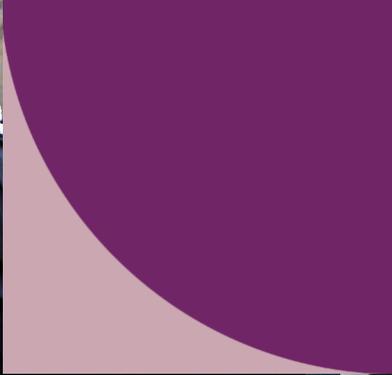




Durham
University

Inspiring the extraordinary



What do I need to pay for at university? How do I cover these costs?

Tuition Fees

These cover:

Teaching – lectures, seminars, tutorials

Access to facilities for your subject e.g. laboratories

Library and IT services

Course admin

Student support services

Fully covered by tuition fee loan – paid directly to your university

Living Costs

Living accommodation

Utility bills

Textbooks

Personal IT equipment

Clubs and Society memberships

Travel

Partially or possibly fully covered by a maintenance loan – paid to you each term



Living Costs: University Accommodation

Durham University costs for home first-year students living in college accommodation 2022/2023

Type	Cost for academic year
Catered Standard Single Room (shared bathroom facilities)	£9,156
Catered Single En-suite room	£9,741
Self-Catered Standard Single Room (shared bathroom facilities)	£6,396
Self-Catered Single En-suite Room	£6,981

Understanding Maintenance Loans

You apply for the maintenance loan at the same time as the tuition fee loan. It is paid directly to you in three installments across the year. One factor affecting how much you receive is where you will be living during your studies:



	2022 to 2023 academic year	2023 to 2024 academic year
Living with your parents	Up to £8,171	Up to £8,400
Living away from your parents, outside London	Up to £9,706	Up to £9,978
Living away from your parents, in London	Up to £12,667	Up to £13,022
You spend a year of a UK course studying abroad	Up to £11,116	Up to £11,427
If you're 60 or over on the first day of the first academic year of your course	Up to £4,106	Up to £4,221

Understanding Maintenance Loans

Household income and other family circumstances also determine how much maintenance loan you will receive.

Online calculator: <https://www.gov.uk/student-finance-calculator>

Student finance calculator

This calculator is for students from England or the European Union (EU) starting a new undergraduate course in academic years:

- 2021 to 2022
- 2022 to 2023

Use the student finance calculator to estimate:

- student loans
- extra student funding, for example if you're disabled or have children

Your result will be more accurate if you know your annual household income (your parents' or partner's income plus your own).

Start now >

Other Financial Support

Most universities will offer **scholarships** that you can apply for (deadlines usually align with UCAS applications). Explore what you may be eligible for!
This is money that you do not have to pay back.

There are associated eligibility conditions such as household income or academic achievement. Competitive application process through an online form.



Other Financial Support

Here are some of the undergraduate **scholarships** offered here at Durham:

