



# Guide to Student Finance

2011/2012

## Investing in your future



A guide to inform potential full-time UK undergraduate students about the range of financial support available to them while studying at The University of Manchester.





## Introduction

As one of the country's leading centres of research and learning, The University of Manchester is committed to attracting and supporting the very best students. If you have the talent and ability, we want to make sure that you have the opportunity to study here regardless of your financial circumstances.

We have invested in a multi-million pound range of scholarships and bursaries to support you throughout your studies. This means that you could receive an award worth up to £3,000 per annum to help with your tuition fees and living expenses during your time at Manchester. This guide gives details of the financial help that will be available to you while you are studying with us. Once you have finished your course, you will be one of the most employable and highly-paid UK graduates, with the best careers service in the country helping you to launch your career.

Please note that the information relating to state support is specific to students who are ordinarily resident in England. Student support arrangements vary slightly for other parts of the UK so please refer to the contact details provided on page four if you are ordinarily resident in Scotland, Wales or Northern Ireland. All figures relating to state support are based upon the 2010/2011 academic year and may be subject to change for the 2011/2012 academic year.

## Tuition fees

For 2010 entry the standard rate of tuition fee for undergraduate courses is £3,290. This rate may rise in line with inflation for 2011 entry. For further details on tuition fees please visit the following website – [www.manchester.ac.uk/ug/fees](http://www.manchester.ac.uk/ug/fees)

## Equivalent or lower level qualifications

If you are a home (UK or EU) student applying to study a qualification that is at an equivalent level or lower level than one that you have already been awarded, then you may find that you won't qualify for the state support which is ordinarily available to students in the form of loans and grants.

Furthermore, at The University of Manchester you may be liable to pay the equivalent of the relevant standard international rate of tuition fee. For 2010 entry, the international rates of tuition fee are as follows:

Arts based subjects: £11,300

Science based subjects: £14,200

Some courses of study are exempt from the equivalent or lower qualification (ELQ) regulations. Please see the following website for further details [www.manchester.ac.uk/undergraduate/fees/elq](http://www.manchester.ac.uk/undergraduate/fees/elq)

## case study 1

Ryan comes from a household with an annual income of £24,000 and is living away from home in University accommodation. He attained ABB at A-level and is studying the BA History. Ryan receives the following financial support

- Tuition fee loan of £3,290
  - Maintenance loan of £3,497
  - Maintenance grant of £2,906 (non repayable)
  - Manchester Guarantee Bursary of £1,250 (non repayable)
- Total £10,943**

*Please note that these figures are based upon Government thresholds and allowances for the 2010/11 academic year*



### Cost of living

The table below provides the estimated living costs for an undergraduate student in self catered accommodation.

Estimated living costs 2010/11	40 weeks (£)
Accommodation (average cost for self-catering halls)	3,700
Meals	1,450
Transport	490
Books and stationery	360
Clothes (including provision of warm clothing and footwear)	360
Other general living expenses (eg photocopying and printing, laundry, phone calls, entertainment, sports, cooking equipment etc)	1,340
<b>Total annual expenditure</b>	<b>7,700</b>

Brightside-UNIAID provide a useful tool to assist with budgeting for your time at University. This can be found online at [www.studentcalculator.org.uk](http://www.studentcalculator.org.uk)

### Loans for tuition fees and maintenance

There are two types of student loan available – one to cover the tuition fees charged for your course of study and one for maintenance to help you to meet your living costs while studying.

Student loan for fees – UK students domiciled in England and EU students can apply to Student Finance England for a loan to cover the cost of tuition fees. The money will be paid by Student Finance England on your behalf direct to your university.

Student loan for maintenance – UK students domiciled in England can apply to Student Finance England for funds to cover maintenance (living) costs. These loans for maintenance are available to both new and existing UK students. The maximum level of loan available for entrants in the academic year 2010/2011, living away from home outside London, is £4,950.

### Grants

For 2010 entry UK students domiciled in England can qualify for a non-repayable grant of up to £2,906. How much you get will depend on your income and that of your household. If that income is around £25,000 or less you are likely to be eligible for a full grant worth £2,906 a year.



