LJMU offers you everything you need for a life changing university experience.

- High quality degrees taught by academics carrying out exciting research and designed specifically to make you irresistible to future employers
- Individually tailored careers advice and a dedicated Centre for Entrepreneurship if you are thinking of working freelance or setting up your own business
- Excellent facilities thanks to the investment of £160 million over the last 10 years
- Extensive links with employers, entrepreneurs and business leaders, giving you great contacts even before you graduate
- The opportunity to live life to the full in a city voted the best nightlife destination in the UK and one that’s brimming with music, culture and new possibilities

Did you know?
- Over 95% of our students are in work or further study 6 months after they graduate
- Our employment rates are improving year on year, with more and more students securing prestigious graduate-level positions
- LJMU awards scholarships and bursaries worth £10 million every year
- If your household income is less than £25,000, you will automatically qualify for a LJMU bursary of £500* for every year of your course
- You could receive an LJMU scholarship worth up to £10,000* and a £500* bursary for every year of your course – none of this money has to be paid back

Fees and Funding
Guidance for students starting undergraduate degrees 2016/2017

* All bursaries and scholarships are awarded subject to specific eligibility criteria. Please contact us for more information.

For more information please contact the Student Advice Team T: 0151 231 3153/3154 E: studentadvice@ljmu.ac.uk W: www.ljmu.ac.uk/feesandfunding

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Fees and Funding

Need advice

If you have any questions about fees, funding or any aspect of university life, please do not hesitate to get in touch with LJMU.
Email: studentadvice@ljmu.ac.uk
T: 0151 231 3153/3154

All scholarships and bursaries are awarded subject to specific eligibility criteria in accordance with the UK's 2016/17 Access Agreement.
Changes to student support 2016

In June 2015 changes to student funding were announced, affecting new students starting university courses in 2016.

These changes only affect new students from England and are not applicable if you are already studying within higher education. The changes, including the abolition of grants and the increase in the value of living costs loans, have been incorporated into the figures used in this booklet but were still subject to parliamentary approval (when this guide was written).

Up-to-date information will be available on www.gov.uk/studentfinance and also on the LJMU website once confirmed by government.

For more information contact studentadvice@ljmu.ac.uk | 0151 231 3153/3154
Apply early for your student finance to ensure it is in place before you start your course.

You don’t have to wait until you’ve been formally offered a place at LJMU to apply for your student funding. If you are starting a course at LJMU in September 2016, you can apply for your student finance from January onwards.

To apply online go to: www.gov.uk/studentfinance

You don’t have to pay your tuition fees upfront – as long as you have not been to university before and meet the residency rules you can take out a tuition fee loan.

You don’t start paying back your student loans until after you leave LJMU and you are earning at least £21,000*. Your monthly repayments will be based on your salary not what you borrowed.

After 30 years, anything you still owe will be written off.

If you take time out to go travelling or have a family and your income drops below £21,000* your loan repayments will stop automatically.

Remember:

* Repayment threshold relates to students who are normally resident in England and Wales.
When to apply for your student finance

From September 2016

It’s time to apply for your course online through UCAS.

Start thinking about your student finance — remember you can receive help with fees and living costs (see page 11). If you are disabled, have dependants, or have been in local authority care you can apply for additional support (see page 8). LJMU also offers bursaries for students with a household income less than £25,000* a year (see page 6).

Use the student finance calculator to work out what funding you can get:
www.gov.uk/studentfinance-calculator

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- After 30 years, anything you still owe will be written off.
- If you take time out to go travelling or have a family and your income drops below £21,000* your loan repayments will stop automatically.

* LJMU scholarships and bursaries are awarded subject to specific eligibility criteria.

* Repayment threshold relates to students who are normally resident in England and Wales.
How to use this guide

Funding figures in this guide relate to students who are normally resident in England. Different funding arrangements will apply if you are from Scotland, Wales, Northern Ireland or the EU. If you are enrolled on an NHS-funded course, please see pages 19-21 for specific guidance relating to your course.

If you live in Scotland, Wales and Northern Ireland you will still be eligible for loans to cover your tuition fees as well as grants and/or bursaries plus loans for your living costs. The information below gives an overview of support available for each nation.

