

## Introduction

---

**The Minister for Employment and Learning has announced that for academic year 2012/13 the maximum tuition fees for Northern Ireland domiciled undergraduate students at Northern Ireland higher education institutions will remain capped at the existing levels, subject only to annual inflationary increases.**

**From 2012/13, the maximum fee for Northern Ireland students studying in Northern Ireland will be £3,465.**

**Access to higher education in Northern Ireland will be based on the ability to learn and not the ability to pay.**

<b>TOPIC</b>	<b>Page</b>
<b>TUITION FEES (NORTHERN IRELAND &amp; GREAT BRITAIN)</b>	<b>6</b>
<b>FEES IN THE REPUBLIC OF IRELAND</b>	<b>10</b>
<b>FEES IN OTHER EU COUNTRIES</b>	<b>11</b>
<b>LIVING COSTS</b>	<b>12</b>
<b>LOAN REPAYMENTS</b>	<b>14</b>
<b>SUPPLEMENTARY ALLOWANCES</b>	<b>16</b>
<b>PART-TIME STUDY ARRANGEMENTS</b>	<b>18</b>
<b>KEY DATES</b>	<b>19</b>
<b>OTHER QUESTIONS</b>	<b>20</b>

## SUMMARY OF ARRANGEMENTS FOR ENTRY IN ACADEMIC YEAR 2012/13

Issue	Detail for entry in Academic Year 2012/13
Tuition Fee for Students from Northern Ireland – Higher Fee	£ 3,465
Tuition Fee for Students from Northern Ireland - Basic Fee	£ 1,380
Tuition Fee for Students from Great Britain	Institutions (HEIs and Regional FECs) to determine fees
Tuition fee loans for students from Northern Ireland	Loan to cover fee up to maximum of £9,000
Maintenance Grant	£3,475
Maintenance Grant Thresholds	Lower £19,203 Upper £41,065
Maintenance Loans	(Home) up to £3,750 (Elsewhere) up to £4,840 (London) up to £6,780
Repayment	Income contingent.  Payable once earning gross income of £15,795 per annum (the repayment threshold of £15,795 will be subject to annual inflationary increases).  Repayment is 9% of value of earnings above threshold.  Repayments end after 25 years irrespective of level of any remaining debt  No change to the current interest rate. Interest will be applied annually at the rate of inflation.

Support for Northern Ireland students studying in the Republic of Ireland	Registration fee (€2,000) paid in full by DEL.  Means-tested grant for living costs of up to €2,000 and a loan for living costs.
Access bursary	Amounts of bursary and eligibility criteria will differ between HEIs.
Part-time / Flexible learning	Continue at 2011/12 rates.
Other support grants (e.g. Disability Learning Allowance, Adult Dependents Grant)	Continue at 2011/12 rates.

Indicative Fees for commencing higher education in 2012/13

		Country of Study				
		Northern Ireland	England	Scotland	Wales	Republic of Ireland
Country of Residency	Northern Ireland	£3,465	Up to £9,000	Up to £9,000	Up to £9,000	€2,000 *
	England, Wales or Scotland	Unlimited (will not exceed £9,000)	Up to £9,000	Up to £9,000	Up to £9,000	€2,000 *
	EU e.g. ROI, France	£3,465	Up to £9,000	No fee	Up to £9,000	€2,000 *

\* Tuition fees are not charged in the ROI. All students pay a registration fee. In AY 2011/12 this is €2,000.

## **QUESTION and ANSWERS**

### **TUITION FEES IN NORTHERN IRELAND AND GREAT BRITAIN**

**Q. I live in Northern Ireland, what will I have to pay if I want to start University in Northern Ireland from September 2012?**

**A.** In any academic year there are two main costs associated with starting university. These are for tuition fee costs and living costs. Students can apply for Government funded loans to assist in meeting these costs.

**Q. What financial support for tuition fees will Northern Ireland students be eligible to apply for if they choose to commence study in Northern Ireland in 2012/13?**

**A.** The maximum fee for Northern Ireland students studying in Northern Ireland in 2012/13 will be £3,465. This fee does not need to be paid upfront. Eligible students will be able to cover the full cost through a tuition fee loan of up to £3,465.

This loan is funded by the Department for Employment and Learning and paid by the Students Loan Company. Eligible students should apply through Student Finance NI at their local Education and Library Board.

**Q. What level of tuition fees will NI students be charged from 2012/13, if they choose to study in England, Wales or Scotland?**

**A.** Students should check with the relevant institution to find out the fee for the course they want to study. In England and Wales the maximum fee that can be charged is £9,000. It is likely that this will also be the maximum in Scotland.

**Q. I live in Northern Ireland and I am planning to commence an undergraduate degree in England/Wales/Scotland in 2012/13. I could be charged tuition fees of up to £9,000 per year. What support may I be entitled to for my fees?**

**A.** Eligible students will be able to apply for a maximum loan to cover the cost of the fee charged up to a maximum of £9,000. Tuition fee loans are not means-tested.

