

# FINANCIAL SUPPORT

for UK undergraduate students



**INFORMATION FOR 2022**

# Financial support

## for UK undergraduate students

### Tuition fees

Our fees ensure the provision of high-quality teaching and first-class facilities for all our students and are subject to the University satisfying the access regulator's requirements. Tuition fees for the 2022–2023 academic year will remain at £9,250.

### Tuition fee loans

#### UK students

You do not have to pay your tuition fees up front. If you live in England, you can apply to Student Finance England (SFE) for a tuition fee loan. The tuition fee loan covers the full cost of your tuition fees and is paid directly to the university. Students who normally live in Scotland, Wales or Northern Ireland will receive financial support from their relevant government body.

### Maintenance loans

Maintenance loans for living costs are available to eligible full-time and part-time students. This loan is to help with costs such as food, accommodation and travel. For the 2022–2023 academic year, the maximum loan amounts that students can apply for are **£9,706** for students living away from home and studying at

a university outside of London and **£8,171** for students living at home. Students who qualify for benefits, or who are aged 60 or over on the first day of the first academic year of their course, may qualify for different maintenance loan amounts.

### Repaying loans

The tuition fee loan and maintenance loan are added together and paid off as one. Once you are earning over £27,295 per year, you will repay 9% of your income above £27,295. If your salary falls below £27,295, or you are not working, your payments stop. If your loan is not paid off after 30 years, any amount remaining is written off.

### Interest rates on loans

The amount of interest you are charged depends on the Retail Price Index (RPI). While you are studying and up to the point you are liable to repay, you will be charged the RPI plus 3%. After you are liable to repay, you will be charged interest as follows:

- the RPI if you have an income of £27,295 or less
- the RPI plus up to 3% if your income is between £27,296 – £49,130
- the RPI plus 3% if your income is £49,130 or more.

### Kent's financial support packages

Financial support packages, which do not have to be repaid, are available for students of the University of Kent, Medway School of Pharmacy, and Kent and Medway Medical School. To be eligible, you must fulfil the following criteria:

- You must be a new student to higher education starting in 2022.
- You must be registered on a full-time undergraduate degree programme at the University of Kent, Medway School of Pharmacy or Kent and Medway Medical School and paying the maximum tuition fee.
- You must be ordinarily resident in England.
- You must be from a household where the annual income is less than £30,000 per year.
- You must be state educated.

"Kent had the most support available in terms of financial aid opportunities."

**Joe Owers,**  
Criminology and Sociology

You must meet one of the following criteria:

- Your household is located in an area that has traditionally had low levels of participation in higher education as defined by the Office for Students. A list of postcodes and their classification by participation (POLAR4) can be found on the Office for Students website. Awards are made to students who fall into POLAR4 quintile 1 and 2, or IDACI Q1 and who are under 21 on 30 September 2022. Awards are also made to students who fall into any POLAR4 quintile who are over 21 on 30 September 2022.
- You are eligible for the Disabled Students' Allowance.
- You are a care leaver, a young independent student, a carer, estranged from your parents or you were in a Foyer or 'homeless' before starting your course (regardless of household income).
- You must have made an application to the University of Kent by the UCAS deadline of 26 January 2022 (15 October 2021 for Kent and Medway Medical School applicants). Should sufficient funds be available, the University reserves the right to consider those who submitted an application after this date; at this point the University may take into account whether a candidate is the first in a family to attend university.

## University of Kent and Medway School of Pharmacy

All eligible students studying in 2022–23 across three stages of full-time study at the University of Kent and Medway School of Pharmacy will receive the Kent Financial Support Package:

- Stage 1: £1,500 (cash payment)
- Stage 2: £1,000 (cash payment)
- Stage 3: £1,000 (cash payment)

Students studying a full-time four-year undergraduate programme with a sandwich year or an integrated Master's year will receive a further cash bursary of £1,000 for Stage 4.

## Kent and Medway Medical School

All eligible students will receive the Kent and Medway Medical School Financial Support Package. Eligible students starting their studies in 2022–23 will receive £1,500 for the first year of study. Funding for years two to five will be at £1,000 per year.

## How do we work out if you are eligible?

When you make an application to the University of Kent, Medway School of Pharmacy or Kent and Medway Medical School via UCAS, you will need to apply for funding via Student Finance England (SFE). They will determine the level of loan for which you are eligible.

If consent to share is given by you and any sponsor(s), SFE will pass data to the University. This enables us to determine whether you are eligible for Kent's financial support packages.

## University scholarships

The award of scholarship funding does not affect your eligibility for loans or bursaries, you can be in receipt of all of these.

Our full list of scholarships, including our Partner School, First 500 and Ambassador scholarships, plus awards for sport and music is available online at [kent.ac.uk/scholarships](http://kent.ac.uk/scholarships)



## Useful links

### Fees and funding overview

[kent.ac.uk/courses/undergraduate/fees-and-funding](http://kent.ac.uk/courses/undergraduate/fees-and-funding)

### Kent scholarships

[kent.ac.uk/scholarships/undergraduate](http://kent.ac.uk/scholarships/undergraduate)

This brochure was produced in March 2022. The University of Kent makes every effort to ensure that the information contained in publicity materials is fair and accurate and to provide educational services as described. However, the courses, services and other matters may be subject to change. For the most up-to-date information, and for our terms and conditions, see [kent.ac.uk](http://kent.ac.uk)



## Student Support and Wellbeing

If you ever feel you need some additional support, we have a great team of advisers, mentors and trained counsellors who can help.



## Careers and Employability

We'll help you get prepared for life after university. Workshops, seminars, events, one-to-one appointments, CV help, career planning – we offer a full programme of activities and events.



## Your degree, your way

You'll have a wide choice of modules, and you could spend a year abroad, work in industry, attend a summer school, volunteer, learn a language or take a Study Plus course.



## Stunning backdrops

Your campus will play a big part in your university life – it's where you'll make your memories.



## International community

There's no template for a Kent student. People come from all over the world to study here and we're proud of our welcoming and friendly community.



## Get in touch

If you have any questions about life at Kent or your application, then please give us a call.



University of Kent, The Registry, Canterbury, Kent CT2 7NZ  
T: +44 (0)1227 768896 [www.kent.ac.uk/ug](http://www.kent.ac.uk/ug)

The Open Day is a public event and an official photographer/videographer will be taking photographs and video for use by the University of Kent for its marketing and publicity activities. These will be used in our publications, on our website and in social media or in any third party publication. Please contact a member of staff on the day if you wish to be exempted from this activity. For more information on how the University of Kent uses data, please see our Privacy Notice at [www.kent.ac.uk/applicants/policies/privacy-notice.html](http://www.kent.ac.uk/applicants/policies/privacy-notice.html)

University of  
**Kent**