

University Fees Guide 2012

South West of England



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Hello, and welcome to the HELOA SOUTH WEST Finance Booklet.

For those of you not familiar with HELOA (Higher Education Liaison Officers Association), we are a professional association of staff working predominately in the field of Education Liaison who provide guidance and support to prospective students and their families. We regularly go into schools and colleges either supporting events, or offering presentations which cover a full range of topics within the Higher Education sector.

In the current climate, where we understand student finance plays a huge part in the decision making process, we wanted to produce a simple booklet to help students compare and contrast what the financial packages are for each University in the south west of England. Please note that this information was correct at the time of print (January 2012) so therefore we advise you to always consult each University's website in conjunction with this booklet for the latest up to date information.

Good luck and we hope you find the information provided useful.

Missy Beal

Chair of HELOA SW

Tuition Fees for 2012/13

Bath Spa University tuition fees are to be increased to £9,000 for full time undergraduate and PGCE courses and between £6,000 and £7,800 for foundation courses, this will occur from 2012/13, and only for new entrants. The cost of tuition will be met from a student tuition fee loan which students will only start to repay once they have left their course and are earning over £21,000.

Continuing students in 2012/13, including Bath Spa students who without a break from a foundation degree continue into their third year of an honours degree, will not be subject to the new fee regime. However it should be noted that places are limited and may therefore have to be awarded according to academic merit.

Please note that the University does not expect to significantly change existing fee structures for post-graduate courses, other than for PGCE from 2012/13.

Funding Available

National Scholarship Programme

Bath Spa University has 172 National Scholarship Programme (NSP) scholarships to award. In accordance with the scheme rules, these are not available to students from Scotland, Wales or Northern Ireland. We will award our NSP scholarships as £1,000 cash towards living costs and a £2,000 tuition fee waiver. Our eligibility criteria prioritises care leavers, foyer students and students in receipt of Special Support Grant. In addition, students with the lowest household incomes who live in a low participation neighbourhood will also be considered.

To be considered for a scholarship you must have a student support household income assessment. Not everyone in receipt of maximum student support will receive a NSP award. Students in receipt of a NSP award will not receive a Bath Spa bursary.

University Bursary

Maximum bursary entitlement up to £500. If you are eligible for a BSU bursary the amount that you receive will depend on how much your family income is, as assessed by your award authority; the below table demonstrates this;

Family Income Band From To		Bursary £
0.00	17,000.00	500.00
17,000.01	22,000.00	400.00
22,000.01	25,000.00	350.00

Access to Learning Fund

ALF is a limited discretionary fund given to every higher education institution by the Government to: help students in financial hardship, help in a financial emergency and to help prevent students from withdrawing. Home UK students can apply to ALF at any point throughout the academic year and the summer vacation, except final year students who must apply 4 weeks before the end of their course.

Full time undergraduate students have to have taken out their full Student Loan entitlement and part time students must be doing at least 50% of a full time course or 25% if have a disability. Students who have a previous degree or who are not entitled to statutory funding due to previous study, are not a priority for ALF funding. The Government asks us to give priority to the following groups of students when deciding how to allocate the funds: students with children (especially lone parents), mature students especially those with existing financial commitments, students from low income families, disabled students, care leavers, students from Foyers or who are homeless and final year students.

For more information: www.bathspa.ac.uk



**Bournemouth
University**

From 2012, Bournemouth University's (BU) tuition fees will be between £6,000 and £9,000 for all UK and EU Undergraduate students. The information below outlines the fees we will be charging, and the support packages available from our bursaries and scholarships.

Fees

- Majority of our foundation degrees- £6,000
- Majority of our honours degrees- £8,200
- A small number of flagship courses- £9,000 (TV, Animation, Multimedia Journalism & Tourism)
- Placement year- £685

BU Bursaries

BU will award 333 bursaries to students in 2012/13 (this includes funding from the Government's National Scholarship Programme)

BU Maintenance Bursary

- Students entitled to £3,000 in their first year and £1,500 in their second and final year of study (not placement year)

BU Care Leavers Bursary

- Students entitled to £6,000 in their first year and £5,000 in their second and final year of study (not placement year)
- Available if students have been in care for 3 months or more in the past 5 years

Criteria for bursaries

- For students from household incomes of less than £25,000
- Support in form of cash instalment, fee waiver or accommodation discount, living expenses vouchers
- Paid in 3 instalments, one each term

BU scholarships

We believe that outstanding academic achievement deserves to be recognised and therefore we have an unlimited number of scholarships available for those students who meet our criteria.

