LJMU Fees and Funding Guide 2023-2024

March 2023 version

Your student timeline

2023

25 January
UCAS application deadline for equal academic consideration.

February
Start your Scholarship application – login to **www.ljmu.ac.uk/applicant.**

23 February
UCAS Extra opens for eligible students- **www.ucas.com/extra.**

March
Start your student finance application.

6 March
Apply now for your student accommodation if you hold an unconditional firm or conditional firm offer from LJMU - **www.ljmu.ac.uk/accommodation.**

April
Make sure you tell LJMU if you have a disability or any other support needs – you could be eligible for additional support. Contact - **disability@ljmu.ac.uk.**

31 May
Apply for your student funding by the end of May to be sure of getting your money for the start of term.

8 June
If you have received all your university offers by 18 May, you must respond to your offers by this date or you will be declined by default.

30 June
Final deadline for UCAS applications.

4 July
Last date to apply via Extra.

August
A level results released, see UCAS Track or call our Confirmation line **0151 231 5090** for advice.

August-September
You will receive specific details on your LJMU enrolment programme, induction and JMSU events from mid-August onwards.

Mid-September
Move into LJMU student accommodation. Welcome/induction activities begin now.

September
Have you applied for your LJMU scholarship yet?
Go online for more info – **www.ljmu.ac.uk/discover/fees-and-funding/bursaries-and-scholarships.**

We want you to start your university experience with LJMU as you mean to go on: equipped with all the information you need and fully supported. That's why our dedicated team of friendly, expert advisers have put together some essential guidance relating to student funding. We have tried to cover the key facts and figures but if you have any questions, please just ask.

> The figures in this booklet relate to the 2023/24 academic year where available. In some cases, these will still be subject to parliamentary approval.
>
> The amount of funding you will receive for your living costs varies depending on where in the UK you normally live, your household income and if you are going to be living at home or elsewhere while studying.
>
> Please use these pages as a guide but more information is available on the various funding websites. Alternatively, you can contact us for more information.

Tuition fee and loans

You will be charged a tuition fee for each year of your course.

Tuition fees for 2023/24 are £9,250 and is subject to an annual inflationary increase.

There is no need to pay your tuition fees up front as eligible students can apply for a tuition fee loan for each year of their course. This loan is not means tested which means your household income will not affect your eligibility.

Your tuition fee loan will cover all of your tuition fee costs and will be paid direct to LJMU. See page 10 for information on loan repayments.

Scottish applicants

2023/24 rates

If your permanent home is in Scotland and you want to study at LJMU (or another English university) you will be eligible to apply for:

- Tuition fee loan which will cover the full cost of your tuition fees
- Young student (under 21): Bursary up to £2,000 a year Loan up to £6,100 a year
- Independent student: Bursary up to £1000 a year Loan up to £7,100 a year

If you take out a student loan, your repayments will begin after you have left LJMU and start earning more than £25,375.

See **www.saas.gov.uk** for more information.

Welsh applicants

2023/24 rates

If your permanent home is in Wales and you want to study at LJMU (or another English university) you will be eligible to apply for:

- Tuition fee loan which will cover the full cost of your tuition fees
- Funding for your living costs which will be a combination of a grant and loan totalling £11,720 per year

If you take out a student loan, your repayments will begin after you have left LJMU and start earning more than £27,295.

See **www.studentfinancewales.co.uk** for more information.

Northern Ireland applicants

2023/24 rates

If your permanent home is in Northern Ireland and you want to study at LJMU (or another English university) you will be eligible to apply for:

- Tuition fee loan which will cover the full cost of your tuition fees
- Maintenance loan up to £6,776 a year
- Maintenance grant up to £3,475 a year

If you take out a student loan, your repayments will begin after you have left LJMU and start earning more than £20,195.

See **www.studentfinanceni.co.uk** for more information.

EU applicants

From the 2021/22 academic year, EU, EEA and Swiss nationals and their family members will no longer be eligible for home fee status or student finance.

If you would like to discuss your individual circumstances, then get in touch with the Student Money Advice Team at LJMU.

For more information see **www.gov.uk/studentfinance**

English applicants

2023/24 rates

If your permanent home is in England and you want to study at LJMU you will be eligible to apply for:

- Tuition fee loan which will cover the full cost of your tuition fees
- Maintenance loan of up to £9,978.

If you take out a loan your repayments will begin the April after graduation but only once you are earning over £25,000.

For more information see **www.gov.uk/studentfinance**

Student Loans for Living Costs (Maintenance Loan)

In addition to a tuition fee loan, you can also apply for a loan for your living costs. The amount you will be eligible to receive depends on a number of factors such as your household income and if you are living in your parental home or elsewhere.

