

PLACEMENT YEAR FUNDING 2020 / 2021

Please Note: These figures relate to post 2016 Home UK English Students, EU & Overseas Students. Welsh, Scottish and Northern Irish students are advised to contact Student Money Advice for further details of their funding entitlement on a placement as figures differ.

For students who started their course before 2017 please contact Student Money Advice for further details about your funding entitlement.

FULL YEAR (THICK) & PART-YEAR (THIN) PLACEMENT TUITION FEES: Home students, EU students, Channel Islands / Isle of Man students	
	2017, 2018, 2019 & 2020 Entry
Paid/Unpaid (non-Erasmus) Work	1,850
Erasmus Study/Work or Non-Erasmus Study Abroad	1,385
Year 1 Part-Year (THIN) Sandwich Placement	9,250

- UK Home and EU students can apply for the Tuition Fee Loan to cover the cost of Tuition Fees.

Overseas Student Full Year (Thick) Placement Tuition Fees range from £5,000 - £11,150* depending on when you started your course, what course you are doing and the type of placement you are undertaking. Please refer to the Student Finance Office website for full details.

OVERSEAS STUDENT TUITION FEES: PART- YEAR (THIN) SANDWICH PLACEMENT*	
2018, 2019 & 2020 Entrants	
Business Administration	£13,280 - £15,000**
Architecture	£12,650 - £14,250**

*These Tuition Fees may be subject to annual increases

** Dependent on year of entry

Please refer to the Student Finance Office website for further details:

www.bath.ac.uk/students/finance/

Email: stu-fin@bath.ac.uk Telephone: 01225 383045.

MAINTENANCE SUPPORT: FULL YEAR (THICK) PAID/ UNPAID WORK: - Home UK Students only

UK Home students will be entitled to a **reduced rate maintenance loan** during your paid/unpaid work placement year (This does not apply to Erasmus work placements). You will not be entitled to the Maintenance Grant or any supplementary grants i.e. Parent's Learning Allowance, Adults Dependents Grant, Childcare Grant, unless you are undertaking a specific Type B unpaid service placement (see relevant section). **Please note** that Student Finance may count stipends as income which may affect your funding entitlement.

Reduced Rate Maintenance Loan	Full Year	Final Year Students
UK Parental Home	£2,090	£1,588
UK London Metropolitan Area	£3,914	£2,994
UK Elsewhere & Overseas	£2,788	£2,173

MAINTENANCE SUPPORT: STUDY AT ANOTHER UNIVERSITY, TYPE B SERVICE PLACEMENTS, ERASMUS WORK OR STUDY PLACEMENTS:– Home UK Students only

UK Home students will be entitled to full student support (including any supplementary grants). **Full student support is subject to income-assessment.** If you are at University for 10 weeks or more during the academic year, you will usually be entitled to full-time support (subject to income assessment). If you are at University for less than 10 weeks during the academic year, you will receive a reduced rate Maintenance Loan.

100% Income Assessed Loan Rate	Full Year	Final Year Students
	Post 2016 Entrants	Post 2016 Entrants
UK Parental Home	£7,747	£7,290
UK London Metropolitan Area	£12,010	£11,127
UK Elsewhere	£9,203	£8,703
Overseas	£10,539	£9,434

DEFINITIONS OF UNPAID TYPE B SERVICE PLACEMENTS: FULL YEAR (THICK)

These placements usually attract the full 100% Maintenance Loan and Maintenance Grant (subject to income-assessment) plus any supplementary grants (e.g. Parent's Learning Allowance, Adults Dependants Grant, Childcare Grant) you would normally receive. However, **only certain types of work / research count for the purposes of receiving support:**

- Unpaid service in a hospital or in a public health service laboratory or with a clinical commissioning group in the UK;
- Unpaid service with a local authority in the UK acting in the exercise of its functions relating to the care of children and young persons, health or welfare, or with a voluntary organisation providing facilities or carrying out activities of a like nature in the UK. **N.B. Some departments within an institution may not attract support e.g. finance.**
- Unpaid service with a local authority in the UK acting in the exercise of public health functions;
- Unpaid service in the prison or probation and aftercare service in the UK;
- Unpaid research in an educational institution* in the UK, or an Overseas educational institution* as part of the student's course;
- Unpaid service with a Special Health Authority, the NHS Commissioning Board, the National Institute for Care and Excellence, the Health and Social Care Information Centre, a Local Health Board; a Health Board or a Special Health Board in Scotland, or a Health and Social Services Board in Northern Ireland;
- Unpaid service with either House of Parliament.