BU will award the following scholarships in Year One of the students' course:

- **£3,000** - if students achieve three Grade A's at A Level or 3 Distinctions at BTEC National Diploma* (non NHS courses)
- **£1,500** - if you achieve two Grade A's and one Grade B at A Level* (non NHS courses)
- **£1,000** - if you achieve three Grade A's at A Level or 3 Distinctions at BTEC National Diploma* (NHS courses)

*Equivalent qualifications considered

Find out more

Visit our dedicated finance web pages for more information:
www.bournemouth.ac.uk/ugfunding

Alternatively, contact our askBU Enquiry Service on:
08456 501 501* or askBUenquiries@bournemouth.ac.uk

*BU does not profit from this service

DISCOVER WITH PLYMOUTH UNIVERSITY

Plymouth's undergraduate tuition fees for full time home/EU students will be £9,000 from September 2012. These fees are 'all inclusive', with no added cost of compulsory field trips, study visits or internships. The exception to this will be a fee of £7,500 for the University's two Foundation Year programmes (Extended Science and Foundation Pathways in Technology). The placement year fee is £700 for Home/EU and Overseas students.

Bursaries

- **Care leavers** - an annual bursary of £2,000 for new UK students in addition to entitlements to other bursaries. The amount is payable for the duration of the course.
- **The National Scholarship Programme (NSP)** is a one-year only award and an individual student can receive only one award of a total of £3,000. Eligible students will receive a total of £3,000 during their study at the University, in the form of:
 - o £1,000 cash to be received in the first year
 - o £1,000 credit on a 'Campus Card' or equivalent to allow the purchase of items relating to study eg printing, catering, photocopying, childcare at the campus nursery
 - o £1,000 allocation towards providing a guaranteed placement/internship during your studies at Plymouth, as part of our Plymouth Enterprise Target scheme.

Criteria for eligibility for the NSP can be found on our website at www.plymouth.ac.uk/nsp

- The **Helena Kennedy Foundation** offers support to disadvantaged students who have overcome significant barriers in order to continue with their education at university level. Each year the Helena Kennedy Foundation invites FE Colleges, Adult Education Centres and Sixth Form Colleges to nominate a student to receive a £1,500 bursary sponsored by Plymouth University, to support their progression to higher education.

Scholarships

Sporting achievements

Plymouth University offers annual Sports Scholarships to students who represent their county nationally or internationally in a recognised sport. There are three types of scholarships: Drake, Gold and Silver. The Drake and Gold Award is worth up to £1,500 per year with the Silver Award up to £600 per year. The Drake Scholarship is awarded for marine sports only and is worth up to £1,500.

Santander Scholarships

As a member of the global Santander Universities network, Plymouth will allocate scholarships worth a total of £50,000, for each of the next three years, plus additional one year scholarships worth over £18,000. The scholarships are open to undergraduate and postgraduate students, and range from £200 to £5,000. They include funding for research projects in the UK and overseas; language exchange programmes; seed corn funding for strategic sectors such as ocean renewable energy projects; and initiatives to promote volunteering and the development of employability skills.

For more information on tuition fees and available funding at Plymouth University visit www.plymouth.ac.uk/money

Plymouth University works in partnership with a number of South-West colleges who offer a range of Degrees, Foundation Degrees and HNDs. Each Partner College has its own fees, bursaries and scholarships arrangements. For details please refer to the website of the specific college.





The Royal Agricultural College's tuition fees for 2012 entry are £9,000 per annum. The RAC has a range of funding opportunities available to students.

Academic Excellence Scholarships are available to all new RAC undergraduate students, who achieve at least AAB grades at A-Level (or equivalent) and who choose the RAC as their firm choice will be eligible to receive the Academic Excellence Scholarship. Each scholarship will be worth £2000 over two years, with £1,000 payable in the first year of study as an accommodation waiver, and a further £1,000 payable in the second year as a cash bursary.

