This guide explains sources of financial support available to full-time undergraduate students from England, Wales and Northern Ireland who begin their studies in 2013.

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Why Strathclyde?

The quality of the University of Strathclyde’s teaching and research is reflected in the UK University of the Year title we received in the prestigious 2012 Times Higher Education Awards.

The University of Strathclyde is about education for life. Established more than 200 years ago as ‘a place of useful learning’ our graduates are leading players in business, industry, the professions and politics.

Strathclyde is a leading international technological university and our students benefit from strong links with global companies. Our innovative teaching methods, ground-breaking research and close links with industry at home and abroad are cornerstones of our offering. At Strathclyde you will study with inspirational academics and have the chance to develop skills that will set you up for life.
Fees and Financial Support

From 2012, the Scottish Government removed funding for students from England, Wales and Northern Ireland. As in the rest of the UK, these students will now have to pay fees. Students who entered undergraduate programmes before 2012 are not affected by these changes.

It is important to note that loans are available to cover the cost of fees, and these loans do not need to be repaid until a student has graduated and is earning more than £21,000 a year (£15,795 in Northern Ireland).

Strathclyde’s founder John Anderson brought higher education to the masses in the 18th century, and the University of Strathclyde has a continuing commitment to ensuring students from lower income backgrounds benefit from higher education. The University is offering a generous financial support package to help students from England, Wales and Northern Ireland meet the increased costs of study. These students can also get Government support.

Bachelor degrees at Strathclyde will cost £9,000 a year, but the total amount payable will be capped at £27,000.

Like other Scottish universities, Strathclyde offers four-year Honours degree programmes.

In many of our subjects, suitably qualified students from England, Wales and Northern Ireland can enter year two directly and complete their Honours degree in three years. We would encourage suitably qualified A Level entrants to follow this route. Students from England, Wales and Northern Ireland can still enter first year if they wish. Because of the cap, no student will be charged more than £27,000 in tuition fees for a four-year Bachelors programme.
Students studying on integrated Masters degree programmes will pay an additional £9,000 for the Masters year. A tuition fee loan will be available for this additional year.

The MPharm is a four-year Masters course and students will pay £9,000 for each of the four years.

Repayments are based on what you earn, not what you owe, and any debt is written off after 30 years (25 years in Northern Ireland). If you do not wish to take out a loan, you can pay the fees directly to the University.
You will need to budget for living costs during your time at university. We recommend that each academic year you should budget for about £7,200 to pay for the costs of accommodation, heating, food, clothes, books and entertainment. This is an estimate and the amount you spend will be down to the lifestyle choices you make. The University’s Student Financial Support Office can offer more advice on financial support options.

For more information visit: www.strath.ac.uk/studentfinancialsupport

£7,200
to pay for the costs of accommodation, heating, food, clothes, books and entertainment
Higher Education is the route to a better job and a better quality of life. We believe no student should be put off education because of the costs, and our package of support is designed to help students manage the cost of coming to university.

Strathclyde wants well qualified and ambitious students to make us their destination of choice. In addition to bursaries targeted at fee-paying students, the University also offers a range of other scholarships, including industry-funded places on a number of programmes, and access to internships in the private and public sector.

Our support for fee-paying students from England, Wales and Northern Ireland is focused on students from low income backgrounds and – together with Government grants – provides these students with up to £7,604 a year to pay for living costs. This does not need to be repaid.

Some students may also be entitled to the University of the Year Scholarship and Accommodation Bursary (see page 6).

Grants and loans from the Government provide significant support for students from lower-income backgrounds. In addition to these, students studying at Strathclyde can receive the Strathclyde Access Bursary.

For more information visit: studentfinancialsupport
Support from Strathclyde

UK University of the Year Scholarship
To mark Strathclyde being named Times Higher University of the Year, we are introducing an associated scholarship to recognise academic excellence. Fee-paying undergraduate students from England, Wales and Northern Ireland, entering Strathclyde in 2013, who achieve AAB at A Level (or equivalent) or above, are eligible for a UK University of the Year Scholarship*, which will be awarded in each year of study subject to satisfactory performance. This will not be means-tested.