Scottish* applicants

If your permanent home is in Scotland but 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 up to £9,000 per year
- Young student (under 21):
  - Bursary – up to £1,750 a year
  - Loan – up to £5,750 a year
- Independent student:
  - Bursary – up to £750 a year
  - Loan – up to £6,750 a year

If you take out a student loan, your repayments will begin after you have left LJMU and start earning more than £17,335.

For more information, go to the Student Awards Agency for Scotland website: www.saas.gov.uk

Welsh* applicants

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

- Tuition fee loan of up to £3,810 a year
- Tuition fee grant of up to £5,190 - the Welsh Government will pay a grant of £5,170 to cover the remainder of your tuition fees once you have applied for the loan. This is non-repayable
- Maintenance loan of up to £5,376 a year
- Maintenance grant of up to £5,161 a year

If you take out a student loan, your repayments will begin after you have left LJMU and start earning more than £21,000.

For more information, go to the Student Finance Wales website: www.studentfinancewales.co.uk
Applicants from Northern Ireland

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

- Tuition fee loan which will cover the full cost of your tuition fees up to £9,000 per year
- Maintenance loan of up to £4,840 a year
- Maintenance grant of 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 £16,910.

For more information, go to the Student Finance Northern Ireland website: www.studentfinanceni.co.uk

Applicants from the EU

If your permanent home is based in the EU but you want to study at LJMU (or another English university) you will be eligible to apply for a tuition fee loan which will cover the full cost of your tuition fees up to £9,000 per year.

Most EU students will not be eligible for grants and loans for living costs. Exceptions do apply and you are advised to visit the following website for more details: www.ukcisa.org.uk/student/info_sheets/student_support_england.php

* Please note all the figures quoted relate to 2015-entry tuition fees and funding.
LJMU scholarships

Our scholarships are open to all full-time Home students (that’s students from England, Wales, Scotland and Northern Ireland) and EU undergraduates. These awards are not income assessed, which means it doesn’t matter what your household income is and if successful you will be awarded a scholarship for each year of your course subject to satisfactory progress.

When considering who should get one of our prestigious scholarships, we don’t just consider academic qualifications, though these are obviously very important. We also look at what you have achieved personally, through voluntary and charity work, school and college activities, in sport, music and much more. With scholarships worth up to £10,000 a year, it’s well worth taking the time to tell us how you think you epitomise our ethos of ‘Dream, Plan, Achieve’.

Please note: Students on NHS-funded courses are not eligible to receive LJMU scholarships.

Community Excellence Scholarships*
for excellence in areas such as volunteering, sports, the arts, citizenship: a maximum of 100 awards of £1,000 paid per year for the duration of your course

Vice-Chancellor’s Award*
is a highly prestigious award for outstanding students: a maximum of 6 awards of £10,000 paid per year for the duration of your course

Academic Excellence Scholarships*
reward academic excellence (at least 3 A grades at A2 level or equivalent - 360 UCAS points): a maximum of 100 awards of £1,000 paid per year for the duration of your course

Michael Brown Scholarships*
reward academic excellence: a maximum of 12 awards of £1,000 paid per year for the duration of your course

*Scholarships are awarded subject to specific eligibility criteria.
I found out while I was away on holiday that I had been awarded the Academic Excellence Scholarship. I was really happy about it, as it meant I would not have to rely on my mum as much for money.

Pharmacy student Ricardo Da Costa receives the £1,000 Academic Excellence Scholarship.
LJMU bursary*

LJMU bursaries are automatically paid to eligible students – you do not need to apply for them. You will be awarded a bursary for every year of your course providing you continue to meet the eligibility criteria. The annual LJMU bursary is currently £500, that works out at £1,500 over the course of a three year programme.

LJMU bursaries are a bit like grants – they are means-tested and you don’t have to pay them back. You can use the money for whatever you want and they are intended to help you meet some of the costs associated with being a student. To qualify you must meet the residence requirements for student funding (grants and loans) and have a household income of £25,000 or less a year. You must also be paying the annual £9,000 university tuition fees, which the majority of students pay via a student loan.

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 that have arisen which could place you in financial hardship. LJMU’s Student Support Fund is available to students who find themselves in such a position. This is only open to UK students and funding does not usually have to be paid back.

