WHAT COSTS ARE INVOLVED?

TUITION FEES

£9,250/YEAR
(Home rate of tuition in 2020–2021)

We charge tuition fees for every year of your course. If you qualify for Home student status (see page 3), you do not need to pay this cost upfront as you can apply for a Tuition Fee Loan to cover the full cost of tuition. This loan is paid directly to the university by the Student Loans Company and you only start to pay it back once you have left your course and are earning over a certain amount (see page 6). The maximum fee that universities are allowed to charge Home students is set by the UK government – it was £9,250 for 2020 entry. This may change for 2021–2022 and in subsequent years in line with government regulations.

LIVING COSTS

£320/WEEK
(approximately)

Rent, food, travel and personal and leisure costs are the major costs that you will need to budget for while at university. £320 per week is a rough guide to how much you should budget for as a student with us, although actual costs will vary according to your lifestyle. 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

EXTRA COURSE COSTS

VARIES by course

Some of our courses involve extra costs that are not covered by your tuition fee, such as field trips, fieldwork equipment and personal protective equipment. Financial assistance may be available from your department to cover these costs.

For details of additional costs for courses that you are interested in see: www.imperial.ac.uk/study/ug/courses
LIVING IN LONDON

Life in the capital can be more expensive than other UK cities. But with sensible budgeting, and making the most out of the hundreds of student discounts available to you, it is possible to enjoy much of what London has to offer.

Below is a rough guide to the costs involved in student life at Imperial. It does not include your tuition fees or any additional course costs.

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 summer vacation between academic years.

**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>£181.78‡</td>
<td>£7,089.58</td>
</tr>
<tr>
<td>or private-sector housing§</td>
<td>£186.72</td>
<td>£7,282.08*</td>
</tr>
<tr>
<td><strong>Food§</strong></td>
<td>£62.52</td>
<td>£2,438.28</td>
</tr>
<tr>
<td><strong>Travel</strong></td>
<td>£29.60</td>
<td>£1,023.30≠</td>
</tr>
<tr>
<td><strong>Personal and leisure§</strong></td>
<td>£46.67</td>
<td>£1,820.13</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>£320.57</strong></td>
<td>or <strong>£325.51</strong> or <strong>£12,371.29</strong> or <strong>£12,563.79</strong></td>
</tr>
</tbody>
</table>

† Based on prices for 2020–2021, which may change due to COVID-19. Once confirmed, actual costs for 2020–2021 and costs for 2021–2022 will be displayed at: www.imperial.ac.uk/accommodation.

‡ This £181.78 average cost includes a £2 weekly contribution to the Hall’s Activities Fund. 69% of rooms in College accommodation cost less than the weekly average. The median cost of accommodation per person is £164.00.

§ Figures taken from a Student Experience Survey 2020 of Imperial students. Actual costs will vary depending on your lifestyle, for example, how often you eat at restaurants and your leisure activities, and may be lower.

* Students choosing to live in private accommodation may be required to commit to a 52-week contract and therefore may need to budget for 52 weeks of accommodation costs.

≠ Based on buying a monthly zones 1–3 travelcard with a 18+ Student Oyster photocard for nine months (2020 prices) from: tfl.gov.uk.
FUNDING YOUR STUDIES

Home students can access a range of funding from the UK government towards the cost of university study, which you only pay back once you are earning above a certain threshold (see page 6). Tuition Fee Loans, covering the full cost of tuition for every year of your course, mean you do not need to pay this cost upfront. Maintenance Loans, based on your household income, are also available towards living costs. Students studying in London are entitled to higher Maintenance Loans than students in the rest of the UK.

**TUITION FEE LOAN**

| £9,250/ YEAR | (based on 2020–2021 Home rate of tuition) |

Home students can apply for a non-means-tested Tuition Fee Loan from the UK government to cover the full cost of tuition for every year of their course. This means all Home students are eligible for the same level of Tuition Fee Loan, regardless of their household income. 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**

| UP TO £12,010/ YEAR† |

Home students can apply for a means-tested Maintenance Loan from the UK government towards their living costs. This means the amount of funding you are eligible for varies according to your annual household income and whether you're living at home or away from home. Different maintenance funding arrangements apply for students living in England, Scotland, Wales and Northern Ireland.

