

# Undergraduates



# Student Funding Guide

## New students to Higher Education in 2023/24 only

**(N.B. Home tuition fee figures for 2022/23 and 2023/24 were confirmed in late 2021. However, figures for 2023/24 are still subject to Parliamentary approval. Where 2023/24 information is unavailable, the figures included in the booklet are based on 2022/23.)**

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# Introduction

A city of international recognition and fame, London is one of the most diverse and historic cities in the world. For students who have the opportunity to live and study in London, it can be a life changing experience, especially to study here at the Guildhall School of Music & Drama, one of Europe's leading conservatoires.

Nevertheless, many students worry about the cost of living in London as it is more costly than studying in some other parts of the UK. In addition to tuition fees, a student should allow about £1,300 - £1,500 per month.

The Guildhall School of Music & Drama believes that cost is not something that should deter prospective students from attending. The Supported Application Scheme offers eligible undergraduate applicants a free application, advice and guidance and access to events, workshops and performances throughout their application and audition process. Further information, including eligibility criteria, deadlines and the application process can be found at [www.gsmd.ac.uk/access](http://www.gsmd.ac.uk/access). Please note that although the Scheme offers a free application, application fees already paid cannot be refunded.

This guide is aimed at potential undergraduate students starting in 2023 who are concerned about where to locate financial support for students before the start of university. It seeks to:

- Provide information on the different forms of loans available from the Government;
- Provide a clear guide on how to apply for funding - what the student will need to do, as well as what their sponsor will need to supply to support them;
- Explain the type of financial support available from the School;
- Provide a listing of potential external financial resources;
- Help you to estimate how much time the student will need to spend to organise their finances in good time before enrolling at the School.

The School hopes you will find this guidance useful; and if you have any queries please do not hesitate in contacting me.

Student Funding Officer

Email: [studentfundingofficer@gsmd.ac.uk](mailto:studentfundingofficer@gsmd.ac.uk)

Telephone: (+44) (0)20 7382 7181

**The information contained in this document was correct at the time of printing. Applicants should be aware that Student Loans Company funding rules may be subject to change at short notice in respect of changes in government policy.**

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## Section One: Financial support from the Government

The UK Government offers an all-inclusive package of fees and living cost support for eligible undergraduate students known commonly as **student loans** through the umbrella organisation Student Loans Company. This service includes Student Finance England, Student Finance NI, Student Finance Wales and Student Awards Agency Scotland. Students should apply for student funding from the country in which they are **ordinarily resident**. For students with settled or pre-settled status, or Irish nationals, applications should be made to Student Finance England.

The decision whether a student will receive support will be based on:

- the student's status in respect of their domicile (England, Scotland, Wales, and Northern Ireland);
- the household income;
- whether or not the student already has a Higher Education (HE) level qualification or previous HE study. (Students with an HE qualification or previous study should read the ELQ guidance or contact their funding authority for advice on eligibility.)

The purpose of student loans is to support the costs of the two main areas of outlay whilst a student at the School - tuition fees and living costs.

**Tuition fees** are set for all programmes to cover the cost of tuition, support services and facilities at the School.

Please note that if the student receives a tuition fee loan then **there will be no upfront tuition costs**, and nothing to repay until the April after the student graduates and only when they are earning a specified amount.

**Maintenance costs** refer to the costs, other than fees, associated with studying; e.g. accommodation, food, travel and programme materials.

We estimate that your son/daughter will need £1,300 - £1500 per month for living costs if they manage their finances appropriately. However, if your son's/daughter's lifestyle is more extravagant, or they have unavoidable additional costs, they may spend up to £2,000 per month.

The cost of the School's halls of residence, Sundial Court, for 2023/24 is yet to be announced. For more information, please contact the Facilities department on +44 (0) 20 7382 7192 or email [accommodation@gsmd.ac.uk](mailto:accommodation@gsmd.ac.uk).

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## 1.1 Contact Details

Please note that support will vary for students depending on which country they are from. Full details are available from the websites listed below.

