

## Funding for International Students

*This information is for both undergraduate and postgraduate international students, unless stated otherwise. An international student holds a passport from a country not in the EU or UK.*

Both the University of Reading and the British Government will ask for evidence that international students are able to pay for their fees and living expenses while they are in the UK.

If there is doubt that you cannot support yourself financially you may be refused a visa.

RUSU cannot provide funding to students. Our advisers offer advice and guidance on the different options international students have regarding funding their course and living expenses.

The UK Council for International Student Affairs (UKCISA) serves the interest of International Students and provides information and support to them - see [www.ukcisa.org.uk](http://www.ukcisa.org.uk) for information.

### Sponsorship

Payment of Tuition fees and/or living expenses can be met by an external body or person. This may be available from:

- Home Government;
- Employer(s);
- A friend or family member(s).

Sponsors can pay the University directly or pay the student. Students can pay their fees using Reaing University Webpay [www.webpay.reading.ac.uk/StudentPayments/ws\\_welcome.asp](http://www.webpay.reading.ac.uk/StudentPayments/ws_welcome.asp)

If there is a problem with sponsorship money then students can seek guidance from our advisers.

### Scholarships/Grants

Scholarships and Grants are commonly awarded by charities or education establishments. Students will need to meet specific requirements as requested; for example, having to studying a specific subject, the country you are from or prior levels of education.

These awards can be for specific costs e.g. books, trips or childcare.

The following websites offer free information on scholarships and grants

<a href="http://www.reading.ac.uk/ready-to-study/study/fees-and-funding.aspx">www.reading.ac.uk/ready-to-study/study/fees-and-funding.aspx</a>	The University of Reading offers some financial support to students e.g. Bursaries
<a href="https://study-uk.britishcouncil.org/options/scholarships-financial-support">https://study-uk.britishcouncil.org/options/scholarships-financial-support</a>	The British Council website specifically deals with sources of funding for international students.
<a href="http://www.internationalstudent.com/study_uk/financial_aid/">www.internationalstudent.com/study_uk/financial_aid/</a>	Information on sources of funding and living in the UK
<a href="http://www.iefa.org/">www.iefa.org/</a>	International Financial Aid and College Scholarship

	Search - you will need to register to get details
<a href="http://www.turn2us.org.uk/">www.turn2us.org.uk/</a>	Grant database and benefits calculator
<a href="https://www.charitychoice.co.uk/charities/education-and-training/higher-education">https://www.charitychoice.co.uk/charities/education-and-training/higher-education</a>	Charity Choice provides a list of charities supporting higher education

## Postgraduates (Taught and Research)

Postgraduates looking for funding can speak to their department as they might have access to funding specific to the course or subject.

Information and funding opportunities can also be found on the following websites:

- [www.postgraduatestudentships.co.uk](http://www.postgraduatestudentships.co.uk)
- [www.rcuk.ac.uk](http://www.rcuk.ac.uk)
- [www.iefaf.org/scholarships](http://www.iefaf.org/scholarships)
- [cscuk.dfid.gov.uk](http://cscuk.dfid.gov.uk) - Commonwealth students only
- [www.ukcisa.org.uk](http://www.ukcisa.org.uk)

There is also an 'Alternative Guide'. The Alternative Guide is an online guide to other funding sources. It offers a comprehensive guide to funding streams and a range of tools to help you prepare grant applications.

To access the Alternative Guide you log in via the Gateway (<https://www.postgraduate-funding.com/gateway>) through your Reading University account. If you are not currently a student at the University of Reading please contact [gradschool@reading.ac.uk](mailto:gradschool@reading.ac.uk) for login details.

## Future Finance

Future Finance is an loan company which exclusively deals with students. Students can borrow between £2000 and £40,000.

They calculate the interest rate depending on your circumstances, their typical rate is 14.7%

They have reduced repayments whilst you are studying and 3 months after you graduate

Repayment is over 5 years

Non UK/EU students will need a UK based Guarantor.

