



OXFORD  
**BROOKES**  
UNIVERSITY

Support with  
financing your  
degree 2010



## Introduction

The start of your university career is an exciting time. Academically and socially there are lots of choices to be made – about your subject and where you will study. You will also need to know about how much it will cost. This leaflet will help you understand what you will have to pay and what financial help is available to you from the government and the university. Exactly how much help you get will depend on your income and that of your household. If you are eligible for financial support it will be paid to you while you are at university.

Oxford Brookes University is determined that no-one will be denied a university education on the grounds of cost. Research shows that graduates earn considerably more than those without a degree, and the financial rewards of completing a degree mean that in the long term you won't be out of pocket.

It's worth remembering that if you take out a student tuition fee loan **you will not have to pay your tuition fees until you are earning £15,000+ per annum**. Also Oxford Brookes is amongst the top universities for employability: over 91% of our first degree leavers are in paid work or further study six months after graduation.

## Student tuition fee loan

Most full-time home and EU undergraduate students coming to Oxford Brookes in 2010 will be paying tuition fees of £3,290 per year (there are a few exceptions – for details see [www.brookes.ac.uk/studying/finance/tuition/home](http://www.brookes.ac.uk/studying/finance/tuition/home)).

As a full-time home or EU student you will have the option to defer payment of your tuition fees by taking out a student tuition fee loan with Student Finance England, which has to be repaid once you are earning £15,000+ a year. The money will be taken directly from your pay, along with tax and national insurance.

- > Repayments will be 9% of earnings over £15,000.
- > Interest is linked to the Retail Price Index (RPI).
- > Any fee debt not repaid within 25 years will be cancelled.

## HE maintenance grant

In 2010, a new full-time student will be eligible for a means-tested HE maintenance grant of up to £2,906 a year. The amount received depends on family income and the number of other dependent children in the household.

**The HE maintenance grant does not have to be repaid.**

## Student maintenance loan

As a full-time UK home university student you will be entitled to a student loan to help pay for living expenses. This money also comes from the government via Student Finance England.

Just like the student tuition fee loan **the maintenance loan has to be repaid after you graduate and are earning £15,000+ a year.**

All eligible students in 2010 can receive 72% of the maximum loan regardless of any other income. The remaining 28% depends on factors such as your household income, where you live while you are studying and how much maintenance grant you receive. See table on pages 06–07.

## Oxford Brookes Bursary scheme

If you are full-time, paying fees of £3,290 and receive an HE maintenance grant, you may also be entitled to an Oxford Brookes Bursary. For more information please visit

**[www.brookes.ac.uk/studying/finance/support/ug\\_home](http://www.brookes.ac.uk/studying/finance/support/ug_home)**

This scheme is reviewed annually and the information here is relevant to 2010 entry.

## How to apply

To apply for a **tuition fee loan, student loan and the HE maintenance grant** visit Student Finance England at [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

**For a Brookes full-time bursary** – you do not have to make a separate application as all of the information needed to assess eligibility will be included in your application prior to joining the university. You must ensure, however, that you have not deleted your 'consent to share' your financial information when you apply for Student Support.

## Top tip

The Student Finance Calculator will provide you with a tailored estimate of the financial support you could receive.

Please visit:

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

## Funding for Health and Social Care courses

The School of Health and Social Care undergraduate pre-qualification courses (Health and Social Care, Midwifery, Nursing, Occupational Therapy, Operating Department Practice, Osteopathy, Paramedic Emergency Care, Physiotherapy, and Social Work) have different funding arrangements to those outlined in this booklet.

For more information, download the '*Financial Help for students*' leaflet from the school's website:

<http://shsc.brookes.ac.uk/financial-help.pdf>

Or you can request a hard copy by emailing:

[programmesshsc@brookes.ac.uk](mailto:programmesshsc@brookes.ac.uk)

You can also find out about NHS student and Social Work bursaries by visiting [www.nhsbsa.nhs.uk/students](http://www.nhsbsa.nhs.uk/students)

## What if I am not entitled to bursaries or grants?

We recognise that in any system of means-tested financial support there will be those who just miss out on an entitlement. For this purpose there will be additional resources allocated to the university's hardship funds to which you can apply if you find yourself in financial difficulty.