There are 13 fee waivers available as part of the National Scholarship Programme and are worth of a minimum of £3,000 per year. To be eligible for this award, students need to be resident in England, have a declared household income of £25,000 or less and achieve at least AAB at A-Level (or equivalent).

The RAC offers an unlimited number of Means Tested Fee Waivers from £1,000- £3,000; depending on certain criteria being met including being a resident in England and a household income of less than £42,600. Amounts awarded may vary according to demand.

Sports Scholarships are available up to £3,000 for students who can demonstrate an outstanding ability in a particular sport.

A full list of all of the scholarships and bursaries offered by the RAC is available at <http://rac.ac.uk/study/fees-and-how-to-apply/funding-opportunities>



IN
PARTNERSHIP
WITH
PLYMOUTH
UNIVERSITY

Truro and Penwith College work in partnership with Plymouth University to offer a range of Degrees, Foundation Degrees and HNDs. Students choosing to study at Truro and Penwith, benefit from personal relationships with staff and employer focused training.

For courses commencing in September 2012 Truro and Penwith College will be charging home students fees as below (we recommend that you check the College website nearer to the beginning of your course to confirm the amount you will be charged as Tuition Fees may rise in line with government policy and are subject to verification).

Full Degrees, Foundation Degrees and HNDs £6,000 per year

Students who are in receipt of the Full Higher Education Maintenance Grant will be entitled to a bursary of up to £925. Students who are not in receipt of the Full Higher Education Maintenance Grant will be entitled to a bursary of up to £340. Applications for this bursary will be posted to students to complete and return at enrolment.

Students who progress from an A Level or alternative Level 3 full time programme at Truro and Penwith College to a Truro and Penwith College University programme, could also be eligible to apply for a National Scholarship. This is a fee remission of £2,075 and a bursary of £925 with applications being due by the 31st March 2012.

For information about the financial package at Truro and Penwith College, or any further enquiries, call 01872 267122 or email heinfo@truro-penwith.ac.uk



2012 Funding Information and Support Package

University of Bath's funding package for 2012 entrants includes generous targeted fee waivers and bursaries for students from low income families, and National Scholarship Programme fee waivers for high achieving, low income students from England.

Our Financial Support Package

Targeted* income assessed fee and bursary support

- **University of Bath Fee waivers** of £4500 in year 1 and 2 and £1000 in final year (for UK and EU students household income £16000 or less)
- **National Scholarship Fee waivers** of £4500 in year 1 and 2 and £1000 in final/additional years (for highest achieving students from England with household income of £16000 or less)
- **Free** placement periods for those eligible for fee waiver schemes
- **Bursaries** of £2000 in year 1, £1000 in year 2 (for high achieving UK students with household income of £16000 or less)
- **Foundation degree Bursary** of £3000 per year for programmes at Partner Colleges (UK students household income £16000 or less)

Additional selection criteria may apply. We will use information from the UCAS and the Student Finance Application to target support at those who need it most.

*Household income of less than £16000 where your home is in a neighbourhood with low participation in higher education, or your school/college performance is below average, or you will be leaving local authority care when entering university , or your family receives a state means-tested benefit.

2012 Tuition fees

Home and EU 2012 (Inflationary increase each year)

- £9000 fee for all Campus based programmes
- £7500 fee for Foundation Degrees at Partner Colleges
- £2500 fee for Placement year (full year) except BSc Accounting & Finance , BSc International Management & Modern Language, MChem Chemistry with Industrial Training, MChem Chemistry with Drug Discovery & Industrial Training and MPharmacology at £4500 fee for Placement Year
- Placement (Part Year “Thin sandwich”) Tuition fees will reflect the periods of study/placement. Full fees for 6 months (£4,500) plus placement fee £1,250 for 6 months Except for Business Admin normal full fees for 6 months (£4,500) Plus £2,250 placement fee 6 months

Full details at www.bath.ac.uk/study/ug/funding

The University has three major scholarship schemes in 2012, supporting over 100 new UK students:

- 34 Eliahou Dangoor Scholarships, for students who study STEM subjects, £1,000 in the first year
- 33 Roper Scholarships for students from disadvantaged backgrounds studying any subject, £1,000pa for three years of study, excluding placements;
- Up to 50 donor funded scholarships worth £3000pa (except placement years), across all subjects, typically restricted to those with AAB or above at A-level, or equivalent, with a household income of £16,001 to £42,000
- Sports Scholarships are also available for talented sportsmen and sportswomen for a range of sports

www.teambath.com/get-qualified/scholarships/



This information is aimed at UK undergraduate students who will be starting programmes in 2012.