Type of Student	Website	Phone number
English students	<a href="https://www.gov.uk/student-finance">gov.uk/student-finance</a>	0300 100 0607
NI students	<a href="https://www.studentfinancenirni.co.uk">studentfinancenirni.co.uk</a>	0300 100 0077
Welsh Students	<a href="https://www.studentfinancewales.co.uk">studentfinancewales.co.uk</a>	0300 200 4050
Scottish Students	<a href="https://www.saas.gov.uk">saas.gov.uk</a>	0300 555 0505

For further information about re-paying loans please see the [Student Loan Repayment information on the Government website](#).

This guide assumes the student will be living away from home, in London, unless stated.

## 1.2 Support available from Student Finance England

Loans are provided by the UK Government through Student Finance England (SFE). Students can apply online for 2023/24 finance from early 2023 and do not need to have a place at university confirmed before applying. The deadline to apply will be in May 2023.

### Tuition Fee Loan

In 2023/24 full-time students are able to receive a non-means tested fee loan of £9,250 to cover the full cost of tuition.

### Maintenance Loan

The UK Government offers a **maintenance loan** to help with living costs. The amount the student receives depends on where the student lives, where they study and household income.

For new students living away from home and studying in London, the maximum maintenance loan available for 2023/24 will be slightly higher than the 2022/23 rate of £12,667; for those living in the parental home during their studies, the maximum maintenance loan in 2022/23 is £8,171.

For new students who are eligible for benefits who are living away from home and studying in London in 2022/23 is £13,815; for those living in the parental home during their studies, the maximum maintenance loan is £9,640.

The table below gives examples of what students who start their course after 1 September 2022, living in London and not in the parental home might receive:

Household income	Possible Maintenance Loan <sup>1</sup>
£25,000 or less	£12,667
£30,000	£11,961
£35,000	£11,255

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<sup>1</sup> based on 2022/2023 figures

Household income	Possible Maintenance Loan <sup>1</sup>
£40,000	£10,549
£45,000	£9,843
£50,000	£9,136
£55,000	£8,430
£60,000	£7,724
£65,000	£6,018
£70,000 or more	£6,312

### 1.3 Support available from Student Finance Wales

Student Finance Wales will open applications for 2023/24 funding in early 2023. The deadline to apply will be confirmed.

#### Tuition fees

In 2023/24 students from Wales are able to receive a non-means tested **fee loan** of £9,250 to cover the full cost of tuition.

#### Maintenance Loan and Grant

The Welsh Government offers the Welsh Government Learning Grant and a maintenance loan to help with living costs. The amount of both the grant and the loan to which the student is eligible depends on the household income of the student. For students studying at a university or college in London, the overall maintenance support is equal to £13,375. The table below gives examples of the Welsh Government Learning Grant and the maintenance loan figures for students who start their course after 1 September 2022, living in London and not in the parental home might receive:

Household income	Grant	Maintenance Loan	Total Grant + Loan <sup>2</sup>
£18,370 or less	£10,124	£3,251	£13,375
£25,000	£8,643	£4,732	£13,375
£35,000	£6,408	£6,967	£13,375
£45,000	£4,174	£9,201	£13,375
£59,200 or more	£1,000	£12,375	£13,375

<sup>2</sup> based on 2022/2023 figures

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## 1.4 Support available from the Student Awards Agency Scotland

The Student Awards Agency for Scotland (SAAS) will open applications for 2023/24 in early 2023. The deadline to apply will be confirmed.

### Tuition Fees

Students are able to apply for a tuition fee loan of up to £9,250 to cover the cost of studying outside of Scotland; this is non-means tested.

### Bursary and Maintenance Loan<sup>3</sup>

Maintenance Loans are available but are based upon where a student lives, where a student studies, and the income of parents or partner. The maximum bursary in 2022/23 is £2000. The maximum maintenance loan available if a student lives away from home is £5,750 a year for a standard 30-week course. If the family income is over approximately £34,000 a year, the student will receive a loan of £4,750 a year.

The table below shows what a dependent student may be eligible for:

Household income	Bursary	Loan	Total
£0-£20,999	£2,000	£5,750	£7,750
£20,999-£23,999	£1,125	£5,750	£6,875
£24,000-£33,999	£500	£5,750	£6,250
£34,000 and above	£0	£4,750	£4,750

## 1.6 Support available from Student Finance Northern Ireland

Students from Northern Ireland will be able to apply for funding from early 2023.

