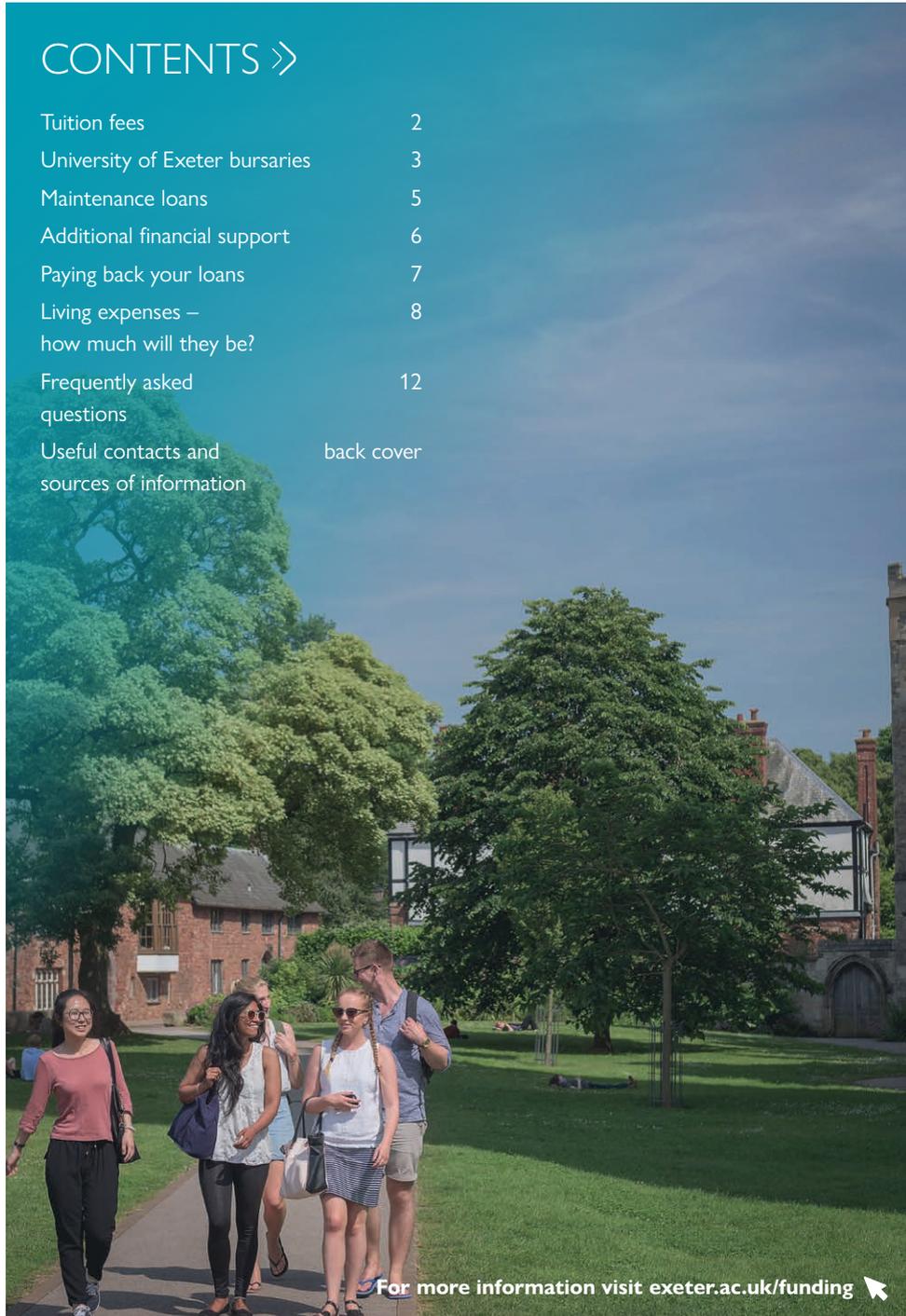




## CONTENTS >>

Tuition fees	2
University of Exeter bursaries	3
Maintenance loans	5
Additional financial support	6
Paying back your loans	7
Living expenses – how much will they be?	8
Frequently asked questions	12
Useful contacts and sources of information	back cover



For more information visit [exeter.ac.uk/funding](https://exeter.ac.uk/funding) 

## INVESTING IN YOUR FUTURE >>

Deciding to go to university is one of the most important decisions you will ever make and we're delighted you're thinking about coming to the University of Exeter.