It is essential that you check with your awarding agency (SFE, SAAS etc.) that your placement qualifies before you commit yourself. They may require written confirmation from your academic department that your placement qualifies as one of these types of unpaid work. Quote your CRN in all correspondence that you send. **Please note that Student Finance may count stipends as income which may affect your funding entitlement.**

ERASMUS+ SCHEME - STUDY OR WORK

- If you spend a full academic year studying at a partner institution in Europe or on a work placement under Erasmus, the tuition fee rate will be £1,385 depending on your year of entry. You can apply for the Tuition Fee Loan to cover this. Please visit: www.bath.ac.uk/students/finance
- For any information regarding the Erasmus+ Scheme please contact the **Mobility Office** on **01225 384718/386766** or email them at: **erasmus@bath.ac.uk**
- You may also be eligible to apply for the Travel Grant. Contact your Awarding Agency for further information.

TRAVEL GRANT – UK ‘HOME’ STUDENT

- If you study at an Overseas Institution* or are undertaking an Erasmus work placement abroad for more than 50% of any academic term as part of your course, you **may** be entitled to a travel grant for any travel claims over £303. This includes 3 return journeys and day to day travel as well as including mandatory medical insurance, visas and medical expenses for the purpose of studying abroad.
- This is subject to income-assessment and you must keep all travel receipts. Contact your relevant Awarding Agency (e.g. Student Finance England, Wales etc.) for further information.

*WHAT IS AN ‘INSTITUTION’?

'Institution', in the Student Support Regulations, covers Education Institutions offering designated higher education courses of at least a year in length, or Overseas equivalents.

IF YOU RECEIVE A STIPEND

Please note that Student Finance may count stipends as income which may affect your funding entitlement and categorise your placement as being paid. If your stipend is paid for a specific purpose you may need to evidence this to Student Finance

COST OF LIVING / BUDGETING / BANKS

- Work out a realistic budget. Your budget will depend on what **YOU** want to do during your time abroad. Use the budget at the end of this leaflet and convert it into the country's currency.
- Let your UK bank know that you will be going abroad and for how long. Sometimes, for security reasons, your bank may place a stop on your card if you do not inform them.
- Some banks will charge a 'handling fee' or 'withdrawal fee' for cash withdrawals abroad. Check whether your bank does this. Are there any banks that do not charge a fee for withdrawing your money abroad? Is it worth opening another account for this period?
- In the event of card fraud or theft, contact your UK bank immediately
- Find out about mobile phone rates for calls and texting from abroad. Check out www.skype.com, <https://duo.google.com/> or contact your current provider. Consider unlocking your phone and getting a sim card abroad.

FLIGHT/INSURANCE/VISAS/PASSPORTS/OTHERS

- Shop around for flights. Flights can be cheaper to book at certain times of the year.
- Is your passport up to date? If not, get it sorted! Fees start from £75.50 for a first passport or the renewal or replacement of a passport. www.gov.uk/browse/citizenship/passports
- Do you need a visa/work permit? Allow enough time to arrange these and be aware that there may be associated costs.
- The Medical Centre charges for Non NHS Services e.g. medical reports, certificates. You may need a certificate for certain Visas.
- UK residents - apply for your European Health Insurance Card (EHIC) or renew it. This will provide emergency cover in all EU countries. Applying for the card is free and it's valid for up to five years. You need a National Insurance number (NINO) to apply for the EHIC in the UK. To get one, contact Jobcentre Plus on 0800 141 2075.
- For further information and how to apply for an EHIC visit: www.gov.uk/european-health-insurance-card
- If you are not a UK national, there may be some restrictions in place in relation to countries in which you can receive treatment, so please check your country's own agreements with other countries before travelling.
- Please note that if you have any pre-existing medical conditions, you may need to pay a premium, so check if the insurance covers you for these.