**Brian Cooper
Scholarship**
£13,000 per year

**Graham and Joanna
Barker Scholarship for
Music**
£3,000 per year

**Weldon Le Huray
Arts & Humanities**
£4,000 per year

**Black Heritage
Scholarships**
£4,000 per year

**Hogan Lovells
Scholarship**
£2,000 per year

**North East
Scholarships**
£4,000 per year

Overli Scholarships
£4,000 per year

Marsden Scholarship
£4,000 per year



Military Scholarship
£5,000 per year

St Nicholas Scholarship
£2,500 per year

**Robert Young
Scholarship**
£10,000 per year

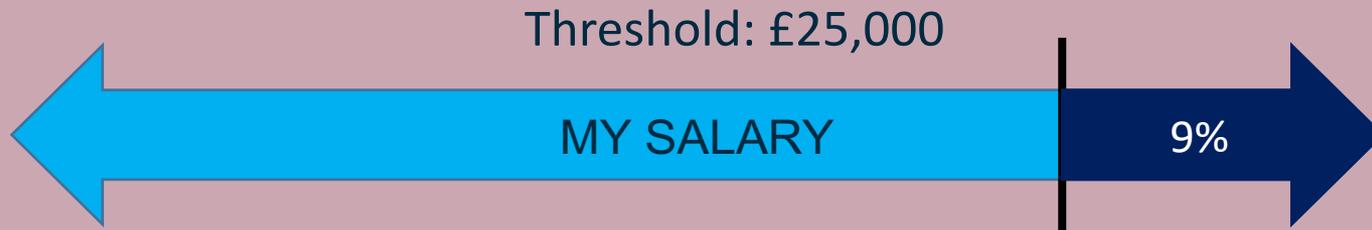
**Weldon Le Huray Sport
Scholarships**
£4,000 per year



Repaying your Student Loan

You only begin making repayments if / when you earn £25,000 or more each year. You will repay 9% of your income above this.

Payments are taken automatically via HMRC once you begin earning this, and are stopped if your salary drops below the threshold



So, if your salary is £30,000 a year, this is £5,000 over the threshold.

You pay 9% of £5,000 (£450 a year, or £37.50 a month)

The loan is written off 40 years after the first April you are due to repay.

Durham Grant Scheme

If eligible, this money is paid to you in three termly installments. It is non-competitive, and you do not need to apply provided you have applied for student finance and agreed for them to share income information to the university. It will be processed automatically for you! The payments on the Durham Grant Scheme have been increased in response to the cost-of-living crisis.

Household Income:	Durham Grant:
Up to £30,000	£2,500
£47,200	£780 - £2,495

Other Supplementary Grants

Description	Selected eligibility criteria	Value – based on 23/24 entry
Disabled Students' Allowances (DSAs)	Disability or long term health condition, mental health condition, specific learning difficulty May be asked for a needs assessment	<ul style="list-style-type: none">• Up to £26,291 per year• Depends on your individual needs not household income
Childcare Grant	Be a full-time student & have a dependant child under 15, or under 17 if they have special educational needs	<ul style="list-style-type: none">• One child: up to £188.90 per week• Two or more children: up to £323.85 per week

What can parents or guardians do to help?

- Permit the sharing of household income during Student Finance application process.
 - Support the online application process (via gov.uk) and deadlines - opens in March, deadline end of May
 - Ensure you have the following to support student finance application:
Working email, household income details from full tax year before study, information for support / health evidence
 - Student applying will need: Bank account in own name, in-date passport / birth certificate, school, university and course details, NI number





Special circumstances

Support is available for care experienced and estranged students. You will be assessed as independent students which means parents household income will not be considered when working out how much student finance you can get.

You can contact student finance if you are unsure or want to discuss individual circumstances.

Students who are in financial hardship once they are attending university may apply to the University Hardship Fund for support.

Part-time work opportunities

Employment opportunities are available from:

The University – e.g., ambassador roles

Individual colleges – cafés, bar work, shops

Academic departments – summer research roles

Tutoring

Local businesses and services – advertised via Durham University Careers Centre and usual job search sites

The Careers Centre can also support with CVs, applications and interview practise



Summary: Financing university



Tuition Fee
Loan



Maintenance
Loan



Scholarships



Supplementary
Grants



Part-time
Employment

Managing Your Money

Many resources are available to support and advise how best to budget at university:



Assess your income

Maintenance loan, part time wage, scholarships & bursaries, allowance & benefits, parental contributions

Work out potential costs

What do I need to spend money on this month?

Set a budget

And stick to it!



Remember...

Help is always available – University advice centres, hardship funds, student unions, student funding office.

You are in control!

Think long term: graduates earn on average **£500,000 more** over their working life & have greater lifelong career opportunities.

An investment –
It is worth it!

durham.ac.uk/student.finance

gov.uk/student-finance

moneysavingexpert.com/students

National
Leader

Top 6 in
the UK



World
Class

Top 92 in
the World



Sports
University of
the Year

THE  TIMES
THE SUNDAY TIMES

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**SPORTS
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Any questions?
dur.ac.uk/study/askus



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