**MEDICAL STUDENTS**

For the first four years of their six-year medicine course, eligible A100 medical students can access funding from the UK government and from Imperial in the same way as other Home undergraduate students (see page 3). In the clinical years (years 5 and 6), different funding arrangements apply, which will vary depending on where you are from.

While the tuition fees for all Home medical students for years 5 and 6 will be paid in full (money which does not have to be repaid)*, access to maintenance funding towards your living costs may be at a reduced rate.

For more information, including information on the six-year payment option for Imperial Bursary recipients (see page 4), see:

www.imperial.ac.uk/fees-and-funding/ nhs-funding

* Year 5 and 6 tuition fees for EU students have previously been covered by the National Health Service (NHS), it has not yet been confirmed whether this arrangement will continue.

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**OVERSEAS STUDENTS**

Overseas student fees are set by the College and vary per course – see the course pages on our Undergraduate Study website for details:

www.imperial.ac.uk/study/ug/courses

You should expect, and budget for, fees increasing every year. These fee increases are set by the College and are expected to rise each year by an inflationary amount based on the April Retail Price Index.

If you’re paying your own fees, find out more about the fee payment process at Imperial:

www.imperial.ac.uk/study/ug/fees-and-funding/ tuition-fees/ payment-terms/undergraduates

We also recommend contacting your Ministry of Education or British Council education advisor for information on what funding your government may be able to provide.

www.educationuk.org

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**WHAT YOU SHOULD BUDGET FOR**

<table>
<thead>
<tr>
<th>TUITION FEES</th>
<th>£9,250 /YEAR (Home and EU students in 2017–18)</th>
</tr>
</thead>
</table>

Tuition fees are payable every year. The maximum fee that universities are permitted to charge Home students is set by the UK government – it was £9,250 for 2017 entry. This fee cap may increase for 2018–19 and in subsequent years in line with government regulation. The government has confirmed that EU students starting at an English university in the 2018–19 academic year will continue to pay the Home rate of tuition.

For information on fees for Overseas students, see page 8 (back cover).

<table>
<thead>
<tr>
<th>ADDITIONAL COURSE COSTS</th>
<th>VARIES by course</th>
</tr>
</thead>
</table>

We aim to minimise the costs that fall outside your tuition fees. Where these apply, it is usually to enhance your hands-on learning experience, for example field visits or protective clothing for lab work.

For the latest tuition fee information and guidance on additional costs for courses that you are interested in see:

www.imperial.ac.uk/study/ug/courses

<table>
<thead>
<tr>
<th>LIVING COSTS</th>
<th>£300 /WEEK (approximately)</th>
</tr>
</thead>
</table>

This is the approximate amount that you should budget for as an Imperial student. Your budget needs to be sufficiently detailed to avoid any unwelcome surprises, including any inflationary rises in costs such as rent and travel.

For more information on living costs, see page 2.

For detailed advice on living costs and managing your money:

www.imperial.ac.uk/fees-and-funding/living-costs

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The information in this guide is current at the time of going to press (June 2017). The figures provided are for guidance purposes only – the latest information is available at: www.imperial.ac.uk/fees-and-funding/ug
LIVING IN LONDON

With sensible planning, access to hundreds of student discounts and a huge choice of free cultural activities, it's possible to enjoy much of what London has to offer on a student budget.

Below is a rough guide to the costs involved in student life at Imperial. In reality, how much you spend will depend on your lifestyle, whether you’re living at home or away (which also affects how much UK government funding you may be eligible for – see page 3) and how good you are at sticking to a budget.

Don’t forget that 52-week contracts are standard in private accommodation so you will need to budget for the entire year (not just 39 weeks) if you’re not staying in College accommodation or you’re not planning to leave London during the holidays.

### Approximate living costs

<table>
<thead>
<tr>
<th></th>
<th>WEEKLY</th>
<th>39 WEEKS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Accommodation and utilities:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>College halls of residence†</td>
<td>£172</td>
<td>£6,708</td>
</tr>
<tr>
<td>or private-sector housing§</td>
<td>£176</td>
<td>£6,864</td>
</tr>
<tr>
<td><strong>Food:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>§</td>
<td>£50</td>
<td>£1,950</td>
</tr>
<tr>
<td><strong>Travel:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>£27</td>
<td>£933.30</td>
<td></td>
</tr>
<tr>
<td><strong>Personal and leisure:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>§</td>
<td>£39</td>
<td>£1,521</td>
</tr>
<tr>
<td><strong>Total:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>£288</td>
<td>£11,112</td>
<td></td>
</tr>
<tr>
<td>or £292</td>
<td>or £11,268</td>
<td></td>
</tr>
</tbody>
</table>

† Based on prices for 2017–18. Costs for 2018–19 will be displayed on our website once confirmed.  
‡ This £172 average cost includes a £2 weekly contribution to the Activities Fund. 65% of College accommodation costs less than the private sector average of £176.  
§ Figures taken from a survey of Imperial students in 2016.  
≠ Monthly Zones 1–3 travelcard with 18+ Student Oyster photocard costs less than a weekly travelcard.