Tuition fees

With effect from 2012 the University of Bristol intends to charge an annual tuition fee of £9,000 (increasing annually in line with inflation) for all UK and EU students on full-time undergraduate programmes.

University of Bristol tuition fee waivers

UK (home) students from lower income families will be eligible for a fee waiver (which reduces tuition fee liability), depending upon their household income level and being in receipt of a living cost grant from the Government.

- Students whose residual household income is £15,000 or below, and who are in receipt of a living cost grant will have a reduced tuition fee liability of £3,500.

This means that, these students will pay no more for their higher education than they would under the current financial arrangements.

- Students whose residual household income is between £15,001 and £20,000, and who are in receipt of a living cost grant will have a reduced tuition fee liability of £4,500.
- Students whose residual household income is between £20,001 and £25,000, and who are in receipt of a living cost grant will have a reduced tuition fee liability of £6,000.

University of Bristol Hardship Fund

The University of Bristol is increasing its investment in its own hardship funds to provide an additional safety net for those UK undergraduate students who, through no fault of their own, find themselves in financial difficulty. In 2012/13 the University of Bristol will provide an increased fund of £350,000 to assist students with the greatest financial need.

Support for part-time students

The financial support arrangements provided by the University of Bristol for students following part-time programmes are yet to be finalised.

Other bursaries and scholarships

In addition to the help outlined above, there are some smaller bursaries and scholarships available. These include:

The **Access to Bristol** bursary for students who have participated in this scheme. These students will be considered for our enhanced financial support package.

www.bristol.ac.uk/study/schools/atob.html

The **Lloyds Scholars Programme** which is run with two of the UK's leading universities - Bristol and Sheffield. Open to 15 students who are likely to be in receipt of a full living cost grant and who achieve a minimum of 320 UCAS points in their top three A-Levels or equivalent.

www.bris.ac.uk/studentfunding/home_ug/lloyds_schols.html

The **Eliahou Dangoor Scholarship Scheme**, there to provide talented students the opportunity to study science, technology, engineering and mathematics (STEM) subjects at some of the leading universities in the UK.

www.bris.ac.uk/studentfunding/dangoor_schol.html

For more information and details of sports, music, drama and other academic bursaries and scholarships, please visit:

www.bris.ac.uk/studentfunding/home_ug/burs_schols/

Living expenses – how much will they be?

Your living costs will depend largely on your lifestyle. Some students spend much more than others! For cost of living guidance in Bristol see: www.bristol.ac.uk/studentfunding/cost_of_living_1112.html You are advised to check the accommodation website at www.bristol.ac.uk/accommodation to get a more accurate idea of all the available hall costs.

For more detailed information, please visit:

www.bristol.ac.uk/prospectus/undergraduate/2012/moneymatters

Fees for Home/EU students

The University of Exeter will be charging a tuition fee of £9,000 a year for Home/EU undergraduates starting programmes from 2012. This figure may be subject to small increments set by the Government each year.

Exceptions to the standard tuition fees

MEng, MMath or MPhys four year degrees: the fee is £9,000 for the first three years. The fourth year will be charged at 50 per cent of the standard undergraduate fee subject to satisfactory academic progress.

BSc Medical Imaging (Diagnostic Radiography): the NHS will pay the tuition fee for students who fulfil residency requirements.

BM, BS at the Peninsula Medical School: the fee is £9,000 per year for Years 1-4. In Year 5 the Department of Health provides support for tuition fees.

Year Abroad or Year in Industry: if, as part of your degree programme, you spend a full academic year abroad or if you spend a full year on a work placement (in the UK or overseas) you will pay a reduced fee as follows:

- UK/EU students who spend a full academic year studying or working abroad under the Erasmus scheme are exempt from tuition fees for that year
- UK/EU students on non-Erasmus international student exchange, or on work placements either overseas or in the UK, pay £1,500 tuition fee for that year
- Students on the BA English with Study in North America will pay a fee of £4,500 for their year abroad (subject to approval by OFFA).