### Tuition fee loan

Students from Northern Ireland will be able to receive a loan of up to £9,250 to cover the cost of tuition.

### Maintenance Loan<sup>4</sup>

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<sup>3</sup> based on 2022/2023 figures

<sup>4</sup> based on 2022/2023 figures

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The maintenance loan is worth up to £6,780 per annum for study in London. If your course is longer than 30 term-time weeks (plus short holidays) you can get an extra amount of loan to help with your living costs.

### Maintenance Grant

This grant is available to help with the student's living costs. A maximum grant of £3,475 is available to students where the household income is less than £19,203. A partial grant will be paid if the household income is between £19,204 - £41,065.

Household income	Maintenance Grant	Maintenance Loan – living away from home and studying in London	Total
£19,203	£3,475	£4,893	£8,368
£25,000	£2,201	£5,229	£7,430
£30,000	£1,215	£5,565	£6,780
£35,000	£689	£6,091	£6,780
£41,540	£0	£6,780	£6,780

## 1.7 Other forms of government support

### Help for specific groups of students

The government also provides supplementary, non-repayable help for students with children and adult dependants, and for students with a disability:

- students with children may be entitled to the **Childcare Grant** to help with childcare costs – for one child the maximum amount available is £183.75 and for two or more children the maximum amount available is £315.03
- students can also apply for the **Parents' Learning Allowance** to help towards programme costs for an amount up to £1,863
- students with adult dependants may be eligible for the **Adult Dependants' Grant** of up to £3,263.
- students who have a disability including a long term health condition, specific learning difficulties, or a mental health condition may be entitled to **Disabled Students' Allowances** (DSA) of up to £25,575 which can include help with specialist equipment, a non-medical helper, extra travel costs and other costs.

English students should visit the [gov.uk](http://gov.uk) website for further information:

[Childcare Grant](#)

[Parents Learning Allowance](#)

[Dependants Grant](#)

[Disabled Students Allowances](#)



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## Disability support at the School

If you have any enquiries about registering a disability or the disability allowance please contact Student Affairs, at +44 (0)20 7382 7219 or email [student.affairs@gsmd.ac.uk](mailto:student.affairs@gsmd.ac.uk). For information about DSA support please see the [School's Disability Statement](#).

## 1.8 What happens next?

Students and parents/guardian should submit an application to their relevant authority (see Section 2). The information submitted will be reviewed and a decision will be made regarding their eligibility for student loans and grants.

Once a decision has been made the student will receive a letter to inform them of their entitlement (**Notification of Entitlement**) and the dates upon which the student will receive any payments. **This should be brought to the School when they enrol.** The dates given in this correspondence are dependent upon the student registering on their programme in time and ensuring that SLC has their most up-to-date bank account details. If the student has applied online, they must ensure that they have completed the online **Declaration Form**. This sets out the terms and conditions and requires the student's e-signature. It is important to note that until SLC has received the **Declaration**, they will not deposit **Maintenance** support to the student even if they have enrolled at the school.

## 1.9 How payments are made to the student and institution

The School has to register attendance status of students each term in order for the School and student to receive payment of maintenance and tuition fee loans/grants. The first payment of each academic year is only made when the student is fully enrolled. The tuition fee loan is paid directly to the School in three instalments (25% in terms 1 and 2, 50% in term 3).

Payments of the maintenance loan and grant are paid directly into a student's bank account in three instalments - one at the beginning of each term - but it is important to remember that it may take up to a week for a payment to reach a student's account (so it is vital for a student to make sure they have enough money for the first few days). **It is also important to mention that if the student does not enrol, they will not be entitled to receive a student loan.**

### Privacy of student records:

*How we use your data:* For the purposes of administering loans from the Student Loans Company (SLC), your data will be processed in accordance with the [SLC privacy notice](#), and in accordance with the [School's overarching and HE privacy notice](#).

