



# Money Matters

## Guide to Funding for Work Placement Students in 2016/17

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This information aims to answer frequently asked questions concerning tuition fees and funding support for **full-time home undergraduate students** who will be on a work placement as part of their sandwich degree course during the 2016/17 academic year. This fact sheet applies if you are funded by Student Finance England.

### What will be my tuition fees for my placement year?

#### **Students who started their course at NTU in 2012/13, 2013/14 or 2014/15**

If you are undertaking a year-long placement as part of a sandwich course, you will not be charged a tuition fee for that year.

#### **Students who started their course at NTU in 2015/16**

If you are undertaking a year-long placement as part of a sandwich course, you will be charged £900 for that year.

### Will I be eligible for support with my tuition fees?

If your placement is an integral part of your sandwich degree course and you are eligible for student finance, you can apply for a tuition fee loan to cover your fees for your placement years.

If you are paying your tuition fees directly to the University yourself, you can set up payment arrangements online at: [www.ntu.ac.uk/onlinepayment](http://www.ntu.ac.uk/onlinepayment)

### Am I still entitled to financial support towards living costs during my placement year?

#### **UK work placements**

If your placement is an integral part of your sandwich course and you were eligible for a maintenance loan last year, you will be entitled to apply for one again during your placement year. You will not, however, be entitled to a maintenance grant / special support grant. The amount of maintenance loan you are entitled to will depend on the length of your placement, and the length of time, if any, you are in full time study over the course of the academic year. Any income you earn as part of your placement year will not impact on your entitlement to a loan during the placement year or thereafter.



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If you are on a full year or sandwich course paid or unpaid placement where you will be in attendance at university for less than 10 weeks over the course of the academic year, you will only be entitled to approximately 50% of the full maintenance loan amount. This will not be subject to an income assessment.

The rates for this are as follows:

	Full Year	Final Year
Living away from home	£2,483	£1,936
Living in parents' home	£1,863	£1,414

## Unpaid service

If your work placement is unpaid and within a Government organisation, it may be classed as 'unpaid service'. This means that you will be entitled to a full maintenance package which will be means-tested. Unpaid service includes working:

- In a local authority or voluntary organisation in the UK, working within health, welfare or the care of children or young people; or
- In a hospital / public health laboratory or primary care trust in the UK; or
- In a prison, probation or aftercare service in the UK; or
- Undertaking research in an educational institution in the UK; or
- In a strategic health authority, local health board, special health board or health and social services board.

## Overseas work placements

If you choose to do your placement abroad as opposed to the UK, your eligibility for statutory student funding will be affected. You will also need to look carefully into any additional costs that may be involved, such as flights, temporary accommodation on arrival, bank charges (either for an account you set up abroad, or using your UK account overseas) and the cost of living in the country where you will be working.

If your overseas placement is an integral part of your sandwich course and you were eligible for a maintenance loan last year, you will be entitled to apply for one again during your placement year. You will not, however, be entitled to a maintenance grant / special support



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grant unless your work placement is part of an Erasmus programme. The amount of maintenance loan you are entitled to will depend on the length of your placement, and the length of time, if any, you are in full time study over the course of the academic year. Any income you earn as part of your placement year will not impact on your entitlement to a loan during the placement year or thereafter.

## Non-Erasmus work placements

If you will be in attendance at university for **less than 10 weeks** over the course of the coming academic year, you will only be entitled to approximately 50% of the full maintenance loan amount, this will not be subject to an income assessment.

## Erasmus work placements

You will only be entitled to the full overseas maintenance loan amount, this will be subject to an income assessment.

The rates for this are as follows:

	Maintenance Loan		Maintenance Grant
	Full Year	Final Year	Any Year
Non-Erasmus overseas work placement	£2,970 Non-means tested	£2,170 Non-means tested	No eligibility
Erasmus overseas work placement	Up to £6,894 Means tested	Up to £6,070 Means tested	Up to £3,387 Means tested

If you will be in full time attendance at University for **longer than 10 weeks** during the 2016/17 academic year, you will be entitled to apply for a full maintenance loan as usual. The rates for this are available on-line ([www.gov.uk/student-finance/loans-and-grants](http://www.gov.uk/student-finance/loans-and-grants))



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## Erasmus Funding

An Erasmus plus Grant may be available from the University to students who are completing a work placement in Europe. For further information email the Erasmus Team at [EU@ntu.ac.uk](mailto:EU@ntu.ac.uk) or drop into the Global Lounge at the City Site.

## Travel Grant

You may get a non-repayable grant from Student Finance to cover some of your travel expenses if you are normally living in England and on an Erasmus work placement

The amount you get will depend on your household income. You must pay the first £303 of your travel costs, your travel grant will be reduced by £1 for each £8.97 of household income over £39,796.