'National Scholarship' partial fee waivers

Partial fee waivers (fee reductions) are available for students whose declared household income is below £25,000. If you are eligible, you will receive these partial fee waivers for each year of undergraduate study. Details are as follows:

Declared household income	Scholarship details
Below £16,000	Tuition fee reduction of £3,000, or if you prefer you may opt for a £2,000 fee reduction and receive £1,000 as an accommodation bursary
£16,000 - £20,000	Tuition fee reduction of £2,000
£20,000 - £25,000	Tuition fee reduction of £1,000

Support for Care Leavers

The University is committed to supporting young people in care as part of its Commitment to Care Leavers under the Buttle Trust Quality Mark. We will provide financial support for care leavers under the age of 25 who have spent a minimum period of three months in local authority care, as per the Care Leavers' Act. This support includes a full fee waiver for all years of study and financial support for accommodation outside university term dates.

Access to Exeter Bursary Scheme

Under the scheme we will provide bursaries of £1,500 for students with a declared household income of below £25,000, and £1,000 for students whose household income is between £25,000 and £35,000; and £500 for students with a household income between £35,000 and £42,600. The Access to Exeter Bursary Scheme will be available to students for each year of undergraduate study.

Students eligible for the 'National Scholarship' partial fee waiver will also be eligible for the Access to Exeter Bursary Scheme. Further information can be found on the funding pages of our website: <http://www.exeter.ac.uk/undergraduate/money/>

University College **FALMOUTH**

Incorporating **Dartington** College of Arts



From September 2012, University College Falmouth will be charging £9,000 per annum to all Home/EU undergraduates who start their first degree with us.

We are one of the few UK institutions not to offer a fee waiver as standard. Importantly, we believe that the income we receive from tuition fees should be reinvested to provide our students with the best possible experience. As such, we will be offering a wide range of support through bursaries and awards, which we believe will help students when it really matters - whilst they're studying.

We'll be offering a range of awards to students who join us in 2012. Some are '**Fixed Awards**', whilst others will be '**National Scholarship Programme Awards**' (NSP) which will be offered through an application process.

In order to be considered for the below awards you'll need to have been 'income assessed' by Student Finance. As such, we would advise you to apply for your finance as soon as possible.



Fixed Awards

Students from the below groups will automatically qualify for a bursary of £1,000:

- Students who were in care at age 16 (annual award)
- Students registered as disabled, other than dyslexia (award for first year only)
- Students from 'low participation neighbourhoods' (annual award). These are awards for students from specific postcode areas, which historically have had a low university participation rate.

To see if you qualify, please see our online bursary calculator at:
www.falmouth.ac.uk/bursaries

National Scholarship Programme Awards

47 x £6,000 NSP awards, in 2012. These awards will be focused on Cornish students from low income households.

After the UCAS on-time deadline in January, we will contact all Cornish applicants to advise them that they may be eligible for support through this scheme. In the summer, once applications have been processed by Student Finance England, we'll be able to select 47 students to support. Priority will be given to those with a low household income. Awards will be worth £6,000, spread over the 3 years of the course. This will include a £1,000 cash award and a choice of either an accommodation waiver; fee waiver or on-campus credit (dependent upon the student's individual circumstances).

To ensure you're considered for institutional bursaries, apply for both the course and your finance as early as possible.

For full details of all of our bursaries, awards and scholarships, please visit our funding pages: www.falmouth.ac.uk/bursaries



UNIVERSITY OF GLOUCESTERSHIRE

at Cheltenham and Gloucester

The University of Gloucestershire fees for all new full time, home and EU undergraduate students starting their studies in 2012/13 will be £8,250 a year for honours degrees, £6,000 a year for foundation degrees and £1,000 a year for placement year .

The University of Gloucestershire is offering the following support:

National Scholarship Programme (NSP)

In the 2012/13 academic year we have been awarded 92 scholarships through the National Scholarship Programme (NSP) to first year full and part-time students whose household income is less than £20,000.