## 1.10 Repaying the student loans (SFE/SFW)

Students are liable to start repayments from the April after they finish the course (coinciding with the new tax year). Once he/she earns over the income threshold they will have to pay 9% of the amount earned over the threshold. The thresholds are currently £524 a week or £2,274 a month or £27,295 a year (before tax and other deductions). They change on 6 April every year. If the student continues in education they are still liable for repayments if they earn over the threshold. See the table below for examples of the monthly repayments:

<b>Salary</b>	<b>Amount of monthly income from which up to 9% will be deducted</b>	<b>Monthly repayment (based on current thresholds)</b>
£27,295	£2,274	£0
£28,000	£2,333	£5
£29,500	£2,458	£16
£31,000	£2,583	£27
£33,000	£2,750	£42

Repayments are normally taken automatically from a graduate's salary with tax and National Insurance. Separate arrangements are in place with HMRC if a graduate is self-employed. Students who live abroad once they graduate will be required to fill in an Overseas Income Assessment Form. SLC will then send a repayment schedule showing how much needs to be paid each month which will be based upon the earnings threshold for the destination country.

If the student leaves their programme early they will still have to pay back the loan if they earn more than the income threshold. If the loan has not been repaid after 30 years, the graduate will not need to make any further repayments.

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## Interest on the student loans

Interest charged on the loans will vary depending on whether a student is still studying at undergraduate level and how much they earn once they graduate:

Your income per year	Interest rate on your loan
During studies and up until 5 April after the student leaves	4.5% - this is the Retail Price Index (RPI – currently 1.5%) plus 3%
From 6 April after leaving your course until the loan is repaid in full or 30 years have passed	
£27,295 or less	RPI (currently 1.5%)
£27,296 to £49,130	RPI (currently 1.5%), plus up to 3%
Over £49,130	Usually RPI (currently 1.5%), plus 3%

## 1.11 Repayments (Student Finance NI & SAAS)

### SAAS

Students begin making repayments when their income is over the repayment threshold, which is currently £25,375, when working in the UK. If their income falls below the repayment threshold, repayments will stop and only restart when their income is over the threshold again. Repayments are of 1.5% (Plan 4) of income over the repayment threshold.

### Student Finance Northern Ireland

If the students loan is taken out with SFNI, they will only start making repayments when their income is over the repayment threshold, which is currently £20,195 a year (£1,682 a month), when working in the UK. If their income falls below the repayment threshold, repayments will stop and only restart when their income is over the threshold again. Repayments are 1.5% (Plan 1) of income earned over the repayment threshold.

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## **Section Two: Submitting an application**

### **2.1 Completing the Application**

#### **When to complete the application**

As the Guildhall School of Music & Drama's academic year begins before most other higher education establishments, the School recommends that students apply by May 2023. This is to ensure that sufficient time is given to complete all required applications and correspondence. Students who submit an application at a later date may not receive their maintenance payment in the first week of term, especially if they submit an application after the deadline. Entitlement is assessed each year, so students must remember to reapply every year of their programme.

#### **Independent students**

A student will usually be classed as independent if any of the following apply to them on the first day of the academic year:

- has care of a child or young person under the age of 18;
- is aged 25 or over;
- is in a civil partnership or married;
- has supported him/herself for at least three years.

For an independent student only the student's income and the income of their partner (where relevant) will be taken into account when assessing the household income.

#### **Dependant students**

A student will be categorised as a dependent student if;

- they are under 25 on the first day of the academic year for which they are applying for support and
- are financially dependent on one (or both) parent/s (even if they don't live with you).

If an applicant is a dependent student the income of their parents or adoptive parents in addition to any income of the prospective student will be considered when assessing the household income.

If you have any questions about completing the application, please contact the Student Funding Officer.

### **2.2 How to apply to Student Finance England – what the student needs to do**

From early 2023, to apply online the student must go to the gov.uk website and register. The website offers easy to follow, step-by-step guide to completing the application form. However, if a student finds the application process confusing, please call the helpline (see page 4).

When the student completes the application form, they will be asked to complete two sections – one detailing the amount of tuition fee that the School requires and another asking whether they

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wish to obtain the full loan to cover the fee or another amount. It is important that the student fills in both sections so that there is no confusion over the amount they are requesting and that the School website is checked for the exact fee amount.

Once the student has completed their application, if they are classified as a dependent student (i.e. if they depend upon a parent, carer or partner for financial support) a sponsor can be nominated. This sponsor will then need to submit their own details online or complete a paper application form (further details are listed in the next section "What you need to do").