[www.futurefinance.com](http://www.futurefinance.com)

## UK Loans

There are student loans available to **undergraduates** and **postgraduates** from the UK Government. These are typically available to UK/EU students but if you are a refugee, under humanitarian protection or are stateless person you might be eligible.

Please speak to an adviser if you think you might be eligible for a student loan or see our information leaflets - [www.rusu.co.uk/advice/money\\_advice](http://www.rusu.co.uk/advice/money_advice).

## Welfare Benefits

Welfare Benefits are not generally available to international students because of the terms of the Tier 4 Student Visa which gives ‘no recourse to public funds’. Whilst there is a specific definition as to what counts as ‘public funds’ (further information can be found on the UKCISA website), in general, this means you cannot receive money directly from the Government.

However if you are a refugee or have settled status then you may be eligible to claim welfare benefits, as long as you meet other relevant criteria. For example, if you have a long term disability or illness you might be eligible to claim ‘Personal Independence Payment’ or if you have a child claim ‘Child Benefit’. Please speak to an adviser if you think you might be eligible to claim a welfare benefit.

## Part-time Work

International students (with a student visa of more than 6 months) are usually given permission to work in the UK but please check your visa for conditions before you start working.

Work conditions, including maximum hours are usually printed on your visa sticker or BRP. Maximum hours of working may differ in and out of term time. You can usually work for 1 month prior to the start of your course and 4 months after it’s finished.

International students can do most types of work but cannot be self-employed, work as a professional sportsperson, be an entertainer or be a doctor or dentist in training. You cannot have a permanent full-time job whilst studying.

When considering employment students are encouraged to speak to their department to find out if you will have time to work in addition to their studies.

To work in the UK everyone needs a **National Insurance Number** which is free and easy to obtain. Please see our information leaflet ([www.rusu.co.uk/advice/money\\_advice](http://www.rusu.co.uk/advice/money_advice)) for how to apply.

International students are required to pay Income Tax and National Insurance contributions however you may be able to claim this back when you leave the UK. See [www.taxguideforstudents.org.uk/types-of-student/international-students](http://www.taxguideforstudents.org.uk/types-of-student/international-students) for more information.

The UK has a **Minimum Wage** policy which applies to all employees.

Aged 18-20	Aged 21-24	Aged 25+
£5.90 per hour	£7.38 per hour	£7.83 per hour

If you think that you are not being paid the Minimum Wage per hour then please speak to an Adviser or visit [www.acas.org.uk](http://www.acas.org.uk) for more information.

The University Job Shop can help with students obtaining part-time employment ([http://student.reading.ac.uk/essentials/careers\\_and\\_professional\\_development](http://student.reading.ac.uk/essentials/careers_and_professional_development)). They are based in the Carrington Building at Whiteknights Campus.

## Financial Hardship while studying

International students can find themselves struggling financially, which can affect their academic performance. Common issues include:

- Problems with your sponsor or economy in your home country;
- Your course taking longer than expected and therefore higher living expense or additional tuition fees.

Below is a list of organisations or funds which might support students in unexpected financial hardship

Fund	Description
The University of Reading Student Support Fund	For all students at the University of Reading. Helps with living expenses but not tuition fees
Henley Business School Hardship Fund	For all Henley Business School students
Reading Real Estate Foundation Hardship Grant	Student studying at the Real Estate School
The Leche Trust	Supports overseas students from developing countries who find themselves in unforeseeable financial difficulty in the final 6 months of their PhD - grant towards living costs
CISN (Churches International Student Network)	Assists full time international students in the final stages of their course - administered 3 times year (February, June and October)

Please speak to an Adviser if you wish to access any of these funds.

If you would like further advice or to speak with somebody in person then a Students' Union Adviser may be able to help. The specialist advisers offer a confidential service, independent from the University so they can discuss your case with you in private.



Contact us by email at [advice@rusu.co.uk](mailto:advice@rusu.co.uk), or visit us in the RUSU building.

You can book an appointment or attend a drop-in session. Drop in runs on Monday, Tuesday, Thursday & Friday (11.00am-1.30pm) and Wednesday (2pm-4.30pm)