*Candidates who qualify for more than one scholarship at Strathclyde should note that the conditions of some do not allow more than one scholarship to be held simultaneously. Applicants can seek further information and advice on eligibility criteria for specific awards from their department or faculty.

Accommodation Bursary
The University is introducing a £1,000 Accommodation Bursary which will be awarded to all first-year or new entrant students from England, Wales and Northern Ireland who stay in university accommodation. This will not be means-tested.

Strathclyde Access Bursary
To attract the best students regardless of background we offer the Strathclyde Access Bursary, which ranges from £1,000 to £4,250 per year of study dependent on household income.

When assessing bursary entitlement, the University will use the residual household income figure calculated by the Student Loans Company. The awards will be paid automatically to students who meet the eligibility criteria.

The income and bursary levels are detailed in the table below.

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Bursary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to £20,000</td>
<td>£4,250</td>
</tr>
<tr>
<td>£20,001 to £25,000</td>
<td>£2,500</td>
</tr>
<tr>
<td>£25,001 to £30,000</td>
<td>£2,000</td>
</tr>
<tr>
<td>£30,001 to £35,000</td>
<td>£1,500</td>
</tr>
<tr>
<td>£35,001 to £42,600</td>
<td>£1,000</td>
</tr>
</tbody>
</table>
Government Funding for Students from England, Wales and Northern Ireland

Tuition Fee Loans

**England**
Students from England can apply to the Student Loans Company for a tuition fee loan up to the full cost of their course of study.

**Wales**
Students from Wales will normally be eligible for a grant from the Welsh Government of £5,425 which is not means-tested and which does not need to be paid back. The remaining £3,575 of their fees can be covered by taking out a tuition fee loan.

**Northern Ireland**
Students from Northern Ireland can also apply to the Student Loans Company for a tuition fee loan.

**Applying**
The tuition fee loan is paid directly by the Student Loans Company to the University. Applications can be made online via your relevant funding body, which is determined by the area of the UK in which you normally live.

**Repaying your loan**
You will not start repaying your loan until you have graduated and are earning a minimum of £21,000 before tax (England and Wales), or £15,795 before tax (Northern Ireland). Graduates normally repay 9 per cent of their earnings above the threshold. For example, an English student who earns £25,000 after graduation would pay back 9% of £4,000 — £30 per month. Loan repayments are deducted direct from your salary, or through your tax return if you are self-employed. Any repayments outstanding after 30 years (25 years in Northern Ireland) are written off.
Support Packages

**England**

Student Finance England offers a combined package of means-tested grants and loans for living costs. The table below gives an indication of the support available depending on household income.

For more information consult the Student Finance England website at [www.studentfinanceengland.co.uk](http://www.studentfinanceengland.co.uk)

Any bursaries offered by the University of Strathclyde are in addition to this funding package.

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Non-repayable Grant</th>
<th>Living Cost Loan</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>£25,000 or less</td>
<td>£3,354</td>
<td>£3,823</td>
<td>£7,177</td>
</tr>
<tr>
<td>£30,000</td>
<td>£2,416</td>
<td>£4,292</td>
<td>£6,708</td>
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<td>£35,000</td>
<td>£1,478</td>
<td>£4,761</td>
<td>£6,239</td>
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<td>£40,000</td>
<td>£540</td>
<td>£5,230</td>
<td>£5,770</td>
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<tr>
<td>£42,611</td>
<td>£50</td>
<td>£5,475</td>
<td>£5,525</td>
</tr>
<tr>
<td>£42,875</td>
<td>£0</td>
<td>£5,500</td>
<td>£5,500</td>
</tr>
<tr>
<td>£45,000</td>
<td>£0</td>
<td>£5,288</td>
<td>£5,288</td>
</tr>
<tr>
<td>£50,000</td>
<td>£0</td>
<td>£4,788</td>
<td>£4,788</td>
</tr>
<tr>
<td>£55,000</td>
<td>£0</td>
<td>£4,288</td>
<td>£4,288</td>
</tr>
<tr>
<td>£60,000</td>
<td>£0</td>
<td>£3,788</td>
<td>£3,788</td>
</tr>
<tr>
<td>Over £62,125</td>
<td>£0</td>
<td>£3,575</td>
<td>£3,575</td>
</tr>
</tbody>
</table>
Support Packages