## case study 2

Naomi comes from a household with an annual income of £21,500 and is living away from home in University accommodation. She attained AAA at A-level\* and is studying Medicine. Naomi receives the following financial support

- Tuition fee loan of £3,290
  - Maintenance loan of £3,497
  - Maintenance grant of £2,906 (non repayable)
  - Manchester Advantage Scholarship of £3,000 (non repayable)
- Total £12,693**

*\* Please see our criteria of academic excellence  
Please note that these figures are based upon Government thresholds and allowances for the 2010/11 academic year*



### How to apply

Detailed information on how to apply for state support through Student Finance England can be found at [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

You should not delay in submitting your application for student finance. If you apply late you may find that your funding is not available when you register for the start of your course. Even if you are not 100% sure of which institution you will be attending, you can still apply for your student finance on the basis of your preferred choice. Applications for student finance can be submitted up to 12 months in advance of the start of your course.

### Consent to share

When completing your application for financial support through Student Finance England it is very important that you give the necessary consent for your household income data to be shared with the University. This will enable us to consider your eligibility for means tested scholarships and bursaries.

### NHS bursaries

If you are studying for a degree in nursing, midwifery or one of the professions allied to medicine you may be eligible for NHS support in the form of a means-tested bursary and assistance towards tuition fees. NHS bursaries are grants awarded to eligible students to cover everyday living costs. For further information please refer to the NHS bursary scheme website at [www.nhsbsa.nhs.uk/students](http://www.nhsbsa.nhs.uk/students)

### Disabled Students' Allowance

Students with additional support needs arising from a disability, medical condition or specific learning condition (eg dyslexia) may be eligible for the Disabled Students' Allowance (DSA). A DSA can assist with extra costs you may have in order to attend your course, which you have to meet as a direct result of your disability. These include allowances for equipment, non-medical helper support (eg note-takers, interpreters, support tutors) and additional travel costs. Please see the following website for further information

[www.direct.gov.uk/en/disabledpeople](http://www.direct.gov.uk/en/disabledpeople)

### Students with children

Students with dependant children can qualify for additional financial support such as the Childcare Grant or Parents' Learning Allowance. More information on the support available to parents in higher education can be found at

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

### UK students living outside England

Information for students from Wales is available at [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

The Student Awards Agency for Scotland provides advice to Scottish students in higher education throughout the United Kingdom. The SAAS website can be found at [www.student-support-saas.gov.uk](http://www.student-support-saas.gov.uk)

Information for students from Northern Ireland is available at [www.studentfinancenir.co.uk](http://www.studentfinancenir.co.uk)

## case study 3

Jane comes from a household with an annual income of £55,000 and is living away from home in University accommodation. She attained ABB at A-level and is studying History. Jane receives the following financial support

- Tuition fee loan of £3,290
  - Maintenance loan of £4,106
- Total £7,396**

*Please note that these figures are based upon Government thresholds and allowances for the 2010/11 academic year*



### University-wide scholarships and bursaries at The University of Manchester

Here at The University of Manchester we are providing one of the most generous scholarship and bursary schemes to support you throughout your studies.

Our bursaries provide guaranteed financial support of at least £1,250 per year for all UK students with residual household income of around £25,000 or less (currently in line with the Government threshold for maximum state support).

Our scholarships recognise outstanding academic achievement and provide financial awards worth up to £3,000 per year for the very best students.

#### The Manchester Guarantee Bursary (2011 entry)

A £1,250 per year entitlement bursary for all UK students with residual household income of around £25,000 or less (currently in line with the Government threshold for maximum state support).

These bursaries guarantee a substantial level of additional support for students from households with a low income. The £1,250 per year includes the minimum standard bursary (which all universities that are charging £3,290 fees must provide) for students who are receiving maximum state support. These £1,250 bursaries are paid in each year of your course of study.

#### The Manchester Advantage Scholarship (2011 entry)

A £3,000 per year entitlement scholarship for all UK students who gain three A grades at A-level (or an equivalent qualification detailed in our criteria for excellence) and have residual household income of around £25,000 or less (currently in line with the Government threshold for maximum state support).

These prestigious, high value scholarships clearly demonstrate our commitment to excellence and widening access. They recognise the achievements of exceptional and outstanding students from lower-income backgrounds. Please see our criteria of academic excellence for further details.