QUESTIONS AND ANSWERS

Q - Do I still have to register as a student for my Placement Year?

- Yes, you must register for the new academic year. You can do this via ROL nearer the time.
- For further information see www.bath.ac.uk/student-records



Q – Can I still apply for a Maintenance Loan?

- Yes. Complete your application for your loan before you begin your placement and apply early to ensure you receive your funding in good time. Check Student Finance Online when applications open: www.gov.uk/apply-online-for-student-finance.

Q – When will the Maintenance Loan be paid?

- Instalment dates are usually around the beginning October and January with the final one around April/May depending on when Easter is.

Q – My placement starts before the first instalment is paid, can I have it earlier?

- You can have the first instalment up to 25 working days before the start of the first term if you are undertaking a study abroad or work abroad placement only. Make sure Student Records know the actual start date of your placement.

Q – My placement is paid. Will I still need my loan?

- That's for you to decide. You could still take out all or part of your loan entitlement in your placement year, as it could be an 'insurance' against future need or you could save it for your final year.

Q – Do I have to pay tax during my paid employment?

- If your placement is in the EU or abroad, you will need to check with your employer whether you will have to pay tax or other charges on any earnings whilst you are working.

Q – Will I still receive my Bath Bursary?

- Yes, but only if you are doing a year-long unpaid work placement or year-long study placement.
- Your bursary will be paid directly into your bank account in **three** instalments during the academic year.
- Further details can be found on www.bath.ac.uk/students/finance/

Q. Is there any other financial support?

- Alumni offer funding through their Placement Scheme see www.bath.ac.uk/guides/alumni-fund-placement-grants Funding is not guaranteed.

Q - What about my Disabled Students Allowance (DSA)?

- This is not normally awarded during a full year placement.
- Check with your Awarding Agency as you may be able to receive this if you are on a study placement.

AND FINALLY...

- In an emergency, your UK contact can arrange for cash to be made available to you anywhere in the world via the **Money Transfer Service**. See www.postoffice.co.uk/international-payments for details.
- If you are hit by an unexpected financial crisis whilst you're away, contact us. All students are eligible to apply for help from the **University Hardship Fund (UHF)**. Awards are not guaranteed.

www.bath.ac.uk/guides/applying-for-the-university-of-bath-hardship-fund

Student Money Advice

The Roper Centre, 4 West

University of Bath BA2 7AY

Tel: 01225 383838 Email: studentmoneyadvice@bath.ac.uk

Website: www.bath.ac.uk/professional-services/student-money-advice

You can log enquiries through SAMIS – go to 'Student Services Helpdesk'

You can use this budget to cost your exchange abroad.
Convert it into the country's currency with www.xe.com.

INCOME	£	Other Currency
Maintenance Loan		
Any other SLC Grants (e.g. Travel Grant)		
Scholarship/ Sponsorship/ Trusts & Charities		
Placement salary (net of Tax etc)		
Family Contribution (if applicable)		
Other Income e.g. savings, ISA, tax rebates		
Other		
Other		
Total	£	

EXPENDITURE	£	Other Currency
Flights		
Visa		
Passport		
Insurance (Medical, Possessions etc)		
Rent		
Utility Bills (gas, water, electricity)		
Food		
Personal Toiletries		
Laundry & Housekeeping		
Clothes		
Health Costs		
Travel (Public Transport, Internal Flights)		
Leisure/Social/Sport		
Telephone Calls (mobile & landline)		
Books, photocopying. materials & equipment		
Emergencies		
Other		
Other		
Other		
Total	£	