

**BIRMINGHAM CITY UNIVERSITY**  
TUITION FEES 2012

UPGRADE  
**YOUR**  
FUTURE



**BIRMINGHAM**  
CITY  
University

[bcu.ac.uk](http://bcu.ac.uk)

# TUITION FEES

*for courses starting in 2012*

**2010**  
**THE AWARDS**  
AWARD WINNER

Winner of 2010 Times Higher Education Award  
for **'Outstanding Support for Students'**

# BIRMINGHAM CITY UNIVERSITY: A GUIDE TO TUITION FEES

As you may know, all universities are having to increase the tuition fees they charge from the 2012 academic year onwards, due to a reduction in government support. Here at Birmingham City University, we have worked hard to devise a new fee structure which reflects the cost of teaching each course and the support students require, helping to keep graduate debts to a minimum.

We have opted for three separate price bands for full-time degrees of £7,500, £8,200 and £9,000; the last of these for our internationally-renowned courses in Jewellery, Music, Acting and Primary and Secondary Education, which are the most expensive for us to run. All HNDs and Foundation degrees taught at the University will be priced at £6,000.

We understand that many students and their parents will be concerned at the level of fees now being discussed; however, it is important to note that no full-time students will have to pay anything until they finish their studies and are earning at least £21,000 per year.

The University will also be offering National Scholarships to over 370 students from the lowest income backgrounds (typically, £16,190 or lower) who demonstrate excellence in academic achievement, performance or potential. These will be worth £3,000 each and will be awarded as a fee

waiver (so that your overall debt will be reduced). Further details will be available later in the year at [www.bcu.ac.uk/nationalscholarships](http://www.bcu.ac.uk/nationalscholarships)

The lifelong value of higher education far outweighs any short-term costs, with figures showing that, over the past decade, graduates earned an average of £12,000 per year more than non-graduates. And, according to the Confederation of British Industry (CBI), three in 10 jobs in the UK now require degree-level skills.

We will continue to work to ensure we are giving our students the skills they need to achieve success in their chosen careers, and that a degree from Birmingham City University remains a worthwhile investment.



**Professor David Tidmarsh**  
Vice-Chancellor  
Birmingham City University

## OUR COMMITMENT TO QUALITY

Unlike some universities, we will not be charging the maximum fee allowed across the board – but our commitment to providing students with the best possible learning experience remains as strong as ever.

We are continuing to invest in our facilities, including exciting plans for a new City Centre Campus, which will provide a new home for our media and performing arts courses. Our students learn in realistic environments that replicate the workplaces they hope to enter – from mock operating theatres, courtrooms and classrooms to state-of-the-art video production suites and photographic studios.

The University is ranked in the top 30 out of 123 universities in the UK by the Sunday Times for placing students in graduate employment and recently won the Times Higher Education award for 'Outstanding Support for Students'. We enjoy outstanding links with graduate employers, including Apple, Cartier, the BBC, Rolls-Royce and Cisco, and many of our students go on to work for these firms after completing placements with them during their time at the University.

Our excellence is increasingly recognised by prospective students, with Birmingham City University enjoying the highest rise in UCAS applications of any university in the Midlands between 2008 and 2010.

Our variable fees reflect the teaching and support costs of individual courses and protect future investment in the student experience.

The fees have been broken down into subjects (see below); however there are variances for individual courses – please check course information on our website for details.

## OUR PLANNED FEES FOR 2012

£6,000	All HND and Foundation degrees taught at the University [different arrangements may apply to courses offered with partner organisations].
£7,500	Full-time first degrees in Business and Management; Sociology; Early Childhood Education Studies; Children and Integrated Professional Care; Computing, Information and Communication Technology; Architectural Technology; Property, Construction and Planning; English; Health and Social Care (other than those courses delivered under the NHS contract).
£8,200	Full-time first degrees in Art and Design; Architecture; Law; Engineering; Digital Media Technology; Engineering, Design and Manufacturing Systems; Psychology; Criminology; Criminal Investigation; Media and Communication; Community Theatre.
£9,000	Jewellery; Music; Acting; Stage Management; Primary and Secondary Education.
£1,500	Sandwich Year Out for those starting 2012 with a year out in 2014/15.