For more information contact the Student Advice Team: studentadvice@ljmu.ac.uk

Disabled Students’ Allowances

Disabled Students’ Allowances or DSAs are intended 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. They are paid on top of the standard student finance package and don’t have to be paid back.

The type of support you receive will be determined by your specific needs not your household income.

In addition, LJMU’s Assessment Room provides a fully accessible, discrete and welcoming space where you can test out a range of different furniture, equipment and technologies based on your specific needs.

Please note: The government is currently reviewing eligibility criteria and the range of support provided via DSAs.

For more information contact the LJMU Disability Team
tel: 0151 231 3164/3165, email: disability@ljmu.ac.uk

Fees and Funding

*Subject to specific eligibility criteria. NHS-funded students are not eligible for the LJMU Bursary.
Students with dependants

If you have either an adult that is financially dependent on you or dependent children, you can apply for grants for living costs and/or childcare. In addition, under the new arrangements recently announced by the Chancellor, if you have an underlying eligibility for benefits (such as lone parents) you can receive an enhanced rate of maintenance loan.

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 the **Parents Learning Allowance** is for those with children.

Millie is a single parent with two children. She pays £50 per week for an after school club. Here is an example of the student funding she may receive in 2016.

<table>
<thead>
<tr>
<th>Grant</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maintenance Loan</td>
<td>£9,347 a year</td>
</tr>
<tr>
<td>Parents Learning Allowance</td>
<td>£1,573 a year</td>
</tr>
<tr>
<td>Childcare Grant</td>
<td>£42 per week</td>
</tr>
</tbody>
</table>

Millie may still be able to claim housing benefit and some of her student income is disregarded. She can also claim:

- **Child Tax Credits**
- **Child Benefit**
- **Free school meals for her eldest child**

Apply for this funding at the same time as you apply for your student finance. All grants are means tested.

Young adult carers

LJMU is committed to supporting young adult carers and is currently working in partnership with Barnardos Young Adult Carers Service in Liverpool to develop our support in this area. If you are claiming Carers Allowance prior to the start of your course, it is likely that your eligibility for this benefit will stop once you enrol on a full-time programme of study.

Our dedicated member of staff for young adult carers can provide you with further information and advise you on appropriate support. Get in touch for confidential advice:

**Phil Bakstad | 0151 231 8098 | P.Bakstad@ljmu.ac.uk**

* Subject to Parliamentary approval. Figures for 2015.
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 Paul McCartney.

In recognition of the influence that 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 minimum cash bursary of £1,000 per year of their course, in addition to funding awarded by social services for looked after children (LAC).

Our dedicated member of staff, Phil Bakstad, also provides support and advice on everything relating to your academic life, from budgeting to accommodation and liaising with social services.

To discuss this and the other support available in confidence, please contact:

Phil Bakstad | 0151 231 8098 | P.Bakstad@ljmu.ac.uk

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
LJMU is delighted to be working in conjunction with the Unite Foundation to offer five students the chance to study at LJMU and enjoy free accommodation for the duration of their course as well as a cash bursary for each year of study.

Priority for the Unite Foundation Scholarship scheme is given to students who are estranged from their families.

If you would like to find out more about the Unite Foundation Scholarship, please contact our dedicated member of staff in confidence:

Phil Bakstad | 0151 231 8098 | imagine@ljmu.ac.uk

The Award has helped me beyond words. Just the extra comfort of knowing I have more income in term time helps me focus on my studies rather than my finances.

Pharmacy student Alex Bamsey receives the John Lennon Imagine Award.
Student loans

Tuition fee loans

Eligible full and part-time students will be able to take out a tuition fee loan for each year of their course. This loan is not means-tested which means that your household income will not affect your eligibility for this funding.

Your tuition fee loan covers all your tuition costs and will be paid directly to LJMU. This means you only have to budget for your living costs. You should be able to get help with your living costs too, through maintenance loans or grants and bursaries, which you don’t have to pay back.

You only start paying back your student loans the April after you leave LJMU and even then it’s only if you are working and earning more than £21,000 a year. Your monthly repayment is fixed at a small, percentage of your income (see opposite for more details).

