



Money Matters

Guide to Funding for Work Placement Students in 2019/20

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 in the UK or overseas as part of their sandwich degree course during the 2019/20 academic year. This fact sheet applies if you are funded by **Student Finance England** only.

At the time of publication of this fact sheet, the United Kingdom is set to leave the European Union on the 31st October 2019. Arrangements pertaining to the Brexit transition period and future arrangements between the UK and the EU have yet to be confirmed. Information regarding Erasmus funding is subject to change. Please ensure that you obtain the most up-to-date information prior to confirming any arrangements which may be affected.

What will be my tuition fees for my placement year?

Students who started their course at NTU in 2018/19

If you are undertaking a year-long placement as part of a sandwich course, you will be charged **£1385** for that year.

Students who started their course at NTU in 2017/18

If you are undertaking a year-long placement as part of a sandwich course, you will be charged **£1380** for that year.

Students who started their course at NTU in 2016/17

If you are undertaking a year-long placement as part of a sandwich course, you will be charged **£1350** 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.

If you started your course before the 1st September 2015, please contact us for more advice regarding your tuition fee for your placement year.

Will I be eligible for support with my tuition fees?

If your work 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 year(s). 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

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

Work placements 2019/20 academic yearⁱ

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.

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.

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 be entitled to a lower 'reduced rate' maintenance loan amount. This will not be subject to an income assessment.

The Reduced Rate Maintenance Loan is as follows:

	Full Year	Final Year
Living away from home	£2,709	£2,112
Living in parents' home	£2,031	£1,543

If you will be in full time attendance at University for **longer than 10 weeks** during the 2019/20 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)

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 (the same as if you are studying at the University full-time) 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.

The rates for the full unpaid service maintenance loan are available on-line (www.gov.uk/student-finance/loans-and-grants)

Overseas work placements

If you choose to do your placement abroad do also consider 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.

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 a reduced maintenance loan amount, this will not be subject to an income assessment. The amount of maintenance you can receive for undertaking a work placement overseas is the same as the UK reduced rate maintenance loan.

If you will be in full time attendance at University for **longer than 10 weeks** during the 2019/20 academic year, you will be entitled to apply for a full maintenance loan as usualⁱⁱ. The rates for this are available on-line (www.gov.uk/student-finance/loans-and-grants)

Erasmus work placements (subject to final confirmation due to *Brexit* at the time of writing)

Students may be able to apply for an overseas rate of maintenance loan and, depending on the year of entry, the maintenance grant. In addition, you may be eligible to apply for a Travel Grant. These are all subject to a household income assessment. Please contact us for further details about the rates of maintenance available and for the latest information on Erasmus funding.

NTU Travel Scholarships

Nottingham Trent University is pleased to offer undergraduate and postgraduate students a range of travel scholarships.

These travel scholarships offer financial support to eligible students who wish to undertake a study, work or volunteering related international experience. The awards can be used for travel (economy only), accommodation, and other necessary costs for an overseas visit. To find out more, please visit http://www4.ntu.ac.uk/current_students/study_abroad/scholarships-and-funding/index.html

How do I apply to renew my funding?

You can re-apply for your funding online (www.gov.uk/student-finance) from Spring 2019. To ensure that you receive your funding on time, you must apply by the given deadline – which is usually the end of June.

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 in the usual way. . 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

Will I be required to pay 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 2019/20 and 2020/21 students will have a personal allowance of £12,500. If your earnings 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 2019/20 and 2020/21 tax years. Further information and advice is available from: 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.

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 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.

Where can I get further advice and support?

Further advice is available from our Student Financial Support Service, which is based within Student Support Services.

You can contact the Student Financial Support service by e-mail at: financial.support@ntu.ac.uk or by telephone (0115) 848 2494.

Student Financial Support May 2019

ⁱ If you commenced your studies prior to 1st September 2016, you may be entitled to a Maintenance Grant or Special Support Grant if you undertake an 'unpaid service' placement, please contact us for further advice

ⁱⁱ If you commenced your studies prior to 1st September 2016, you may be entitled to a Maintenance Grant or Special Support Grant if you spend more than ten weeks studying at NTU during a placement year, please contact us for further advice