UNIVERSITY FEES EXPLAINED...

Remember:
University isn’t a 'pay as you go' process. After 30 years, all remaining debt is wiped. Many people will never pay back their fees. Does not go on personal finance credit rating. Sports bursaries and scholarships may be available.

Tuition fees per year:
England: Up to £9,250
Scotland: Up to £9,250
Wales: Up to £9,000
NI: Up to £9,250

Student Finance covers these costs and pays the University directly.

Examples of Maintenance Loans

<table>
<thead>
<tr>
<th></th>
<th>Minimum</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living at home</td>
<td>£3,410</td>
<td>£7,747</td>
</tr>
<tr>
<td>Living away from home, outside of London</td>
<td>£4,289</td>
<td>£9,203</td>
</tr>
<tr>
<td>Living away from home, in London</td>
<td>£5,981</td>
<td>£12,010</td>
</tr>
</tbody>
</table>

Maintenance Loan:
Available to cover the living costs at University.
Be aware there may be a shortfall.

1) Where you are studying?
2) What is your household income?

Budget Calculator:
www.ucas.com/budget-calculator

Repayments:
Once you leave university, you only repay when you're earning above £2,274 a month (equivalent to £27,295 a year)
It is then fixed at 9% of everything you earn above £27,295.

Useful Links:
www.ucas.com/money
www.gov.uk/get-undergraduate-student-loan

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