Living expenses (maintenance) loan

Full-time undergraduate students can also apply for a maintenance loan to cover their living costs. If you’re eligible, you can take out a loan for each year of your course. The money will have to be paid back but only after you leave LJMU and start earning over £21,000*.

The amount you’ll receive will depend on your household income.

The maximum amount you can get while you are studying at LJMU is:

- £8,200* if you are living away from home
- or £6,904 if you are living in your parental home

Unlike the tuition fee loan which is paid direct to LJMU, this money goes straight into your bank or building society account. It’s paid in three instalments and it’s up to you to decide what you spend this money on and how you budget.

Part-time students are not eligible to apply for a maintenance loan but can apply for a loan to cover the cost of their tuition fees.

Applying for your student funding

- If you are starting a course at LJMU in September 2016, you can apply for your student finance from around January that year
- To apply online go to: www.gov.uk/studentfinance

* Figures quoted relate to students from England and are subject to parliamentary approval.
After 30 years anything you still owe on your student loans is written off.

If your income falls below £21,000* because, for example, you take time out to go travelling or to have a family, your loan repayments will stop automatically.

### Paying back your student loans

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

This monthly payment will be the same irrespective of how many loans you have taken out. That’s because your repayments are based on a percentage of your salary not how much you have borrowed.

If your income is over £21,000* your employer will start taking repayments from your salary just like tax and national insurance.

The table below should give you an idea of how much you can expect to pay every month based on a range of salaries. But remember, you won’t have to make any payments until you leave university and start earning over £21,000*.

<table>
<thead>
<tr>
<th>Annual salary</th>
<th>Monthly repayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>£19,000</td>
<td>0</td>
</tr>
<tr>
<td>£22,000</td>
<td>£7.50</td>
</tr>
<tr>
<td>£25,000</td>
<td>£30.00</td>
</tr>
<tr>
<td>£30,000</td>
<td>£67.50</td>
</tr>
<tr>
<td>£35,000</td>
<td>£105.00</td>
</tr>
<tr>
<td>£40,000</td>
<td>£142.50</td>
</tr>
<tr>
<td>£45,000</td>
<td>£180.00</td>
</tr>
<tr>
<td>£50,000</td>
<td>£217.50</td>
</tr>
<tr>
<td>£55,000</td>
<td>£255.00</td>
</tr>
<tr>
<td>£60,000</td>
<td>£292.50</td>
</tr>
</tbody>
</table>

* Repayments threshold relates to students normally resident in England and are subject to parliamentary approval.
If you choose to study part-time at LJMU, you will receive the same high quality educational experience plus access to all the same resources and facilities as full-time students. There are, however, differences in the range and level of funding you can receive.

**LIVING COSTS**

Unlike full-time students, part-time students do not receive funding for their living costs. LJMU has additional funding for certain groups of students and in some cases we may be able to help with costs such as childcare, books or travel or via our Student Support Fund (see page 6).

Part-time tuition fees do not have to be paid up-front. Providing you meet the eligibility criteria and have not been to university before, you can apply for a non-means-tested tuition fee loan. Even if you have been to university before you may still be entitled to a loan, so please get advice on what student funding you are entitled to. You can take out a tuition fee loan for each year of your course and repayments do not start until you are earning over £21,000*.

To apply for a part-time tuition fee loan, go to: [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

Contact the Student Advice Team for more information even before you apply for your LJMU course: studentadvice@ljmu.ac.uk

* Repayments threshold relates to students normally resident in England.
Have you studied before?

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

It is really important that you seek advice if you have studied previously.

Speak to us in confidence:

studentadvice@ljmu.ac.uk | 0151 231 3153/3154
How household income affects student funding

Some student funding is only allocated following an assessment of your household income (see table below). This process is called income assessment (or means testing) and it is based on the joint income of your parent(s) or partner before tax.

- 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, their joint income will be assessed
- If you are over 25, have financially supported yourself for more than 3 years, have no living parents or are caring for a child, the means testing will be based on your income (and that of your husband, wife, or civil partner if you have one)
- NHS-funded students: please see pages 19-21 for more details

This table shows estimates of funding available for a student living away from home starting university in 2016.

