

The current higher education funding situation for students in the UK

In England, Wales and Northern Ireland...

Tuition fees

Currently UK students studying in England, Wales and Northern Ireland pay variable tuition fees or **top-up fees** to study in a higher education institution (HEI) such as a university. The maximum tuition fee (due to a cap on fees) universities can currently charge is £3,145 a year. Top-up fees were introduced within the Higher Education Act 2004. The Higher Education Act 2004 came into effect for the 2006-2007 academic year.

However, the situation is slightly different for Welsh students studying in Wales. The Higher Education Act 2004 gave responsibility for the tuition fees charged in Wales to the Welsh National Assembly. The Welsh Assembly decided that Welsh universities should be able to charge top-up fees of the same amount as in England but students living in Wales only have to pay £1,200 of these fees, and the rest will be paid by the Welsh Assembly Government. However, students from England, Scotland and Northern Ireland still have to pay the full £3,145 if they go to university in Wales.

Student loans and maintenance grants.

UK students can take out a student loan to help with the costs of higher education. There are two types available – you can either take out either or both:

- A **Student Loan for Tuition Fees** to cover tuition fees in full (up to £3,145 in 2008/2009).
- A **Student Loan for Maintenance** helps with your accommodation and other living costs. This depends on your household income and where you are living. Students can apply for up to £4,625 in 2008/2009 – more if they are studying away from home in London.

Students start re-paying student loans when they have left their course and are earning more than £15,000 a year.

Full-time students can also apply to get a grant – known as a **Maintenance Grant** – to help with accommodation and other living costs while at university. Students can receive the full amount of the Maintenance Grant (£2,835) or a partial grant, depending on household income. Maintenance grants are paid in installments and students do not have to repay the grant.

Students can also apply for non-repayable **bursaries** from their HEI. Students paying the maximum tuition fee and receiving the full maintenance grant are guaranteed to get £310. In practice many HEIs offer a larger amount than this to students. In 2007/2008 the typical bursary for students paying the maximum tuition fee and getting the full Maintenance Grant was around £1,000. The Training and Development Agency for Schools will also partially pay the fees of PCGE students.

In Scotland...

In Scotland there are no fees for Scottish students and means-tested loans are available. The maximum is £4,400 and the minimum £870 depending on your family's income. Up to £2,150 of any loan can be replaced by bursary support for young people from low income families.

If you have further questions about this document, or any further information you would like to see in this brief guide please email Helen, BYC's Policy Officer at helen.deakin@byc.org.uk