The following are the maximum loan rates for the 2023/24 year for a student from England.
This only applies to students from England as those from Northern Ireland, Scotland and Wales can be eligible to receive grants

- £8,400 if you are living in your parental home
- £9,978 if you are living elsewhere

Unlike the tuition fee loan which is paid direct to LJMU, maintenance loans are paid into your bank account. They are paid in three instalments and it's up to you how it is spent – and also how you budget!

If you are studying an NHS Course at LJMU and live in the UK you may be eligible for a Training Grant of £5k.

> You will pay for your accommodation on dates that coincide with your student maintenance payments, making it easier for you to plan your budget

Students and Benefits

The majority of full-time students are not eligible for benefits while they are studying.

Exceptions to this are:

- lone parents with a dependent child or children. The age of your children can affect which benefits you are eligible for
- students with disabilities or ongoing health conditions
- students who are pensioners
- student couples with at least one dependent child
- students who have suspended their studies due to ill health or caring responsibilities

If you need advice about which benefits to claim or what counts as income for benefit purposes, then please contact us.

How household income affects student funding

Some student funding is only allocated following an assessment of your household for 21/22 Tax Year (see table below for approximate figures). This process is called income assessment (or means testing) and if you are under 25 this is normally based on the income of your parents.

- If your parents are divorced/separated, the income of the parent you live with most of the time will be used
- If your parent cohabits or has remarried, the joint income will be assessed
- If you meet one of the following criteria, you will be treated as independent from your parents and their income:
    - You are 25 or over on the 1st Sept 2023
    - Are married or in a civil relationship (but they will look at the income of your partner)
    - Have a dependent child
    - Have supported yourself financially for 3 years on 1st September 2023
    - If you have been in local authority care for 3 months before your 16th birthday (see page 13)
    - If you are estranged from your family (see 'Support for Care Leavers and Students estranged from their families')

Estimates of maximum funding available for a student from England starting university in 2022

Assessed household income - £25,000 or less
Students living at home: £8,171
Students living away from home (outside London): £9,978
LJMU bursary: £500
You do not have to apply for the LJMU bursary.

Assessed household income – £30,000
Students living at home: £7,315
Students living away from home (outside London): £8,809
LJMU bursary: £0

Assessed household income – £35,000
Students living at home: £6,642
Students living away from home (outside London): £8,130
LJMU bursary: £0

Assessed household income – £40,000
Students living at home: £5,969
Students living away from home (outside London): £7,450
LJMU bursary: £0

Assessed household income – £42,875
Students living at home: £5,582
Students living away from home (outside London): £7,060
LJMU bursary: £0

Assessed household income – £45,000
Students living at home: £5,296
Students living away from home (outside London): £6,6771
LJMU bursary: £0

Assessed household income – £50,000
Students living at home: £4.623
Students living away from home (outside London): £6,092
LJMU bursary: £0

Assessed household income – £55,000
Students living at home: £3,950
Students living away from home (outside London): £5,412
LJMU bursary: £0

Assessed household income – £60,000
Students living at home: £3,516
Students living away from home (outside London): £4,733
LJMU bursary: £0

Assessed household income – Over £65,000
Students living at home: £3,597
Students living away from home (outside London): £4,533
LJMU bursary: £0

> **Please note:**
> Figures for students from England for 2022 entry.

Applying for your Student Funding

Apply online at **www.gov.uk/studentfinance** from February 2023 if you are starting a course in September 2023.

Repaying your Student Loans

Any loans you take out to cover your tuition fees or living costs will be added together into a single loan account. This means that when you start paying back your student loans, you will only make one affordable monthly payment.

Your repayment amount is always the same, as it is based on a percentage of your salary not how much you have borrowed.

If your income is over £25,000* your employer will start taking repayments from your salary just like tax and national insurance, and after 40 years any money still owed is written off.

> If your income falls below £25,000* (e.g. if you go travelling) your loan repayments will automatically stop.
> After 40 years anything you owe on your student loans is written off.

The figures below will give you an idea of what your repayments might look like once you have left university and you're earning over £25,000*.

**£25,000 repayment threshold applies to students that normally live in England only.*

Annual salary: £ 25,000
Monthly repayment@ £25,000 threshold: £0

Annual salary: £ 26,000
Monthly repayment@ £25,000 threshold: £7.50

Annual salary: £ 30,000
Monthly repayment@ £25,000 threshold: £37.50

Annual salary: £ 35,000
Monthly repayment@ £25,000 threshold: £75.00

Annual salary: £ 40,000
Monthly repayment@ £25,000 threshold: £112.50

Annual salary: £ 50,000
Monthly repayment@ £25,000 threshold: £187.50

Annual salary: £ 60,000
Monthly repayment@ £25,000 threshold: £450.00

Have you studied before?

