

## International Student Funding

**Welcome to Advice Direct..., the written information service from Guild Advice.**

**This leaflet is designed to provide you with information on funding available for international students.**

Coming to study in the UK can be a daunting experience, not least due to the amount of money that can be required – whilst applying for a visa to enter the UK and also for the duration of the course to cover both tuition and maintenance costs.

As an international student there is an expectation by the University that you will have made adequate and appropriate plans for your finances throughout the duration of your studies before registering for the course.

### How much does it cost to study at Birmingham?

There are a number of factors to take into consideration when establishing how much your time in the UK will cost. This includes the level of your course, the type of course, and the length of the course.

#### Standard international student fees 2015-2016

<b>Fee band</b>	<b>Undergraduate</b>	<b>Postgraduate research</b>	<b>Taught postgraduate</b>
Band A (clinical)	£31,000	£31,000	n/a
Band B (laboratory)	£17,145	£17,365	£17,960
Band C	£14,550	£14,550	£16,070
Band D	£13,195	£13,195	£14,140

### One-off initial costs

The following are a number of initial one-off costs you may need to pay up front:

<b><u>One-off initial costs</u></b>	<b><u>Amount (£)</u></b>
<u>University-owned halls pre-payment</u>	<u>£550</u>
<u>Private shared house deposit</u>	<u>Usually a month's rent in advance</u>
<u>Bedding pack (single/double)*</u>	<u>£30-40</u>
<u>Insurance**</u>	<u>£80</u>
<u>Police Registration***</u>	<u>£34</u>
<u>TV Licence</u>	<u>£145.50</u>

<b><u>Essential Living Costs</u></b>	<b><u>Catered Halls</u></b>	<b><u>Self Catered Halls</u></b>	<b><u>Private House</u></b>
<u>Rent</u>	<u>£156</u>	<u>£123</u>	<u>£80</u>
<u>Gas &amp; Electric</u>	<u>Included</u>	<u>Included</u>	<u>£8</u>
<u>Water</u>	<u>Included</u>	<u>Included</u>	<u>£3</u>
<u>Food</u>	<u>Included</u>	<u>£50</u>	<u>£50</u>
<u>Toiletries</u>	<u>£2</u>	<u>£2</u>	<u>£2</u>
<u>Laundry</u>	<u>£5</u>	<u>£5</u>	<u>£5</u>

<b><u>Weekly Total</u></b>	<b><u>£163</u></b>	<b><u>£180</u></b>	<b><u>£148</u></b>
<b><u>Annual Total</u></b>	<b><u>£6,846</u></b>	<b><u>£7,560</u></b>	<b><u>£6,216</u></b>

### **Variable costs**

The following costs are variable and the weekly amount may depend on your available budget and individual circumstances:

<b><u>Variable Living Costs</u></b>	<b><u>Average cost per week</u></b>
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<u>Course costs</u>	<u>£18</u>
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<u>Travel</u>	<u>£20</u>
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<u>Social/Memberships</u>	<u>£50</u>
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<u>Clothing</u>	<u>£10</u>
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<u>Internet*</u>	<u>£5</u>
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<u>Mobile Phone</u>	<u>£2</u>
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<b><u>Weekly Total</u></b>	<b><u>£105</u></b>
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<b><u>Annual Total</u></b>	<b><u>£4,410</u></b>
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\* Figures taken from the University of Birmingham website & are only a guide to annual expenditures rates.

## Budgeting

For many international students, an integral part of their time in the UK will be maintaining an appropriate budget and maximising the use of those funds that they receive from abroad.

**Budgeting is particularly important for international students who would not have access to the same financial support (both at the University and from within the UK) that home students in hardship would do in normal circumstances.**

There are a number of resources available that can assist students in building a budget. These include Guild Advice, for those in University-managed halls of residence – the [Student Mentor Scheme](#), and also Brightside's [International Student Calculator](#) - <http://international.studentcalculator.org/>.

For further information, advice and guidance on budgeting please see our other Finance series Advice Directs

In all cases the general principle of budgeting is always the same – to identify your income (the money that you have coming in from scholarships, loans, family, sponsors, etc), your outgoings (what you spend on rent, food, clothes, books, tuition, etc), and then to organise your finances in such a way that your expenditure is not more than your income.

## Can I get a student loan?

For some international students there may be the opportunity to apply and agree a student loan through the relevant bodies in the UK – Student Finance England.

This is a complicated area of legislation, and mainly limited to those with EU family members, those who have sought asylum under various grounds, or who have been granted leave to remain in the UK. Any student who is unsure how their circumstances impact on potential student loans should contact the Guild Advice Advisors for further support as early as possible.