† The maximum amount available to full-time students from England, living away from home in London for the 2020–2021 academic year. Loan amounts for 2021–2022 have not yet been confirmed by the UK government.

**CHECK YOUR FEE STATUS**

There are currently two rates of tuition: Home and Overseas. Which rate you pay is determined by your fee status. We assess this after you apply using regulations provided by the UK government.

The UK government has confirmed that EU, EEA and Swiss students will be classified as Overseas students starting from the 2021–2022 academic year and will no longer have access to the Tuition Fee Loan. However, exemptions apply which may mean you can still be classified as a Home student so please check your fee status before making a decision.

For more information on the criteria we use to assess your fee status, visit: www.imperial.ac.uk/study/ug/fees-and-funding/ tuition-fees/fee-status
MONEY THAT YOU DON’T HAVE TO PAY BACK

Universities vary widely in the financial support they offer – this is where your choice of university can really make a difference. Below is a guide to the financial support we offer, 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

If your annual household income is below £60,000, you automatically qualify for an Imperial Bursary for every year that your course lasts – as long as your household income remains below this level.

See page 5 for more information on the bursary.

[www.imperial.ac.uk/fees-and-funding/imperial-bursary](http://www.imperial.ac.uk/fees-and-funding/imperial-bursary)

**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 may 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](http://www.imperial.ac.uk/fees-and-funding/scholarships-search)

**ASH MUSIC SCHOLARSHIP**

**VARIES per award**

Exceptional musicians (with Grade 8 Distinction), starting their first undergraduate course at Imperial, may be eligible for one of five music scholarships. The scholarships give you the chance to have instrumental or vocal lessons for up to three years at the Royal College of Music.

[www.imperial.ac.uk/music-and-arts/music/awards/scholarships](http://www.imperial.ac.uk/music-and-arts/music/awards/scholarships)

**SPORTS SCHOLARSHIP**

**UP TO £3,000/ YEAR**

Students who compete at national or international level in their chosen sport may qualify for a sports scholarship – consisting of a mixture of practical and financial support to help your athletic development.

[www.imperial.ac.uk/sport/performance-sport/sport-scholarships](http://www.imperial.ac.uk/sport/performance-sport/sport-scholarships)

**EXTRA HELP**

**VARIES**

Extra help may be available for students with special circumstances such as those with children, adult dependants or a disability. Eligibility criteria apply.

HOW MUCH IS THE IMPERIAL BURSARY WORTH?

The Imperial Bursary is one of the most generous schemes of its kind of all UK universities. It’s designed to help with the cost of studying in London for Home students (exclusions apply†) by providing up to £5,000† for every year of your course. This is money that you do not have to pay back and it is paid on top of any government funding you may also be entitled to. Medical students on the A100 MBBS course have the option to spread their bursary funding over all six years of study§.

**Imperial Bursary 2021–2022**

<table>
<thead>
<tr>
<th>ANNUAL HOUSEHOLD INCOME</th>
<th>IMPERIAL BURSARY* (per year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>£0–£16,000</td>
<td>£5,000</td>
</tr>
<tr>
<td>£16,001–£50,000</td>
<td>£4,000</td>
</tr>
<tr>
<td>£50,001–£55,000</td>
<td>£3,000</td>
</tr>
<tr>
<td>£55,001–£60,000</td>
<td>£2,000</td>
</tr>
</tbody>
</table>

If you run into financial problems, support is available from our Student Financial Support team.

**£60,000**

Home students whose household income remains below this level will automatically qualify for an Imperial Bursary for every year of their course.

36% of Home undergraduates received an Imperial Bursary in 2019–2020

38% of Imperial Bursary recipients received the maximum £5,000 bursary in 2019–2020

‡ Exclusions apply to repeat years of study and NHS-funded years for medical courses.

† The bursary is paid directly into your bank account in instalments from 7 November until 7 June in year 1. In subsequent years, your bursary will be paid in equal instalments from 7 October to 7 June. Care leavers and estranged students who are in receipt of a bursary will be offered the chance to receive it two months earlier than the usual first payment date.

§ 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 years of funding over six years.

* This bursary offer may need to be adjusted if the UK government changes the levels of fees or the associated arrangements for supporting students. If this does prove necessary, we will publish any revisions clearly on our website.
REPAYING YOUR LOANS

The only types of UK government funding that you need to pay back are the Tuition Fee Loan and Maintenance Loan (see page 3).

