

Student Finance from 2012

Funding arrangements for new undergraduate home students from 2012/13

The University of Manchester has outlined proposals for the 2012/2013 tuition fee charge for UK/EU students. Alongside this, the University has committed funds to ensure that students have the opportunity to study at Manchester regardless of background or ability to pay. The proposed fee structure and financial support is subject to approval by the Office for Fair Access in July 2011. Please check our webpages for the latest information.

Tuition fee

Our standard undergraduate tuition fee will be £9,000 per annum from 2012.

- Eligible students (Home/EU) will be able to borrow the full cost of tuition from the Government in the form of a fee loan.

Cost of Living

According to the Push Guide, an independent guide on UK universities (www.push.co.uk), Manchester is consistently shown to be one of the cheapest places in the UK for students to live. Students in Manchester can enjoy some of the cheapest travel costs and many businesses, services and nightlife venues cater specifically for the student budget.

Living expenses can vary greatly from student to student, however, below is a breakdown of typical student spending in Manchester for both catered and self-catered accommodation.

Estimated Living Costs (based on 2011/12 figures)	Undergraduate (40 weeks)
Accommodation* (an average cost for self-catering halls)	£4,200
Meals (based on a budget of £35 per week)	£1,400
Books and Stationery	£375
Clothes	£375
Local transport	£500
Other general living expenses (e.g. photocopying and printing, laundry, phone calls, consumables, entertainment, sports, cooking equipment etc)	£1,390
Total	£8,240

*For catered accommodation (breakfast and dinner on weekdays) add approximately £300 to the total.

Government support for living costs

Government support for living costs is available to UK (Home) students in the form of the maintenance grant and maintenance loan. The amount of support that students receive is dependant on the level of household income.

Maintenance grant

- Students from households with an income of up to £25,000 per annum can expect to qualify for the maximum maintenance grant of £3,250 per annum.
- Students from households with an income of between £25,000 and £42,600 per annum can expect to qualify for a grant of between £50 and £3,250.
- Maintenance grants do not need to be paid back.

Maintenance loan

- Up to £5,500 per annum is available for students who live away from home and study at a university outside of London.
- Up to £4,375 per annum will be available for students who live with their parents.
- All students from England studying a first undergraduate degree, regardless of their level of household income can receive a basic maintenance loan of £3,575 per annum.

How loan repayments are expected to work

- Students will only be required to start paying back loans once they have graduated from (or left) university and are earning over £21,000.
- The rate of repayment will be 9% of any earnings over £21,000.
- For example, if a graduate earns £25,000 per annum they will pay back £30 per month.
- Loan repayments will be deducted directly from salary, normally through Pay as You earn (PAYE).
- Any loans which remain outstanding after 30 years will be written off.

Manchester's financial support

We want to admit the most talented students, regardless of background or ability to pay. The University is committed to providing support to students from lower income households.

Your financial support, your choice

Where possible we will seek to empower students with the ability to choose the nature of the support provided by the University. This means that while the overall level of support will be determined by a student's household income, our aim is that students will be able to opt to receive that support in the form of a fee discount, accommodation voucher or cash bursary. We will be able to provide detailed advice and guidance to support students in selecting their preferred package of support once the Office for Fair Access respond to our proposed fee structure and package of financial support.

All of these awards are subject to approval by the Office for Fair Access in July 2011.

The Manchester Bursary

The Manchester Bursary is available to any student who is registered on an eligible* first undergraduate degree course at Manchester and who has had a full financial assessment carried out by Student Finance. This bursary is additional to the government package of maintenance grants.

Residual household income	Award	Detail
Up to £25,000	£3,000 in Year 1	£1,000 cash bursary and £2,000 fee discount or accommodation discount
	£2,500 in subsequent years	£2,500 cash bursary, £2,500 fee discount, or a split between them
£25,001 to £35,000	£1,000 each year	£1,000 cash bursary

*Some students following NHS-funded programmes will not be able to access these awards due to their eligibility for NHS support.

Foundation Year Bursaries

The University of Manchester is also offering generous financial support worth up to £5,000 for students enrolling on its foundation 'Year 0' programmes in Medicine, Dentistry, Pharmacy, Life Sciences, Science and Engineering. With the aim of facilitating progression directly onto the relevant undergraduate course, these one-year programmes are designed to attract students from diverse educational backgrounds or with unsuitable qualifications.

Residual household income	Award	Detail
Up to £25,000	£5,000	£4,000 fee discount and £1,000 cash bursary
£25,001 to £35,000	£3,000	£2,000 fee discount and £1,000 cash bursary

Opportunity Manchester Scholarships

Opportunity Manchester Scholarships of £1,000 per year will be awarded to students meeting either of the following criteria:

- They have successfully applied for a place at the University having completed The Manchester Access Programme (MAP) for local Year 12/Year 13 students;
- They are under the age of 25 and are currently or have been in public care for a minimum of three months.

These awards are generously supported by our alumni community.

Fee discounts for year abroad/year in industry

We want to encourage students to take up opportunities to spend a year abroad or in structured industry placements. Information about our discounted fee structure for students taking a year abroad / year in industry can be found on our website: www.manchester.ac.uk/undergraduate/studentfinance.

Summary of Support for living costs*

(please note this does not include the fee loan element which covers the cost of the tuition fee)

Household income	Government Non repayable grant	Government Living costs loan	University of Manchester support	Total Support
£25,000 or less	£3,250	£3,875	£3,000 year 1 (£2,500 thereafter)	£10,125 year 1 (£9,625 thereafter)
£30,000	£2,341	£4,330	£1,000	£7,671
£35,000	£1,432	£4,784	£1,000	£7,216
£40,000	£523	£5,239	£0	£5,762
£45,000	£0	£5,288	£0	£5,288
£50,000	£0	£4,788	£0	£4,788
£55,000	£0	£4,288	£0	£4,288
£60,000	£0	£3,788	£0	£3,788
over £62,500	£0	£3,575	£0	£3,575

*Students living away from home and studying at a university outside London

Useful contacts

Student Finance England
PO Box 210
Darlington DL1 9HJ
tel 0845 300 50 90
www.direct.gov.uk/studentfinance

Government Information on 2012 Student Finance
www.yourfuture.direct.gov.uk

Student Finance NI
tel 0845 600 0662
www.studentfinancenl.co.uk

Student Finance Wales
tel 0845 602 8845
www.studentfinancewales.co.uk

Student Awards Agency for Scotland (SAAS)
The Student Awards Agency for Scotland
Gyleview House
3 Redheughs Rigg
Edinburgh EH12 9HH
tel 0845 111 1711
www.student-support-saas.gov.uk

Information regarding NHS bursaries

NHS Student Bursaries
Hesketh House
200-220 Broadway
Fleetwood
Lancashire
FY7 8SS
tel 0845 358 6655