**Q. Will I be entitled to a non repayable grant or waiver to cover the difference between fee levels in Northern Ireland and the higher fees that I may have to pay in other parts of the UK?**

**A.** No. There will not be a waiver or grant available to offset the higher amount of fees that will apply outside Northern Ireland. You will be entitled to a maximum tuition fee loan of up to £9,000. However, institutions charging fees may be offering bursaries/scholarships to students from low income backgrounds. You should contact the institution to find out what additional support may be available.

**Q. I live in Northern Ireland and I am currently studying in England/Wales/Scotland and plan to continue my course there in 2012/13. What tuition fee will I be charged?**

**A.** In England and Wales, the cost of your tuition fee will remain at its current level plus the annual inflationary uplift. The fee for 2012/13 is £3,465.

In Scotland, the cost of your tuition fee will remain at its current level of around £1,820 (£2,895)

**Q. I am a student from England/Wales/Scotland who plans to commence an undergraduate course in Northern Ireland from 2012/13. What tuition fee will I be charged and what support will I be entitled to?**

- A.** Subject to legislation, the universities and colleges in Northern Ireland will be allowed to set their own fee levels for students from the rest of the UK. These fees will not be capped by Government but it is anticipated that they will not exceed the maximum fees being charged in other parts of the UK. It is anticipated that the fees will be higher than those charged to Northern Ireland students. Students should contact the relevant Higher Education Institution or check the UCAS site to find out more about the fees for the courses that they wish to apply for.

For further information on student support, students from England should contact Student Finance England  
[www.studentfinancedirect.co.uk](http://www.studentfinancedirect.co.uk).

Welsh students should contact Student Finance Wales  
[www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

Scottish students should contact the Student Awards Agency for Scotland [www.saas.gov.uk](http://www.saas.gov.uk).

- Q. I live in the Republic of Ireland and hope to commence a degree course in Northern Ireland in 2012/13. What tuition fees will I be charged?**

- A.** The maximum fee will be £3,465. This complies with European Law, which indicates that the maximum fee levels for students

from the Republic of Ireland and other non-UK EU countries should be the same as for students from Northern Ireland.

EU students can apply to the Student Finance Services European Team (Tel 0141 243 3570) for a loan of up to £3,465 to cover the tuition fee.

## **FEES IN THE REPUBLIC OF IRELAND**

**Q. I live in Northern Ireland and I intend to commence an undergraduate degree course in the Republic of Ireland from September 2012, what support will I receive towards my fees?**

**A.** In September 2012, eligible students will have their student registration fee paid by the Department for Employment and Learning. This fee is currently €2,000.

The funding arrangement for the academic year 2013/14 is under review by the Department for Employment and Learning.

**Q. If I study in the Republic of Ireland will I receive any support towards my living costs?**

- A. Yes, you can apply for a means-tested grant of up to £2,000, which you do not pay back. A maximum loan of up to £4,840 is also available.

The funding arrangement for the academic year 2013/14 is under review by the Department for Employment and Learning.

## **FEES IN OTHER EU COUNTRIES**

**Q. I live in Northern Ireland and I want to study an undergraduate degree course in the EU, outside the UK and ROI? What is the position with regard to fees?**

A. You should check with the relevant institution and authorities in the particular country. Under EU law, you should be treated the same as a national from the country you wish to study in and eligible for the same level of fee support where applicable.

**Q. If I study in another EU country will I receive any support towards my living costs?**

A. No, the Department for Employment and Learning does not fund any financial support for study outside the UK in any EU country, other than the Republic of Ireland.

## **LIVING COSTS**

**Q. What support can NI students apply for towards living costs whilst they attend university?**

A. Eligible students can apply for non-repayable grants and repayable loans to help towards their living costs whilst at university/college

**Q. Am I entitled to any Maintenance Grant?**

A. A maximum grant of £3,475 is payable to Northern Ireland students where the household income is less than £19,203. Where the household income exceeds £41,065, students are not entitled to any grant.

**Q. Am I entitled to a Maintenance Loan?**

A loan for living costs is available to eligible full-time students under the age of 60. The amount you receive depends on where you live during your course of study. The loan is paid to you in three instalments at the start of each term.

- Regardless of household income, all eligible students will be entitled to 75% of the maximum amount available.

The idea behind this is if the household income is higher, then you or your parents are expected to contribute towards your maintenance costs.

## **LOAN REPAYMENT – STUDENTS FROM NORTHERN IRELAND**

**Q. If I go to University in September 2012, when do I start repaying my loan?**

**A.** You will begin repaying your student loans from the April following the completion of your course if your annual earnings exceed the relevant earnings threshold. This threshold in 2012 will be £15,795 and this figure will increase in line with inflation each year.