We are committed to attracting the best and brightest students and providing you with the support and facilities you will need to realise your potential. As well as investing in campus-wide developments to provide you with world-class teaching and learning facilities, we have created a significant number of fee waivers and bursaries to complement the government loans that are available. We believe that financial circumstances should not prevent anyone from studying and that's why we spent around £4.5 million on financial support for our students in 2017/18.

Tuition fees for UK and EU students starting in 2020 will be £9,250. This guide will help to explain all the facts that you need to know

about tuition fees and the additional support that will be available.

We know that student finance can be confusing. Being an undergraduate student involves two main expenses: tuition fees and living costs; however, there is a variety of funding and financial help available from the government and universities to pay for these. Our aim in this guide is to explain the system as clearly as possible, so you can make informed choices about your future and be able to budget effectively.

This guide is mainly aimed at students from the UK, or those who are classed as Home students, although some information is also relevant to students from the European Union intending to study full-time. If you are considering part-time study you should see the back cover for advice on where to get further information.



The Loft, Streatham Campus

## TUITION FEES >>

Tuition fees for UK and EU students starting in 2020 will be £9,250. This figure may be subject to small increments set by the government each year, and could be subject to change should government policy alter.

The only exceptions to this are:

- **BMBS Medicine:** the fee is £9,250 per year for years one to four. In year five the tuition fees will be paid by the NHS<sup>1</sup>
- **Year Abroad or Year in Industry:** if, as part of your four-year degree programme, you spend a full academic year studying abroad you will pay a reduced fee of £1,385 (or approximately 15 per cent of the maximum fee for that year). If you spend a full year on a work placement (in the UK or abroad) you will pay a reduced fee of £1,850 (or 20 per cent of the maximum fee for that year)

### TUITION FEE LOANS

As a UK or EU student, you will be able to apply for a loan to cover all your tuition fees in each year of your degree:

- **You will not have to pay for any of your tuition fees in advance**
- **You'll only repay when your income is over £494 a week or £2,143 a month (before tax and other deductions). This is about £25,700 per year.**

You apply for your tuition fee loan through Student Finance England ([gov.uk/browse/education/student-finance](http://gov.uk/browse/education/student-finance)) at the same time as you apply for a maintenance loan (see page 5). Student Finance England pay the tuition fees direct to the university on your behalf. If you are eligible for a tuition fee loan, you will receive it regardless of your household income. Interest on the loan is linked to inflation, plus up to three per cent.

This tuition fee loan will then be added to any maintenance loan you take out, in terms of repayment. See page 5 for further information on the maintenance loan and page 7 for information on repaying these loans.

## UNIVERSITY OF EXETER BURSARIES >>

We are committed to attracting and supporting the most talented students, irrespective of their financial background. We recognise, however, that some students will have concerns about the cost of their studies and so we provide a bursary scheme.

### ACCESS TO EXETER BURSARIES

The Access to Exeter Bursary is a non-competitive bursary available to students with a household income below £25,000, which does not have to be paid back.

Under the scheme we will provide a range of bursaries depending on your household income. The table below shows the household income thresholds and bursary amounts for 2019/20 entrants:

Household income	Access to Exeter Bursary Yr 1	Access to Exeter Bursary Yr 2 onwards
Below £16,000	£2,100	£1,550
£16,001 to £25,000	£1,050	£1,050

You do not have to apply for an Access to Exeter Bursary – we will automatically assess your entitlement based on information about your household income provided by Student Finance England.

The Access to Exeter Bursary is available for each year of your undergraduate study following an annual application for student finance.