#### Manchester Success Scholarships (2011 entry)

Up to £1,250 a year for UK students who gain three A grades at A-level (or an equivalent qualification detailed in our criteria for excellence) regardless of household income, who choose to study specified subject areas (the University website has full details of these courses). Exceptionally, some schools within the Faculty of Engineering and Physical Sciences may award this scholarship on the basis of alternative levels of high achievement. The Admissions Office of the relevant School will be able to provide further clarification.



## case study 4

Paul is from the Greater Manchester area and secured a place on the BA Law with Politics through the successful completion of an Access to HE course. Paul lives with his partner and child and they have an annual household income of £30,000. Paul receives the following financial support

- Tuition fee loan of £3,290
- Maintenance loan of £3,997
- Maintenance grant of £1,906 (non repayable)
- Access to HE Award of £1,750 (non repayable)

**Total £10,943**

*Please note that these figures are based upon Government thresholds and allowances for the 2010/11 academic year*

### Opportunity Manchester Scholarships (2011 entry)

A £1,750 a year scholarship for students from the Manchester region who have successfully completed the Manchester Access Programme. These awards are generously supported by the University's Alumni Fund.

### Access to HE Awards (2011 entry)

A £1,750 a year scholarship for students from a Greater Manchester household who have successfully progressed into the University through an "Access to Higher Education" course. Application forms for this award can be found on the University's website.

Further details of all our undergraduate scholarships and bursaries can be found at [www.manchester.ac.uk/ug/funding](http://www.manchester.ac.uk/ug/funding)

### Our criteria of academic excellence

To be eligible for a Manchester Advantage Scholarship or a Manchester Success Scholarship you will achieve one of the levels of attainment detailed below. For the Manchester Success Scholarship these criteria may be varied for certain subject areas.

- Three A grades at A-level (all must be taken in the same academic year)
- Two A grades at A-level plus two A grades at AS-level (all must be taken in the same academic year)

- Three A grades in Scottish Advanced Highers (Scottish Highers alone do not qualify)
- A distinction profile at BTEC National Diploma
- An International Baccalaureate Diploma of 40 points with at least 6 points in the subjects stated in your offer of a place.

You should achieve these grades against the subjects that make up the conditions of your offer criteria. (For example, if you are asked to achieve A-level grades BBB in Maths, Physics and Chemistry, and achieve grades AAA in these subjects, then you would receive an award. However, if you achieve AAA in Maths, Physics and French, and a B in Chemistry, you would not be eligible for an award since French does not form part of your offer). Please note that an A grade in General Studies is not acceptable for the purposes of scholarship allocation.

### Faculty and school scholarships

Faculties and Schools across the University have developed a range of subject-specific schemes to support their students. The latest information can be found on our website at [www.manchester.ac.uk/ug/funding](http://www.manchester.ac.uk/ug/funding) or by contacting the Admissions Office of the relevant Faculty or School.

## case study 5

Alia comes from a household with an annual income of £45,000 and is living away from home in University accommodation. She attained AAA at A-level\* and is studying the BSc Chemistry. Alia receives the following financial support

- Tuition fee loan of £3,290
  - Maintenance loan of £4,760
  - Maintenance grant of £381 (non repayable)
  - Manchester Success Scholarship of £1,250 (non repayable)
- Total £9,681**

*\* Please see our criteria of academic excellence  
Please note that these figures are based upon Government thresholds and allowances for the 2010/11 academic year*



### Other scholarships and awards

#### The Manchester Sports Scholarships

The Manchester Sports Scholarships support elite and talented athletes to gain a high quality Manchester degree whilst training and competing in their sport at their highest level and raising the standard of University sport. SPORT provides funding and structured support services including gym access, strength and conditioning, physiotherapy and sports science support. If you are interested in being considered for a Sports Scholarship, please download an application form at [www.manchester.ac.uk/sport/scholarships](http://www.manchester.ac.uk/sport/scholarships) or contact the Sport Development Manager.

