



Financing Studying/Working abroad 2024/25

Student Immigration & Funding
Service

Office Contact Details

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Studying/Working Abroad

- My Job Role
- How do students apply for their student finance?
- Forms of funding available (*Please note these are from 23/24 guidance, as 24/25 guidance and funding rates haven't been released yet*).
- Tuition Fee Loans
- Maintenance Loans
- Additional Grants/Bursaries
- Repayments and Overpayments
- Things to consider



My Job Role

What I do:

I can help all year-abroad students with their student finance applications. This is for all award authorities (SFE, SFNI, SAAS, and SFW). For example, if a student believes their application has been incorrectly assessed or accidentally holds the wrong information, I can assist in getting these issues resolved.

If a student is required to confirm their year abroad details with their relevant award authority, I can confirm these details on their behalf (*please note at present this is only for SFE and SFNI students*). The reason an awarding authority will do this is to reassess a student's loan or grant amount to make sure they're receiving the correct amount based on their circumstances.

My process:

I will start running my checks from about May every year, to pick up students who will be abroad in the following academic year. Students are found if they hold an 'abroad' fee assessment indicator on their Durham University record or when their details are provided to me by their relevant faculty or department.

If a student is an SFE student, they will receive an email from me with a spreadsheet to complete and instructions to help them. The purpose of this spreadsheet is to gather individual year-abroad details (e.g. start and end dates and if they are studying or working abroad etc). I then check these year-abroad details and send them directly to SFE on behalf of the student.

SFNI, SFW, and SAAS students have a different process currently. They may receive a Course Abroad Form from their relevant award authority requesting details of their year abroad instead. SFNI students complete their section of the form and then send a copy of their form to me via email. I will then forward the form to SFNI on the student's behalf. SFW and SAAS students are currently advised to contact MLAC or the International Office to have this form completed instead. However, from 24/25 I am hoping to be able to help these students too.

Important: If a student doesn't know their exact year abroad details yet, they can provide estimated year abroad details or use the Durham University term dates provisionally. However, they must update me as soon as possible.



How do students apply?

Students should apply for their student finance as usual via their Student Finance online account or paper form. The application process is the same as the other years, it's only the information they provide that will be different (e.g., stating they'll be abroad). Students should apply for their student finance once applications open, to avoid any unnecessary delays.

They are still studying at Durham University for student finance purposes. For example, the institution will always be Durham University, and they must say that they're studying their Durham course e.g., "Modern Languages and Cultures with Year Abroad". If the application form asks, "Where will you be studying in 2024/25?" students should choose the "overseas" option. *There are some examples of the type of questions that will be asked on the next slide (these have been taken from an SFE application).*

Students must indicate on their application if they'll be going abroad for any of the three terms throughout the academic year. If these circumstances change, they must update their relevant award authority. If they are struggling to do this, then they can contact me for help. Any updates are incredibly important, as they can affect how much loan/grant a student is entitled to.

Common queries: If a student has applied for funding with the Turing Scheme but has not received confirmation yet, then they can't indicate they're receiving Turing funding on their student finance application. They must indicate no for now. Don't worry, if this changes this can be updated later.

If a student is having issues making their application, they should speak to their relevant award authority in the first instance.



f Which of the following is your course? Tick one box only.

- Full-time undergraduate
- Full-time Initial Teacher Training (ITT) courses of up to 2 years in length **1**
- Full-time foundation degree
- Full-time distance learning
- Full-time involving a placement (sandwich course)
- Level 4 or 5 award, certificate, diploma or NVQ

Do you have a disability which prevents you from attending your university or college in person? **1** Yes No

Is this course an approved Higher Technical Qualification? **1** Yes No

If no, you should not continue with this application as your course is not eligible for support. You should make an application for Advanced Learner loan instead. Go to www.gov.uk/advanced-learner-loan to complete an application.

Where will your placement be? **1**

- Abroad
- UK
- Don't know

Placement name and address, if known

Postcode

Term details

h Where will you be living during term time? **1**

We need to know about your living situation for each term as this can affect how much student finance you can get.

Term 1 Living with parent(s) Elsewhere or own home

Term 2 Living with parent(s) Elsewhere or own home

Term 3 Living with parent(s) Elsewhere or own home

i Where will you spend the most time during the academic year?

