

Care Leavers and Estranged Students

The following information gives 'care leavers' an overview of the financial and practical support available while studying at Middlesex University. Middlesex offers dedicated support services to help you manage your studies and deal with any problems you might encounter, be they of a personal, financial or practical nature.

NOTE: If you're not sure if you qualify as a 'care leaver' contact the Student Welfare Advice Service (SWAT) who will be able to advise you.

I am a 'care leaver' and will be starting my course in 2018. Is there any financial support I can get from my Local Authority?'

As a 'care leaver' entering higher education you will be entitled to a Bursary of at least £2,000 during your course from your Local Authority, some Local Authorities also provide additional funds for accommodation costs. The bursary may be paid in instalments or in a lump sum; this will depend on your Local Authority. Speak to your Personal Advisor or Social Worker to find out all the funding available and how it will be paid.

Are there any other sources of funding available?

Yes. There is a support package available to all students to cover the cost of studying at University which we will discuss later in more detail in this leaflet.

How much tuition fee will I have to pay?

The fee charge for new students starting in the 2018 academic year is £9,250 however you are not expected to pay this amount up-front as there is a tuition fee loan available to cover the full cost. Eligible students can apply for a non-income-assessed fee loan from the Student Loan Company. The amount you borrow is repayable when you have completed your course and you are earning over £25,000 per year (more on that later).

So how do I apply for the fee loan?

You apply on line from Student Finance England (SFE) at www.gov.uk/student-finance

How is it paid?

When your attendance is confirmed on the course, the fee loan is paid directly to the University by the Student Loan Company.

What about living costs?

In addition to the fee loan, there are maintenance loans available to some students, including additional allowances for particular circumstances. The Maintenance Loan is for your day-to-day living costs including rent, course costs and travel for example. The first part of it isn't based on your household income, but you can apply for more that is. There are different rates of Maintenance Loans based on your individual circumstances:

- For those not eligible for Welfare Benefits
- Students eligible for Welfare Benefits

How much Maintenance Loan will I receive?

For independent students who are not eligible for Welfare Benefits the following amounts of Maintenance Loans are available:

Studying in London	£11,354	£5,654	£5,700
Studying outside London	£8,700	£4,054	£4,646

Note: If your Household income is below £25,000 you will receive the maximum amount of Maintenance Loan. (Care Leavers are likely to receive the maximum Maintenance loan amount.) A proportional payment will then be made to students with a certain Household income. Income above this level will receive the Non-Income assessed amount of Loan only.

I am in receipt of Welfare Benefits. How much will I receive?

Some students will maintain their eligibility for Welfare Benefits whilst studying on a full-time course, although this will only apply a very small group of students. Students eligible for means-tested benefits can access a maintenance loan of up to £12,382. The £12,382 is inclusive of the £3,680 special support element. This special support element will not be used as income in your benefit calculation. If you think this may apply to you, seek advice from the Student Welfare Advice Team.

The table on the following page shows the amount of Maintenance Loan available to independent students with benefit entitlement.

2018-19	Main Rate 100%	Non-income Assessed	Income
Studying in London	£12,382	£5,654	£6,728
Studying outside London	£9,916	£4,054	£5,862

Is the Maintenance Loan paid in one lump sum?

No. It is paid in three instalments at the beginning of each term directly into your bank account.

How do I pay back my Fee Loan and Maintenance Loan?

You will not start repaying your loan until you have finished your course and your income is over £25,000 a year. You'll have deductions made from your salary through the tax system.

For example if you earn £30,000, your employer will deduct 9% of £5,000 which amounts to £37.50 per month. If you earn £45,000 you will pay 9% on £20,000 which amounts to £150 per month

Will these loans attract interest?

Essentially, while you are studying, interest on your loan will be based on inflation (RPI-Retail Price Index) plus 3% up until the April after you leave your course. From the April after you leave your course if you are earning below £25,000, interest will be applied at RPI. If you earn between £25,000 and £41,000 interest will be applied between RPI and RPI plus 3% on a gradual scale. If you earn above £41,000, interest will be RPI plus 3%. **Note: The loan debt will be written off after 30 years.**

What about Scholarships?

For information on how to apply and details of Middlesex University's scholarships, see: unihub.mdx.ac.uk/your-study/scholarships-and-awards. It may also be useful to visit www.turn2us.org.uk

Is there any other support available from the University?

Yes. Students can also apply for the University's Student Support Fund (SSF). This is a discretionary, income-assessed, fund targeted towards students experiencing hardship; 'care leavers' are particularly encouraged to apply as they will be prioritised when making an assessment. Any award is non-repayable.

More Information

For more information and advice around 'in care' and leaving care entitlements (and the law) contact:

The Children's Commissioner for England Tel: 020 7783 8330
www.childrenscommissioner.gov.uk

Care Leavers' Association Tel: 0161 236 1980
www.careleavers.com

Children's Legal Centre Tel: 0808 020 008
www.lawstuff.org.uk

We have attempted to give a very brief overview of funding available to 'care leavers' in 2018/19. If you are puzzled by anything mentioned in this guide or need more information contact the Student Welfare Advice Team (SWAT). We offer daily appointments. To see an advisor you can contact the Helpdesk, call 020 8411 3008 or **email: welfare@mdx.ac.uk**

Other Welfare Guides are available from the UniHelp desk or can be downloaded at: unihub.mdx.ac.uk/welfare-guides

Middlesex University Student Welfare Advice Team has made every effort to ensure that the information contained in this leaflet is accurate. Middlesex University however, cannot be held responsible for any omissions or errors. This publication can only be a guide and is not intended to replace the complex and diverse legislation covered. Statutes and regulations may change during the year without notice. If in doubt seek independent advice.

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