

2024/25 – Student Finance England (SFE) funding for students on an INVERTED Work Placement Abroad

(Applies for students that commenced their course after August 2016 and will be on placement in their final year)

For guidance on completing your loan application, please see the SES webpages:

http://students.leeds.ac.uk/info/21518/study_abroad_and_work_placements/787/applying_for_your_student_loan

- If you completed a *Change of Programme* with your school in your 2nd year to transfer onto a new course to include a study abroad year in your 4th and final year [(IND) (inverted)], you'll complete your loan application online for years 3 and 4 using this new course title.
- If you are in your 3rd year and have not yet completed a *Change of Programme* form with your school, you should do this as soon as possible. You may find that you are not able to apply online for your funding for the 4th year, as your SFE account may record you as graduating in July 2024. You should try to submit an online application for 2024/25, but if you are not able to do so, or your application has change to a new student application, you will need to submit a paper application. You should put that you are in year 4 of the (IND) (inverted) course. You can download the paper application from the Gov.UK website <https://www.gov.uk/student-finance-forms>

Leeds Bursary

You **cannot** receive the Leeds Bursary when on a placement year.

Tuition Fee Loan

You pay a reduced tuition fee to the University of Leeds, and you can apply for the SFE tuition fee loan to cover this. **When you apply for your loan with the correct course title, your tuition fee loan will default to the reduced amount.**

Why do I pay a tuition fee? Your work placement is an integral part of your degree. Before and during your placement, you will be supported by your placement year tutor and the Careers Service, and you will have full access to University resources. You will be a registered student whilst on placement, and you will be required to submit course work during the year which will be assessed and will contribute to the degree that you are awarded.

Maintenance Loan

You can apply for a maintenance loan, but the amount of loan will depend on the type of placement and on where you're living. **The maintenance loan can be significantly less than for a study year.**

Placement Types

PAID work placement:

Funding Level:

- Turing Scheme → full funding – can be income assessed (see Table 1)
- Not Turing Scheme → reduced funding – no income assessment (see Table 2)

PAID Placement – If you're **receiving a salary or tax-liable income** (even if you're on minimum or below minimum rates, or below the threshold to pay tax), this is classed as a paid placement.

UNPAID work placement:

Funding Level:

- Turing Scheme → full funding – can be income assessed (see Table 1)
- Special Case Placement → full funding – can be income assessed (see Table 1)
- Not Turing or Special Case → reduced funding – no income assessment (see Table 2)

UNPAID Placement – If you're only receiving payments that aren't liable for tax (e.g. **bursary, scholarship, expenses**), this is classed as an unpaid placement.

Special Case Work Placements

The categories of *Special Case* work placement, as defined by SFE, are:

- *a) unpaid service in a hospital, NHS trust, or with a clinical commissioning group;*
- *b) unpaid service with a local authority relating to the care of children and young persons, health or welfare or with a charity carrying out activities of a like nature in the UK **
- *c) unpaid service in the prison or probation service;*
- *d) unpaid research in a UK institution ***
- *e) unpaid service with a Special Health Authority or Health and Social Services Board;*
- *f) unpaid service with either House of Parliament.*

* 'Unpaid service with a local authority' includes working in schools in the UK, but this must be working with children (e.g. as a teaching assistant) and not administration. If working for a charity, the charity must be doing educational or welfare work in the UK (of a like nature to a local authority), and the student must spend the majority of their time working with the people supported by the charity (i.e. in front line work, not fund raising/marketing/administrative activities). Charities based overseas and/or working with people overseas, and animal charities are not included in this definition.

**An institution must offer HE level courses (i.e. is a university or is linked to a university). This can be unpaid research at the University of Leeds or any other university in the UK or abroad.

Table 1: SFE Maintenance Loan – Full Funding

(Applies for Turing or a Special Case Work Placement)

You can apply for just the non-income assessed loan, or both the non-income and the income assessed loans (where you provide evidence of your household income to SFE). The 'Income Assessed' figures below are for a household income of £25,000 or less. The actual amount you'll receive depends on your household income.

Where living when on placement	Non-income Assessed Loan	Maximum Income Assessed Loan	Total Possible Loan
Parental Home	£3,482,790	£4,620	£8,102
London*	£6,056	£6,311	£12,367
Elsewhere in UK	£4,432	£5,240	£9,672
Overseas	£4,920	£5,565	£10,485

* You must be working in London to receive the London rate (EC, WC, N, NE, E, SE, S, SW, W, NW postcodes). Students living in London with parents receive the 'Parental Home' rate.

To receive the abroad rate of maintenance loan, you must have travelled abroad. If you are working remotely from the UK, you will receive the UK rate of loan based on where you are living (either independently or with parents). If you are on a placement under the Turing scheme, you will only be eligible to receive Turing funding if you have travelled abroad.

Table 2: SFE Maintenance Loan – Reduced Funding

*(Applies for a paid or unpaid work placement that's **NOT** under the Turing scheme and not a special case placement)*

Total amount of reduced loan depending on where you're living when on placement:

Parental Home	£1,765
London*	£3,327
Elsewhere in the UK or Abroad	£2,415

Funding to Assist with Travel Costs for Placements Abroad

Turing Scheme

The Turing scheme assists with living costs abroad, and there is additional support for students from underrepresented backgrounds which includes additional monthly payments and a contribution to travel costs. For more information, see:

https://students.leeds.ac.uk/info/10300/study_abroad/1521/the_turing_scheme

SFE Travel Grant

- A. If you're on a **Turing** or **special case work placement abroad** (i.e. unpaid research at a university abroad) and you apply for the income assessed loan, you may be eligible for the SFE Travel Grant. (Please see the *SFE Travel Grant Fact Sheet* for further information.) Please be aware that **if you apply for the SFE Travel Grant this would make you ineligible for the Turing Scheme underrepresented background uplift**. You're therefore advised to consider if the Turing Scheme would be financially better for you before submitting any claim for the SFE Travel Grant.