It is extremely important that the student provides SFE with their National Insurance Number since this will be required to facilitate the collection of the Student Loan repayment deductions from their salary when repayment begins. The Student Loans Company will not make any loan payments until the student's National Insurance Number has been verified by the Department for Work and Pensions. If they cannot match/trace the student's details, then SLC will contact the student to explain what to do next.

The student will also be asked to submit evidence to verify who they are. This normally means submitting the passport number, which is verified by the Home Office. A student should only submit the passport number of a current passport. A passport number from an expired passport will not be accepted. If the student does not have a passport, another form of evidence will need to be submitted to SFE.

It is important to note that if a student fails to provide the information the application assessment will not be completed. Any evidence that is required by SFE should be submitted as soon as possible. **It is advisable to put the Customer Reference Number on all documents.** The Customer Reference Number is an eleven-digit number that is used to identify their personal student finance account which they will receive when applying for support for the first time and on all subsequent correspondence.

It is vital that the student double-checks that all the required evidence is sent and that the application is filled in accurately; if not, processing of the application will be delayed.

## **2.3 How to apply to Student Finance England - what parents need to do as the sponsors**

If the applicant's parents are divorced or separated SFE will assess the income of just one parent, rather than both. (This will be whichever one seems appropriate to SFE in the circumstances but it is usually the one with whom the applicant resides). SFE will then ignore the income from the other parent, but will take into account the income of any spouse, civil partner or live-in partner of the parent they decide to assess.

Once a student has registered and filled in the application for the loans, SFE will ask the sponsor or independent student to supply details of their income of the previous financial year and National Insurance Number. SFE use this information to check the household income with HMRC. SFE will only require further evidence if there is a discrepancy in the information supplied.

### **Household income**

SFE will use the residual income to analyse how much financial help the student is entitled to receive.

The level of financial help the student can get will depend on whether they;

- study in London or elsewhere;

- 
- remain living at home;
  - are in the final year of their programme.

## **2.4 Applications to SAAS, SFNI and SFW**

Students should apply through the relevant website; the process will be comparable to that for English students, although there may be variables. Please contact the Student Funding Officer should you experience any problems in submitting an application at:

[studentfundingofficer@gsmd.ac.uk](mailto:studentfundingofficer@gsmd.ac.uk)

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## Section Three: Financial support from the School

The School is deeply committed to equality of opportunity and students are admitted solely on the basis of merit. In light of this, the School does its best to ensure that no student who is offered a place on merit is prevented from taking up that place on grounds of financial hardship and so a range of financial support is offered. However, the School also expects all students to plan for, and manage, the financing of their studies effectively during their studies.

### 3.1 Scholarships

The School offers a range of scholarships to all students regardless of domicile. These awards are supported by external donors including City Livery Companies, grant-making trusts and foundations, businesses and individuals. All of these donations enable students to take up their places at the School or continue their studies. An award may be made to cover either the full cost of tuition fees or a fraction of them, and may include an element for maintenance. These are awarded usually on the basis of merit but financial need is also considered. **Scholarships are either awarded with the offer of a place at the School, or can be applied for after an offer of a place at the School has been accepted.**

The application form will be made available online to students who accept a place at the School and should be returned within **two weeks** of receiving the details or by the advertised deadline where possible.

**Music Scholarship deadline:** To be announced. Applicants should note that an early application is advised. Please direct any queries to Sophie Hills, Deputy Head of Music Administration, on +44 (0)20 7628 2571 7934 or by email [music\\_scholarships@gsm.d.ac.uk](mailto:music_scholarships@gsm.d.ac.uk)

**Production Arts Scholarship deadline:** To be announced. For further information on how to apply for Scholarships for Production Arts & PACE, please email [pa\\_scholarships@gsm.d.ac.uk](mailto:pa_scholarships@gsm.d.ac.uk) or contact the Drama Department on +44 (0)20 7382 2323.

**Acting:** information about scholarships will be made available to students attending the Recall Auditions in May. For further information on how to apply for Scholarships for Acting please email [acting\\_scholarships@gsm.d.ac.uk](mailto:acting_scholarships@gsm.d.ac.uk) or contact the Drama Department on +44 (0)20 7382 2323.

