Funding for placements and study abroad 2020/21
The tuition fees and funding available for placement years and study abroad depend on the type of placement/study. Information provided here applies to UK Undergraduate students.

### Students from Wales, Northern Ireland and Scotland should check with their student finance provider for relevant figures:
- www.studentfinancewales.co.uk
- www.studentfinanceni.co.uk
- www.saas.gov.uk

### Tuition fee rates for placement years
Tuition fees for placement years vary according to the type of placement:

- **Industrial placement year** – £1,850
- **Erasmus placements lasting the full academic year** – £1,385
- **Year of study abroad** – £1,385 if your year is specified as study abroad
- **Work placement abroad** – £1,850
- **Independent work placement during leave of absence** – no tuition fee payable (but no formal qualification in recognition of year of work)

### Paid work placements
You can apply for a maintenance loan to help you with your living costs via your student finance provider. You will not have to be means-tested for this loan.

The amount you can receive depends on where you are living during the placement:
- If you live at your family home: £2,090
- If you live away from home, including a placement abroad: £2,784
- If your placement is in London: £3,914

Maintenance Grants and Loughborough Scholarship Programme bursaries are not available for a placement year. It is important that you work out if you can live on the money available before accepting a placement.

Whilst on placement:
- You won’t normally have to pay council tax as you will still be considered a student for council tax purposes.
- You can ask Student Enquiries for a Council Tax certificate to confirm your student status to the local council where you are living whilst on placement. Email studentenquiries@lboro.ac.uk.
- The University’s Hardship Fund may help students in unexpected financial hardship.
- It is important to plan your budget carefully.
- Your salary will be subject to tax and national insurance as it would for any type of paid employment. Check that you are not on an emergency tax code (it might appear as BR, W1, M1 on your payslip). If you see this code on your payslip talk to your employer. For more information see the Tax Guide for Students.
- You can claim a refund for overpaid tax at the end of the financial year (April).
Unpaid work placements

Student Finance England maintenance loans
Some types of unpaid placements are treated as if they are a normal year of study for finance purposes, so you continue to get student loans and in some cases grants at the same rate as for a year of study. These include placements based in:
• a hospital, Public Health Service Laboratory or a Primary Care Trust
• a Health Authority, Strategic Health Authority, Local Health Board, Special Health Board or a Health and Social Services Board
• 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
• the prison or probation sector or after-care services
• unpaid research in a UK or overseas institution
• the Houses of Parliament

Other unpaid work placements receive the reduced rates of tuition fee and maintenance loans as if they were a paid placement (see ‘paid work placements’ above).

Bursaries

Loughborough Scholarship Programme (LSP) Bursary
Loughborough Scholarship Programme bursaries are not available for placement years, even if they are in one of the above categories.

Loughborough Bursary for Unpaid Placements (LBUP)
Loughborough University offers a limited number of bursaries for low income students on all types of unpaid placements. The details for the 2020/21 scheme will be available on the Careers Network web page.

Contact careersprojects@lboro.ac.uk if you think you may be eligible for the scheme.

If you are considering taking an unpaid placement, it is important that you work out if you can live on the money you have available before you accept the placement.

Whilst on placement:
• You won’t normally have to pay council tax as you will still be considered a student for council tax purposes.
• You can ask Student Enquiries for a Council Tax certificate to confirm your student status to the council where you are living whilst on placement. Email studentenquiries@lboro.ac.uk.
• The University’s Hardship Fund may help students in unexpected financial hardship. You need to plan your budget carefully before deciding whether to accept an unpaid placement.

Independent ‘placements’ during a Leave of Absence (LOA) year
If you take LOA to gain work experience that does not count as an assessed placement:
• Tuition fees are not payable.
• Student funding is not available as you are not attending your course.
• You won’t normally have to pay council tax as you will still be considered a student for council tax purposes.
• The University’s Hardship Fund may help students in unexpected financial hardship. You need to plan your budget carefully.
• You will not receive the full range of support from the University available to students on an approved placement year.

Erasmus+ traineeships and study exchanges
• The Brexit impact on Erasmus+ is unknown at this point. Loughborough University hopes to continue to participate in the Erasmus+ scheme and this appears likely until the end of 2020, however this depends on the terms and condition of the UK’s departure from the EU.
• For your student finance assessment, if you are abroad under the Erasmus+ scheme you are treated as if you are in a year of study, regardless of whether your Erasmus exchange is a traineeship or study exchange.
• Student Loans (and in some cases grants) are paid as if you are on a year of ordinary study but at the overseas rate.

Loughborough Scholarship Programme bursaries and LBUP are not normally paid for ERASMUS+ or study exchange years.

Monthly supplement for students from disadvantaged backgrounds
Disadvantaged students are defined broadly as those with an annual household income of £25,000 or less.
Study abroad – 120 Euro per month
Train/work abroad – 20 Euro per month
In addition, travel grants may be available to students from low income households, via Student Finance.
• You can apply for an Erasmus+ mobility grant towards travel and accommodation/living costs. Check with your department or School for application deadlines or specific criteria for applications.
• Erasmus+ mobility grants are limited in availability and applicants are not guaranteed to receive the grant.

