

*University Fees
Guide 2013
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 2013) 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



The programme and fees

The AECC's BSc/MSc Chiropractic programme is a five year course:

- BSc Human Sciences – three years
- MSc Chiropractic – two years

Tuition fees for 2013/2014 entry

Home/EU students

BSc Human Sciences part of the programme	£9,000 per annum	Financial help available: Student loans etc
MSc Chiropractic degree	£12,241 per annum	Self-funded

Financial support is available through various means, all of which are outlined on our website: www.aecc.ac.uk/undergrad/finance.aspx

Students with a previous degree (ELQ students), students from Overseas, Channel Island or Isle of Man:

BSc Human Sciences part of the programme	£12,241 per annum	Self-funded
MSc Chiropractic degree	£12,241 per annum	Self-funded

For these students, financial support for tuition fees is not available for the BSc/MSc Chiropractic programme; tuition fees for the Human Sciences degree and the MSc Chiropractic are priced as above.

Tuition fee levels are reviewed annually. For continuing students, tuition fees for future years will normally increase no more than RPI + 1%.

Help with tuition fees

There is lots of help available from the AECC through bursaries and scholarships which students can apply for.

AECC Elite Athletic Student Scholarship: £750 is available to students who demonstrate elite athletic performance in their entry profile.

Academic achievement scholarship: UK undergraduate students to the BSc Human Sciences degree programme could be eligible for an award of £1,000 for the first academic year if they demonstrate distinctive academic performance in their entry profile. This will be awarded each year that follows, provided the student achieves an overall mark that is in the top 25% of that academic year.

Canadian Student Scholarships: Similar criteria to the academic achievement scholarship.

Further information regarding scholarships, bursaries and fees for all of our programmes can be found on our website www.aecc.ac.uk



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		Bursary
From	To	£
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

Bournemouth University's (BU) tuition fees for 2013 entry 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
- Honours Degrees - £9,000
- 40 week placement year- £685

BU Bursaries

BU will award 535 bursaries to students in 2013/14 (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 both 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
- The student can only apply for a BU Maintenance Bursary or a BU Care Leavers Bursary if they have chosen Bournemouth University as their Firm choice through UCAS (i.e. your status on UCAS track is showing as U/F or C/F).

BU scholarships and awards – unlimited number available

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

This year we are offering more scholarships and awards, worth £1.8m in total. We have also opened up allocation of scholarship and bursaries to a wide range of qualifications.

BU will award the following scholarships in Year One of the student's course through instalments each term:

£2,000 - if students achieve three Grade A's at A-level or 3 Distinctions at BTEC National Diploma or other equivalencies (non NHS courses)

£1,500 - if you achieve two Grade A's and one Grade B at A-level or equivalencies (non NHS courses)

£1,000 - if you achieve one Grade A and two Grade B's at A-level or equivalencies (non NHS courses)

£1,000 - if you achieve three Grade A's at A-level or 3 Distinctions at BTEC National Diploma or equivalencies (NHS courses)

There is no application form to complete, students will be automatically entered if they apply by the 15 January 2013 and make BU their firm choice by 8 May 2013.

In addition students can apply for a number of Sports & Music Scholarships, to reward achievement in these areas, up to £1,000.

Find out more

For further information and full details of each of our financial packages, please visit: www.bournemouth.ac.uk/ugfunding

Alternatively, contact our askBU Enquiry Service on: 01202 961 916 or askBUenquiries@bournemouth.ac.uk

DISCOVER WITH PLYMOUTH UNIVERSITY

Plymouth's undergraduate tuition fees for full time home/EU students will be £9,000 from September 2013. 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 (to be confirmed) 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 (to be confirmed).

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. Eligible students will receive a total of £3,000 during their study at the University, in the form of **£1,000 cash** to be received in the first year and **£2,000 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. 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 country 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 and funding worth more than £50,000 per year, over the next three years. 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 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 southwest 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 2013 entry are £9,000 per annum for all undergraduate courses. The RAC has a range of funding opportunities available to students.

The RAC Bursary Fund

All undergraduate students can apply for awards to enable them to enrol on skills-based courses at the College's Rural Skills Centre and Food Training Kitchen, allowing students to gain additional certificates and qualifications alongside of their degree.

Academic Excellence Scholarships

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 this scholarship. Each scholarship will be worth £2,000 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.

National Scholarship Programme

There are 13 fee waivers available, each 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 ABB at A-Level (or equivalent).

Means-Tested Fee Waiver

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.