<table>
<thead>
<tr>
<th>Household income</th>
<th>Maintenance Loan</th>
<th>LJMU bursary*</th>
<th>LJMU scholarships**</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>£25,000 or less</td>
<td>£8,200</td>
<td>£500</td>
<td></td>
<td>£8,700</td>
</tr>
<tr>
<td>£30,000</td>
<td>£7,612</td>
<td>0</td>
<td></td>
<td>£7,612</td>
</tr>
<tr>
<td>£35,000</td>
<td>£7,023</td>
<td>0</td>
<td></td>
<td>£7,023</td>
</tr>
<tr>
<td>£40,000</td>
<td>£6,434</td>
<td>0</td>
<td>You can apply for an LJMU Scholarship*, worth between £1,000 and £10,000 a year. See page 4 for more details.</td>
<td>£6,434</td>
</tr>
<tr>
<td>£42,875</td>
<td>£6,095</td>
<td>0</td>
<td></td>
<td>£6,095</td>
</tr>
</tbody>
</table>

*You do not have to apply for the bursary.
**You will need to complete the LJMU scholarship application form in order to be considered for this funding.

* Figures for students from England still subject to parliamentary approval.
# At a glance guide to undergraduate student funding

<table>
<thead>
<tr>
<th>Funding</th>
<th>Tuition fee loan*</th>
<th>Maintenance loan*</th>
<th>LJMU bursary†</th>
<th>Vice-Chancellor’s Awards†</th>
<th>Academic Excellence Scholarships†</th>
<th>Community Excellence Scholarships†</th>
</tr>
</thead>
<tbody>
<tr>
<td>How much is this worth?</td>
<td>£9,000 a year for full-time students</td>
<td>Up to £8,200 if you are living away from home</td>
<td>£500</td>
<td>£10,000 a year for the duration of your course</td>
<td>£1,000 a year for the duration of your course</td>
<td>£1,000 a year for the duration of your course</td>
</tr>
<tr>
<td>Is this funding based on my household income?</td>
<td>No</td>
<td>Yes, partially</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Are part-time students eligible for this funding?</td>
<td>Yes, on a pro-rata basis</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>How many will be awarded?</td>
<td>All eligible students are entitled to take out a tuition fee loan</td>
<td>All eligible students are entitled to take out a maintenance loan</td>
<td>All eligible students automatically receive a bursary</td>
<td>A maximum of 6 awards a year</td>
<td>A maximum of 100 awards a year</td>
<td>A maximum of 12 awards a year</td>
</tr>
<tr>
<td>How will this money be paid?</td>
<td>Direct to LJMU</td>
<td>In 3 instalments to your bank or building society account</td>
<td>Direct to your bank or building society account</td>
<td>In instalments to your bank or building society account</td>
<td>In instalments to your bank or building society account</td>
<td>In instalments to your bank or building society account</td>
</tr>
<tr>
<td>Does it have to be paid back?</td>
<td>Yes, but only after you’ve left university and are earning over £21,000*</td>
<td>Yes, but only after you’ve left university and are earning over £21,000*</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Do I need to apply for this funding?</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Yes, via LJMU’s Scholarship Application Form</td>
<td>Yes, via LJMU’s Scholarship Application Form</td>
<td>Yes, via LJMU’s Scholarship Application Form</td>
</tr>
</tbody>
</table>

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**Fees and Funding**
### Undergraduate Student Funding