Receiving the Access to Exeter Bursary has hugely enhanced my university experience. It helps cover the costs of things my student loan can't quite reach, meaning my pre-university worries about money are practically non-existent. I don't feel like I'm missing out or I'm having to scrimp and save every penny, as the money I receive from the bursary gives me something to fall back on if I find myself with unexpected expenses. I'm absolutely loving my time so far at Exeter and having the Access to Exeter Bursary puts my mind at ease to allow me to fully embrace and enjoy my time here.

Rebecca, studying International Relations



## MAINTENANCE LOANS >>

Apart from taking out a loan to cover tuition fees, most students also need financial support to help with their living costs. Maintenance loans are available from the Government in addition to any support eligible students may receive from the University of Exeter or chosen university.

The figures below relate to proposed financial support for students who are normally residents in England and who are starting university in the academic year 2019/20. Financial support is also available for students from Northern Ireland, Scotland and Wales

and also other EU countries; for further details visit the Student Finance website at [gov.uk/student-finance](http://gov.uk/student-finance)

If you are a full-time UK student, you will be able to apply for a loan to assist with your living costs such as food, accommodation and travel in each year of your degree. The amount you will be entitled to depends on your household income.

- A loan of up to £8,944 will be available if you live away from home and study outside London.

Household Income	Maintenance Loan
£25,000	£8,944
£30,000	£8,303
£40,000	£7,019
£50,000	£5,735
£60,000	£4,452
£70,000 or over	£4,168

- A larger loan of up to £11,672 will be available if you live away from home and study in London
- A loan of up to £7,529 for students living at home<sup>1</sup>

Student Finance England will pay your loan straight into your bank or building society account in three instalments – one at the start of each term.

<sup>1</sup> A loan of up to £9,654 will be available if you spend a year of a UK course studying abroad.

## ADDITIONAL FINANCIAL SUPPORT >>

### FULL-TIME STUDENTS WITH DEPENDANTS

If you are a full-time student with children or adult dependants you may qualify for extra help. Non-repayable funding sources (2019/20 figures) that are dependent on household income include:

- Childcare Grant** – up to 85 per cent of childcare costs per week, up to a maximum of £169.31 for parents with one child or £290.27 for parents with two or more children
- Parents' Learning Allowance** – up to £1,716 per year towards course-related costs
- Adult Dependants Grant** – up to £3,007 per year if you have a financially-dependant partner or other adult

You should be aware that if you are claiming benefits, your eligibility for a maintenance loan (whether you take it or not) and some student grants may be counted as income by the job centre and housing benefits office. Further information on these grants, including eligibility criteria, can be found at [gov.uk/student-finance](http://gov.uk/student-finance)

### OTHER GRANTS FOR SPECIFIC CIRCUMSTANCES

Some groups of students may be able to get additional, non-repayable grants from the Government. Additional grants are available in the form of the following:

- Disabled Students' Allowance** – this help is not means-tested and is intended to help towards additional support you may need because of a disability. This is paid on

top of your other student finance and does not need to be repaid. Further information can be found at [gov.uk/disabled-students-allowances-dsas](http://gov.uk/disabled-students-allowances-dsas)

- Hardship Funding** – provides help for students in hardship who may need extra financial support for their degree and to stay in Higher Education

### SUPPORT FOR CARE LEAVERS

If you are aged under 25 and indicate on your UCAS form that you are a care leaver, we will contact you for further information and let you know about the financial and pastoral support that we offer to care leavers.

Care leavers are usually classified as independent students and would therefore qualify for the maximum levels of government and institutional financial support.

This financial support includes:

- A full fee waiver for all years of study
- Opportunity to apply for the Access to Exeter Bursary
- Opportunity to apply for the Unite Foundation Scholarship (Streatham and St Luke's only) – this scholarship provides free accommodation for three years of UG study in a designated Unite Students property.
- Care Leavers Bursary – the bursary amount is not fixed but is intended to help with the cost of accommodation during the summer vacation period.