You can apply for up to three returning journeys during a full academic year abroad. You can also apply for help with essential expenses, medical insurance and travel visas. If you are a single parent you may also be able to apply for your children's travel costs.

## How do I apply to renew my funding?

You can re-apply for your funding online ([www.gov.uk/student-finance](http://www.gov.uk/student-finance)) from Spring 2016. To ensure that you receive your funding on time, you must apply by the given deadline.

You can request to receive the first instalment of your maintenance loan up to 25 working days earlier than usual, in recognition of the fact that a placement year often starts earlier than an academic year. You can arrange an earlier payment by contacting Student Finance England.

## Do I still need to complete online enrolment for my placement year?

Yes you do. You should enrol online at [www.ntu.ac.uk/enrolment](http://www.ntu.ac.uk/enrolment) in the usual way. You will be able to enrol online during the summer vacation. If you are not fully enrolled, your maintenance loan will not be released to you, you will not be eligible for council tax exemption and you will not be able to access NTU online services. If you have any questions regarding enrolment, please contact [myntusupport@ntu.ac.uk](mailto:myntusupport@ntu.ac.uk)



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## Will I be required to pay Income Tax and Council Tax?

### Income Tax

Like any other employee, you **are** liable to pay income tax on your earnings. You can earn a certain amount of income on which no tax has to be paid and this is called your personal allowance. For the tax year 2016/17 students will have a personal allowance of £11,000. If you are on a paid placement, it is likely that your earnings will exceed this personal allowance, and you will be required to pay income tax. It is worth noting, however, that an academic year spans two tax years (a tax year starts on 6 April and finishes on the following 5 April), and while on your placement you will be entitled to a personal allowance for both 2016/17 and 2017/18 tax years. Further information and advice is available from: [www.gov.uk/student-jobs-paying-tax](http://www.gov.uk/student-jobs-paying-tax)

It is important that you retain your payslips and any P60 or P45 documents that you are given whilst on your placement in case you need to verify any information with the Inland Revenue.

### Council Tax

Students who live solely with other students are exempt from paying any Council Tax (*subject to meeting the definition of a student for Council Tax purposes*), and during your placement, you will remain classified as a student. If you live with people who are working or claiming social security benefits, you are advised to seek advice from the Student Financial Advice Team.

In most cases students will need to obtain a certificate of exemption from the Academic Office and provide this to the relevant local Council. Councils may not accept proof of student status by any other means.

However, if you are a fully enrolled student on a full-time course we will have already sent your term time address details to some local councils to confirm your student status. This means that you will not need a certificate from NTU unless the Council contacts you to request one.

Further information on Council Tax exemption and a list of the local councils is available from: <http://www.ntu.ac.uk/counciltax>

### Social Security Benefits

Even though you are on a placement you will be treated as a full-time student for benefit purposes. The majority of students have no entitlement to social security benefits. If you are





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a full-time student and do currently receive benefits, we recommend you seek advice early from the Student Financial Advice Service as your entitlement to benefits may change whilst you are on placement.

## **What if I can't find a placement?**

If you are experiencing difficulties in finding a placement you should, in the first instance, contact the relevant staff member within your academic school. They will be able to provide you with details of any dates by which you will need to have either secured a placement or decided if you wish to return to final year / take a leave of absence for one year. They will also be able to provide you with further advice as to how this may affect your academic status.

In the event that you are no longer undertaking a placement year as part of your studies, your entitlement to student financial support will be affected. As a result, it is very important that you contact your national Student Finance Service to ensure that they are aware of the change in your circumstances.

## **Is there any other funding I can apply for?**

### **NTU Discretionary Hardship Fund**

As a UK home undergraduate student, you are still classified as enrolled and are eligible to apply for assistance from the University's Discretionary Hardship Fund.

Support is income assessed and based on a shortfall between income and expenditure. All earnings are counted in full, so it is unlikely that you will qualify for additional support if you have a reasonably well paid placement.

You may, however, have a low paid or unpaid compulsory placement, or have additional support needs (for example, if you have dependants); these factors will be taken into account during the assessment. Please note however, that funds are limited, may be subject to change and cannot provide a main source of funding for compulsory unpaid placements.

The application process is available online, to apply please visit [www.ntu.ac.uk/dhf](http://www.ntu.ac.uk/dhf)

## **Where can I get further advice?**

Further advice is available from our Funding and Money Advice Service, which is based within Student Support Services. You can also e-mail the service at: [financial.support@ntu.ac.uk](mailto:financial.support@ntu.ac.uk) or Tel: (0115) 848 2494.



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Student Financial Support Service April 2016