<table>
<thead>
<tr>
<th>Funding Type</th>
<th>Amount</th>
<th>How Paid</th>
<th>Conditions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tuition Fee Loan</strong></td>
<td>£9,000 a year for full-time students</td>
<td>Direct to LJMU</td>
<td>No, based on household income</td>
</tr>
<tr>
<td></td>
<td>£6,000 for full-time students on a foundation course</td>
<td>Direct to your bank or building society account</td>
<td>No, but available to all eligible students</td>
</tr>
<tr>
<td></td>
<td>Up to £8,200 if you are living away from home</td>
<td>In instalments to your bank or building society account</td>
<td>Yes, based on need, not income</td>
</tr>
<tr>
<td></td>
<td>Up to £6,940 if you are living in your parents' house</td>
<td>Direct to your bank or building society account</td>
<td>Yes, and your children must be in registered or approved childcare</td>
</tr>
<tr>
<td><strong>Maintenance Loan</strong></td>
<td>£500 £1,000 a year for the duration of your course</td>
<td>Direct to your bank or building society account</td>
<td>Yes, and you must be a parent and studying full-time</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>In instalments to your bank or building society account</td>
<td>All eligible students will receive support</td>
</tr>
<tr>
<td><strong>Disabled Students' Allowance</strong></td>
<td>Not applicable Up to £1,573 per year</td>
<td>Direct to your bank or building society account</td>
<td>All eligible students will receive support</td>
</tr>
<tr>
<td><strong>Childcare Grant</strong></td>
<td>Up to 85% of childcare costs</td>
<td>Direct to your bank or building society account</td>
<td>All eligible students will receive support</td>
</tr>
<tr>
<td><strong>Parents' Learning Allowance</strong></td>
<td>Up to £1,573 per year</td>
<td>Direct to your bank or building society account</td>
<td>All eligible students will receive support</td>
</tr>
</tbody>
</table>

**Notes:**
- Subject to parliamentary approval of 2016/2017.
- NHS-funded students are not eligible for this support.

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1 Subject to parliamentary approval of 2016/2017. NHS-funded students are not eligible for this support.
Information for students who want to study Paramedic Practice*

The Diploma in Higher Education in Paramedic Practice is run in conjunction with the local primary care trust, so it is funded slightly differently from other LJMU courses.

Entrants on this course will be funded by a combination of support from the Department of Health (who will fund your tuition fees) and student grants and loans.

This means you should apply for your student finance for living costs via the www.gov.uk/studentfinance website.

Please note: If you have studied at university before or have received funding from the NHS or via other student grants and loans we would advise you to get advice before starting another course. That’s because you may not be funded for any further study. Contact studentadvice@ljmu.ac.uk for more information.

CASE STUDY

John (20) normally lives in England in his own flat. His household income is £22,000. He has been offered a place to study the Dip HE in Paramedic Practice. He will be entitled to receive the following funding:

- Tuition fees to be paid by the NHS – he does not have to repay this money and this funding is not means-tested
- A repayable loan of £8,200 a year to help with living expenses

John’s total annual income would be £8,200 a year.

Please note: Students whose fees are paid for by the NHS are not be eligible to receive an LJMU bursary.

For further details and to apply for your loan, go to:
www.gov.uk/studentfinance

or contact:
studentadvice@ljmu.ac.uk | 0151 231 3153/3154 |
@LJMUsaw #just ask
Fees and Funding

Information for students applying for NHS-funded undergraduate degrees

Tuition Fees

If you are accepted onto one of LJMU’s nursing or midwifery programmes, your annual tuition fees will be paid by the NHS providing you meet the residency and previous study criteria. For further details on residency criteria, please go to: www.nhsbsa.nhs.uk/students

Please note:

- If the NHS refuse to pay your tuition fees on the basis of your residency status your offer of your place to study at LJMU will be withdrawn
- Self-funding students are not eligible to enrol on our nursing or midwifery programmes
- If you are from the Isle of Man or Jersey, your Government will provide funding to cover your tuition fees

All of the figures quoted in this guide are for 2015 entrants as the Department of Health have not yet confirmed what financial support will be available for healthcare students starting their studies in 2016/2017.

Help with your living costs

NHS students can receive a range of financial support to help meet your living costs while completing your studies at LJMU.

NHS grant

- All new eligible NHS students can receive a £1,000 non-means-tested grant from the NHS. This funding is awarded for every year of your course and does not have to be repaid. If you have any children or adults that are financially dependent on you, you can also claim a grant for your dependants when you apply for your NHS bursary

Means-tested NHS bursary

- Depending on your household income you may also be eligible to receive a further means-tested NHS bursary for every year of your degree
How to apply for your NHS funding

You can apply for your NHS bursary once you have been offered and accepted your place to study. The application cycle for these bursaries opens around the start of April for courses starting in September.

Maintenance or living costs loan

You can also apply for a fixed-rate living costs or maintenance loan from the Government. You can apply for this loan for every year of your course. Providing you meet the relevant residency requirements, you can also choose to apply for a fixed rate maintenance loan for every year of your course.