The tuition costs for degrees in Nursing, Midwifery, Diagnostic Radiography, Radiotherapy, Operating Department Practice and Speech and Language Therapy are paid directly by the NHS, so eligible students are not required to pay tuition fees.

# ABOUT OUR TUITION FEES

## WHY ARE FEES GOING UP?

From September 2012, most courses at Birmingham City University will receive no government funding. That's why we and other universities have been forced to raise our tuition fees. The new fees will reflect how much it costs to run each course and the University won't receive any more money per student than it did before.

## HOW CAN PEOPLE AFFORD TO PAY THE TUITION FEES?

The University will also be offering National Scholarships to over 370 students from the lowest income backgrounds (typically, £16,190 or lower) who demonstrate excellence in academic achievement, performance or potential. These will be worth £3,000 each and will be awarded as a fee waiver (so that your overall debt will be reduced). Further details will be available later in the year at [www.bcu.ac.uk/nationalscholarships](http://www.bcu.ac.uk/nationalscholarships). Full-time students won't have to pay for tuition fees until after their studies - there are government tuition fee loans available.

We have deliberately tried to set affordable fees wherever possible to help our students avoid debt. We've also set clear, transparent fees - rather than charging £9,000 across the board and then offsetting the fees with complicated bursaries.

## NOW THAT COSTS ARE HIGHER, IS IT STILL WORTH GOING TO UNIVERSITY?

The lifelong value of higher education far outweighs any short-term costs. You will develop personally, intellectually and, of course, professionally - gaining a distinct advantage in the job market.

The website [www.direct.gov.uk/yourfuture](http://www.direct.gov.uk/yourfuture) offers more information about how higher education could be valuable to you.

## WHAT ARE YOU DOING TO ENSURE STUDENTS FROM LOWER INCOME BACKGROUNDS CAN STILL COME TO UNIVERSITY?

For over 160 years, Birmingham City University has been helping people from the region and around the world to improve themselves and their career options. We've always believed that people with the ability to enter higher education should have the opportunity to do so. That's why we have tried to set affordable fees wherever possible to give our students the best value for money. The University will also be offering National Scholarships to over 370 students from the lowest income backgrounds (typically, £16,190 or lower) who demonstrate excellence in academic achievement, performance or potential. These will be worth £3,000 each and will be awarded as a fee waiver (so that your overall debt will be reduced). Further details will be available later in the year at [www.bcu.ac.uk/nationalscholarships](http://www.bcu.ac.uk/nationalscholarships)

## WHY DO YOUR FEES VARY BETWEEN COURSES?

We spent a considerable amount of time setting our fees - analysing the teaching and support costs of delivering courses and the specialist facilities required, which vary from subject to subject. For example, students at Birmingham Conservatoire and Birmingham School of Acting require extensive performance opportunities and one-to-one teaching time, as well as expensive facilities, but their chances of securing jobs on graduation are outstanding, with employment rates of over 90 per cent.

## CAN STUDENTS EXPECT TO SEE AN IMPROVEMENT IN FACILITIES/TEACHING AS A RESULT OF THIS INCREASED COST?

Our fees have been set at a level which will protect future investment. We want to maintain our reputation for cutting-edge facilities - like our state-of-the-art virtual and simulation environments in our law, health, social work and construction departments. We are already investing in a new City Centre Campus, which will give our art and design and media students purpose-built, modern facilities in the city centre.

Student employability is a key priority. We maintain close links with business and the professions, ensuring that our courses remain relevant and up-to-date, and that our graduates are given the skills they need to succeed in the workplace. We have launched our BEST awards to recognise the efforts of staff and students in the fields of employability and entrepreneurship, and will be identifying and expanding the opportunities to develop these skills within individual courses.