Student funding is generally available for the length of your course, plus an additional year (if required). Additional funding may be available for students that have had to leave a course due to health problems or for other personal reasons.

It is really important that you seek advice if you have studied previously. We can clarify exactly how your prior study will impact on your future entitlement and advise you what steps to take to maximise any funding available.

Speak to us in confidence at **moneyadvice@ljmu.ac.uk, 0151 231 3153/3154**

LJMU Bursary

LJMU bursaries are automatically paid to eligible students every year of your course – you do not need to apply. The annual LJMU bursary is currently £500.

LJMU bursaries are additional, free money that you don't have to pay back. How you spend it is up to you.

To qualify you must meet the residence requirements for student funding (grants and loans) and have a household income of £25,000/year or less. You must also be paying the annual maximum University tuition fee for 2023/24 year.

Student Support Fund

Sometimes despite your best efforts you can find yourself in financial difficulty. This could be due to a delay in funding or unforeseen circumstances. LJMU's Student Support Fund is available to students who find themselves in such a position.

www.ljmu.ac.uk/discover/fees-and-finance

Disabled Student Allowance (DSA)

If you declare a disability or medical condition to LJMU, you can access specialist support and guidance to assist you during your studies. This support can include, exam and study support, mental health support, ASC support, library support, mobility support and more. Please contact us for further information if you are unsure you are eligible or do not know what support you will need.

The Disabled Student Allowance (DSA) is designed to help meet the extra course costs students can face as a direct result of a disability, ongoing health condition, mental health condition or Specific Learning Difficulty. DSA is paid on top of the standard student finance package and does not have to be paid back.

You should apply for DSA when you apply for your student funding – please don't wait. Don't worry if you're not 100% certain which course you will be studying, as just like your application for student finance it is possible to update your DSA application at a later date.

> The Disability Advice Team at LJMU can help with all aspects of applying for DSA so please feel free to contact us at any point during the application process for help or advice.

Find out more **disability@ljmu.ac.uk** **0151 231 3168**

Students with dependents

If you have either an adult who is financially dependent on you or dependent children, you can apply for additional funding including a grant for childcare.

In addition, if you have an underlying eligibility for benefits (such as a lone parent) you can receive a higher rate of maintenance loan for living costs plus the Parent's Learning Allowance.

A **Childcare Grant** will cover up to 85% of approved or accredited childcare in both term time and holidays. The **Adult Dependants' Grant** is for students with a dependant partner and Parents Learning Allowance is a grant for those with children.

All grants are means tested on your household income. For more information, please contact us.

Support for Care Leavers and Students estranged from their families

In 1957 John Lennon joined LJMU's School of Art and Design, and it was to provide the springboard for so many influential aspects of his life: it was where he met Stuart Sutcliffe and would be visited by Paul McCartney.

In recognition of the influence the University played in his life, and thanks to the generous support of Yoko Ono, LJMU has set up the **John Lennon Imagine Awards** to help students who have either been in local authority care or who are estranged from their parents.

> Eligible students receive a cash bursary of up to £1000 per year of their course, in addition to any funding awarded by your Leaving Care team.

We also have a dedicated member of staff here to support students and offer advice on anything from university life and budgeting to student accommodation – and everything in between.

LJMU was awarded the NNECL Quality Mark in Spring 2022 in recognition of the enhanced support we offer care experienced students throughout their time at the University, the first University to do so since it's launch in 2021.

*"The **John Lennon Imagine Awards** provide extra support for young people who perhaps need it most. I am delighted to have been able to set up these awards in John's name… he genuinely would have wanted to have helped these students achieve their personal goals."*
Yoko Ono

Young Adult Carers

LJMU is committed to supporting young adult carers and currently works in partnership with Barnardos Young Adult Carers Service in Liverpool. Our dedicated member of staff for young adult carers can provide you with further information and advise you on what support is available.

Get in touch for confidential advice:
Phil Bakstad
imagine@ljmu.ac.uk | 0151 231 3149

Scholarships

We believe everyone is good at something, and want to reward your success

Every year we award a range of scholarships to support students from a range of backgrounds. These pages give you an introduction of what scholarships you can apply for if you study at the Liverpool John Moores University.

Whether it's a new laptop, help with accommodation costs or learning how to drive – how you spend your scholarship money is up to you.

We don't just award our scholarships to straight A students either (though academic ability is important); we are also interested in awarding scholarships to students who can show us that they are hardworking, passionate about something and a success at what they do. So what are you waiting for?

Apply online **www.ljmu.ac.uk/applicant**
Closing Date 29th September 2023

Academic Excellence Scholarship

Rewards academic excellence (at least 3 A grades at A2 or equivalent – 144 UCAS points) 85 awards available, £1,000 per year for the duration of your course.