Term 1 University or college Study abroad Work placement

Term 2 University or college Study abroad Work placement

Term 3 University or college Study abroad Work placement

i Is the placement:

paid

unpaid **1**

If 'unpaid', please tick which type:

a hospital, Public Health Service Laboratory or with Clinical Commissioning group in the UK;

a Special Health Authority, the National Health Service Commissioning Board, the National Institute for Health and Care Excellence, the Health and Social Care Information Centre, Local Health Board, Health Board, Special Health Board or Health and Social Services Board in the UK;

a Local Authority carrying out its duties relating to health, welfare or caring for children and young people, a voluntary organisation providing facilities or carrying out similar activities or a Local Authority acting in the exercise of public health functions in the UK;

the prison or probation sector or after-care services in the UK;

unpaid research in a UK or overseas institution;

an unpaid placement in the Houses of Parliament; or

an unpaid placement that is not listed above. **1**

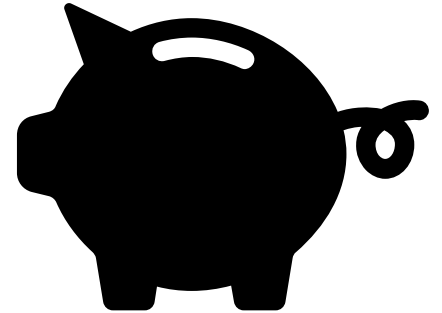
j1 Will you be undertaking a placement as part of the Erasmus+ exchange programme? Yes No

j2 Will you be undertaking a placement as part of the Turing Scheme or Taith? Yes No

Forms of Funding Available

Students can still apply for the same funding as previous years, this shouldn't change. For example, a tuition fee loan and a maintenance loan. However, depending on their award authority they may also be able to apply for additional grants/bursaries and I'll go over those briefly in a couple of slides time.

- Tuition fee Loan
- Maintenance Loan
- Additional Grants/Bursaries
- The Turing Scheme



Common Query: What is the difference between loans and grants? Simply put, loans must be repaid but grants do not need to be repaid.

Tuition Fee Loans

The following information has been gathered from each award authority and not the University. If students/staff have any questions regarding the internal tuition fee charges at Durham University, they'll need to speak to our Student Billing Team.

If a student is eligible for a tuition fee loan, then they'll be able to apply for the correct amount of loan based on their circumstances. If a student is not eligible for a tuition fee loan or their tuition fee loan amount is incorrect, then they can contact me for further guidance and advice.

Student Finance England/Student Finance Wales/Student Finance Northern Ireland/Student Finance Scotland:

- £9,250 is the full rate that students are charged for a normal year of study
- Students on a placement year (e.g, Geography with Placement Year BSc) may be charged 20% of the full fee which is £1,850
- Students on a year abroad (e.g., Geography with Year Abroad BSc) may be charged 15% of the full fee which is £1,385

Maintenance Loans

Like previous years, if a student wants to be assessed for the maximum rate of the maintenance loan, they will need to apply to have their application means-tested. Means-tested means that the award is based on their household income amount from a particular tax year. For the 24/25 academic year, it should be the 22/23 tax year.

-SFNI and SFW maintenance loan rates may be affected by the maintenance grant.

-SAAS maintenance loan rates may be affected by the student bursary.

-Some award authorities will take into consideration the Turing Scheme when assessing maintenance loan/grant entitlement. SFE is one of those award authorities.

For example, if an SFE student is working abroad in receipt of Turing funding, they'll be eligible for the "overseas" rate of Maintenance Loan of up to £11,427. However, if they are working abroad and are not in receipt of Turing funding, then they will only be eligible for the reduced rate.

Award Authority	Reduced Rate of ML	Maximum ML
SFE	£3,022	£11,427
SFNI	N/A	£8,078
SFW	£5,360	£11,720
SAAS	£6,000	£8,000

Additional Grants/Bursaries

Travel Grant Key Points: Can cover Travel Costs/VISA costs/ Medical Insurance etc.



- **SFE: Travel Grant**

- The amount a student will receive depends on their total household income. However, **they must pay the first £303 of their travel costs**. A student's travel grant will be reduced by £1 for each £8.73 of household income over £39,796.

- **SFNI: Maintenance Grant, Travel Grant**

-Maintenance Grant of up to £3,475 depending on a student's circumstances and household income assessment.

