

BRITISH UNIVERSITIES FEES AND FINANCIAL SUPPORT

1. FEES

Note: for fees purposes, if you are entitled to a British or other EU passport you are considered to be an EU applicant. If not, you are an international applicant.

From 2012, UK university **tuition fees** are rising considerably. Universities will be able to charge British ('home') and other European Union students at least £6,000, and in most cases up to £9,000, per year.

At the time of writing it is not clear whether Wales and Scotland will charge different fees to English students, or what will constitute an 'English' student. We **think** English section pupils will count as EU applicants so will not have to pay higher fees in Wales, but this is still not decided.

If you are not an EU citizen, i.e. an international applicant, you will have to pay the full fees [£12,000+ per year].

If fees are payable, EU students do not have to pay immediately. Instead you are eligible to take out a student loan from the Student Loan Company in Britain, which builds up each year. You start paying it back when you are earning the equivalent of £21,000 per year [current figure], wherever you are. We don't know yet how the company will keep track of everyone.

However, you may not wish to take out the loan as the Luxembourg government (CEDIES) will give you a grant to pay part of your fees [in any country], but you have to get a receipt of payment first. See below.

You may also be able to get British government help with fees, if you are dependent on your parents and their annual income is below a certain amount. You will receive a letter around April of 2012 from the Department for Education (DFE) with a form to fill in. This is **very important** and you should send it back straight away. If you think you may qualify for financial help you should fill in the whole form; however, most European School pupils' parents earn too much to qualify; if you are sure this is the case, **fill in the relevant parts of the form anyway** saying that you "do not wish a financial assessment to be undertaken". In either case, send the form back to the DFE. You will then be registered on their computer as a future student.

You may also receive various forms from universities that have made you an offer, checking that you have the financial means to undertake a course. Usually there is some question such as 'Are you applying for financial help from an LEA or the DFE?' to which you should answer 'Yes'.

If you are **not** a European Union citizen, you may have to pay the whole amount of the tuition fees. See me if you aren't sure.

2. LIVING EXPENSES

The cost of living varies from region to region, but in general students find the UK an expensive place to live. You also need to think about transport costs if you don't live on campus. Each university prospectus/website gives details of the average cost of accommodation, food, books etc. - of course these are very variable. Private accommodation can be more expensive than university flats or houses, but it depends how many are sharing!

3. LUXEMBOURG STATE SUPPORT AND LOANS

As a Luxembourg resident or citizen you can apply for financial help from the state towards your university fees, and for a low-cost loan. Please note that you must request application forms **before the end of October** in each academic year [i.e. beginning in the first year of your course], and they must be returned, signed by you, before the end of November. You make the initial request online.

The state will generally pay part of your fees each year [= a grant], on production of a receipt. This is why it may be better to pay the fees in advance. At the moment the maximum they will pay is €3.700 per year, or 50% of the fees, whichever is lower. There is also a system of student loans at 2%. In total you can receive state aid of €13,000 per year, made up of the grant and loan, depending on any other income you have. Both these payments come through in February of the academic year in question: the fees grant goes directly into your bank account, but to get the loan you have to take the letter into your Luxembourg bank (personally) and sign the loan agreement. Currently the interest rate is 2%, and you have to pay back the loan within 10 years. Unlike in the UK, repayment is not linked to earnings. When you graduate the state will pay off €2,000 of your debt [you have to contact CEDIES within a year and submit various documents] or give you €2,000 if you didn't take out a loan.

You can get a similar 'present' for a higher degree [Master's, PhD . . .] if you are still officially resident in Luxembourg. **This means you have to be registered with a commune.**

The address to contact is: www.cedies.lu

CEDIES [Centre de Documentation et d'Information sur l'Enseignement Supérieur]
211, route d'Esch L-1471 Luxembourg-Gasperich

Tel: 478 86 50 / 54 – 55 – 56 – 57 – 58

Fax: 45 56 56

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NOTE: several of the bureaucratic procedures described above require you to either be present in Luxembourg or to liaise closely with someone here while you are at university. This will mean thinking ahead!

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