London South Bank University’s Access Bursary
The university is offering full-time Home undergraduate students starting in September 2019 up to 100* bursaries worth £1,000 each.

The scholarships will be automatically allocated by the university to eligible students – so you do not need to submit a separate application form.

Priority will be given to those students who are:
1. Care Leavers/Care Experienced students up to the age of 25
2. In receipt of benefits
3. From lower-income families, who have declared a residual household income of £0

You will also need to meet these eligibility requirements:
1. You are a new, Home, full-time undergraduate student paying yearly fees of £9,250, either self-funding or taking out a tuition fee loan from the Student Loans Company for all or part of the £9,250
2. You are resident in England
3. You will be starting university for the first time
4. You have applied for the maximum maintenance loan and have been income assessed by Student Finance England
5. You have a residual household income of £0, as assessed by Student Finance England. You will be expected to have applied for means-tested student support from Student Finance England, and given consent to share information in order that your declared household income level may be verified.

So what are you waiting for? Apply for your place at London South Bank University today and make your application to Student Finance England for means-tested support with consent given by you/your sponsor to share information.

Find out more about the Access Bursary, plus support for Care Leavers and London South Bank University’s other undergraduate scholarships at lsbu.ac.uk/ug-scholarships

0800 923 88 88
lsbu.ac.uk

Notes:
*Subject to availability of funds and meeting all eligibility criteria. Applicants have to accept a conditional or unconditional offer for the September 2019 intake and apply for the maximum maintenance loan through Student Finance England by 25 May 2019.
† ‘Home’ student as defined by the current government fees legislation. See https://www.ukcisa.org.uk/Information---Advice/ Fees-and-Money/Home-or-Overseas-fees-the-basics

All of the information in this leaflet including tuition fee and maintenance loans and loan repayment information is correct at the time of printing, but is subject to HM parliamentary approval so should only be used as a guide to the support that we expect to be available.
**Fees for September 2019**

At London South Bank University we have set our course fee for full-time Home students at £9,250 to help ensure the quality of our education is not compromised.

**No upfront fees**

Full-time or part-time Home† undergraduate students, studying for their first degree, can apply for a Tuition Fee Loan from the Government via Student Finance England (SFE) [https://www.gov.uk/student-finance](https://www.gov.uk/student-finance). The loan is paid directly to London South Bank University, so you do not have to pay any tuition fees upfront.

**Support towards living costs**

Full-time and part-time students may also receive support towards maintenance costs from the Government via SFE. In addition, the university through its Access Bursary scheme, is providing financial support for students from lower-income families - to ensure no one is discouraged from coming here for financial reasons.

Complete a course search at [lsbu.ac.uk](http://www.lsbu.ac.uk) to find out more about fees for your specific course.

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**Key Facts on Tuition Fees**

Here are some key facts every potential student should know.

- For 2019/20, London South Bank University has set its full-time fee at £9,250. For details on individual part-time fees complete a course search at [lsbu.ac.uk](http://lsbu.ac.uk).
- No payment upfront. You don’t have to pay for your course upfront. Home† students, studying their first degree, can get a tuition fee loan from the Government.
- Part-time undergraduate Home† students are eligible for tuition fee loans on the same basis as full-time students (provided they complete at least 25% of the full-time course load in each year and meet set eligibility criteria.)
- Home/EU Health & Social Care students studying pre-registration health and social care courses at LSBU, such as nursing and radiography, no longer have their tuition fees paid by the NHS. Since September 2017 Home† students on these courses have been eligible for the full package of Student Finance England funding, including the Tuition Fee Loan, in line with all our other undergraduate courses. However, there is some additional support available via the NHS Business Services Authority: [https://www.nhsbsa.nhs.uk/learning-support-fund](https://www.nhsbsa.nhs.uk/learning-support-fund).

- You only start to pay back the loan in the April which falls 3 years after you started your course, but only if you are earning over £25,000 a year.
- You only repay 9% of your annual income above £25,000. So, if your income is £30,000 a year gross (pre tax), the 9% would only apply to £5,000 — meaning you would repay £37 a month.

<table>
<thead>
<tr>
<th>Salary</th>
<th>Amount of salary from which 9% will be deducted</th>
<th>Monthly repayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>£25,000</td>
<td>£0</td>
<td>£0</td>
</tr>
<tr>
<td>£30,000</td>
<td>£5,000</td>
<td>£37</td>
</tr>
<tr>
<td>£35,000</td>
<td>£10,000</td>
<td>£75</td>
</tr>
<tr>
<td>£40,000</td>
<td>£15,000</td>
<td>£112</td>
</tr>
<tr>
<td>£45,000</td>
<td>£20,000</td>
<td>£150</td>
</tr>
<tr>
<td>£50,000</td>
<td>£25,000</td>
<td>£187</td>
</tr>
<tr>
<td>£55,000</td>
<td>£30,000</td>
<td>£225</td>
</tr>
<tr>
<td>£60,000</td>
<td>£35,000</td>
<td>£262</td>
</tr>
</tbody>
</table>

- Graduates who commenced their undergraduate course before 1 September 2012 pay 9% of everything they earn above £18,330. The threshold for any graduate who commenced their studies on/after 1 September 2012 is £25,000.
- It’s more like a tax than a loan. It’s repaid through your employer via the tax system and repayments increase with earnings.
- If you’re self-employed, you may repay the student loan just like you repay tax — via the Inland Revenue’s Self Assessment scheme.
- If your income falls below £25,000 your repayments stop.
- Any outstanding balance is written off after 30 years.
- Interest on your loan will be charged as follows:
  - Retail Price Index (RPI) plus 3% until the first April after you graduate, then...

- RPI if you are earning below £25,000.
- If you’re earning between £25,000 to £45,000, interest rate will gradually rise from RPI to RPI plus 3%.
- If you’re earning over £45,000, it will be RPI plus 3%.
- Student loans do not go on credit files and there is no real change to your ability to get a mortgage or another loan.

**Financial support while you’re studying**

Full-time undergraduate students may also get support towards their living costs through a maintenance loan. This money is paid direct to students’ bank accounts.

**Maintenance Loan.** The amount you can borrow depends on where you live and study and your household income. For example, a loan of up to £11,672 a year is available if you live away from home and study in London. A loan of up to £7,529 a year is available if you live with your parents and study in London.

**Package of support for 2019/20**

This table shows the kind of support on offer to students living away from home and studying in London.

<table>
<thead>
<tr>
<th>Maintenance</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living with parents</td>
<td>£7,529</td>
</tr>
<tr>
<td>Studying in London and not living with parents</td>
<td>£11,672</td>
</tr>
<tr>
<td>Studying outside London and not living with parents</td>
<td>£8,944</td>
</tr>
<tr>
<td>Living and studying abroad for at least one term as part of your course</td>
<td>£10,242</td>
</tr>
</tbody>
</table>

Part-time students starting in 2019/20 are entitled to a proportion of the maintenance funds shown above, according to the intensity of study per year. For example, a student taking 60 credits in one year, studying in London and not living with parents would be entitled to 50% (£5,836) of the full-time rate.