## WHO WILL BE AFFECTED?

### WILL THESE FEES APPLY IF I'VE ALREADY STARTED MY COURSE?

The fee increase will not affect existing students during the academic year 2012/13. The government's student support package for 2013/14 onwards has not yet been decided for either new or continuing students and will be announced in due course.

### HOW WILL PART-TIME STUDENTS BE AFFECTED?

Fees for part-time undergraduate courses from 2012 can be found on our website at [www.bcu.ac.uk](http://www.bcu.ac.uk).

For the first time, part-time students will be able to access a loan to cover the cost of their tuition, providing it is their first higher education qualification and they are studying at least the equivalent of 25 per cent of a full-time course. The repayment terms on tuition loans for part-time students are similar to those for full-time students. Part-time students who are disabled may also be entitled to extra financial help through the Disabled Students' Allowance.

### WILL THIS AFFECT THE COST OF POSTGRADUATE AND PROFESSIONAL COURSES?

Postgraduate fees will continue to be set by the University and are still under review. We will be publishing these on our website in due course.

### WHAT WILL HAPPEN TO FEES FOR NURSING COURSES?

The tuition costs for degrees in Nursing, Midwifery, Diagnostic Radiography, Radiotherapy, Operating Department Practice and Speech and Language Therapy are paid directly by the NHS, so eligible students are not required to pay tuition fees. For further information visit <http://bit.ly/nhs-student-support>

### WILL THESE ARRANGEMENTS APPLY TO STUDENTS FROM SCOTLAND, WALES OR NORTHERN IRELAND?

No. Students who normally live in Scotland, Wales and Northern Ireland will receive financial support from their own Government or assembly and should contact them for further information.

### WILL THESE ARRANGEMENTS APPLY TO STUDENTS FROM ELSEWHERE IN THE EU?

EU students from outside the UK will be able to access a loan to cover the cost of their tuition, provided they meet certain eligibility criteria. They will not normally be entitled to support for their living costs.



# PAYING BACK STUDENT LOANS

## WHEN WILL I HAVE TO REPAY STUDENT LOANS?

If you are a full-time student, after leaving university you will start to pay back your tuition fee loan once you are earning over £21,000 per year, at a rate of nine per cent on any income above £21,000. So if you were earning £25,000, you would pay back nine per cent of £4,000 per year, or £30 per month.

Salary	Amount of salary from which 9% will be deducted	Monthly repayment
£25,000	£4,000	£30.00
£30,000	£9,000	£67.50
£35,000	£14,000	£105.00
£40,000	£19,000	£142.50
£45,000	£24,000	£180.00
£50,000	£29,000	£217.50
£55,000	£34,000	£255.00
£60,000	£39,000	£292.50

If you are a part-time student studying for three years or less, you will start your repayments in the April after your

studies finish, provided you are earning over £21,000.

If you are studying on a course lasting for more than three years, repayments will commence in the April after the end of your fourth year, if you are earning over £21,000, even if you are still studying at the time.

## HOW WILL PAYMENTS BE COLLECTED?

Payments will normally be taken automatically, via the tax system, once your earnings exceed the required threshold.

## WHAT IF MY INCOME DROPS BACK BELOW

### £21,000?

If you have been paying back the loan but your income then drops below the minimum threshold, for example because you take a career break or become unemployed, payments will be automatically halted. If you later start to earn over £21,000 again, payments will restart.

## WHAT IF I NEVER EARN ENOUGH TO PAY BACK

### MY LOAN?

If your loan has not been repaid after 30 years, any outstanding payments will be written off.