## 2010–11 fees and support available for new students\*

Household income up to...	£25,000	£30,000	£40,000	£51,000	Notes
Tuition fee loan (UK/EU students)	£3,290	£3,290	£3,290	£3,290	This is non-means tested
Student maintenance loan (UK students only)	£3,497	£3,997	£4,595	£4,950**	Means tested against household income
HE maintenance grant (UK students only)	£2,906	£1,906	£711	£0	This is means tested No need to repay
<b>Total available loan and grant (excluding fees loan)</b> (UK students only)	£6,403	£5,903	£5,306	£4,950**	

### 2010 Brookes Full-Time Bursary

If you are full-time, paying tuition fees of £3,290 and get an HE maintenance grant, you may also be entitled to an Oxford Brookes Bursary. This bursary does not need to be repaid. Further details can be found here:

[www.brookes.ac.uk/studying/finance/support/ug\\_home](http://www.brookes.ac.uk/studying/finance/support/ug_home)

\* (1) Excluding nursing students and PGCE students

(2) Loans paid back after end of study when earning more than £15,000

\*\* Please note the amount of loan increases with higher income as these students will be receiving little or no maintenance grant.

# Scholarships at Oxford Brookes

## **International Exchange Scholarships**

UK undergraduate students who receive the maximum Oxford Brookes Bursary (eg £1,800 pa in 09/10) are eligible to receive up to £1,500 if they study abroad for two semesters. For more information please visit

[www.brookes.ac.uk/studying/finance/support/ug\\_home](http://www.brookes.ac.uk/studying/finance/support/ug_home)

## **Community Scholarships**

Oxford Brookes University will pay £1,000 in the first year and £500 in years 2 & 3.

- > successful role model to other students
- > commitment to study
- > potential to succeed
- > overcoming of personal or social difficulties.

To apply for a Community Scholarship students can be nominated by their school/college and/or complete a self-nomination form which must be accompanied by a reference from their school/college.

**None of the scholarships have to be paid back as long as you complete your course.**

Full information about scholarship schemes and a downloadable self-nomination form for the Community Scholarship are available at:

[www.brookes.ac.uk/studying/finance/support/ug\\_home](http://www.brookes.ac.uk/studying/finance/support/ug_home)

## Additional support

### **Students with disabilities**

Disabled students' allowances (DSA) help with the extra costs students have as a direct result of a disability. The support is not means tested and does not have to be repaid. Allowances for full-time study include:

- > non-medical helper's allowance (up to £20,520 each year)
- > major items of specialist equipment (up to £5,161 for the duration of the course)
- > other disability related expenditure (up to £1,724 each year).

### **Mature students**

You are regarded as a mature or 'independent' student if you are 25 or older at the start of your course; are married before the start of your course; or have supported yourself for at least three years before the start of your course. Your parents' income will not be used to assess your Maintenance Loan or grants. You have the same entitlement to the maintenance grant as those who go into higher education straight from school. There is no upper age limit on grants or loans for tuition fees but you must be under 60 at the start of your course to qualify for a maintenance loan.

For more information visit Student Finance England at [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

### **Students with adult dependants**

If you have a husband, wife, partner or other adult family member who depends on you financially, you may be eligible for help (up to £2,642 a year). The amount depends on your household income and does not have to be repaid.

### **Students with dependent children**

The Parents' Learning Allowance is non-repayable and worth up to £1,508 a year depending on household income. A Childcare Grant is available for full-time students with dependent children in registered or approved childcare and may cover up to 85% of actual costs of childcare. The amount payable depends on household income and actual childcare costs. This support does not have to be repaid. Students can apply online at

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

The Inland Revenue also offers Child Tax Credits for students with dependent children.

### **Part-time students**

Please visit [www.brookes.ac.uk/studying/finance](http://www.brookes.ac.uk/studying/finance)

## Further information

For more information about student finances see:

Oxford Brookes Student Finance

[www.brookes.ac.uk/studying/finance](http://www.brookes.ac.uk/studying/finance)

Student Finance

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

Wales: [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

Northern Ireland: [www.studentfinancenir.co.uk](http://www.studentfinancenir.co.uk)

Scotland: [www.saas.gov.uk](http://www.saas.gov.uk)

Tax credit information

[www.hmrc.gov.uk/students](http://www.hmrc.gov.uk/students)

NHS Bursaries

[www.dh.gov.uk](http://www.dh.gov.uk)

[www.nhsbsa.nhs.uk/students](http://www.nhsbsa.nhs.uk/students)



To obtain a large print copy of this publication or to enquire about other formats please contact +44 (0) 1865 484848 or email [query@brookes.ac.uk](mailto:query@brookes.ac.uk)

Oxford Brookes promotes an inclusive and supportive environment, enabling all members of the university (staff and students) to reach their potential and celebrate their diversity. We embrace the spirit of all equalities legislation and are committed to tackling all forms of unfair discrimination and to the development of policies and practices to ensure these objectives. We seek to make our courses as inclusive as possible and welcome applications from all sections of the community and from people at all stages of their life. For further information on the university's commitment to equal opportunities and diversity, please refer to the Equal Opportunities Policy for Students, the university's Race Equality Policy and the Students' Charter – available from [www.brookes.ac.uk](http://www.brookes.ac.uk) or on request from the university's Equal Opportunities and Diversity Manager (+44 (0) 1865 485929).

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