

Placement and Study Abroad - Student Funding

This handout is for students on a placement year in 18/19. It looks at the funding available to students taking either a sandwich/ placement year or a study abroad element, such as ERASMUS. The information is primarily aimed at 'Home' students, as it focuses on the Government funding available. Fees, Loans, Grants and Bursary amounts can be very different, so it is important to be aware of this and to plan your finances/course accordingly.

For information about who is a 'Home' student, please see Welfare Advice Guide: 2018/19 'Home Status and Funding'.

What is a Sandwich Course?

It is a course with the opportunity to use practical work experience alongside academic study. It is also known as a 'placement' and your course normally lasts for four years instead of the usual 3 years. To be eligible to take this route you must be studying on a full time degree programme which includes an option to take a placement and you must have successfully completed your programme of study up to the placement date. Your placement must also have 'approval' from the Employability Advisor before you begin. For more information about organising this or the benefits of using this for work experience see:

<http://unihub.mdx.ac.uk/placement>

How will my fees be affected on a placement?

This will depend on the amount of time your work placement lasts. If you spend less than 10 weeks on aggregate, in attendance at the University, the fee for 2018/19 will be £0 for all students.

If you study/attend at the University for more than 10 weeks in aggregate during the placement year, then the full year's fee will be charged, i.e. your usual fee liability. The charges are set to reflect the resources made available to you during the year.

What happens to my loans and grants?

If you are eligible for the full Student Support package it is significantly affected by a placement year. For the majority of students the only government support available for living costs is a non means-tested reduced student loan*. This is the case whether your placement is paid or unpaid and whether or not you are a single person or someone with dependants.

***EEA students paid by Student Finance England Migrant Worker Team should seek advice about their entitlements, as these may change significantly if work patterns change.**

How much is this reduced student loan?

The amount paid will depend on where you live and where you work. For 2018/19 the figures are:

Living at parental home	£1,976
Living away and working in London	£3,699
Living away and working outside of London	£2,635
Overseas work placement	£2,635

Note: lower amounts are paid to final year students.

So will I receive my usual loans and grants during the placement year?

No, although there are a few exceptions where students can expect their usual student funding.

What are the exceptions?

Students in attendance at the University for 10 weeks or more, or students on certain unpaid placements in the public or voluntary sector can apply for their normal Student Support. The type of unpaid work is listed below:

- Service with a UK Local Authority which is related to the health, welfare or care of children/young persons, or similar activities in UK voluntary organisations.
- Service in a UK hospital/public health laboratory.
- Service in a UK prison, probation or after-care service.
- Research in a UK/overseas institution.
- Service with a UK Health Authority or equivalent.

Please check with Student Finance England (SFE) to ensure your unpaid placement attracts full funding otherwise you will only be entitled to the reduced rate loan as detailed above.

How will I pay for essential childcare if I do not qualify for the grants?

Students requiring childcare support have a few options. Either you can organise your placement to attract the full funding package as detailed above or you may qualify for help with formal childcare via Working Tax Credits if you are on a paid placement. For more information about eligibility and how to apply, please see Welfare Advice Guide: 2018/19 'Tax Credits'.

If you use informal childcare the Student Support Fund may help with some of these costs, but it will never meet all of your childcare costs, so be prepared!

How do I apply for Student Support for a placement year?

You should go through the application procedure as normal, using the PR1 form or applying online at www.gov.uk/apply-online-for-student-finance. EU students who only attract Fee Loans should apply on EUPR1a. Indicate that you are on a placement year when asked and apply in good time to ensure your funds become available at the beginning of your placement. If this starts before the normal academic year, the Student Loans Company (SLCo) can pay your first instalment up to 25 working days earlier than usual. To set this up, please see SWAT.

Study Abroad

I want to study abroad as part of my degree. Where can I find out more?

Middlesex encourages students to take studying abroad/exchanges to improve and enhance their educational experience. You can choose from over 100 exchange partner universities from around the world and the credits attained count towards your degree. It can prove to be a wonderful experience and looks good on your CV! To be eligible, you must be on a full time degree which includes an option to have an exchange year or semester and, you must have successfully completed your programme of study up to the exchange date. To find out more visit:

unihub.mdx.ac.uk/your-study/student-exchange
or contact the Student Exchange Office - 020 8411 5962
exchanges@mdx.ac.uk

What happens to my fees if I'm on exchange?

Students on a year long exchange, whether Erasmus or not, are charged the lower fee of £1,385. Make sure you tick correct boxes on your SFE application, to ensure your funding is adjusted accordingly.

What loans and grants can I expect?

Again, this will depend on eligibility to SFE funding, how long you spend abroad and whether or not you are under the ERASMUS scheme. Typically, students qualify for the 'study abroad' maintenance loan and many of the usual living cost grants should be available*. However, if you plan to take children away with you, be prepared, as the childcare grant may not be paid. Seek advice if

you are thinking of this option. ERASMUS students may also qualify for an extra grant towards living costs while abroad. This can be from 280 up to 430 Euros per month depending on the destination country. It is available on top of the 'Study Abroad' funding package from SFE. See: www.erasmusplus.org.uk/study-abroad

***EEA students paid by the Student Finance England Migrant Worker Team should seek advice about their entitlements as these may change significantly during an exchange year.**

Can I claim for travel costs and other reasonable expenses?

Depending on how long you are abroad, an income assessed travel grant may be paid to assist with reasonable and necessary travel expenses (subject to a maximum contribution of £303 by the student). Additionally, medical insurance, costs towards a mandatory visa or inoculations can also be claimed and paid in advance if necessary. Lone parents travelling with children can claim these costs too, but remember child benefit and child tax credits are likely to be affected if the child is abroad. Ask SFE about these extras, they'll send you a claim form.

Can I use the ERASMUS scheme to do a work placement abroad?

Yes. If your work placement is in Europe, this is now supported by the scheme and will attract the full Erasmus funding package. If your work placement is elsewhere, you are only likely to qualify for the reduced 'Placement' funding described overleaf.

How do I apply for the funding you mention?

Apply to SFE as normal either using form PR1 or online at: www.gov.uk/student-finance-forms

EU Fee Loan students – use form EUPR1a.

To find out more about the extra ERASMUS funding contact the Exchange Office: exchanges@mdx.ac.uk

Any questions?

Contact the Middlesex University Student Welfare Advice Team on 020 8411 3008 or email: welfare@mdx.ac.uk. You can access some of our other Welfare Advice Guides 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.

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