## HOW MUCH INTEREST WILL BE CHARGED?

The Government's plans are that interest will be applied at a rate of inflation plus three per cent while you are at university. From the April after you leave university, if you are earning below £21,000, interest will be applied at the rate of inflation. For graduates earning between £21,000 and £41,000, interest will be applied at between inflation and inflation plus three per cent, depending on income. For graduates earning above £41,000, interest will be applied at inflation plus three per cent. Inflation will be calculated using the Retail Price Index (RPI).

## WILL LOAN REPAYMENTS AFFECT MY ABILITY

### TO GET A MORTGAGE?

The Council of Mortgage Lenders has advised that a student loan is 'very unlikely' to have a material impact on an individual's ability to get a mortgage. The amount of mortgage available may depend on net income.

## WILL LOAN REPAYMENTS AFFECT MY ABILITY

### TO TAKE OUT A LOAN?

This would be a decision for the loan provider, but Student Finance England will not be sharing student loan information with credit reference agencies.



# OTHER FINANCIAL SUPPORT

## WILL I RECEIVE A GRANT?

Some students will also be entitled to a Maintenance grant towards living costs (see an example of the support packages for 2012 in the provided table), which does not have to be repaid. Students whose household income is below £25,000 are entitled to a full grant of £3,250, and those with a household income of between £25,000 and £42,600 will be entitled to a grant of between £3,250 and £50, on a sliding scale.

Household Income	Package of support for 2012		
	Non-repayable grant	Living cost loan	Total
£25,000 or less	£3,250	£3,875	£7,125
£30,000	£2,341	£4,330	£6,671
£35,000	£1,432	£4,784	£6,216
£40,000	£523	£5,239	£5,762
£45,000	£0	£5,288	£5,288
£50,000	£0	£4,788	£4,788
£55,000	£0	£4,288	£4,288
£60,000	£0	£3,788	£3,788
Over £62,500	£0	£3,575	£3,575

The **Special Support Grant** is an alternative to the Maintenance grant for students who are eligible for, but not necessarily receiving, means-tested state benefits, for example if you have a disability or you are a single parent. If you receive a Special Support Grant you will also be entitled to the full student loan for maintenance.

If you have an adult who is financially dependent on you, you may be eligible for an **Adult Dependents' Grant** of up to £2,642. If you require childcare during your studies, you may qualify for a **Childcare Grant** which can pay for up to 85 per cent of childcare costs, up to a maximum of £148.75 per week for one child or £255 per week for two or more children. If you still need further assistance with childcare, you can apply to the **Access to Learning fund**. You may also be eligible to receive a **Parents' Learning Allowance** of up to £1,508 per year.

The **Disabled Students' Allowance** can help pay for extra costs you may incur whilst studying due to having a disability or specific learning difficulty. This can include up to £5,161 for specialist equipment during the whole course, up to £20,520 per year for a non-medical helper and up to £1,724 per year for other disability-related expenditure.

## WHAT OTHER FINANCIAL SUPPORT IS

### AVAILABLE?

Students at universities outside London, who are studying away from home, will be able to apply for a loan of up to £5,500 to help with living costs such as food, accommodation and travel. Students living with their parents can apply for a loan of up to £4,375 per year.

## WILL THE UNIVERSITY BE OFFERING ANY HELP

### OF ITS OWN?

The University will also be offering National Scholarships to over 370 students from the lowest income backgrounds (typically, £16,190 or lower) who demonstrate excellence in academic achievement, performance or potential. These will be worth £3,000 each and will be awarded as a fee waiver (so that your overall debt will be reduced). Further details will be available later in the year, visit [www.bcu.ac.uk/nationalscholarships](http://www.bcu.ac.uk/nationalscholarships)

## FURTHER INFORMATION

For more information and the latest updates on our tuition fee proposals, please see our website at [www.bcu.ac.uk/fees2012](http://www.bcu.ac.uk/fees2012). If you have any questions which have not been covered by this booklet, please contact our Course Enquiries team on +44 (0) 121 331 5595 or email them via the website.

Some of the government financial information is still subject to parliamentary approval.





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