**Q. What amount will I repay?**

**A.** You will repay 9% of any amount you earn which exceeds the relevant earnings threshold (the threshold will be £15,795 in 2012 and will increase annually in line with inflation). A borrower who earns £25,000 can be expected to repay around £69 per month.

**Q. What is the annual rate of interest on the student loan?**

**A.** Unlike commercial loans, interest is applied annually at the rate of inflation (using Retail Prices Index) which through time maintains, in real terms, the loan at the same value as at the time it was borrowed.

**Q. How long will it take me to repay my loan?**

**A.** That will depend on how much you earn each year; the more you earn, the greater your monthly repayment amounts will be. Any outstanding loan balance that remains unpaid after 25 years will be written off.

**Q. Are my repayment arrangements different if I decide to study in England, Scotland or Wales, where the fees are set to increase to £9,000?**

**A.** No. You will also begin repaying your loan when your annual earnings exceed the repayment threshold (which will be £15,795 in 2012 and will increase in line with inflation each year). You will repay at the rate of 9% of any amount which exceeds the earnings threshold.

Unlike England and Wales, where variable interest rates of up to 3% above inflation will apply, interest on loans for students from Northern Ireland will also be maintained at its current rate of inflation, which through time, maintains the loan at the same amount as when it was borrowed.

**Q. I'm a graduate who is currently in employment - will any of the recent announcements affect my future repayments?**

- A. Yes. From April 2012/13 you will also repay on what you earn over £15,795 per annum, as opposed to the current £15,000 repayment threshold. The same rate of 9% will continue to apply. If there is a drop or increase in your earnings, the amount of your monthly repayment will alter accordingly.

## **SUPPLEMENTARY ALLOWANCES**

**Q. Will there be any changes to supplementary allowances for students in higher education?**

A. No. The maximum amounts for supplementary allowances, such as disabled students allowance, adult dependent grants etc. will remain unchanged.

## **FINANCIAL SUPPORT FROM INSTITUTIONS**

**Q. Can I receive financial support from the university or college that I attend?**

A. Universities in Northern Ireland which charge fees of £3,465 will require an Access Agreement approved by the Department for Employment and Learning. Under this agreement, institutions will be committed to providing non-repayable access bursaries to students from Northern Ireland who are from low income backgrounds.

Similarly in England and Wales, where fees of up to £9,000 will apply from 2012/13, a new National Scholarship Programme will provide financial support for students from low income backgrounds.

Students should contact the relevant institution for assistance in applying for this funding.

## **PART TIME STUDY ARRANGEMENTS**

**Q. I am considering doing a part-time degree, what support can I receive?**

**A.** For 2012/13 the support arrangements for Northern Ireland students on part-time courses will remain unchanged. Eligible students may be entitled to means-tested grants for fee and courses costs. No loans will be available for part-time courses. The Department is examining its policy in the area of support for those who study part-time. No changes are likely before 2013/14.

Students should check with their university or college for details on the fees for part-time courses.

## **KEY DATES**

**Q. What is the deadline for final applications to the Universities and Colleges Admission Service (UCAS) for entry in September 2012?**

**A.** For the vast majority of courses, the final date for most applications to UCAS is 15 January 2012.

However final applications to UCAS for all courses at Oxford and Cambridge or for all courses to study medicine, dentistry or veterinary science should be received by 15 October 2011.

The deadline for art and design courses is slightly later; 24 March 2012.

**Q. When can I apply for student finance for my course which begins in September 2012?**

**A.** The student finance application system will go live around Easter 2012. You can get up to date information by contacting Student Finance NI – Tel. 0845 6000 662 or [www.studentfinancenl.co.uk](http://www.studentfinancenl.co.uk)

## OTHER QUESTIONS

**Q. How can I afford to go to university?**

**A.** Access to higher education is based on the ability to learn, not affordability. It is important to remember that the cost of tuition does not have to be paid up front. Support in the form of means-tested grants or loans, is also available to help cover living costs.

The repayment of loans is based on what you subsequently earn. The more that you earn, the quicker you pay back the amount borrowed. If you earn less than the relevant earnings threshold (currently £15,000 but this figure will increase with inflation each year) your repayments will stop. Any unpaid balance is written off after 25 years.

**Q. The job prospects for graduates are unpromising at present. Should I get saddled with student loan debt?**

**A.** The current jobs market is challenging. However, having a degree improves a person's chance of getting a job and graduates should earn more than non-graduates in years to come.

Research shows that graduates are more likely to be in a job than those with lower qualifications. On average, a university graduate earns £100,000 more during his or her lifetime – net of tax – than someone who leaves school at 18.

**Q. How can I get a footing on the property ladder if I continue repaying student loans for the next 25 years?**

A. The Council for Mortgage Lenders advises that a student loan is very unlikely to affect your ability to get a mortgage. Mortgage lenders usually take account of your monthly net income. A graduate earning £25,000 per annum will pay back around £69 per month for his or her student loans.