## **Working in the UK whilst studying**

The vast majority of international students will have entered the UK on a tier 4 visa – under the UK's immigration laws – and as such will be subject to certain standard restrictions on their time in the UK.

This includes a restriction on the hours that you can work – in general the restriction is a maximum of 20 hours per week during term-time, and unlimited hours in vacation periods. This is not an averaged amount, and therefore you must ensure that you do not work more than the allowed 20 hours in any one week.

If you are unsure what restrictions apply to your time in the UK please bring your passport and visa to Guild Advice and an advisor can go through this with you, or visit the Guild's Jobs, Skills and Volunteering department to look for part-time work.

**For further information, advice and guidance on immigration please see our series of  
Advice Directs**

## **Can I apply for benefits?**

Most full time students in the UK on a tier 4 visa will have a standard condition that they cannot seek public funding. This means you will not be able to claim most benefits, tax credits or housing assistance that are paid by the state including:-

- income-based jobseeker's allowance;
- income support;
- child tax credit;
- working tax credit;
- a social fund payment;
- child benefit;

- housing benefit;
- council tax benefit;
- state pension credit;
- attendance allowance;
- severe disablement allowance;
- carer's allowance;
- disability living allowance;
- an allocation of local authority housing; and
- local authority homelessness assistance.

## Sources of funding

Below we have summarised some potential options for international students who are seeking additional sources of funding. However, please note that many of the following organisations have very specific rules and requirements, with large numbers of students applying for their grants.

**University of Birmingham Scholarships** – these vary dependent on your circumstances and course. Please see the following website for details:  
<http://www.birmingham.ac.uk/international/students/finance/scholarships/index.aspx>

**Aga Khan Foundation** – provides a limited number of scholarships each year for postgraduate studies to outstanding students from developing countries who have no other means of financing their studies. At present, these are limited to Bangladesh, India, Pakistan, Afghanistan, Tajikistan, Kyrgyzstan, Syria, Egypt, Kenya, Tanzania, Uganda, Mozambique, Madagascar, France, Portugal, UK, USA and Canada.  
[http://www.akdn.org/akf\\_scholarships.asp](http://www.akdn.org/akf_scholarships.asp)

**The Beit Trust** – The Trust's benevolent mandate is for Zimbabwe, Zambia and Malawi, and in 1946 the Trustees switched from communications infrastructure, to providing assistance in education (including postgraduate scholarships as above, teacher training, books and computers, as well as school buildings), health (including hospitals, clinics and medical equipment) welfare (including care homes for orphans and the old) and the environment (notably conservation of endangered animals). Individual [Grants](#) do not normally exceed £50,000. The Trustees have occasionally provided funds for crisis relief, but remain reluctant to make grants to other UK grant-making charities.

The Trust also provides a limited number of [Postgraduate Scholarships](#) for relevant courses at universities in the United Kingdom, the Republic of Ireland or South Africa. Candidates must be domiciled in Malawi, Zambia or Zimbabwe (the "Beneficial Countries") and aged under 30 (or 35 in the case of medical doctors).

<http://www.beittrust.org.uk/>

**The Bestway Foundation** – with a philosophy to help those less fortunate than others by supporting charities and empowering communities in United Kingdom and Pakistan, the Foundation can provide scholarships to relevant students.

<http://www.bestwaygroup.co.uk/page/Bestway-Foundation.html>

**Canadian Centennial Scholarship Fund** - The Canadian Centennial Scholarship Fund (CCSF) provides awards ranging from £500 to £3,000 to Canadian men and women for academic and artistic study in the UK.

<http://www.canadianscholarshipfund.co.uk/>

**CISN Hardship Fund** - The CISN hardship fund was set up in 1990 by the former Churches Commission for International Students (now CISN) to assist full-time international students, irrespective of their race, gender or religion, who are already in Britain and Ireland and who are facing unexpected financial problems during the final stages of their course. It is administered ecumenically on the basis of agreed criteria.

Decisions on grants are made three times a year, in February (for studies finishing April-July), June (for August-November), and October (for December-March). To allow for correspondence and processing of applications in preparation for these meetings, requests for forms (including postal address) should be made respectively by mid-December, mid-April and mid-August at the latest.

All grants are made at the discretion of the Hardship Fund Committee. The level of funding is dependent on funds raised for this purpose. Grants are typically £500 but do not exceed £800; the same person is not funded twice.