For details on student loans, go to page 10 of this guide. You are advised to apply for your loan no later than the end of May if you want your loan to be in place for the start of the academic year.

Please note that NHS-funded students receive a reduced rate of loan (see figures below).

For more details and to make your application, go to: www.gov.uk/studentfinance

Financial support available to students on NHS-funded courses and studying for 45 weeks per year (2015-entry rates)

<table>
<thead>
<tr>
<th>If you will be living and studying:</th>
<th>Non-means-tested grant*</th>
<th>Means-tested bursary* (maximum amount)</th>
<th>Non-means-tested maintenance loan*</th>
</tr>
</thead>
<tbody>
<tr>
<td>In England and living somewhere other than your parental home</td>
<td>£1,000</td>
<td>£4,491</td>
<td>£2,324 (£1,811 in your final year)</td>
</tr>
<tr>
<td>In England and living with your parents</td>
<td>£1,000</td>
<td>£3,439</td>
<td>£1,744 (£1,324 in your final year)</td>
</tr>
</tbody>
</table>

* Figures quoted relate to funding available for 2015-entry.
Targeted financial support for NHS-funded students

Childcare grant and support for dependants
If you have any children or adults that are financially dependent on you, you can claim a grant for your dependants when you apply for your NHS bursary. A Childcare Grant is available from the NHS for full-time students who have dependent children in registered or approved childcare. This grant is means-tested and can cover up to 85% of your actual childcare costs during both term-time and holidays up to a maximum amount per week. This grant is available for the duration of your course, providing you are still using approved childcare. This money does not have to be paid back.

Parents’ Learning Allowance
If you are a parent studying a full-time course you may also be entitled to the Parents’ Learning Allowance from the NHS. This means-tested grant is designed to help you with the additional cost of being a parent. You do not have to be paying for childcare or send in receipts to qualify for this grant.

Help with travel costs while you are on placement
If you have to undertake a placement as part of your NHS course you may be entitled to be reimbursed for some of the travel costs you incur as a result from the NHS. Please note: You can only claim these expenses if the cost of travelling to your placement is greater than the normal cost of getting to LJMU. This funding is also means-tested, which means if your household is above the NHS threshold you will not be eligible to make a claim.

Student Support Fund
Please see page 6 for more details.

Disabled Students’ Allowances (DSAs)
Please see page 7 for more details.

Support for care leavers and estranged students
- LJMU John Lennon Imagine Awards
Please see page 8 for more details.

Case study
Claire is a single mum with two children. She pays for an after school club for one of her children. This is £50 per week.
Here is an example of the types of funding she can apply for every year.

Claire will be eligible to apply for:

<table>
<thead>
<tr>
<th>Funding Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student loan*</td>
<td>£2,324</td>
</tr>
<tr>
<td>NHS grant*</td>
<td>£1,000</td>
</tr>
<tr>
<td>NHS bursary*</td>
<td>£4,491</td>
</tr>
<tr>
<td>Dependants Grant*</td>
<td>£2,448</td>
</tr>
<tr>
<td>Parents’ Learning Allowance*</td>
<td>£1,204</td>
</tr>
<tr>
<td>Childcare Grant*</td>
<td>85% of actual cost - £42 per week</td>
</tr>
</tbody>
</table>

Claire has an underlying eligibility to claim housing benefit and some of her student income is disregarded.

1 Based on individual student circumstances.
* Figures quoted relate to funding available for 2015-entry.
Liverpool is a fantastic student city and it’s also one of the most affordable too, which means if you budget properly your student funding will go much further than you think.

Many of our students also successfully manage working part-time or getting involved with voluntary or charitable activities while they are studying at LJMU. Working will not only help you earn enough money to enjoy everything that student life has to offer but you will also gain vital skills and experience that will impress future employers and keep your overdraft within manageable levels. But it’s vitally important that you get the balance right between earning, studying and your social life. For advice on how to manage working alongside studying, please contact LJMU’s Student Advice Team (studentadvice@ljmu.ac.uk).