You don’t start repayments to the Student Loans Company, which lends you the money on behalf of the government, until:

- the April after you have finished or left your course; and
- you are in employment and earning over a certain amount (this payment threshold varies depending on where you’re from)

WHAT YOU EARN, NOT WHAT YOU OWE

The amount you pay back each month is linked to how much you’re earning above the repayment threshold.

This means it does not matter how much you owe in total as repayments are calculated each month based on what you are earning.

£30,000 PER YEAR

£25.66/MONTH

typical loan repayment amount for students from England

* median Imperial graduate salary according to The Times/Sunday Times Good University Guide 2020

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

Student loans repayment

Repayment thresholds (2020–2021)

- £26,575 for English and Welsh students
- £19,390 for Northern Irish and Scottish students‡

‡ This figure is for 2020–2021; 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

MEDIUM SALARY FOR IMPERIAL GRADUATES £30,000/year

AMOUNT YOU'RE EARNING OVER THE THRESHOLD (£30,000 MINUS £26,575) £3,425/year

AMOUNT YOU REPAY (9% OF £3,425) £25.66/month £308/year

A STUDENT FROM SCOTLAND

MEDIUM SALARY FOR IMPERIAL GRADUATES £30,000/year

AMOUNT YOU'RE EARNING OVER THE THRESHOLD (£30,000 MINUS £19,390) £10,610/year

AMOUNT YOU REPAY (9% OF £10,610) £79.57/month £954.90/year

Your loan repayments are taken directly from your monthly 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, Scottish and Welsh students
- 25 years for Northern Irish students
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.

It’s worth talking with your parents about student finance early on so you can both research what financial support you may be eligible for.

Your parents, guardians or carers 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 2021 entry, it will be the 2019–2020 tax year.

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

There is no application process for the Imperial Bursary (see page 5). We award bursaries automatically based on household income information we receive from regional funding bodies. To be considered you must apply for the government’s means-tested Maintenance Loan and consent to share the information you provide as part of the process with the College.

*Based on 2020–2021 figures. We will publish 2021–2022 figures on our website once these are confirmed.

<table>
<thead>
<tr>
<th>COUNTRY</th>
<th>FUNDING BODY</th>
<th>CONTACT DETAILS</th>
</tr>
</thead>
<tbody>
<tr>
<td>England</td>
<td>Student Finance England</td>
<td>T 0300 100 0607</td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="http://www.gov.uk/student-finance">www.gov.uk/student-finance</a></td>
</tr>
<tr>
<td>Scotland</td>
<td>Student Awards Agency for Scotland</td>
<td>T 0300 555 0505</td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="http://www.saas.gov.uk">www.saas.gov.uk</a></td>
</tr>
<tr>
<td>Wales</td>
<td>Student Finance Wales</td>
<td>T 0300 200 4050</td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="http://www.studentfinancewales.co.uk">www.studentfinancewales.co.uk</a></td>
</tr>
<tr>
<td>Northern Ireland</td>
<td>Student Finance Northern Ireland</td>
<td>T 0300 100 0077</td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="http://www.studentfinanceni.co.uk">www.studentfinanceni.co.uk</a></td>
</tr>
<tr>
<td>EU students</td>
<td>Student Finance Services Non UK Team</td>
<td>T +44 (0)141 243 3570</td>
</tr>
<tr>
<td></td>
<td></td>
<td><a href="http://www.gov.uk/student-finance/loans-and-grants">www.gov.uk/student-finance/loans-and-grants</a></td>
</tr>
</tbody>
</table>
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 is awarded at a reduced rate.

For more information, including information on the six-year payment option for Imperial Bursary recipients (see page 5), visit:

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

* Year five and six 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 from 2021 entry.

The information in this guide is current at the time of going to press (July 2021). The figures provided are for guidance purposes only – the latest information is available at: www.imperial.ac.uk/fees-and-funding/ug

OVERSEAS STUDENTS

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

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

You should expect increases to your tuition fees for every year your course lasts. These fee increases are set by the College and are expected to rise each year by an amount linked to inflation.

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

EU STUDENTS

Our website has the latest finance information for EU students, as well as answers to frequently asked questions relating to the UK’s decision to leave the EU.

www.imperial.ac.uk/about/imperial-and-the-european-union