ees and

Support from the UK government

There is funding available for eligible home fee paying students to help with your tuition fees and living costs.

Tuition fee loans

Most full time home fee paying students are eligible to apply for a tuition fee loan to cover the full cost of tuition fees, provided you haven't studied for an undergraduate degree at an equivalent or higher level before.

Tuition fees are set each year and may increase during your course. There are some exceptions to the standard fee, including work placement years and study abroad. Details of these for 2020 entry will be published on our website as soon as they are available. The standard fee for 2020-21 entry is £9,250.

www.sheffield.ac.uk/funding

Maintenance loans

Maintenance loans are also available to help with living costs. To check your eligibility and to find out how much you could borrow see: www.gov.uk/student-finance

The amounts available for 2020 entry have not been confirmed at the time of print. The information shown is for students who started their course in 2019 and should be used as a guide only.

Maintenance Ioan

(students who live in England, 2019 entry)

Household income	Living at home	Living away from home
£25,000 or less	£7,529	£8,944
£35,000	£6,260	£7,661
£50,000	£4,357	£5,735
£62,212 or above	£3,314	£4,168

Additional support is also available to eligible students who have a disability or dependents.

Applications usually open in the February before you start your course. In order for us to assess your eligibility for the University of Sheffield Bursary and other awards, make sure you give consent to share your information with us.

For more information, see:

- England and other EU countries: www.gov.uk/studentfinance
- Wales: www.studentfinancewales.co.uk
- Northern Ireland:
 www.studentfinanceni.co.uk
- Scotland: www.saas.gov.uk

Interest

During your studies

Interest is applied from the moment you take out your loan, at the rate of **inflation + 3%**, up until the April after you leave your course.

Inflation +3%

After you've left university

If you are earning £26,575 or less a year interest is applied at the rate of inflation.

Inflation

If you are earning **between £26,576** and **£47,834** a **year** interest is calculated and applied on a sliding scale between the rate of **inflation and inflation +3%**.

Inflation



Inflation +3%

When you are earning £47,835 or more a year interest is applied at the rate of inflation +3%.

Inflation +3%

The information above has been confirmed from September 2019 to September 2020.

Paying back your loans

You don't pay anything back until the April after you've left university and you're earning over the repayment threshold.

Your loans are added together to make one monthly repayment and these are based on what you earn, not what you owe.

The repayments are 9% of any earnings above the repayment threshold. When your wages change so does the amount you repay.

After 30 years, anything you haven't paid is written off.

Between April 2020 and April 2021 the repayment threshold is £26,575. This is subject to change each year.

The table below shows how much you can expect to repay.

Gross Salary	Monthly Payment
£30,000	£25.69
£40,000	£100.69
£50,000	£175.69

Support from the University of Sheffield

This year we supported many of our students through scholarships and bursaries. In 2018/19 we dedicated over £8million to home fee paying students.

University of Sheffield Bursary Scheme

This money is from the University and it doesn't have to be paid back. It's in addition to any government funding. You don't need to apply for it; if you're eligible you'll receive an award for each year of your course, including a year spent studying abroad.

We use the details you submit to Student Finance and UCAS to assess your eligibility.

The University of Sheffield Bursary Scheme is split into three main areas and you may be eligible for more than one of these. Please note that if you are eligible, you cannot receive a combination of awards 2 and 3 together.

Some of the bursary is based on household income.

You'll automatically receive this bursary if your household income is £40,000 or less.

Household income	Bursary per year of study
£0-£25,000	£1,000
£25,001-£30,000	£500
£30,001-£40,000	£250

2. You can get an extra £250 based on where you live and household income.

If your household income is £25,000 a year or less and you live in one of the country's most deprived areas (as defined by the government) you'll get £250 a year on top of any other financial support you receive.

3. You can get £250 depending where you live and what grades you get.

If you live within the Sheffield City Region, in an area where it's not common for people to go to university, and you achieve ABB (or higher) at A Level or equivalent, you'll receive £250 a year on top of any

other support you're eligible for.

Enhanced bursaries

Enhanced bursaries are available to support students with additional responsibilities. Students who are estranged, entering university from a care background or those with caring responsibilities for an ill or disabled family member may apply. The bursary is worth £4,500 per year and is instead of the University of Sheffield Bursary Scheme.

Further information about bursaries www.sheffield.ac.uk/funding

University of Sheffield Scholarships

The University offers a number of scholarships and these aren't just financial awards. They also include opportunities for work placements and studying overseas. For more information, including how and when to apply, please check: www.sheffield.ac.uk/explorescholarships

Experience Sheffield Scholarships

We want to support high-achieving students who are in financial need. There are over 150 scholarships available, worth up to £3,600 each, and are entirely funded by donations from alumni and friends of the University from around the world.

Global Summer Experience Scholarship

We're giving high achieving students the chance to win one of 30 places at summer schools in Europe, Canada or Asia.
We pay the airfare, tuition fees and accommodation costs.

Lloyds Scholars programme

The Lloyds Scholars programme awards talented students from low-income backgrounds. There's also the chance to do paid work experience with Lloyds.

Study Abroad Scholarship

We're offering 20 students the opportunity to apply for up to £3,000 to help with the cost of their year abroad.

Sports Scholarships

Students who compete at an elite level in their sport can apply for the Elite Sports Performance Scheme. The awards give athletes different levels of support, from free gym membership, to an annual £1,000 award. Each year, one first year student is also selected to receive a year's free accommodation in lieu of a monetary award





It's important to understand the costs associated with studying at university and to plan your budgets accordingly. All students have different lifestyles and spend money in different ways, so it's difficult to provide an accurate figure that applies to everyone.

On top of your rent, bills and landline/internet charges, there are your general day to day expenses to take into account. It would also be wise to budget for any society or gym memberships you have, as well as setting some money aside for socialising. There's mobile phone charges, TV licence, laundry costs, and any insurance and general study expenses (stationery, books, printing etc.) to consider too.

Money tools

Use our Money Planner and Money Timeline to figure out a budget for your time at university and identify any possible shortfalls in advance of starting your course.

www.sheffield.ac.uk/moneytools

Student Funding Calculator

Our online calculator works out how much funding you could get. It adds together your maintenance loan (UK students only) and any bursaries you're eligible for. It also highlights scholarships that you can apply for.

www.sheffield.ac.uk/funding





This guide is for full-time undergraduate home fee paying students commencing their studies in September 2020. If you expect to be an overseas fee payer, please see: www.sheffield.ac.uk/international

The information is based on what has been confirmed at the time of print. Details are subject to change.

We aim to provide accurate and up-to-date information in all of our publications, but — as the Fees and Funding guide is published more than 12 months before the beginning of a course — applicants should always refer to our website www.sheffield.ac.uk/funding) for the most up to date fees and funding information.

Changes may be made to modules, courses, entry requirements and fees between the date of publication and the start of your course.

This publication is available in different formats.

To request as alternative format telephone **0114 222 1303.**