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**

From September 2013 Truro and Penwith College (in partnership with Plymouth University) will be charging Tuition Fees of £6000 per year for Degrees, Foundations Degrees, HNDs and PGCE. Students choosing to study at Truro and Penwith College benefit from small class sizes, personal relationships with staff and employer focused training.

Truro and Penwith College Bursaries

All Higher Education students at Truro and Penwith College will be applicable for a college bursary:

- 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 on Registration Day.

www.truro-penwith.ac.uk/higher-education/fees/bursaries

Truro and Penwith College Scholarship

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. The Scholarship includes:

- **£2,075 fee remission**
- **£925 bursary**

Access to Learning Fund (ALF)

The ALF is to help eligible students who find themselves in financial difficulties or who are facing additional unexpected costs. Students can apply at any time throughout the academic year but must have taken out their full entitlement of the student loan. www.truro-penwith.ac.uk/higher-education/fees/access-to-learning-fund

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



Our 2013 Financial Support Package is focused on Fee Waivers and Bursaries for students from low income families. We will use information from the UCAS and Student Finance Application to target support at those who need it most. Full details can be found at www.bath.ac.uk/study/ug/funding

Fee waivers and bursaries

The University of Bath fee waivers, bursaries and National Scholarship Programme awards are all means tested and you will only be considered for these if your family household income is assessed for student support purposes at £16,000 or below. (If your family income is between £16,001 and £42,000 you may be eligible for a Donor Funded Scholarship see below).

University of Bath Fee Waivers

Identified students who meet the eligibility criteria who are on full-time undergraduate programmes or the campus-based Foundation Degree (FdSc Sports Performance) will benefit from:

- a fee waiver of £3,000 in Years 1 and 2
- a full fee waiver during placement or study abroad periods

National Scholarship Programme fee Waivers

We have over 100 National Scholarship Programme awards for students from England who meet the eligibility criteria for the University of Bath fee waiver and who have the best qualifications from the target group. Award holders will receive:

- a fee waiver of £3,000 in Years 1 and 2
- a full fee waiver during placement or study abroad period

Eligibility criteria

We will award fee waivers to UK and EU students on our full-time campus-based undergraduate and Foundation Degree programmes where household income is at or below £16,000 and you meet one or more of the following criteria:

- your home is in a neighbourhood with low participation in higher education
- your school/college performance is below average
- you are a care leaver

- you or your family, at the time of assessment and/or study receive, any state means-tested benefit from the following list:
 - ✓ Income support /Income based job seekers allowance
 - ✓ Pension credit
 - ✓ Income related employment and support allowance
 - ✓ Housing Benefit
 - ✓ Council Tax Benefit
 - ✓ Child Tax Credit (any element)
 - ✓ Working Tax credit (any element)
 - ✓ Disability Living Allowance
 - ✓ Universal Credit

Bursaries

Campus-based degrees and FdSc Sports Performance

The 2013 Bath Bursary Scheme is targeted at students with entry grades of at least AAB, or equivalent, who come from households with incomes at or below £16,000 and who meet one or more of the following criteria:

- your home is in a neighbourhood with low participation in higher education
- your school/college performance is below average
- you are a care leaver
- you or your family receive a state means-tested benefit.

Foundation Degrees at partner colleges

The 2013 Bath Bursary Scheme will also assist students from lower income families studying Foundation Degrees at our partner colleges (non-campus based). A bursary of £3,000 per annum will be offered to eligible Foundation Degree students.

Scholarships

At the University of Bath we are committed to attracting the best and brightest students and encouraging them to benefit from everything that a Bath education has to offer, regardless of their financial circumstances. We are fortunate to be supported by a range of donors, many university alumni, who share our pride in our students' achievements.

Each year we typically have around 100 new donor funded scholarships. These range in value from £1,000 to £5,000 a year. These are awarded to ensure that we can support the brightest students most in need. To be eligible to apply students need to:

- Be a full-time UK home student for fees purposes
- Have Student Finance Household income assessment of £42,000 or less
- Achieved AAB or equivalent
- Not be in receipt of a Bath Fee Waiver, Bursary, National Scholarship Programme or other University of Bath Scholarship

Sports Scholarships are also available for talented sportsmen and sportswomen for a range of sports www.teambath.com/get-qualified/scholarships/

We are also actively working with companies to develop scholarship schemes open to all students, such as future BP Scholarship scheme for Science, Technology, Engineering and Maths students.