0161 275 5304  
imogen.williams@manchester.ac.uk

#### Talented Athlete Scholarship Scheme

The University is the lead institution in the North West for the Talented Athlete Scholarship Scheme (TASS), which is a Government-funded programme that provides a unique partnership between sport and higher and further education. TASS scholarships provide sporting services to the value of £3,500 for higher education students aged 18 – 25 (extended upper age limit of 35 for disabled TASS scholars). There are over 50 sports that can be supported by TASS, including disability sports. A full listing of these is given on the TASS website. Contact details for the governing bodies, eligibility criteria and further

information about the scheme can be found on the TASS website at [www.tass.gov.uk](http://www.tass.gov.uk) or contact Imogen Williams, the Sport Development Manager at The University of Manchester.

0161 275 5304  
imogen.williams@manchester.ac.uk

#### Access to Learning Fund

This is money made available by the Government each year to provide additional financial support to UK, full-time and part-time students. The funds are available in cases where access to higher education might be inhibited by financial considerations or where, for whatever reason, including disability, students face serious financial difficulties. Further information is available from the University's Student Services Centre on 0161 275 5000 or at [www.studentnet.manchester.ac.uk/crucial-guide/financial-life/](http://www.studentnet.manchester.ac.uk/crucial-guide/financial-life/)

# frequently asked questions

## **Do I have to pay tuition fees before I can start my course?**

No. You can take out a loan for fees and defer payment of tuition fees until after you have graduated if you wish to. Repayment of the loan for fees will be made through the Pay As You Earn (PAYE) system and will not begin until after you are earning £15,000 or more per year (2010 figure).

## **How do I apply for a scholarship or bursary?**

For the majority of our scholarships and bursaries there is no formal application process. We will automatically identify those students who meet the eligibility criteria for our awards. To facilitate this process it is important that you give consent for your household income data to be shared with the University when you apply for support from Student Finance England.

However, if you wish to be considered for an Access to HE Award you will be required to submit an application form. Further details of how to apply can be found at [www.manchester.ac.uk/ug/funding](http://www.manchester.ac.uk/ug/funding)

The initial allocation of scholarships and bursaries takes place after the University's registration period has closed.

## **What happens if I am eligible for more than one award?**

You may find that you are eligible for more than one scholarship or bursary. If so, you will receive all University scholarships/bursaries for which you are eligible and/or School or Faculty scholarships up to a maximum combined value of £3,000 per year.

## **How is my scholarship paid to me?**

At the University of Manchester we encourage students to engage with our on-line system in order to facilitate efficient payments by BACS transfer. Students are able to view details of any award which is assigned to them and enter bank details via our secure on-line system. University-wide awards are paid in three instalments each year (December, January and March).

## **Can I still receive a University scholarship or bursary if I qualify for an NHS bursary?**

If you are in receipt of a non-means tested NHS bursary then you are unable to qualify for a University scholarship or bursary. If you are in receipt of a means tested NHS bursary then you may still qualify for a

University scholarship or bursary. Should you require further clarification please contact the Student Services Centre on 0161 275 5000.

## **Can PGCE students qualify for a University scholarship or bursary?**

PGCE students may qualify for a Manchester Guarantee Bursary but not the other scholarships available for undergraduate students.

## **Will I have to pay tax on any scholarship or bursary I receive?**

No. As a general rule your scholarship or bursary income will not be subject to tax. Scholarship and bursary income is disregarded by Student Finance England when assessing your family's household contribution towards the statutory financial support you will receive.

## **I'm studying a course that is longer than the usual 3 years. Will I get a scholarship for each year of my course?**

Yes. Scholarships and bursaries in the University-wide scheme will be paid for each and every year of your course, irrespective of whether it is three, four or more years long. If for any reason you repeat a year, you may not receive the scholarship/bursary for that year.

## **My course involves a year away from the University. What fees will I pay and will I still get my scholarship or bursary for this year as well?**

Fees for students spending a year away from the University will be 50% of the standard rate of tuition. Scholarships and bursaries will be awarded at 50% of the standard rate.

## **I will be studying for a second undergraduate degree. Will I still be considered for University scholarships and bursaries?**

Students undertaking second undergraduate degrees are considered for scholarships and bursaries in exactly the same way as those attending University for the first time. However, you should remember that the level of tuition fee and eligibility for state support may be affected by the fact that you have previously attained an undergraduate degree.

Further FAQs are answered on our website at [www.manchester.ac.uk/ug/funding](http://www.manchester.ac.uk/ug/funding)