Please see our website for full details [exeter.ac.uk/students/finance/studentfunding/fundingforcareleavers](http://exeter.ac.uk/students/finance/studentfunding/fundingforcareleavers)

### SUPPORT FOR ESTRANGED STUDENTS

If you are not supported by your family (estranged) you can ask to be assessed by Student Finance as an Independent student and be assessed on your own household income. You are eligible to be considered as an estranged student if you have not had contact with your parents for at least 12 months and your estrangement is irreconcilable.

We support estranged students with both financial and pastoral support.

This financial support includes:

- Opportunity to apply for the Access to Exeter Bursary
- Opportunity to apply for the Unite Foundation Scholarship (Streatham and St Luke's only) – this scholarship provides free accommodation for three years of UG study in a designated Unite Students property.
- Estranged student bursary – this amount is not fixed and will be dependent on your situation.

Independent advice on funding is available from the Students' Guild Advice Team, visit [exeterguild.org/advice](http://exeterguild.org/advice)

## PAYING BACK YOUR LOANS >>

You'll only start making repayments when your income is over the UK repayment threshold, which is currently £494 a week or £2,143 a month (before tax and other deductions). This is about £25,700 per year<sup>1</sup>.

When you are earning over £25,700 per year you will only repay a small proportion of your income above £25,700.

### STUDENTS WITH CARING RESPONSIBILITIES

As a carer, coming to university may present its own unique challenges, and can often involve balancing studies alongside travel home and additional caring responsibilities. However, you're not alone. At the University of Exeter, we are committed to supporting student carers, and there is a range of information and advice available to help you.

We define a carer as anyone who cares, unpaid, for a friend or family member who, due to illness, disability, a mental health problem, or an addiction, cannot cope without their support.

#### Financial support

We appreciate that you may have additional costs related to being a carer.

Undergraduate carers are able to apply for a Carers bursary. This bursary is not fixed, and will be dependent on your situation. For further information, please visit [exeter.ac.uk/students/wp-support/supportfor/studentcarers](http://exeter.ac.uk/students/wp-support/supportfor/studentcarers)

<sup>1</sup> Subject to change according to government policy.

## LIVING EXPENSES – HOW MUCH WILL THEY BE? >>

Your living expenses will mainly include accommodation (unless you are living rent-free at home), food, entertainment and books. Other living costs will depend on your lifestyle.

### HOW CAN I BUDGET FOR MY LIVING COSTS?

- **Step 1: Incoming budget** – Start by working out an overall incoming budget. Add together how much money you will receive from loans, bursaries and any other sources of funding, such as savings or parental contributions.
- **Step 2: Outgoings budget** – Make a list of the things you will need and want to spend money on. These generally include:

#### Accommodation

Accommodation will normally be your largest expenditure. In 2017/18 the average cost of accommodation in catered University halls (where breakfast and dinner are provided daily) was £209 per week, and in self-catered University accommodation it was £140 per week (depending on the type of room). It may seem that this makes self-catered much cheaper, but you should bear in mind that catered accommodation contracts are for 32 weeks of the year (so you pay for fewer weeks but have to clear out your room during the holidays); whilst self-catered University accommodation contracts are generally for 40 or 44 weeks per year (which means you don't have to clear out your room during Christmas and Easter holidays but you are paying for it when you may not be there). In private sector accommodation, rents in 2017 were in the region of £85-160 per week, plus a deposit of around £400 per person. For up-to-date

information on accommodation costs go to [exeter.ac.uk/accommodation](http://exeter.ac.uk/accommodation)

#### Bills

In University accommodation rents include all utility bills and contents insurance cover for the room. In private accommodation, gas, electricity, water, telephone, TV licence, insurance and broadband costs all need to be taken into consideration.

#### Food

While catered accommodation is great for those who don't want to have to cook for themselves (although you will still need to think of lunches), self-catered accommodation offers the flexibility to cook all meals for yourself. However, costs can mount up if you don't plan ahead, and relying on takeaways or ready-meals is expensive. Try to organise a menu for a week and write a shopping list to ensure that you only purchase the food you will use. If you're in self-catered accommodation it's cost effective to shop, cook and eat in a group as sharing the cooking will save you money and time and can be a lot more fun.

