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Illustration credit: Ewelina Skowronska, UAL graduate

Placement Sandwich Year: Funding for Home/EU Students 2020/21

This factsheet is for students with **Home/EU fee status** who started a full-time **4-year BA (Hons)** course in 2016 or later and who will be doing a placement sandwich year in the **2020/21** academic year. It provides information in relation to funding from **Student Finance England**.

If you started your course before 2016, or you receive funding from SAAS, Student Finance Wales or Student Finance Northern Ireland, contact the Student Advice Service for individual advice.

Student Finance England funding

Tuition Fee Loan and Maintenance Loan

For students who receive a Tuition Fee Loan and/or Maintenance Loan from Student Finance England, the implications that a placement sandwich year has on this funding depends on whether it is an **Erasmus+ placement sandwich year** or a **standard placement year**.

- If your placements include an approved Erasmus+ traineeship or study exchange then you are considered to be on an **Erasmus+ placement sandwich year** for fees and funding purposes. Note that the availability of Erasmus+ in the 2020/21 academic year is subject to the outcome of Brexit negotiations. Search for 'erasmus' at arts.ac.uk for more information about Erasmus+ traineeships and study exchanges.
- If your placements do not include an Erasmus+ traineeship or study exchange, then you are considered to be on a **standard placement sandwich year**.

The table on the back of this factsheet shows how the Tuition Fee Loan and Maintenance Loan differs between an **Erasmus+ placement sandwich year** and a **standard placement sandwich year**.

Supplementary grants

Students on an Erasmus+ placement sandwich year may be eligible to receive Parent's Learning Allowance, Adult Dependents Grant and Childcare Grant. Search for these at gov.uk for further information. Note that a Childcare Grant can only be used with childcare providers registered with Ofsted.

Students on a standard placement sandwich year would not be eligible for these grants.

Travel Grant

Students on an Erasmus+ placement sandwich year may be eligible to apply for a Travel Grant. See the table on the last page.

Disabled Students' Allowances (DSA)

Students currently receiving DSA should seek advice from their UAL Disability Adviser in relation to eligibility and arrangements for placement sandwich year. Search for 'disability service' at arts.ac.uk for contact details for UAL's Disability Service.

How to apply

Students who received a Tuition Fee Loan and Maintenance Loan in previous years of their course must reapply in the spring prior to their placement sandwich year. The application system opens in February.

You can apply:

Online using your Student Finance account. Search for 'student finance login' at gov.uk.

By post using a 2020/21 PR1 form. Use the Student Finance Form Finder to find this. Search for 'student finance forms' at gov.uk.

When completing your application, you must do the following:

- In your online Student Finance account, check that it says that you are on a **degree with a placement year**. If it doesn't, you will need to change your course from the 3 year version to the 4 year version with a placement sandwich year in your application form. If you are applying online, you will then be able to choose Year 3 of 4.
- Indicate your intention to take a placement each term when asked. If you fail to do this and subsequently receive a Maintenance Loan overpayment during your placement sandwich year, this will be deducted from any Maintenance Loan entitlement that you would have in your final year.
- Do not indicate that you are on a one-year Diploma course.
- Correctly select whether your placement is 'paid' or 'unpaid'. It is likely that your placement is considered 'paid' even if you do not receive payment. A placement can only be considered 'unpaid' where it is in one of the specific categories as listed on the form, such as an 'unpaid service' within the public sector such as a hospital, health authority or prison probation.

If your placement year will be a **standard placement sandwich year** (see first page of this factsheet), you should also:

- Provide the address for the company at which you will be doing your placement. If you are doing placements at more than one company, you should write a letter with the name and address of each company and the start and end date of each placement, and send this to Student Finance England soon after submitting your Student Finance application. If you do not know all of these details until after you enrol onto placement year, your Program Administrator must write this letter instead.

Note that the amount of Maintenance Loan you receive will depend on the location and duration of your placement(s); see the table on the last page of this factsheet. If you do not inform Student Finance about the location and duration of your placement(s), you will receive the lowest amount of Tuition Fee Loan and the Maintenance Loan amount as a default, as shown in the table on the back of this factsheet.

If your placement year will be an **Erasmus+ placement sandwich year** (see first page of this factsheet), you should also:

- Indicate this when asked.
- Expect to receive a 'Course Abroad' form from Student Finance England after you submit your Student Finance application. This must be completed by your Program Administrator so they can confirm your Erasmus+ traineeship or study exchange. You would then return this to Student Finance England.
- Expect to receive a 'Travel Expenses' form from Student Finance England which you need to complete yourself and provide original receipts. See the table on the back of this factsheet for more information about the Travel Grant.

Students who should seek advice before applying

Seek advice from the Student Advice Service before applying for funding for your placement sandwich year if:

- You are currently receiving Special Support Element, Childcare Grant, Parents' Learning Allowance, government benefits, or
- You are an EEA Migrant Worker receiving a Maintenance Loan.