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MONEY THAT YOU HAVE TO PAY BACK

Home students can access a range of funding from the UK government towards the cost of university study. Tuition Fee Loans (for Home and EU students), covering the full cost of tuition for every year that your undergraduate course lasts, mean you do not need this money up front. Means-tested Maintenance Loans are also available for Home students towards their living costs – students studying in London are entitled to more generous Maintenance Loans than students studying elsewhere in the UK.

### Tuition Fee Loan

:**£9,250/£11,002/year**

(based on 2017–18 Home/EU fees)

Home students, and EU students who have lived in the European Economic Area for at least three years prior to study, can apply to the UK government for a loan to cover the full cost of tuition for every year of undergraduate study. If the fee increases, so does the loan, and it’s paid directly to the university by the Student Loans Company.

### Maintenance Loan Towards Living Costs

**£11,002/year**†

Home students, and EU students who have lived in the UK for at least five years prior to study, can apply to the UK government for funding towards their living costs. Different maintenance funding arrangements apply for students living in England, Scotland, Wales and Northern Ireland.

† Maximum amount available to full-time students from England, living away from home in London for the 2017–18 academic year. The amount you may be eligible for varies according to your household income and whether you’re living at home or away.

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CHECK YOUR FEE STATUS

Your fee status (whether you’re classed as a Home, EU, Islands or Overseas student) affects what tuition fees you pay and what financial support you’re entitled to from Imperial and the UK government. We assess this in accordance with UK government regulations after you apply.

Find out more at: www.imperial.ac.uk/study/ug/apply/fee-status


MONEY THAT YOU DON’T HAVE TO PAY BACK

Universities vary widely in the financial support they offer – this is where choosing the right university can really make a difference. Below is a guide to the financial support available through Imperial College London, which is paid on top of any government funding that you may also be eligible for – see page 3.

IMPERIAL BURSARY

UP TO £5,000 / YEAR

Home students only

The most generous scheme of its kind of all UK universities, awarding bursaries of £2,000–£5,000 per year† to Home students (exclusions apply‡) with annual household incomes up to £60,000. A100 medical students have the option to spread their bursary funding over all six years of study§.

See page 7 for information on how to receive a bursary.

www.imperial.ac.uk/fees-and-funding/imperial-bursary

† The bursary is paid directly into your bank account in instalments from 7 November until 7 June each year.

‡ Exclusions apply to repeat years of study and NHS-funded years for MBBS/BSc Medicine students.

§ A100 MBBS students who are in receipt of an Imperial Bursary can choose to either receive their funding over the first four years of their study or to receive their four-year funding over six years.

PRESIDENT’S UNDERGRADUATE SCHOLARSHIP

£1,000 / YEAR

Worth £1,000 for every year of undergraduate study. Each department nominates their best candidates (regardless of nationality or household income) for consideration based on their academic performance and potential, as demonstrated in their UCAS application and interview/test performance (where relevant).

www.imperial.ac.uk/fees-and-funding/presidents-scholarships

SUBJECT SCHOLARSHIP

VARIES per award

The availability of these and how much they are worth varies by academic department. The majority also have a fixed deadline so it’s worth searching early to see what you might be eligible for (eligibility criteria apply to all awards) to make sure you don’t miss out.

www.imperial.ac.uk/fees-and-funding/scholarships-search

SPORTS SCHOLARSHIP

UP TO £5,000 / YEAR

Tailored to students who are, or who are aspiring to be, competing at national or international level and consisting of a mixture of practical and financial support, according to the particular needs of the sports person/team.

www.imperial.ac.uk/sport/performance-sport/sport-scholarships

HOW MUCH YOU COULD GET

No other UK university bursary scheme offers funding above the UK government’s household income threshold (currently £42,875), below which you are entitled to the full Maintenance Loan. The graph below shows the generosity of Imperial’s scheme for Home students by comparison to the next seven most generous comparable schemes.

Below is a guide to the maximum UK government loan and Imperial Bursary amounts for students from England studying in London in 2017–18 – the total amount you may receive is dependent on your household income. Different funding arrangements apply for students from Scotland, Wales and Northern Ireland. Extra support for students with special circumstances such as children, adult dependants or a disability may also be available.

HOW MUCH YOU COULD GET

The gap demonstrates how much more generous Imperial’s bursary scheme is by comparison to the next seven most generous comparable schemes.