Wales
It is expected that Assembly Learning Grants of up to £5,161 a year will be available for students from households with an income of £18,370 or less. Students with household incomes above this level will receive a reduced maintenance loan. Partial grants are available for students with household incomes up to £50,020. These grants do not need to be repaid. Maintenance loans of up to £5,125 will also be available.

For more information consult the Student Finance Wales website at www.studentfinancewales.co.uk

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Assembly Learning Grant</th>
<th>Maintenance Loan</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>£18,370 or less</td>
<td>£5,161</td>
<td>£2,575</td>
<td>£7,736</td>
</tr>
<tr>
<td>£25,000</td>
<td>£3,347</td>
<td>£3,477</td>
<td>£6,824</td>
</tr>
<tr>
<td>£30,000</td>
<td>£2,099</td>
<td>£4,101</td>
<td>£6,200</td>
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<td>£34,000</td>
<td>£1,142</td>
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<td>£45,000</td>
<td>£393</td>
<td>£4,954</td>
<td>£5,347</td>
</tr>
<tr>
<td>£50,020</td>
<td>£50</td>
<td>£5,125</td>
<td>£5,175</td>
</tr>
</tbody>
</table>
## Support Packages

**Northern Ireland**

Student Finance Northern Ireland offers a combined package of means-tested grants and loans for living costs. The amount available depends on your total household income and the maximum loan available is £4,840. The table below gives an indication of grant support, which does not need to be paid back.

For more information consult the Student Finance Northern Ireland website at [www.studentfinanceni.co.uk](http://www.studentfinanceni.co.uk)

<table>
<thead>
<tr>
<th>Total Annual Household Income</th>
<th>Amount Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>£19,203 or less</td>
<td>Full grant £3,475</td>
</tr>
<tr>
<td>Between £19,204 and £41,065</td>
<td>Partial grant</td>
</tr>
<tr>
<td>Over £41,065</td>
<td>No grant</td>
</tr>
</tbody>
</table>
Tuition fee loans, living cost loans and maintenance grant applications should be made online to your relevant funding body.

England: Student Finance England
www.studentfinanceengland.co.uk

Wales: Student Finance Wales
www.studentfinancewales.co.uk

Northern Ireland: Student Finance Northern Ireland
www.studentfinanceni.co.uk

Higher Education is the route to a better job and a better quality of life. We believe no student should be put off education because of the costs.
Students are the lifeblood of the University of Strathclyde, and we have invested significantly in enhancing the student experience, with professional support teams to help you navigate your way through the University.

The bursary arrangements for students from England, Wales and Northern Ireland demonstrate the University’s commitment to attracting high-quality students from lower income groups.

The Student Financial Support team is on hand to help. In addition to the bursaries and scholarships outlined in this booklet, it has access to a Discretionary Fund aimed at enrolled students who are experiencing financial difficulties which could not have been anticipated at the beginning of their studies.

For further information on funding visit: www.strath.ac.uk/studentfinancialsupport

Contact
Student Financial Support
The Advice Centre
McCance Building
Glasgow G1 1XQ

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e: s.finance@strath.ac.uk
the place of useful learning

www.strath.ac.uk
University of Strathclyde Glasgow

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While every effort has been made to ensure the accuracy of the information contained within this publication, please refer to the University website which contains up-to-date information on tuition fees and eligibility criteria for scholarships and bursaries. Support packages for 2014 entry may be different to those noted in this document.