UAL Scholarships and Bursaries

Students on a placement sandwich year are not entitled to the UAL Bursary which they may have received in previous years of their course.

However, it's worth checking if there are any other scholarships or bursaries for which you would be eligible to apply. You can find these using the Scholarships Search tool. Search for 'scholarships search' at arts.ac.uk.

University Hardship Fund

Students with Home fee status and a Student Finance assessment of household income that is below £42,000 may be eligible to apply for the University Hardship fund.

- Students who are a priority for assessment include those:
- With caring responsibilities
- Who are care leavers
- Who have been resident in Foyer accommodation
- With disabilities and chronic medical conditions
- Who are estranged from family
- With significant debts
- Who have become homeless.

Search for 'University Hardship Fund' at arts.ac.uk.

Living costs and discounts

Earnings, Tax and National Insurance

Your work placement may be paid or unpaid.

In the tax year 2019/20, no Income Tax needs to be paid on earnings of up to £12,500 and no National Insurance contributions need to be paid on earnings below £166 per week. See taxguideforstudents.org.uk for further information, including information for self-employed people who have different tax arrangements.

Note that anyone working in the UK requires a National Insurance number, which is a unique tax identification number. Search for 'national insurance number' at gov.uk for instructions for getting one.

Benefits

Most full-time students are not eligible to receive benefits. If you are enrolled on the placement sandwich year you will be treated as a full-time student by the Benefit Regulations and therefore not eligible to claim.

However there are groups of students who may be able to apply for some benefits, such as lone parents, students with a disability and student couples. For all categories of eligible students, search for 'welfare benefits' at arts.ac.uk.

Students who already receive benefits must inform Job Centre Plus and their local authority of their student income in September.

If you receive benefits, contact the Student Advice Service to discuss any implications of doing a placement year.

Council Tax

During the placement sandwich year, you are still considered to be a full time student for Council Tax purposes, and as such are exempt from paying Council Tax. Search for 'council tax' at arts.ac.uk for information on how to prove that you are a student and what to do if you receive a bill.

Travel and other discounts

Students are still eligible to receive student discounts whilst they are on placement sandwich year. This includes the 18+ Student Oyster card for students still living in London. Search for '18+ student oyster' at tfl.gov.uk.



Standard placement sandwich year

Tuition Fee Loan

The tuition fee charged by UAL will be:

- £1,800 for students who started their course in 2016
- £1,850 for students who started their course in 2017 and 2018

This can be paid using a Tuition Fee Loan or other means (e.g. funds provided by family).

Maintenance Loan

If you started your course in 2016 or later, the amount you would receive for the year would be:

- £2,090 if you live with your parents, or
- £2,788 if you do not live with your parents and your placement is outside of London or the UK, or
- £3,914 if you do not live with your parents and your placement is inside London.

If you will have more than one living arrangement or placement location during your placement year, the amount you actually receive will depend on these arrangements and locations in each term. As with other years of your course, there are three terms in placement year, and you would receive:

- £697 for a term when you live with your parents for more than half of the term, or
- £929 when you do not live with your parents and your placement is outside of London or the UK for more than half of the term, or
- £1,305 when you do not live with your parents and your placement is inside London for more than half of the term.

Parent's Learning Allowance, Adult Dependants Grant and Childcare Grant, Travel grant.

Not eligible.

Erasmus Grant

Not eligible.

Erasmus+ placement sandwich year

Tuition Fee Loan

The tuition fee charged by UAL will be:

£1,350 for students who started their course in 2016
£1,385 for students who started their course in 2017 and 2018.

This can be paid using a Tuition Fee Loan or other means (e.g. funds provided by family).

Maintenance Loan

Up to £10,539, depending on household income, for students who started their course in 2016 or later.

Parent's Learning Allowance, Adult Dependants Grant and Childcare Grant

Available for eligible students with children or adult dependants. Note that a Childcare Grant can only be used with childcare providers registered with Ofsted.

Travel grant

In addition, students may be eligible for a travel grant from Student Finance England that covers the cost of travel from the UK, day to day travel expenses, medical insurance and visa fees. This is paid retrospectively. Note that the first £303 of your costs would not be covered and your eligibility depends on your household income. For more information, search for 'travel grant' at gov.uk.

Erasmus Grant

Students may also receive an Erasmus Grant from the British Council, which is separate from funding from Student Finance England. The amount available in the 2019/20 academic year is €470 to €520 per month, depending on the country, for the duration of the traineeship or study exchange. The amount may be different in 2020/21, and availability is subject to the outcome of Brexit negotiations. For more information, search for 'finance for erasmus traineeships' at arts.ac.uk.

Student Advice Service

your money and immigration specialists

student.advisers@arts.ac.uk

Tel: 020 7514 6250

Search for 'Student Advice' at arts.ac.uk

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