Study and work abroad Erasmus+ grants (2019/20 rates)
2020/21 figures not available at time of printing

High cost of living countries
Denmark, Finland, Iceland, Ireland, Liechtenstein, Luxembourg, Norway, Sweden
Study abroad – up to 420 Euro per month
Train/work abroad – up to 520 Euro per month

Medium/lower cost of living countries
Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Estonia, France, Germany, Greece, Hungary, Italy, Latvia, Lithuania, Malta, The Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Turkey, former Yugoslav Republic of Macedonia
Study abroad – up to 370 Euro per month
Train/work abroad – up to 470 Euro per month

Medical care cover.
You need to plan your budget carefully.
• You won’t normally have to pay council tax
• The University’s Hardship Fund may help students in unexpected financial hardship.

Monthly supplement for students from disadvantaged backgrounds
Disadvantaged students are defined broadly as those with an annual household income of £25,000 or less.

Study abroad – 120 Euro per month
Train/work abroad – 20 Euro per month
In addition, travel grants may be available to students from low income households, via Student Finance.
• The University’s Hardship Fund may help students in unexpected financial hardship. You need to plan your budget carefully.
• Medical care – European Health Insurance Card (EHIC) – If you are studying or on placement in Europe you can obtain a student EHIC card to help you access medical care in Europe. A standard EHIC card is not sufficient if you are abroad for more than 6 weeks. A student EHIC is recommended – see www.nhs.uk/using-the-nhs/healthcare-abroad/moving-abroad
• If the UK leaves the EU without a deal then the EHIC card may no longer be valid – www.gov.uk/european-health-insurance-card. The UK government recommends that you arrange travel insurance which includes medical care cover.
Study abroad

- If you are spending a year of your course at a university outside the UK you will normally be entitled to a higher rate of student maintenance loan, between £700 and £1,330 extra for the year depending on your income assessment.
- The tuition fee is capped at £1,385 for a full year of study abroad.
- You will normally continue to be eligible for grants, if you have received them in previous years and your household income has not changed.
- You may be able to apply for a travel grant from Student Finance subject to household income assessment.
- If your study abroad starts before the normal UK academic year it may be possible for your student loan to be paid earlier. To request this, email studentenquiries@lboro.ac.uk with details of your study abroad. You should include where you are going, your study abroad semester dates and details of the financial commitments you will have before October. Student Enquiries can forward your request to Student Finance for consideration.
- The University’s Hardship Fund may help students in unexpected financial hardship. You need to be able to show that you had planned your budget carefully.
- Medical care – European Health Insurance Card (EHIC) – If you are studying or on placement in Europe you can obtain a student EHIC card to help you access medical care in Europe. A standard EHIC card is not sufficient if you are abroad for more than six weeks. A student EHIC is recommended – see www.nhs.uk/using-the-nhs/healthcare-abroad/moving-abroad/studying-abroad
- If the UK leaves the EU without a deal then the EHIC card may no longer be valid – www.gov.uk/european-health-insurance-card

Bursaries for study abroad ‘Widening Participation Bursaries’
The University has a limited number of bursaries available for students who are selected to undertake international study exchanges at one of the University-wide partner institutions. To be eligible to receive a bursary (worth approximately £1,985 per semester) you must be an UK/EU full-time undergraduate student, have a means-tested Student Finance award and a household income of £25,000 or below. Please contact exchanges@lboro.ac.uk if you have any questions or would like further information about these bursaries.

Year in Enterprise

You can apply for a maintenance loan to help you with your living costs via your student finance provider. You will not have to be means-tested for this loan but the amount you can receive depends on where you are living during the placement:

- If you live at your family home: £2,090
- If you live away from home, including abroad: £2,784
- If your Year in Enterprise is in London: £3,914

Maintenance Grants and Loughborough Scholarship Programme bursaries are not available for a Year in Enterprise. It is important that you work out if can live on the money available before embarking on a Year in Enterprise.

- You won’t normally have to pay council tax as you will still be considered a student for council tax purposes.
- You can ask Student Enquiries for a Council Tax certificate to confirm your student status to the local council where you are living whilst on your Year in Enterprise.

Further help

If you have any problems with funding/finance or would like advice on any associated issue, even if you are living away from Loughborough, please contact the Student Advice and Support Service:

To book a face to face or telephone appointment:

- Phone 01509 222765
- Call into the Bridgeman Building on campus

If you would like a Skype appointment, please let the person know when you are booking the appointment.

We can also offer you advice by email on advice@lboro.ac.uk

For more information about renting privately, please see our website: www.lboro.ac.uk/services/sass/housing/livingoffcampus

Useful websites

- www.lboro.ac.uk/services/sass/finance/hf
- www.gov.uk/tax-codes
- www.gov.uk/claim-tax-refund
- www.erasmusplus.org.uk
- www.gov.uk/travel-grants-students-england
- www.lboro.ac.uk/services/careers/students-and-graduates/placements
- www.nhs.uk/using-the-nhs/healthcare-abroad/moving-abroad/studying-abroad
- www.gov.uk/european-health-insurance-card
- www.taxguideforstudents.org.uk