#### Course costs

Some courses require you to buy more books and materials than others and some may require you to take part in field trips or buy special equipment such as lab coats. At the University of Exeter essential health and safety equipment and the cost of compulsory field trips will be covered by your tuition fees. Your academic department will be able to provide a guide to the costs you can expect for other field trips and special equipment and some provide bursaries towards the costs of these. Forward planning, second-hand book sales and good use of the library can save money.

#### Travel costs

At the University of Exeter, our accommodation is either on the campuses or within walking distance, so you won't have to spend money on transport to and from campus. All of our campuses are also within walking distance (or short bus journeys) of stations, shops and entertainment. Take advantage of special discounts for students on trains and coaches, and book trips as far in advance as possible, so you can get the cheapest fares. If you own a car, consider whether you need a car at university at all – parking on campus is severely restricted and the costs of running a car are high. All our campuses have excellent facilities for cyclists, so bringing a bicycle is a great idea to keep travel costs down.

#### Leisure and sports

Consider club and society membership costs, gym membership and whether you'll need to hire equipment or pay for extras.

#### Social life and entertainment

There is so much to do while you're a student and not all of it costs a lot! Our Students' Guild provides fantastic subsidised entertainment but costs can still mount up if you go out often. Make sure that you are realistic about how much you might need and how much you can afford to spend, then stick to your budget.

#### Other expenses

You also need to consider other necessities such as clothing, toiletries, haircuts and extras including telephone (including mobile contract), internet and a TV licence.

- **Step 3: Balance the books** – Once you've got a general idea of how much income you'll have and how much your living costs will be, you'll be able to work out how much you need to spend each week or month, whether your income will cover this and whether there is any shortfall. Working out how much you will need to live on is an important calculation to make before university starts. It is worth thinking about how this breaks down week by week, particularly as student finance/funding tends to be paid on a termly basis, and you will need to make your loan stretch until the next term begins.

Most students will find that expenditure exceeds income and so you'll need to find ways of saving money and/or increasing your disposable income. Additional income sources include savings, extra parental contributions and interest-free bank overdrafts. If your outgoings exceed what is coming in, it is probably worth thinking about getting a sensible level of part-time work to help bridge the gap. Vacation work is also a good option as you can supplement your term-time expenses.

#### Part-time work

Most students supplement their grants and loans by working part-time. The maximum recommended is 10-15 hours during term-time, and the National Minimum Wage for people aged 18-20 is £6.15 per hour (£7.70 for ages 21-24)<sup>1</sup>. The Career Zone on our Streatham Campus in Exeter is there to help students find part-time jobs and the Careers Service at our Penryn Campus offers a similar service for Cornwall-based students.

<sup>1</sup> The National Minimum Wage figures as of April 2019.

## EXAMPLE EXPENDITURE

Student A – living in catered accommodation

Catered accommodation for students based in Exeter 2017/18  
(term-time costs only – 32 weeks per year)

Accommodation	Average £222 per week for 32 weeks	£7,099
Books and equipment		£300
Food – lunches, coffees, etc	Approx £25 per week for 32 weeks	£800
Clubs and societies		£300
Clothing		£250
TV licence		£155
Travel home		£200
Toiletries and haircuts		£150
Telephone and internet		£250
Social life	Approx £35 per week	£1,120
House deposit for next year		£400
<b>TOTAL</b>		<b>£11,024</b>

Student B – living in University self-catered accommodation

Self-catered accommodation for students based in Exeter 2017/18  
(term-time costs only – NB generally, rent is payable for 40/44 weeks of the year)

Accommodation	Average £150 per week for 40 weeks	£6,000
Books and equipment		£300
Food – all food	Approx £40 per week for 32 weeks	£1,280
Clubs and societies		£300
Clothing		£250
TV licence		£155
Travel home		£200
Toiletries and haircuts		£150
Telephone and internet		£250
Social life	Approx £35 per week	£1,120
House deposit for next year		£400
<b>TOTAL</b>		<b>£10,405</b>