Application and assessment of Fee waivers, bursaries and Scholarships

- Applicants will not need to apply for fee waivers, bursaries or our National Scholarship Scheme. The University will identify those likely to be eligible from UCAS and Student Finance data. If we need further information we will contact you.
- Fee waivers do not cover the entire fee but are awarded in the form of discounted fees. If you are eligible for a Fee waiver you will receive a University of Bath Fee Waiver or a National Scholarship Programme Fee Waiver.
- You can only benefit from one fee waiver scheme but you may be eligible for a Bursary in addition to your fee waiver
- If you are eligible to apply for a Donor Funded scholarship we will contact you by email to invite you to make an application



This information is aimed at UK undergraduate students who will be starting programmes in 2013.

Tuition fees

In 2013 the University of Bristol will charge an annual tuition fee of £9,000 for all UK and EU students on full-time undergraduate programmes. (Tuition fee amounts are reviewed annually).

University of Bristol tuition fee waivers/bursary

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.
- 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.

Eligible UK (home) students will have the option to convert £2000 of the fee waiver to a cash bursary.

As students from Wales access to a fee grant from the Welsh government they are not eligible for the fee waiver/bursary.

Study Abroad and year in industry

Home students who are undertaking a course which includes a year of study abroad or a year working in industry may find that their tuition fee will be reduced during that year, as could the government statutory support. Details are yet to be finalised and it is advisable for potential students to contact us for further information.

Medical and Dental Students

Students who study on either the 5 year Medicine or Dentistry courses will find that funding changes in the 5th and subsequent years of study. In that year and beyond, means tested funding is assessed and paid by the NHS, whilst a reduced level of non-means tested support is provided by the student's funding provider. Funding for Medicine and Dentistry can be complex and it is advisable to contact us for further information.

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 2013/14 the University of Bristol will provide a significant fund to assist students with the greatest financial need.

Support for part-time students

Students who are studying a part-time degree course at 50% equivalent of the full time course and have a household income of £5000 or under may be eligible for a tuition fee waiver.

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

Lloyds Scholars is a unique programme for students attending some of the top universities in the country and the University of Bristol is pleased to have been involved as one of the pilot universities.

If you are predicted to achieve 320 UCAS points (or equivalent) and have a household income of under £25,000.00 you are eligible to apply. www.bris.ac.uk/studentfunding/prospective-ug/financial-help/#uk

The Vice-Chancellor's Scholarship scheme is open to undergraduate students with exceptional **musical, dramatic or sporting talent**.

The scheme is open to students applying to any undergraduate course at

the University (although, as the scheme is designed to attract students with exceptional abilities outside their normal field of study, a Music student would not be eligible for a music scholarship nor a Drama student for a drama scholarship).

For entry in 2013, up to 24 scholarships will be available, valued at £1,500 per annum. The scheme is open to home and international students.

www.bris.ac.uk/studentfunding/financial-help/vc-scholarship.html

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/prospectus/undergraduate/2013/moneymatters/living.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/2013/moneymatters/

or contact telephone: +44 (0) 117 331 7972 email:

student-funding@bristol.ac.uk



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 2013. This figure may be subject to small increments set by the Government each year.

Exceptions to the standard tuition fees

- **BSc Medical Imaging (Diagnostic Radiography):** the tuition fee will be covered by an NHS bursary (assuming current external funding arrangements continue).
- **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 studying or working abroad or if you spend a full year on a work placement you will pay a reduced fee of £3,000 (subject to confirmation of government legislation):

University of Exeter National Scholarships

National Scholarships (a combination of partial fee waivers and bursaries) are available for students whose declared household income is up to £25,000 per year.

If you are eligible, this means your tuition fee will be reduced by £2,000. You will also receive a bursary – the size of which will depend on your household income. You will receive these awards for each year of undergraduate study.

Household income	Partial Fee Waiver	Bursary
Below £16,000	Tuition fee reduction of £2,000	£2,500
£16,001 - £20,000	Tuition fee reduction of £2,000	£1,500
£20,001 - £25,000	Tuition fee reduction of £2,000	£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 at the start of their studies, who have spent a minimum period of three months in local authority care, spanning their 16th birthday, as per the Care Leavers' Act. This support includes a full fee waiver for all years of undergraduate study and financial support for accommodation outside university term dates.

Access to Exeter Bursary Scheme

Under the scheme we will provide bursaries of £1,000 for students whose household income is between £25,001 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.

Further information can be found on the funding pages of our website: www.exeter.ac.uk/undergraduate/money





UNIVERSITY OF GLOUCESTERSHIRE

at Cheltenham and Gloucester

The University of Gloucestershire fees for all new full time, home and EU undergraduate and PGCE students starting their studies in 2013/14 will be £8,250 a year for honours degrees, £6,000 a year for foundation degrees and £1,000 for a placement year.

