

## Year in Employment Guidelines

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**Title:** Year in Employment Finance Guidelines

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**Date:** 26 June 2017

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### **Tuition Fees**

**All students will pay 20% of University Tuition fees.** If you are entitled to student finance, you will be able to borrow the amount for the tuition fees.

### **Reduced Maintenance Loan**

UK students undertaking a placement year can still apply for a reduced rate maintenance loan. This is not income assessed and payments will be made in 3 instalments. The exact amount that you can borrow depends on where you will be living for your placement year e.g. living in London, living outside of London or living in your parents' home. To ascertain the amount you can expect, please contact your Student Loan Provider as soon as possible.

### **Full Maintenance Loan**

Students undertaking specific types of unpaid placements, such as working in the NHS, may be able to receive a full Maintenance Loan. To confirm whether you qualify for this, please contact your Student Loan Provider as soon as you begin looking for placements.

### **Maintenance Grant**

Placement students are not usually entitled to maintenance grants. The exception is for those on a specific type of unpaid placement. For more information, please contact your student loan provider.

### **Council Tax**

In the UK, if you live in a house occupied only by students, you should not have to pay Council Tax.

You should generate a Proof of Enrolment Letter via your student record on SUSSED. You will need to login to SUSSED and click on the Student Service tab. Click "Proof of Enrolment Letter" and complete the information before clicking "Generate Letter". After you have received your letter, you should show it to your local Council Tax office who will process your exemption. If you have any difficulties with this service, please email the University's Council Tax team [counciltax@soton.ac.uk](mailto:counciltax@soton.ac.uk). The letter will only be valid for the academic year in which you requested it. As your placement may straddle two academic years, you will therefore need to request a new letter after you have enrolled for the following academic year.

### **Living in a property with non-students?**

If you are living in a property with someone in your household who is not a full-time student, your property will be liable for Council Tax. If there is only one non-student, then the property can receive a 25% discount on Council Tax, but if there is more than one non-student, the property can be charged for the full amount. If you are going to be living in a shared property with non-students, it is therefore important that you agree beforehand who will be paying this bill.

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It is worth remembering that non-students may be able to claim Council Tax Benefit if they are on low income.

### **Income tax and National Insurance**

If you want to work in the UK you have to register for a National Insurance Number (if you do not have one already) and immediately start paying National Insurance Contributions, which are calculated as a percentage of your gross pay.

Income tax is paid by everyone who works in the UK, including students if they earn over a certain amount during the tax year, which runs from April to April. Whether or not you will have to pay Income Tax depends on how much you earn. Everyone can earn a certain amount of money in each tax year on which no tax has to be paid, this is your Personal Allowance. If your earnings are below your Personal Allowance then you do not have to pay Income Tax. If your earnings are above your Personal Allowance then you will pay Income Tax on the difference. Your employer is responsible for deducting Income Tax and National Insurance from your salary before you receive it.

This system is called PAYE (Pay As You Earn). You will get paperwork relating to PAYE from HM Revenue & Customs (HMRC) and your employer.

If you have worked in the UK before, it is important to give your new employer your P45 form to ensure you are put on the right tax code. If you do not have a P45, your employer will ask you to complete a P46 form and you will be allocated a tax code.

### **If you haven't a National Insurance number**

You will need to apply for a National Insurance (NI) number before starting any paid work in the UK. Please read carefully the information regarding National Insurance numbers on the gov.uk website [www.gov.uk](http://www.gov.uk). You can find more information on NI numbers on the HMRC website <http://www.hmrc.gov.uk/ni/index.htm>

### **Work placements in Europe with Erasmus+**

It is possible for any student to undertake a work placement in Europe as part of the Year in Employment. Work placements in Europe may be eligible for funding under the [Erasmus+ scheme](#). This scheme covers work placements between 2 and 12 months.

If you're considering this, please speak with the Year in Employment team as soon as possible.

Who you can work for is flexible and Erasmus+ grants currently cover 32 countries in Europe outside the UK. Due to funding deadlines, the Year in Employment team will need to confirm the placement before the Winter vacation in the academic year before the student is due to go out. We will then inform the Study Abroad and Exchange Team in order to secure the Erasmus+ funding.

If you're eligible for a grant then you can currently receive up to €400 a month, depending on the country you visit, which should help cover accommodation and some living expenses.

There is some additional funding available for students with special needs, which you will need to apply for before you leave.

More information is on the [British Council Work Placement Guide](#).

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### **Extra Travel grants**

You might be able to get a Travel Grant if you're attending a clinical placement in the UK or working abroad as part of your course. It can help towards your travel expenses if you're on a clinical placement in the UK, or help pay for up to three return journeys between the UK and your placement abroad. You have to pay the first £303 of your travel yourself and the total amount you get will depend on your household income. You must keep all your receipts as evidence of travel.

Please confirm this with your student loan provider and for more information see <http://www.thestudentroom.co.uk/content.php?r=5443-Other-funding-for-new-full-time-students-2016-17>

### **Graduation Date**

Once you begin your Year in Employment, please be aware that your student loan provider may not update your graduation date until the start of term.

### **Budget Planner Example**

For more information, please see [http://www.southampton.ac.uk/studentservices/money-matters/budgeting-advice.page#living\\_costs](http://www.southampton.ac.uk/studentservices/money-matters/budgeting-advice.page#living_costs)

## Year in Employment Guidelines

### Summary of weekly budget information:

<i>Item</i>	<i>Amount (actual)</i>	<i>Notes</i>
<b>Income</b>		
Statutory Funding	£0.00	
University Funding	£0.00	
Other Funding	£0.00	
Benefits	£0.00	
Earnings	£0.00	
Savings	£0.00	
Parental Support	£0.00	
Child Support	£0.00	
<b>Total Income</b>	<b>£0.00</b>	
<b>Outgoings</b>		
Living Costs	£0.00	
- food	£0.00	
- utilities	£0.00	
- children	£0.00	
- sundries	£0.00	
- medical / glasses / contact lenses	£0.00	
Accommodation	£0.00	
Travel	£0.00	
- day-to-day	£0.00	
- home	£0.00	
- vehicle running costs	£0.00	
Course costs	£0.00	
Council Tax	£0.00	
Childcare	£0.00	
Debts	£0.00	
Other	£0.00	
<b>Total Outgoings</b>	<b>£0.00</b>	
<b>Surplus/Deficit</b>	<b>£0.00</b>	