*NOTE: These examples are intended to demonstrate costs of living at university during term-time only. It assumes that you will be supported by your parents, or by other means, during holidays. Rents are reviewed annually and details for September 2020 will be available in March 2019.*



## FREQUENTLY ASKED QUESTIONS >>

### What help is available for mature or part-time students?

Part-time students will still have to pay tuition fees on a pro-rata basis but can also apply for a tuition fee loan to cover their tuition costs, again on a pro-rata basis. To be eligible for a tuition fee loan, this must generally be the first time you've studied on a Higher Education degree and you must complete a minimum of 25 per cent of the equivalent full-time course load per year. We know that part-time and mature students often have more complex financial queries that they need to discuss before they make the decision to go to university. Prospective students can access impartial advice from the Students' Guild Advice Unit. You can telephone them on 01392 723520 to make an appointment, email them at [studentadvice@exeter.ac.uk](mailto:studentadvice@exeter.ac.uk) or visit their website [exeterguild.org/advice](http://exeterguild.org/advice)

### What are you doing to support students from lower income households?

We are committed to ensuring that high achieving students will be able to study for an undergraduate degree with us irrespective of their financial background. In 2017/18 we spent around £4.5 million on financial support for around one third of our UK/EU students beginning their studies in that academic year. In addition we intend to spend £6 million on activities that support access, student success and progression to raise aspirations and encourage students to enter and remain in Higher Education.

### How much will I have to pay if I choose a degree which includes a year abroad or a year-long industrial placement?

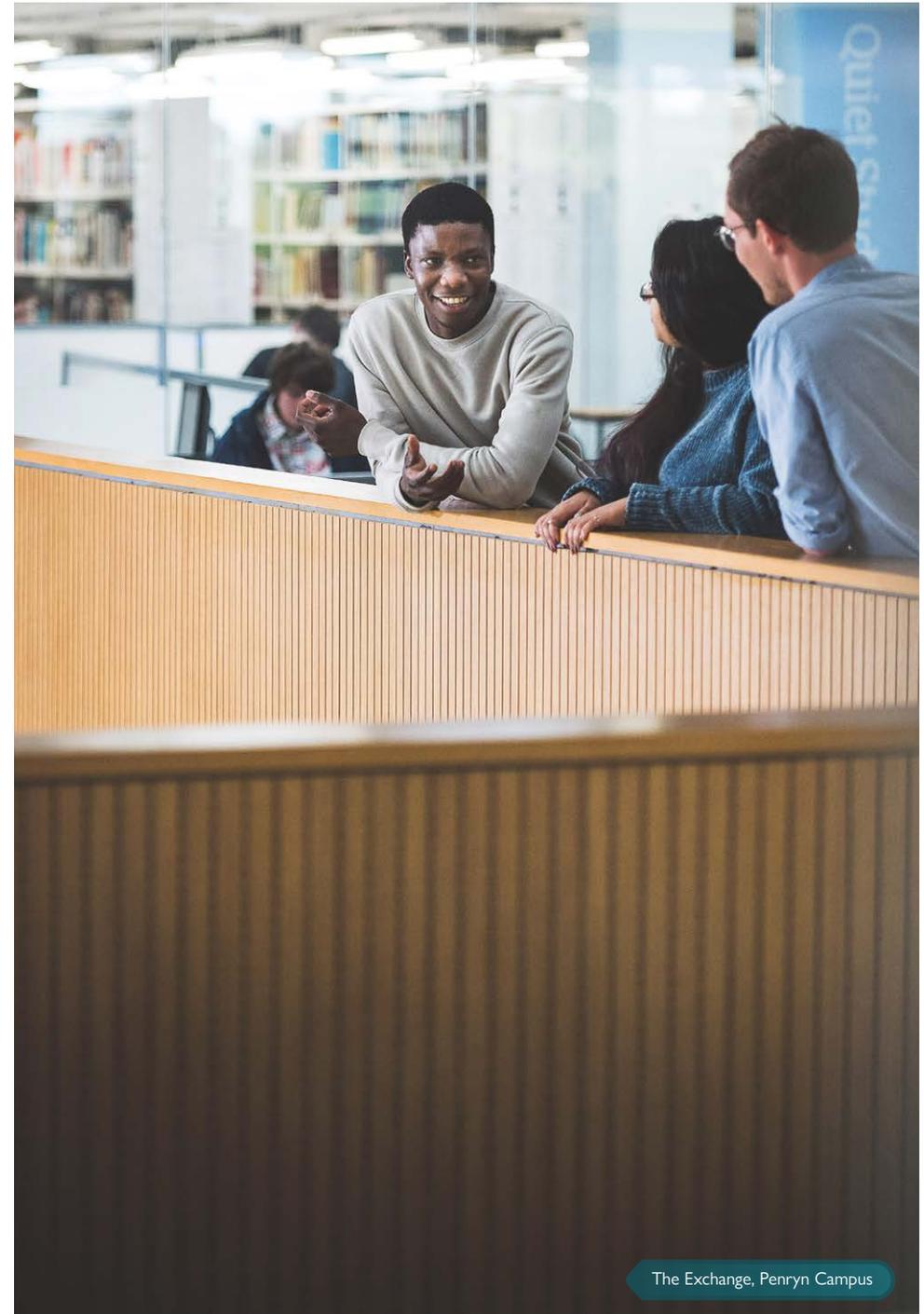
Students enrolling in four-year programmes involving a year-long work placement will pay £1,850 (or 20 per cent of the fee for that year) and students studying abroad will pay £1,385 (or 15 per cent of the fee for that year) during their year away from the University instead of the full annual tuition fee. These reduced fees are used to cover the costs of administration, and preparing and supporting students during their year away.

