR ELIGIBILITY

Check Your Likelihood of Acceptance Before Applying, With QuickCheck



## Featured Articles



### How Brexit will affect EU students' and universities' funding

There are currently 125,000 EU students studying in the UK who are entitled to student loans in the same way UK students are.



### Scholarships to apply for over the summer holidays

As the exam season draws to a close and you start to ponder how you might make some money over the summer, why not put aside a couple of days and spend



### Scholarships for Women in STEM subjects

STEM Subjects (Science, Technology, Engineering and Maths) have traditionally attracted more men than women but industry is keen to change



### Royal Television Society's 2016 Bursaries.

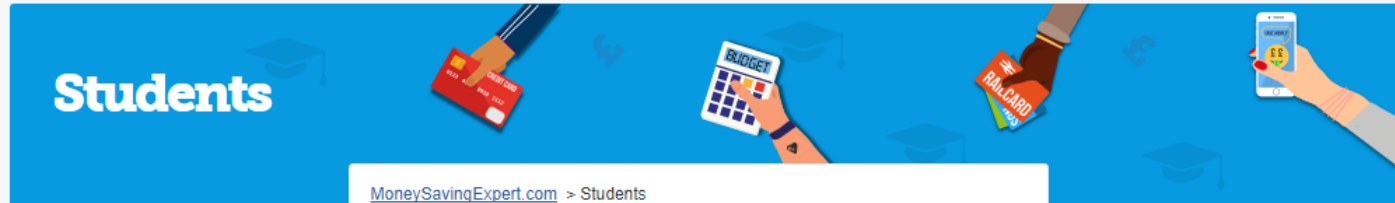
If you want to work in the television industry, here is your opportunity to build your network of contacts and really improve your chances of establishing a

# SUMMARY

## KEY FACTS

- After 30 years the loans will be cleared
- You only repay the loans **not** the bursaries or scholarships
- The Institute for Fiscal Studies estimates 83% with English student loans won't clear the debt within the 30 years





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### Top Students Guides



#### Student Loans Mythbusting

The truth about uni fees, loans & grants

Forget the politics! This myth-busting parents & students guide shows the real impact on...

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#### Student loan interest rates are now 6.1% – should I panic or pay it off?

(The answer's not what you think)

Martin Lewis explains how interest and repayment really works...

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#### 10 Student MoneySaving Tips

Get financially prepared before you go to uni

You've got your A-Level results, you've picked your course, you've picked your university...

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#### Student Bank Accounts

Grab the top overdrafts and freebies in 2017/18

Get the best student bank account and save £100s - including interest-free overdrafts up to...

STUDENT MONEY GUIDES

### Students Tools



#### Credit Club

Now is the time to start making yourself financially attractive



#### Cheap Energy Club

Pay as little as possible for your gas and electricity



#### MSE Forum - Students

Join the chat with other students

# YOUR QUESTIONS

**K.A.Ampleford@soton.ac.uk**

**Tel: 02380 593037**



**Thank you**

[southampton.ac.uk](http://southampton.ac.uk)

[ucas.com](http://ucas.com)

[unistats.ac.uk](http://unistats.ac.uk)