The University of Gloucestershire is offering the following financial support package;

National Scholarship Programme (NSP)

In the 2013/14 academic year we have an allocation of 206 full-time equivalent scholarships through the National Scholarship Programme (NSP) for first year full and part-time students whose household income is less than £20,000.

These scholarships will take the form of a £3,000 waiver applied against fees in the first year of study, followed by a further waiver of £1,500 in the second and final years of study, resulting in a reduction in fees of £6,000 over a three year course (excluding any placement year).

Priority will be given to care-leavers, disabled students and students from our Compact schools and colleges.

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 funding through the National Scholarship Programme (NSP) are eligible for the £1,000 cash element of the Academic Scholarship in their first year only.

Academic Scholarship

The University is offering an Academic Scholarship for 2013 entrants of £2,000 (£1,000 cash and £1,000 fee waiver) for students who achieve ABB grades or higher over 3 A-levels or a HEFCE approved equivalent. Students, whose family income is below £25,000 a year, will also receive a £1,000 fee waiver for the following years of their course, excluding any placement year.

Students in receipt of funding through the National Scholarship Programme are eligible for the £1,000 cash element of the Academic Scholarship in their first year only.

University of Gloucestershire Bursary

The University will award a bursary to eligible full-time undergraduate students on the basis of household income of less than £25,000 as evidenced by their student support application. All eligible students, who are not in receipt of funding through the NSP or an Academic Scholarship, but are in receipt of the full state maintenance grant, will receive a cash bursary of £500 in their first year of study.

University of Gloucestershire Postgraduate ITT Fund

The University will award a bursary to eligible full-time postgraduate ITT trainees on the basis of household income of less than £25,000 as evidenced by their student support application. All eligible students who are in receipt of the full state maintenance grant will receive a cash bursary of £500.

Disabled Sports Scholarship Scheme

The University has established a disabled students' sport scholarship scheme 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 eligible students who have the potential to represent at national, regional, or University level, in a Paralympic discipline, with a £1,000 cash award in addition to other benefits.

Hardship Fund

The University has established 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.

Full details of eligibility criteria for all the support mentioned above can be found at www.glos.ac.uk/money



University of the
West of England

BRISTOL

How much is UWE charging?

From September 2013, UWE's fees will be £9,000 a year for UK and EU undergraduates and £7,450 at UWE Hartpury. Fees for Foundation Degrees studied at UWE's Federation Colleges will be £7,500 a year and £7,250 at UWE Hartpury.

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.

Bursaries (and the NSP)

UWE will award over 1,000 bursaries worth up to £3,000 in the first year under the National Scholarship Programme if you meet certain criteria. The bursary will be provided as cash and accommodation vouchers to support students financially as they study. These will be allocated according to the priorities identified by the University: care leavers, disabled students, access students, low income families, refugees and others. 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,

Financial Support when at UWE

The University has a number of funds available to support students whilst at UWE including: Hardship funds, UWE Summer Fund, Tuition Fee Remission, Emergency Fund and a Short-term loan scheme. All funds have criteria attached.

More information

For more information about everything mentioned here and more please visit the fees and funding section of the UWE Website: www.uwe.ac.uk/students/feesandfunding.aspx



From September 2013, 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 UK students who join us in 2013. These will include '**Income Assessed Bursaries**'; '**Fixed Awards**', and '**National Scholarship Programme Awards**' (NSP). 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.

Income Assessed Bursaries

UK students who have been assessed as having a household-income of under £35,000pa will be automatically eligible for a bursary.

- £0 - £25,000pa = £750pa
- £25,000 - £35,000 = £250pa

Awards are paid directly into the students bank account each February.

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). This is paid as an accommodation contribution.
- Students registered as disabled, other than dyslexia (award for first year only)

Awards are paid through two instalments.

National Scholarship Programme Awards

94 x £6,000 NSP awards, spread over the duration of the course. 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 94 recipients.

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 contribution or fee waiver.

Those students who live with parents or own their own house can look to receive 'on-campus credit' in place of an accommodation discount (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, which will include our online bursary calculator.





University College Plymouth St Mark & St John tuition fees from 2013/14 for full time home (including EU) students are to be set at £7,995 pa for full time undergraduate 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 accelerated two year degrees which will cost £8,700 pa, as will PGCE and ITT courses.

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.



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

HELOA

HIGHER EDUCATION LIAISON OFFICERS ASSOCIATION

www.heloa.ac.uk