-Travel grants are available for Northern Irish students spending at least half a semester abroad. The exact amount they'll receive is dependent on their household income, but regardless of how large a travel grant they get, they'll need to pay the **first £309 of costs** themselves.

- **SFW: Maintenance Grant, Travel Grant**

-Maintenance Grant of up to £8,100 depending on a student's circumstances and household income assessment.

-Travel Grants are available to Welsh students studying abroad, although as is the case for students from elsewhere in the UK, they'll have to pay at least some of the costs themselves. If their household income is lower than **£59,200 a year**, they'll only need to contribute the **first £303** of their costs. However, if their household income is **£59,200 or more**, they'll have to cover the **first £1,000** of their costs.

- **SAAS: Travel Expenses and Student Bursary**

-If the study abroad is a compulsory part of their course and not a paid placement, then students can apply to SAAS for travel expenses. The amount they're entitled to isn't dependent on their household income.

-All students can apply for a student loan and eligible students can also apply for the student bursary (household income must be below £34,000). The Student bursary amount can be £500 up to £2000 depending on the household income amount and whether the student is dependent or independent.

The Turing Scheme

What is it?

- The Turing Scheme is the UK government's programme to provide funding for international opportunities in education and training across the world. Schools, colleges, and universities across the UK can apply for government funding. If successful, they are then able to provide their students with funding to support study and work placements abroad.
- The Turing Scheme has been launched to replace the Erasmus+ program, which the UK is no longer participating in having left the EU.
- The International Office at Durham University is responsible for managing this scheme.
- You can still receive student finance funding if you receive Turing funding but there are certain terms and conditions, and it can change your overall loan amount.

Repayments and Concessions

- Repayments:

Tuition Fee Loans and Maintenance Loans from a student's year abroad will simply be added to their total student debt for them to pay off after they graduate. They will only start paying back their overall debt usually the April after they graduate and if they are earning over the threshold. If a student wants to discuss repayments, they'll need to contact me directly for further advice.

- Suspensions/Withdrawals or Course Changes:

If a student is on their year abroad and they decide it's not for them and want to either withdraw/suspend or return home and change courses, please let me know ASAP. I will inform their relevant award authority about any changes, and they will reassess their student finance application and funding accordingly. If I am not told, then there is a chance students could receive more money than they're entitled to, and this will result in an overpayment.

Remember- Keep me updated and I'll keep the relevant award authority updated!

Things to Consider

- **Asking questions to the appropriate person/team**

-I am not an individual who is involved in the organization of a student's year abroad. Therefore, please don't come to me asking questions about when a year abroad will start or whether a student will be working or studying abroad, etc. I don't know these types of details.

- **Turing Scheme**

-Although I can confirm with the student loans company that a student will receive Turing funding to reassess their loans/grants. I have nothing to do with eligibility or the application process. The International Office can help with this.

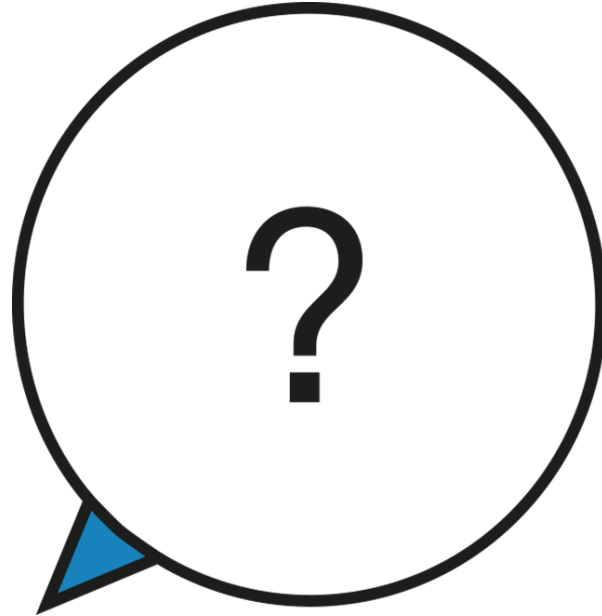
- **Your Student Finance application**

-I can't see a student's student finance application, therefore if they have any issues with their application, please explain in detail what has happened and what they need help with. This is so I can solve queries quickly.

- **Budgeting is important!**



Questions



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