Funding for study abroad

Maintenance Loan
Travel Grant
Erasmus+

Studying for a degree at an overseas university
Funding studies in an EU country

November 2015
Eligible students studying on a course at a UK university or college, who study outside the UK as part of their course, can apply for full student finance. In addition, there are some special provisions for them if they’re studying for at least the majority of a term abroad.

If a student is studying abroad for the majority of a term they could get:

- the study abroad rate of Maintenance Loan
- a Travel Grant

### Maintenance Loan

This table shows the maximum Maintenance Loan available if a student is studying abroad. The actual amount a student will get depends on their household income.

<table>
<thead>
<tr>
<th></th>
<th>Non-final year of course</th>
<th>Final year of course</th>
<th>Long Courses Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Full</td>
<td>Reduced</td>
<td>Full</td>
</tr>
<tr>
<td>Living away from home, studying abroad</td>
<td>£9,391</td>
<td>£2,970</td>
<td>£8,406</td>
</tr>
</tbody>
</table>

Students who are abroad at the start of an academic year won’t have their support delayed by not enrolling at their UK university or college.

Students studying in China, Japan or Russia as part of their UK course for the whole of the academic year, are able to get their loan payments in a single instalment.

### Travel Grant

The Travel Grant covers the cost of all necessary qualifying travel, less a disregard of £303. The student must fund the first £303 of their travel themselves. The grant also covers other incidental costs such as visas, vaccinations and medical insurance.

For more information see the Travel Grant factsheet, available at [www.practitioners.slc.co.uk](http://www.practitioners.slc.co.uk)
Erasmus+

Under the Erasmus+ scheme – part of the European Union’s Lifelong Learning Programme – students can study for part of their degree in one of 32 countries across Europe. UK Erasmus+ students normally get an Erasmus+ grant, provided by the European Commission which contributes towards the extra costs in addition to the standard grants. Students should not depend on this to cover all their living costs when budgeting.

**Erasmus+ and overseas study fees**

The tuition fee rates for studying overseas, on placement or on Erasmus+ can be complex. The following tuition fee rates are based on the student:

- studying at a publicly-funded university in England or Wales;
- having started their course on or after 1 September 2012; and
- applying through Student Finance England

<table>
<thead>
<tr>
<th>The student will be:</th>
<th>Maximum tuition fee charged</th>
<th>Maximum Tuition Fee Loan available</th>
</tr>
</thead>
<tbody>
<tr>
<td>On ERASMUS+ and:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• studying abroad</td>
<td>£1,350</td>
<td>£1,350</td>
</tr>
<tr>
<td>• on a work placement abroad</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Studying abroad*</td>
<td>£1,350</td>
<td>£1,350</td>
</tr>
<tr>
<td>On a placement year of a sandwich course*</td>
<td>£1,800</td>
<td>£1,800</td>
</tr>
</tbody>
</table>

*with less than 10 weeks at the student’s English or Welsh university

The student should speak to their university or college about the tuition fees charged if they’re unsure or if their course:

- is at a university or college in Scotland or Northern Ireland; or
- started before 1 September 2012

For more information students can contact the Erasmus+ coordinator at their university or college or visit [www.erasmusplus.org.uk](http://www.erasmusplus.org.uk)
If the student studies a complete degree at a university outside the UK they won’t be able to get any support from Student Finance England. Funding arrangements for studying a complete degree abroad will be different depending on which country the student is planning to go to. Tuition fees could be higher or lower than in the UK, and in some countries there are no tuition fees at all. Students could find studying abroad is more expensive – or less expensive – than studying in the UK. Living costs are lower in many countries around the world so research before committing to anything is crucial.

The level of maintenance and tuition fee support a student gets may be different from what they’d get if they studied in the UK - they may get no living cost or tuition fee support at all. They won’t necessarily be able to work to support their studies.

Students may also find they need to prove they can support themselves from their own funds.

For financial support, students should apply to the funding agency in the country they’re looking to study, and speak to the university or college they’re interested in for further information. Information about financial support in EU countries can be found on the ‘Your Europe’ website at http://europa.eu/youreurope/citizens/education/university/fees-and-financial-help/index_en.htm

UK citizens have the right, subject to certain conditions, to study and work in another EU country. They also have the right to be treated equally with domestic students in terms of the course fees they pay. This may not be the case with Maintenance Loans or other help with living costs.
Funding for study abroad

Other sources of funding - grants and scholarships

Some UK charities and educational trusts give grants for overseas study. Some overseas bodies also award scholarships and these tend to be very competitive. The UKCISA website - www.ukcisa.org.uk - has links to some of these, and UNESCO - www.unesco.org.uk - offers more advice for students looking for a scholarship to study abroad.