Priority will be given to care-leavers, disabled students and students from Compact schools and colleges. Full details of eligibility criteria will be available on our website in due course. These scholarships will take the form of a £3,000 waiver applied against fees in the first year of study.

Students who receive this scholarship in their first year will also receive a fee waiver of £1,500 in their second and final years of study, resulting in a reduction in fees of £6,000 over a three year course.

Part-time students will be eligible on a pro-rata basis. Part-time students must study at least 25% of an equivalent full-time course, each year, to be eligible. Students in receipt of NSP funding will not be eligible for other University bursaries and waivers, except for the Hardship Fund.

University of Gloucestershire Bursaries

Compact Bursary

The University will be providing a bursary specifically targeted at students from low income backgrounds coming to us from our

partner schools and colleges (known as Compact partners). Compact students who are not in receipt of funding through the National Scholarship Programme, and whose household income is less than £25,000, will receive a Gloucestershire Compact Bursary of £1,000. This bursary will be paid as a fee waiver in each year of their course, excluding any placement year.

University Fee Waiver

The University will provide £1,000 fee waivers to all full-time students in their first year of study who are in receipt of the maximum Maintenance Grant, who are living away from home and who are not in receipt of funding through the National Scholarship Programme.

University Scholarship

The University will make awards of £1,000 fee waivers for students, whose household income is less than £42,875, who demonstrate academic potential and commitment to their course. Students in receipt of funding through The National Scholarship Programme will not be eligible for this scholarship.

Disabled Sports Scholarship Fund

The University has established a disabled students' sport scholarship fund to encourage diversity in our sporting community, which is a significant part of our academic and cultural contribution to Gloucestershire. This is intended to support students who have the potential to represent the University in a Paralympic discipline. Students in receipt of the National Scholarship Programme bursary will not be eligible for funding from this scheme.

Hardship Fund

The University will establish a Hardship Fund. Priority will be given to applications from students who are in receipt of full or partial Maintenance Grant, including those in receipt of National Scholarship Programme funding, and who can demonstrate financial hardship.



University College Plymouth St Mark & St John tuition fees from 2012/13 for full time home (including EU) students are to be increased to £7,800 pa for full time undergraduate, PGCE courses and Foundation degrees. The only exception to this will be for Foundation degrees for the children's workforce which will cost £4,900 pa and our new Accelerated two year degrees which will cost £8,700 pa. The cost of tuition will be met from a student tuition fee loan which students will only start to repay once they have left their course and are earning over £21,000.

University College Plymouth St Mark & St John has franchise arrangements with two UK Further Education Colleges which offer Foundation Degrees and other 'sub-degree' programmes. Exeter College will charge £5,995 pa and Richard Huish College, Taunton £7,500 pa.

Funding Available

National Scholarship Programme

University College Plymouth St Mark & St John has 48 National Scholarship Programme (NSP) scholarships to award. Funding will be allocated on a competitive basis according to defined criteria relating to identified targeted groups. Students are eligible to apply for the NSP if their declared household residual income is less than £25,000 – this provides the 'gateway' to application. In the event that there are more applicants at this stage than the available 48 scholarships applicants will be invited to demonstrate which of the criteria they meet. The National Scholarship will take the form of a combination of fee waivers, a college Dining In Scheme Card, bursary payments and discounted accommodation.

A limited numbers of financial assistance measures will be available to all qualifying students on honours degree programmes except for NHS and TDA funded programmes (where alternative government funded schemes for student financial support apply). Full-time student Scholarships: £500 pa (maximum of 3 years, years 2 and 3 dependent on satisfactory progress). Cash scholarships for UK students with UCAS tariff scores from A-level or equivalent qualifications (excluding A/S level) and obtained in a maximum of two consecutive years in excess of 360 points.

These schemes are not available to students in partnership institutions or for co-funded students and will be targeted at disadvantaged students defined as above.

University College Plymouth St Mark & St John Financial Support Fund

University College Plymouth St Mark & St John will provide targeted and generic support initiatives for students through a range of support measures to the maximum value of £70,000 p.a. to supplement the University College's Access to Learning Fund. This will allow targeted support for students who during their programme of study encounter genuine and unanticipated difficulties which jeopardise their continued study. This adds to the existing 'Access to Learning Fund' which provides assistance for students in financial hardship.





