

2018-19 New Full-Time Students

This is a basic overview of the funding available if you are a 'home' student starting your course in the 2018/19 academic year. At times we will use the term income-assessed. This means that any money you receive depends upon your household income levels.

Note: If you have already studied on a degree course in the UK or any other country your eligibility for support will be affected. The rules vary if you are studying on courses related to Social Work, Nursing or Teaching (PGCE). See relevant Welfare Guides for more information or seek advice.

I am starting my course in 2018/19, how much tuition fee will I have to pay?

Middlesex charges the full £9,250 per year. Eligible students can apply for a non-income-assessed fee loan from the Student Finance England to cover the cost of the fees that their chosen institution is charging. 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?

The fee loan is paid directly to the University by the Student Loan Company.

Are there any age restrictions?

No. You can apply for fee loans irrespective of your age.

What about living costs?

In addition to the fee loan, there are maintenance loans available to some students, including additional allowances for students in particular circumstances. The Maintenance Loan is for your day-to-day living costs including rent, living costs and travel for example. The first part of it isn't based on your household income, but you can apply for more than this. There are 3 different rates of Maintenance Loans based on your individual circumstances:

- For those not eligible for Welfare Benefits
- Students eligible for Welfare Benefits
- Students aged 60 or over at the start of your course

How much Maintenance Loan will I receive?

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

2018-19	Main Rate 100%	Non-income Assessed	Income Assessed
Living away from parents: studying in London	£11,354	£5,654	£5,700
Living away from parents: studying outside London	£8,700	£4,054	£4,646
Living with parents	£7,324	£3,224	£4,100

Note: If your Household income is below £25,000 you will receive the maximum amount of Maintenance Loan. 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. If you think this may apply to you, seek advice from the Student Welfare Advice Team. See below for the amount of Maintenance Loan available.

2018-19	Main Rate 100%	Non-income Assessed	Income
Living away from parents: studying in London	£12,382	£5,654	£6,728
Living away from parents: studying outside London	£9,916	£4,054	£5,862
Living with parents	£8,640	£3,224	£5,416

Is there a different amount of Maintenance Loan for students who are aged 60 or over?

Yes. The amounts are found in the following table:

Household Income	Income Assessment	Loan for living costs
£25,000	£0	£3,680
£30,000	£970	£2,710
£35,000	£1,941	£1,739
£40,000	£2,912	£768
£43,675	£3,630	£50

Can I claim money for my dependants?

Yes. There are additional allowances paid each year for students who have dependants. These include the following:

- **Adult Dependant Allowance (non repayable)** This is a means-tested grant for students who have a partner or another adult who is financially dependent on them. Max £2,925 per year.
- **Childcare Grant (non repayable)** This is a means-tested grant for students who have to pay for childcare. The grant covers a large proportion of the cost of 'registered' or 'approved' childcare. The maximum grant payable is £164.70 for one child or £282.36 for two or more children per week.
- **Parent Learning Allowance (non repayable)** This is an additional means-tested grant for students with dependent children. The maximum grant payable of £1,669 per year.

Is there any help available for disabled students?

Yes. Non means-tested **Disabled Student Allowances (DSA)** are intended to support students who have a mental health condition, a specific learning difficulty, physical disability or long term health issue. They are intended to offset extra costs that arise due to attending the course, or to overcome difficulties that may arise while studying. Students on distance learning courses can also apply. For more information see: www.gov.uk/disabled-students-allowances-dsas

North London Regional Access Centre is at Middlesex University. This is based on the lower ground floor of the Sheppard Library. To make an appointment call 020 8411 5366 or email adminac@mdx.ac.uk

How do I apply for all this support?

You apply in the same way that you apply for the Fee Loan, on-line at: www.gov.uk/student-finance

When you fill out your application you will also have to provide the following documentary evidence:

- National Insurance Number
- Birth Certificate/UK Passport number
- Household income details
- Student Bank Account details

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.

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. Any payment is non-repayable. For other scholarships Middlesex offer see: www.mdx.ac.uk/courses/undergraduate/fees/scholarships

Any questions?

For more useful information contact Student Welfare Advice Team (SWAT). To see an advisor you can contact the Helpdesk, call 020 8411 3008 or email: welfare@mdx.ac.uk. Check the other Welfare Advice Guides for other useful information at: unihub.mdx.ac.uk/welfare-guides

Middlesex University Student Welfare Advice Team have 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.

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