Students who receive a scholarship will be required to satisfy a number of conditions based on the type of award they receive. If these requirements are not met, the scholarship award will be withdrawn and students will be required to return the full amount of the award for the year. The Development Office will write to recipients with further details during the first term of enrolment.

It is important to note that all scholarships must be applied for on an annual basis. Continuing students who were previously given a scholarship will need to apply for each year that they are enrolled at the school.

### 3.2 Guildhall Access Bursary

UK Undergraduate students who qualify as care leavers, or estranged students (who have no contact or support from their parents) and independent students on low incomes will be able to apply for the Guildhall Access Bursary for 2022/24. Bursaries of between £3,000 and £5,000 a year will be given (with a maximum of 15 bursaries awarded). Students will be expected to provide evidence to support their eligibility for this award. For further information on the application process, please see the [Guildhall School Financial Awards](#) page.

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### 3.3 School Hardship Fund

The School endeavours to support students who find themselves in financial difficulties. Under normal circumstances students are expected to have arranged sufficient funding prior to the commencement of their programme. However, if a student experiences an unforeseen change of circumstances, he/she may qualify for an award towards living costs to help them overcome their financial difficulties. Applications are considered on a case by case basis. A grant will be awarded if the circumstances merit it. Grants are normally in the region of £200–£400 with a maximum of £1,200 in any one year.

Enrolled students who require further information on applying to the Hardship fund should contact Sue Cowan, Head of Student Affairs on +44 (0)20 7382 7198 or by email [sue.cowan@gsmd.ac.uk](mailto:sue.cowan@gsmd.ac.uk)

### 3.4 Work Opportunities

The School offers a variety of work opportunities for students:

- **Outside Engagements/Teaching List** - The School receives requests for a wide variety of performance related work. The majority is for background music at functions, weddings and private events and for after dinner entertainment at Livery and City dinners, as well as for recitals in churches and for music clubs and societies.
- **Event Stewarding** – The School is continuously looking for new stewards to help cover the ever increasing programme of events organised by the School.
- **Library Assistants** – Each year the School recruits and trains a small team of Student Library Assistants to help staff the library issue desk.

Further information regarding work opportunities at the School is available on the “Jobs” section of the School’s intranet (available to enrolled students).



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## Section Four: Other forms of financial support

Although the School has a wide range of scholarships on offer all students are expected to take the initiative in supporting their studies financially. The following advice will help students seek alternative source of funding for their programme. If they research thoroughly, then persistence, initiative and a positive attitude, coupled with clear and realistic goals, should eventually pay off. It is recommended that students start researching external funding opportunities a year before the course starts, regardless of whether or not a place on a programme has been offered.

### 4.1 Private grants and awards from Charities and Trusts

Listed below are some external funding resources that you may wish to contact to explore alternative forms of financial aid.

- [The Directory of Social Change Library](#) (DSC)
- **Local Trusts** in your part of the country and in London
- **Major grant-making trusts** which fund education
- **Grants for individuals in need**
- **Local businesses, trade unions or charitable trusts** established by national companies and corporations (especially those where you have a family connection)
- **Local community** – e.g. Rotary Clubs, Chambers of Commerce, church
- **Local theatre, musical or arts organisation**
- **Your son's/daughter's previous college or university** – contact the careers office and alumni association
- [Help Musicians funding database](#)
- [The Countess of Munster Musical Trust](#) website contains an excellent guide to sources of funding and competitions for young musicians. It includes a comprehensive list of useful web links and addresses of charitable trusts. The Trust also considers applications for the assistance of the musical education of individual students (British or Commonwealth students).
- [Helena Kennedy Foundation](#) – for students entering higher education for the first time who have are facing financial difficulties which will make progression to higher education difficult. HKF awards are designed to support students who have overcome significant barriers to complete their further education. Applications for the bursary scheme will open in January for September entry.