University of the
West of England
BRISTOL

How much is UWE charging?

From September 2012, UWE's fees will be £9,000 a year for UK and EU undergraduates. Fees for Foundation Degrees studied at UWEs Federation Colleges will be £7,500 a year

Will I have to pay these tuition fees up front?

No, if you are a UK or EU student. The cost will be covered by a loan, which you only start to repay once you have left and have an income of over £21,000 a year. For the first time if you want to study part-time at undergraduate level, you can now borrow the cost of your tuition fees rather than pay up front. NHS degree course tuition fees are paid direct by the NHS, further details of this student financial support system can be found at

www.nhsbsa.nhs.uk



What about living costs?

Full-time students with household incomes of less than £40,000 a year get non-repayable maintenance grants. Students under 60 years old can take out a living costs loan, which is paid back. UWE will award over 1,000 bursaries, both cash and accommodation bursaries in 2012. Priority will be given to care leavers, disabled students, access students and refugees and others check website for details.

Bursaries

UWE will award over 1,000 bursaries, both cash and accommodation bursaries in 2012. One thousand £1,000 cash bursaries (pro rata for part time students) and 500 accommodation bursaries worth £2,000 are available (full time students only). Bursaries are restricted to undergraduates from low income families (£25,000 or less) and priority will be given to care leavers, disabled students, access students and refugees and others please check website for details. Progression Bursaries of £1,000 per year will be available in subsequent years of study.

NHS Bursary

An NHS non repayable grant of £1,000 is available to students on eligible degree courses. This is in addition to an income-assessed NHS bursary for living costs. The amount of bursary you receive will depend on your household income. Living cost maximum bursary in 2012 for courses of 30 weeks is £2,591. There is an additional weekly amount for courses of more than 30 weeks per year.

UWE Scholarships

Scholarships are available in music, sport and for study abroad, details are available on UWE website: www.uwe.ac.uk

General Information

Being a student can be a financial strain. Below are some suggestions and ideas to help you manage your finances. Follow these and you won't have to worry so much about money, leaving you more time for your studies and a little more money for socialising!

Financial do's

- bring some money to keep you going for the first couple of weeks, in case your loan instalment is delayed
- work out a monthly budget and try to keep to it
- shop around for a good student bank account
- buy a bus pass - you can normally buy a student bus pass from your Students' Union
- make sure that if you buy a mobile phone you get the best deal
- make full use of the library rather than automatically buying books
- register with your university's Job Shop for help in getting a job - few students can manage financially without working
- look out for student discounts - many are available when you show your NUS card
- insure your personal belongings
- contact Student Support if things start getting too much

Financial don'ts

- don't spend all your money in the first couple of weeks
- don't buy lots of book without finding out if you can get them from the library or second hand
- don't rely on takeaways, cook your own meals
- don't use a credit card if at all possible, the interest rates can be very high
- don't ignore letters from creditors, arrangements can normally be made; ignoring letters will cost you more in extra charges - contact Student Support for guidance
- don't be afraid or embarrassed to talk to someone in Student Support if you get into difficulties

Remember!

- You do not have to pay for your course yourself upfront.
- You can get a tuition loan to cover the cost of your tuition, which you only start to pay back once you are earning over £21,000 a year after you have left university.
- For those graduates earning over £21,000 per year, their annual loan repayment is 9% of any income over £21,000. For instance, an annual graduate wage of £22,000 would result in a student loan repayment rate of £7.50 per month (9% of £1000). As your salary increases so does the amount you will be expected to repay.
- The repayment period is a maximum of 30 years beginning from the April after you leave your course. Any remaining balance on the loan is wiped out after 30 years.
- Credit agencies won't have details of your student loan therefore it won't affect your credit rating or limit your ability to get a mortgage.
- Part time students are also eligible for a tuition fee loan.
- Non-repayable government grants are available to help with living costs such as food, accommodation and travel.

Listed below are some recommended websites suggested by our members that we feel are worthwhile sharing with you.

www.studentcalculator.org.uk

www.moneysavingexpert.com/students/student-money-saving

www.yourfuture.direct.gov.uk

www.direct.gov.uk/studentfinance

www.studentmoney.org



www.heloa.ac.uk