<http://www.ctbi.org.uk/CCBA/116>

**Funds for Women Graduates – Foundation Grant** - offers Foundation Grants to help women graduates with their living expenses (not fees) while registered for study or research at an approved institution of higher education in Great Britain. Please see <http://ffwg.org.uk/> for more information.

**Funds for Women Graduates – Emergency Grant** - offers Emergency Grants to graduate women who face an unforeseen financial crisis whilst engaged in study or research at institutions of higher education in Great Britain. Grants are not likely to exceed £2,500. All our grants are offered on a needs basis and therefore not all grants will be for £2,500. In 2015 they will be offered twice a year in March and November. In 2015 the closing dates will be as follows Thursday 12th February and Monday 5th October.

<http://ffwg.org.uk/>

**Gilchrist Educational Trust** – Applications are considered from students who have made proper provision to fund a degree or higher education course but find themselves facing unexpected financial difficulties which may prevent completion of it; also from students who are required, as part of their course, to spend a short period studying abroad. Applicants must be full-time students at a British University.

<http://www.gilchristgrants.org.uk/>

**The Google Anita Borg Memorial Scholarship** - Google hopes to encourage women to excel in computing and technology and become active role models and leaders in the field. Google Anita Borg Scholarship recipients will each receive a financial award for the academic year. A group of female undergraduate and graduate students will be chosen from the applicant pool, and scholarships will be awarded based on the strength of each candidate's academic background and demonstrated leadership.

In addition, all scholarship recipients and finalists will be invited to attend a retreat at Google. We know how important a supportive peer network can be for a student's success. The retreat will include workshops, speakers, panelists, breakout sessions and social activities scheduled over a couple of days.

<http://www.google.co.uk/anitaborg/>

**The Google Scholarship for Students with Disabilities** - Multiple scholarships will be awarded based on the strength of candidates' academic performance and demonstrated passion for computer science. A group of Bachelors, Masters, and PhD students will be chosen from the applicant pool.

<http://www.google.com/studentswithdisabilities-europe/>

**Mountbatten Memorial Grant** - The Mountbatten Memorial Grants are intended for overseas students from the Commonwealth, who have encountered unforeseen financial difficulty in, or towards the end, of their final year of study at a university in the United Kingdom. The grants are



intended to help with living expenses in order to achieve the successful completion of the course.

<http://www.casselltrust.co.uk/mountbatten-memorial-grants>

## **University resources**

**Undergraduate funding database provided by the university –**

<http://www.birmingham.ac.uk/undergraduate/funding/index.aspx>

**Postgraduate funding database provided by the university –**

<http://www.birmingham.ac.uk/postgraduate/funding/FundingFilter.aspx>

## Sources of Help

### **Guild Advice, Guild of Students**

Email: [thearc@guild.bham.ac.uk](mailto:thearc@guild.bham.ac.uk)

Visit the website at: <http://www.guildofstudents.com/support/thearc/>

#### **Guild Advice Opening Hours (Term Time)\***

<b>Monday - Friday</b>	<b>10am — 4pm</b>
<i>Drop In Clinics</i>	<i>12-2pm</i>
<b>Saturday &amp; Sunday</b>	<b>CLOSED</b>
<b>*Vacation Periods</b>	<b>12 noon – 2pm</b>

### **Student Mentor Scheme**

<http://www.guildofstudents.com/support/studentmentors/>

Email: [mentorwelfare@guild.bham.ac.uk](mailto:mentorwelfare@guild.bham.ac.uk) or Call: 0121 257 4490

### **Jobs, Skills and Volunteering (Jobs)**

<http://www.guildofstudents.com/jsv/>

Email: [jobs@guild.bham.ac.uk](mailto:jobs@guild.bham.ac.uk) or Call: 0121 251 2500

### **Funding Graduation and Awards**

<http://www.birmingham.ac.uk/students/support/moneyadvice/support.aspx>

Tel: 0121 414 7391

### **International Students Advisory Service (ISAS)**

<https://intranet.birmingham.ac.uk/as/studentservices/international/index.aspx>

Based at the Enquiry Services Counter in Main Library or Call: 0121 414 8464

### **UK Council for International Student Affairs (UKCISA) [www.ukcisa.org.uk/](http://www.ukcisa.org.uk/)**

Outside the UK: +44 2031313576 or Inside the UK: 020 31313576

**Disclaimer:** The information on this guide only provides general guidance on housing issues and the law. The guide should not be regarded or relied upon as a complete or authoritative statement of the law. Guild Advice will not accept any liability for any claims or inconvenience as a result of the use of information on this guide. If you think that you have a legal problem you should seek further advice.

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