There is no funding to assist with travel costs for placements that are not under the Turing Scheme or are not unpaid research at a university abroad.

Early Release of Your Maintenance Loan

I. Placement Abroad

SFE will schedule the 1st instalment of your loan to be paid on **26/08/2024**, regardless of when your placement starts. If your placement starts before this date and you would like to receive the first instalment to coincide with the start of your placement, please email placement-funding@leeds.ac.uk with the following:

- Your name, Leeds student ID number, and course title;
- Name and address of the organisation you'll be working for;
- Whether or not your placement is under the Turing scheme;
- Start date and end date.

If your placement starts **after 26/08/2024**, you don't need to email to request an early release as SFE will have already scheduled this for you. The 2nd and 3rd instalments will be paid in line with University of Leeds term dates for 2024/25.

You must have travelled abroad to receive an early payment. If you are working remotely from the UK, your instalments will be paid in line with University of Leeds term dates.

II. Placement in the UK

SFE will schedule the 1st instalment of your loan to be paid on **26/08/2024**, regardless of when your placement starts. If your placement starts before this date, you can apply to SFE to receive the first instalment of your loan to coincide with the start of your placement. You must write to:

***Financial Hardship Team, Student Loans Company, Memphis Building,
Lingfield Point, Darlington, PO Box 120, DL1 1AS***

Provide an explanation of why you'll experience financial hardship if you don't receive your loan early. You should also include:

- 1) a letter from your employer on headed paper stating your start date, or a copy of your contract with the start date;
- 2) 1 month's bank statement/s for all accounts in your name;
- 3) evidence of expenditure (e.g. deposit/rent, travel expenses, etc.);
- 4) evidence that you have applied to the Leeds Financial Assistance Fund, see https://students.leeds.ac.uk/info/10231/university_financial_assistance_fund

Please be aware that SFE won't bring forward 2nd or 3rd instalments, and these are paid in line with University of Leeds term dates.

ATTENTION → Remember that you still need to complete online registration with the University of Leeds when on a placement year. Registration opens at the beginning of August.

What Happens If You Withdraw from the Placement Year?

The SFE maintenance loan for a final year of study is less than for other years. Therefore, if 2024/25 was going to be your final year but you withdraw from the programme, before commencing or prior to your registration being confirmed (see below), this would make 2023/24 your final year. If SFE have paid your maintenance loan for 2023/24 on the basis that it's not your final year, you'll have received more funding in 2023/24 than you're entitled to. You'll be required to repay any overpayment to SFE as soon as your course information is updated with them. The overpayment won't be added to your overall loan for repayment (which you only begin repaying 9 months after graduating and once you're earning above the threshold).

Withdrawing Before Commencing the Year

If you withdraw before completing Registration with the University of Leeds for 2024/25, you'll complete a *Change of Programme* form with your school to transfer back onto the 3 year course variant that you originally enrolled on. The University will send a notification to SFE advising them of this. SFE will reassess your maintenance loan for 2023/24 on the basis that this was your final year of study. You'll receive a new Financial Notification for 2023/24 with your revised maintenance loan. SFE will then request a repayment of any overpayment for this year. If making a repayment will put you in financial hardship, you can contact the SFE Financial Hardship team to request a deferment of the payment. For more information, see <https://media.slc.co.uk/sfe/overpayment/financial-hardship.html>

Withdrawing After Commencing the Year

If you register with the University of Leeds for the 2024/25 year and withdraw before the University has confirmed your Registration with SFE, your situation will be the same as if you had withdrawn before commencing the year. If you have registered and the University has confirmed your Registration with SFE, you'll remain on the 4 year (IND) (inverted) course variant, and you'll complete a *Temporary Leave* form with your school, which will mean that you effectively suspend your studies from the date of withdrawal until the end of the 2024/25 academic year. The University will send a notification to SFE informing them of the date you've suspended studies, and SFE will reassess your funding based on this date. Please see the SES website for information on how suspending studies impacts your loan and your tuition fee liability:

https://students.leeds.ac.uk/info/10104/making_changes/764/changes_in_circumstances

Contacts & Further Information

For queries about the SFE maintenance loan, or how to apply for your loan, email placement-funding@leeds.ac.uk

For queries about the tuition fee, email UGfees@Leeds.ac.uk

For queries about the Turing Scheme, email Turingscheme@leeds.ac.uk

Please always email from your University account
and include your student ID number

Further information can be found on the Study Abroad and Work Placement webpages at:

http://students.leeds.ac.uk/info/21518/study_abroad_and_work_placements

SFW, **SFNI**, and **SAAS** students should contact their loan provider for details of work placement funding.

The information and figures provided here are for guidance only. The actual amounts and terms of the student loan will be determined by SFE based on the loan application submitted by the student. The figures quoted have been obtained from The Department for Education LOAN, GRANT AND TUITION FEE RATES FOR ACADEMIC YEAR 2024/25 published on the Student Loans Company website: <https://www.practitioners.slc.co.uk/media/1999/20231215-financial-memorandum-for-202425.pdf> [accessed 16/04/2024]