Below is a guide to the maximum UK government loan and Imperial Bursary amounts for students from England studying in London in 2017–18 – the total amount you may receive is dependent on your household income. Different funding arrangements apply for students from Scotland, Wales and Northern Ireland. Extra support for students with special circumstances such as children, adult dependants or a disability may also be available.
The only types of government funding that you need to pay back are the Tuition Fee Loan and Maintenance Loan (see page 3). Repayments to the Student Loans Company, which lends you the money on behalf of the government, start automatically once you:
- have left your course of study;
- are in employment; and
- are earning over the repayment threshold (varies depending on where you’re from).

The earliest you start repaying your loan is the first April after you leave your course.

WHAT YOU EARN, NOT WHAT YOU OWE

The amount you pay back each month is linked to how much you’re earning over the repayment threshold, not on the combined amount of the loans themselves. This means that how much you owe in total, including any interest added over time, will have no effect on your monthly repayments.

£33,951/YEAR
average graduate starting salary

HIGHEST IN THE UK
The Times/Sunday Times Good University Guide 2017

**Student loans repayment**

Repayment thresholds (2017–18)

- £21,000 for English and Welsh students¹
- £17,775 for Northern Irish and Scottish students²

¹ This is currently frozen until April 2021
² This figure is for 2017–18; it normally increases every year with inflation

Repayments

These are currently calculated at 9% of how much you’re earning over the relevant repayment threshold and not on how much you owe in total. This means...

**A STUDENT FROM ENGLAND**

<table>
<thead>
<tr>
<th>ANNUAL SALARY</th>
<th>£33,951/year</th>
</tr>
</thead>
<tbody>
<tr>
<td>AMOUNT YOU'RE EARNING OVER THE THRESHOLD</td>
<td>£12,951</td>
</tr>
<tr>
<td>AMOUNT YOU REPAY (9% OF £12,951)</td>
<td>£97/month, £1,165/year</td>
</tr>
</tbody>
</table>

**A STUDENT FROM SCOTLAND**

<table>
<thead>
<tr>
<th>ANNUAL SALARY</th>
<th>£33,951/year</th>
</tr>
</thead>
<tbody>
<tr>
<td>AMOUNT YOU'RE EARNING OVER THE THRESHOLD</td>
<td>£16,176</td>
</tr>
<tr>
<td>AMOUNT YOU REPAY (9% OF £16,176)</td>
<td>£121/month, £1,456/year</td>
</tr>
</tbody>
</table>

Repayment of your loan is taken directly from your salary. Repayments stop if your income falls below the threshold, you've cleared the debt, or when a certain number of years have passed after you became eligible to repay: 30 years for English and Welsh students; 25 years for Northern Irish students and 35 years for Scottish students.

INTEREST

You will be charged interest from the day you receive your first payment until your loan(s) is paid in full or cancelled. The rate is based on the UK Retail Price Index (RPI) + 3% while you’re studying. From 6 April after leaving the course, the interest rate applied varies according to how much you earn: www.slc.co.uk/students-and-customers/loan-repayment/interest-rates.aspx

APPLYING FOR FUNDING

You don’t need a confirmed place at university to apply for student finance – simply create an account with your regional funding body (see details below) using your preferred choice of course. You can change these details once you’ve accepted an offer.

Your parents/guardians may need to provide information about their earned (wages) and unearned (interest, investments, pension) income for a certain tax year to support your application. For 2018 entry, it will be the 2016–17 tax year.

Repayments

These are currently calculated at 9% of how much you’re earning over the relevant repayment threshold and not on how much you owe in total. This means...

**COUNTRY** | **FUNDING BODY** | **CONTACT DETAILS**
--- | --- | ---
England | Student Finance England | T 0300 100 0607
| | | www.gov.uk/student-finance |
Scotland | Student Awards Agency for Scotland | T 0300 555 0505
| | | www.saas.gov.uk |
Wales | Student Finance Wales | T 0300 200 4050
| | | www.studentfinancewales.co.uk |
Northern Ireland | Student Finance Northern Ireland | T 0300 100 0077
| | | www.studentfinanceeni.co.uk |
EU students | Student Finance Services Non UK Team | T +44 (0)141 243 3570
| | | www.gov.uk/student-finance/loans-and-grants |

Use our student finance calculator to estimate what support you may be able to access through Student Finance England: www.imperial.ac.uk/fees-and-funding/calculator

Imperial Bursary awards (see page 4) are based on the household income information Home students provide to their regional funding body so to be eligible, you must apply for means-tested funding (Maintenance Loan). With your permission, this information is shared with the College; there is no separate application process for the Imperial Bursary.