Sir Bert Massie Scholarship

Recognising Sir Bert Massie, national disability rights champion and former student of LJMU. We are looking to award a disabled student who has campaigned or championed inclusion in some way.

Community Excellence Scholarship

For participation in areas such as volunteering, sports, the arts or citizenship; a maximum of 85 awards of £1,000 per year for the duration of your course.

Opportunity Scholarship

This is a new scholarship to add to our current portfolio. The aim of the Opportunity Scholarship is to enhance diversity, supporting access, participation and outcomes of students from diverse ethnic backgrounds who come to LJMU.

It would be expected that applicants have participated fully in one of LJMU's sustained outreach programmes to be eligible and applicants must meet the Black and Asian Minority Ethnic criteria to apply.

Vice-Chancellor's Scholarship

The Vice-Chancellor's Scholarship has been introduced to recognise the diverse and inspiring nature of the LJMU student community.

These high-profile scholarships have been developed to reward the success of students that may have had a different and sometimes longer path into Higher Education or have overcome adversity in some way.

So, if you are a care leaver, a young adult carer, disabled, (however, see Sir Bert Massie Scholarship), ethnic minority or a mature student, we would love to hear from you.

Renewal of scholarships is subject to satisfactory progress.

"I was able to buy a new (much needed) laptop for the start of my course. It has put me at ease with my budget as I know I have money to fall back on if needed. However, I am primarily trying to save it to go and travel on various voluntary projects during my summers off which has really encouraged me to explore opportunities."
Ben Goddard - Awarded the Michael Brown Scholarship for his commitment to voluntary work in the community

Testimony

"I definitely made the right choice to study at LJMU, I can't see myself studying or living anywhere other than Liverpool.
It truly has become a home away from home.
Rebecca Lennon

Rebecca was awarded the prestigious Vice-Chancellor's Scholarship for her outstanding academic achievements and commitment to sport. She currently represents Great Britain in archery, with significant success, and makes time to coach the future generation of young archers.

Working out your budget

For many students, going to University will mean this is the first time you have been responsible for making your own decisions and paying for things yourself. While this is exciting, it is important that you don't get carried away and that you make sure you actually know how much money you have from the start.

We are not going to tell you what to spend your money on; that is for you to decide. We do want to give you some advice about what you will need to pay for at University, point out some of the common pitfalls to avoid and give you some handy tips for survival.

Strangely enough, many students run out of money as they never actually work out how much money they have. By completing a budget sheet (we have done one here or you can find your own online) you will at least have an idea of how much money you have and can start to feel in control.

Student finance is paid in three (huge) instalments, and the good news is if you are in halls you pay your rent in three instalments too, so it is probably easier to work out your budget three times per year (each term) in line with this.

Use this to work out your budget

Income
Student Loan - £
Part-time job - £
Money from family - £
Bursary - £
Scholarship - £
TOTAL - £

Expenditure
Rent/Hall feeds - £
Food - £
Mobile Phone - £
TV licence - £
Books - £
Course equipment - £
Socialising - £
Travel - £

Clothes - £
Special occasions - £
TOTAL - £

Student quotes

We asked some of our students for some of their money tips:

"Once you have paid your rent for the term, and worked out how much you have to live off per week, draw out that much cash (or move it to another bank account) and work on the basis that this is your money for the week. Working out your money weekly is so much easier than termly."

"Book travel home well in advance to get the best deals – last minute travel is always more expensive."

"Money off vouchers only save you money if you need the thing in the first place (and obviously, if you can afford it!)

"Bring a packed lunch to uni a couple of days a week and save £500 over the term – enough for a holiday!"

"Plan your meals for the week and check what food you actually need; shopping every day and impulse buys cost a lot more money."

Blackbullion - Free lessons to help you become money smart

Blackbullion is a learning platform filled with videos, animations, graphics and quizzes that are designed to develop your money skills. So, if you want to make your money go further and live the best student life possible, sign up today!

LJMU students get exclusive access to the Blackbullion learning platform, and as an LJMU applicant we want to offer you the chance to get a head start on your budgeting. Simply sign up to **www.blackbullion.com**

For more information

The Student Advice Team

moneyadvice@ljmu.ac.uk

0151 231 3153/3154

@LJMUSaw

#justask

The information in this publication is correct at the time of going to press March 2023.

Changes will inevitably occur in the interval between publication and the academic year to which the publication relates and the university reserves the right to withdraw or make alterations to the course, modules and facilities if necessary. Applicants should therefore not rely solely on this publication and should use it in conjunction with information provided on our website: **www.ljmu.ac.uk**

The university offers the information contained in this publication as a general guide. It does not constitute or form part of any contract and it is not binding on prospective students, students or the university. For further information on the LJMU admissions policy please visit: **www.ljmu.ac.uk/admissions**

This brochure is available in different formats, please contact us for more information.