- All LJMU students get free off-peak access to sports facilities across Liverpool plus free access and discounted tickets to key arts and cultural events at Tate Liverpool, the Royal Court Theatre, Liverpool Philharmonic and the Everyman & Playhouse
- Dedicated vacancy website offering work placements, internships, part-time work and graduate positions
- Wide range of voluntary and paid opportunities within the University and the Liverpool Students’ Union
- WorkBank, a commercial employment agency providing better paid student jobs, is based in the Liverpool Students’ Union
As an LJMU student, you will be able to enjoy a range of offers and discounts at leading organisations across the city during your studies at the University. Plus our exciting public events programme means you can debate the hot topics of the day, learn about ground-breaking research and get involved with Liverpool life.

www.ljmu.ac.uk/discover/your-student-experience/student-opportunities
How to make your money go further

Most students have to learn to live on a tight budget but that doesn’t mean life has to be boring. By taking the time to sit down and work out exactly what you have to pay for every week – that includes rent, food, utility bills, travel and your mobile phone – you’ll know exactly how much money you have left for the fun things in life, like going out, having a drink with friends or going shopping.

**Student funding is paid in three large instalments which makes budgeting really important.**

By managing your money properly you’ll be able to enjoy student life without worrying about where your next meal is coming from or how you are going to pay your bills.

Get in touch with the Student Advice Team for top tips on how to make your money go further and to double-check that you have applied for all the funding and support you are entitled to. We will help you draw up a budget.

Make a budget and stick to it

- Eat in with friends instead of dining out on your credit cards
- Go retro and choose charity shops instead of designer threads
- Be green and buy second hand books
- Use your LJMU student ID to get lots of discounts
Apply early for your student finance to ensure it is in place before you start your course.

You don’t have to wait until you’ve been formally offered a place at LJMU to apply for your student funding. If you are starting a course at LJMU in September 2016, you can apply for your student finance from January onwards.

To apply online go to: www.gov.uk/studentfinance

You don’t have to pay your tuition fees upfront – as long as you have not been to university before and meet the residency rules you can take out a tuition fee loan.

You don’t start paying back your student loans until after you leave LJMU and you are earning at least £21,000*. Your monthly repayments will be based on your salary not what you borrowed.

After 30 years, anything you still owe will be written off.

If you take time out to go travelling or have a family and your income drops below £21,000* your loan repayments will stop automatically.

Remember:

- Apply early for your student finance to ensure it is in place before you start your course.
- You don’t have to wait until you’ve been formally offered a place at LJMU to apply for your student funding. If you are starting a course at LJMU in September 2016, you can apply for your student finance from January onwards.
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- After 30 years, anything you still owe will be written off.
- If you take time out to go travelling or have a family and your income drops below £21,000* your loan repayments will stop automatically.

* LJMU scholarships and bursaries are awarded subject to specific eligibility criteria.
* Repayment threshold relates to students who are normally resident in England and Wales.
Fees and funding

Guidance for students starting undergraduate degrees 2016/2017

LJMU offers you everything you need for a life changing university experience.

- High quality degrees taught by academics carrying out exciting research and designed specifically to make you irresistible to future employers
- Individually tailored careers advice and a dedicated Centre for Entrepreneurship if you are thinking of working freelance or setting up your own business
- Excellent facilities thanks to the investment of £160 million over the last 10 years
- Extensive links with employers, entrepreneurs and business leaders, giving you great contacts even before you graduate
- The opportunity to live life to the full in a city voted the best nightlife destination in the UK and one that's bursting with music, culture and new possibilities

Did you know?
- Over 95% of our students are in work or further study 6 months after they graduate
- Our employment rates are improving year on year, with more and more students securing prestigious graduate-level positions
- LJMU awards scholarships and bursaries worth £10 million every year
- If your household income is less than £25,000, you will automatically qualify for a LJMU bursary of £500* for every year of your course
- LJMU offers you everything you need for a life changing university experience.

Fees and funding

Need advice

If you have any questions about fees, funding or any aspect of university life, do not hesitate to get in touch with LJMU.

Email: studentadvice@ljmu.ac.uk
Tel: 0151 231 3153/3154

* All bursaries and scholarships are awarded subject to specific eligibility criteria and approval of the 2016/17 Access Agreement. Fees and Funding

For more information please contact the Student Advice Team T: 0151 231 3153/3154 E: studentadvice@ljmu.ac.uk www.ljmu.ac.uk/feesandfunding

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