### How much will I have to pay if I choose a degree which includes a semester abroad?

If you are studying abroad for a semester you will pay the standard tuition fee for the year in which you are away.

### My degree involves a lot of fieldwork. Will I be expected to pay extra for this?

Your tuition fee will cover the cost of participation in compulsory field trips, although you may be required to pay a contribution depending on your choice of field location. If you choose to participate in additional, optional field trips or fieldwork, you may be expected to contribute to costs. Bursaries will be available to help eligible students pay for these additional optional costs.



## USEFUL CONTACTS

For more information on financial help available to undergraduate students visit:

[gov.uk/student-finance](https://www.gov.uk/student-finance) and  
[exeter.ac.uk/funding](https://www.exeter.ac.uk/funding)

For information on student finance at the University of Exeter:

Phone: 0300 555 0444

Email: [sid@exeter.ac.uk](mailto:sid@exeter.ac.uk)

Visit: [exeter.ac.uk/students/finance](https://www.exeter.ac.uk/students/finance)

For independent advice about finance contact:

Students' Guild Advice Unit  
(Exeter campuses)

Phone: +44 (0)1392 723520

Email: [studentadvice@exeter.ac.uk](mailto:studentadvice@exeter.ac.uk)

Visit: [exeterguild.org/advice](https://www.exeterguild.org/advice)

FXU Advice Service (Penryn Campus)

Phone: +44 (0)1326 370447

Email: [advice@fxu.org.uk](mailto:advice@fxu.org.uk)

Visit: [fxu.org.uk](https://www.fxu.org.uk)



 University of Exeter

This document forms part of the University's Undergraduate Prospectus. Every effort has been made to ensure that the information contained in the Prospectus is correct at the time of going to print. The University will endeavour to deliver programmes and other services in accordance with the descriptions provided on the website and in this booklet. Full terms and conditions can be found at [exeter.ac.uk/undergraduate/applications/disclaimer](https://www.exeter.ac.uk/undergraduate/applications/disclaimer)

FSC - IX  
Paper from  
whiteoak  
FSC® C010379