### 4.2 Internet

- [Directory of Social Change](#) An independent charity with a directory of funding websites.
- [The Scholarship Hub](#) Guide to UK scholarships and other useful funding tips.
- [Turn 2 Us](#) Grants and financial support

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- [Charities Aid Foundation](#)
  - [Association of Charity Officers.](#)
  - [Learn Direct](#) Advice regarding studying including funding.
  - [Churches Together in Britain and Ireland](#). Click on 'Resources' to access scholarship information.
  - [Disability Rights UK](#) for funding for students who are not eligible for DSA

## 4.3 Publications

- The Guide to New Trusts 2022-23 ([Directory of Social Change](#))
- The Directory of Grant Making Trusts 2022-23 ([Directory of Social Change](#))
- The Guide to UK Company Giving 2021-22 ([Directory of Social Change](#))
- The Guide to Major Trusts 2023/24<sup>5</sup> ([Directory of Social Change](#))
- The Guide to Educational Grants 2020/1 ([Directory of Social Change](#))
- The Guide to Grants for Individuals in Need 2022/23 ([Directory of Social Change](#))
- National publications about studying abroad (e.g. Study Abroad published by UNESCO)
- The Grants Register 2019 (Published yearly by Palgrave Macmillan Reference Ltd. Available from: or [Palgrave Macmillan](#), Houndsmill, Basingstoke, Hampshire RG21 6XS)

## 4.4 Crowdfunding

Crowdfunding can be a great addition to your fundraising campaigns to charities and trusts. If done appropriately and wisely with some caution and care, the more conventional charity funding and crowdfunding can be allies.

Crowdfunding websites:

- [Hubbub](#) Crowdfunding for education and social good
- [Indiegogo](#) Crowdfunding for education and educators
- [Crowdfunder](#) Crowdfunding for projects
- [Go Fund Me](#) Personal Fundraising Site

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<sup>5</sup> To be published in September 2022

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*This is not a comprehensive list; please read the fine print on everything before you commit.*

Below are some articles that would be useful to read before you begin your crowdfunding campaign:

- [How to crowdfund your degree](#)
- [Meet the Students Crowdfunding their university tuition fees](#)
- [Crowdfunding: what you need to know](#)
- [Crowdfunding for the arts: top tips from the experts](#)

## 4.5 Earnings

Students may find their programme very intensive so they may not be able to work during term-time. However, students may be able to find ways of earning money before the programme begins and sometimes during vacations.

- [GIG](#) - UK's largest app to find flexible shift work
- [Gig apps for a pandemic economy: Part time, no commitment](#) (Independent)

## 4.6 Other contacts

- Teachers, tutors and careers advisors
- Contacts – family, friends, people who have engaged a student's services or who are interested in their future career/talent
- LEA – ask for advice and refer to Local Authority websites which may list charitable trusts established to benefit people from your area.

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## Section Six: Glossary and general tips

### 6.1 Glossary

Loan: an amount of money that will need to be repaid

Grant: an amount of money that does not need to be repaid

Means tested: eligibility for maximum loan is dependent on income

Non-means tested: eligibility for maximum loan is not dependent on income

### 6.2 Tips

Use the [Student Finance Calculator](#) in order to work out how much money you may be entitled to.

You do not need to have applied for a programme or accepted a place in order to make an application.

Include the Customer Reference Number (CRN) on any paperwork sent to SLC.

Send any documents by registered post (recorded delivery) so you and SLC can trace it.

Make a copy of any paper forms you complete for your own records.

If you ring SLC always make a note of when you rang and who you spoke to.

It is possible for the student to nominate people they are willing to share information with. This means other people can deal with any problems that arise without the student being present. You can set up consent to share over the phone.

The tuition fee loan is paid directly to the School; the maintenance loan is paid directly into the bank account of the student. The maintenance loan will not be issued until the student has fully enrolled/re-enrolled at the beginning of each academic year.

Remember to apply each year of study in good time. Students who have no proof of their tuition fee will not be allowed to fully enrol, and may have to pay the first instalment of the tuition fee.

**Please contact the Student Funding Officer if there is a problem with your application that you are unable to resolve with the relevant organisation.**



If you require further information about funding sources, please do not hesitate to contact the Student Funding Officer on: +44 (0) 20 7382 7181 or by email at: [studentfundingofficer@gsmd.ac.uk](mailto:studentfundingofficer@gsmd.ac.uk)