



## Student Finance Guide

**EXETER CAMPUSES 2012/13**



Pay online at [www.exeter.ac.uk/epay](http://www.exeter.ac.uk/epay)

Payment due dates: 24 September 2012 • 7 January 2013 (Tuition fees)  
24 September 2012 • 7 January 2013 • 29 April 2013 (Accommodation fees)

# Welcome

This guide has been designed to help you organise the payment of your tuition fees, accommodation fees and any other fees that you may be required to pay to the University. It also contains details of what we consider 'essential financial information' which should prove beneficial during your time at the University of Exeter.

It is advisable that you read this guide carefully before contacting the University regarding your finances and we would also advise that you keep this guide with you for the whole academic year. If your parents/guardians are paying the fees on your behalf, it may be advisable to refer them to our website. Further copies of this guide can be downloaded from

**[www.exeter.ac.uk/students/finance](http://www.exeter.ac.uk/students/finance)**

Throughout the year you can pay your fees and check your balance with the University by accessing your 'MyExeter' account at **[www.exeter.ac.uk/myexeter](http://www.exeter.ac.uk/myexeter)**. Simply click on the 'Student Record' tab. The link to the online statement can then be found on the right hand side of the page.

## **Student Information Desk**

**Phone:** 08444 724724

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

For impartial advice you can also contact the Students' Guild Advice Unit at [studentadvice@exeter.ac.uk](mailto:studentadvice@exeter.ac.uk) or call +44 (0)1392 723520

**We hope you enjoy your time here at Exeter!**

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# How to pay

## Payment due dates

Term	Tuition Fees	Accommodation Fees
Autumn (Term 1)	50% due by 24th September 2012	The amount stated in your accommodation contract - 24th September 2012
Spring (Term 2)	50% due by 7th January 2013	The amount stated in your accommodation contract - 7th January 2013
Summer (Term 3)	N/A	The amount stated in your accommodation contract - 29th April 2013
Vacation (Term 4)	N/A	The amount stated in your accommodation contract - 24th June 2013 (51 week let ONLY)

Please note that non payment will result in a late fee charge of three percent added to your account two weeks after the above dates.

Students are encouraged to pay via the University's secure online payment facility at [www.exeter.ac.uk/epay](http://www.exeter.ac.uk/epay)

## However you choose to pay, please make sure that you provide us with the following:

- Student ID number and student name
- How much you are paying for tuition fee deposits, tuition fees, accommodation deposit or accommodation charges
- It is particularly important that international students provide accurate information about the purpose of their payment as it will influence how we present the information in your Confirmation of Acceptance for Studies (CAS) if you require a Tier 4 visa.

## You may pay us by the following methods:

- Online at [www.exeter.ac.uk/epay](http://www.exeter.ac.uk/epay) (Credit or UK debit card)
- By telephone on **08444 724724** (Credit or UK debit card)
- UK bank cheque, payable to the University of Exeter
- Bank draft drawn on a UK bank, payable to the University of Exeter
- Overseas bank transfers. For more information please see the following web page: [www.exeter.ac.uk/students/finance/howtopay](http://www.exeter.ac.uk/students/finance/howtopay)
- Direct transfer to the University of Exeter bank account (Home and EU bank transfers only)
- Cash, UK bank cheque, bank drafts, credit or UK debit card in person at the Student Information Desk, University of Exeter Forum

## Please note the following:

- All payments made to the University in respect of student fees, fines, and other charges must be made in **£ Sterling**, so we recommend that you have sufficient funds in a UK bank account before you start your course
- Any currency conversion costs or other charges incurred in making a payment shall be borne by the Student or the third party making or receiving the payment, and shall not be deductible from the amounts due to the University
- We do not currently have the facility to enable you to pay by direct debit from your bank.

## Online

- Please note that all payments made directly to the University of Exeter by non UK debit cards and all credit cards either online through our telephone system or at the Student Information Desk are subject to a fee of up to 1.5% added to the payment
- Payments made online are confirmed via an automated emailed message
- [www.epay.ex.ac.uk/epay](http://www.epay.ex.ac.uk/epay)

## Credit or UK debit card

- Please note that all payments made directly to the University of Exeter by non UK debit cards and all credit cards either online through our telephone system or at the Student Information Desk are subject to a fee of up to 1.5% added to the payment
- Please note the University does not make any charge for paying by UK debit card. Please check with your bank to see if they will make any charges for paying with this method
- If you are using an overseas card, additional identity checks are normally made by your bank, payments could possibly be declined. If this happens, the transaction will be cancelled, and payment by another method will be required, within the University's normal payment deadlines.

## UK cheque or bank draft

- Acknowledgement receipts for cheque payments are only issued, on request, where there are exceptional circumstances.

## UK/EU and overseas bank transfers to the University of Exeter

- If you wish to pay from a UK or EU bank account by bank transfer please contact [SID@exeter.ac.uk](mailto:SID@exeter.ac.uk). Please remember to state the originating country of your bank when contacting the University
- It is essential that your student ID number and student name are quoted when making your transfer and on all documentation
- Please ensure that when making the transfer you request to pay the charges of the sending and the receiving bank, to prevent a shortfall in your payment
- The University of Exeter use Western Union Business Solutions (WUBS) for all non-EU/International bank transfers. For more information please use [www.exeter.ac.uk/students/finance/howtopay](http://www.exeter.ac.uk/students/finance/howtopay)
- International transfers take between 3 and 10 working days; please allow adequate time for the payment to be received by the due date to avoid late fees being charged.

## Cash

- If you pay by **cash**, please make sure you keep the receipt safe.
- We regret that we can only accept cash payments up to £500.00 per student per term. Cash payments over £500.00 should be paid directly into the Natwest University of Exeter bank account.

## Security of payment

- Please note that none of the above methods can be deemed 100% secure due to the security weaknesses inherent in the global IT networks. You should be advised that if you do use these methods, you do so at your own risk, so please take care to protect your financial information.

# Information for undergraduate students

## Tuition fees

### Standard tuition fees for 2012/13

Home and EU (Entry after 1 August 2012)	
Full-time	£9,000
Study Year Abroad	£1,500
(Entry prior to 31 July 2012)	
Full-time	£3,465
Study Year Abroad	£1,733
International visiting Undergraduates (IYA)	
Full-time (Band 1)	£11,340
For one semester (Band 1)	£5,670
Full-time (Band 2)	£13,050
For one semester (Band 2)	£6,525
International Undergraduates (Entry prior to 31 July 2011)	
Full-time (Band 1)	£12,100
Full-time (Band 2)	£14,100
(Entry after 1 August 2011 to 31 July 2012)	
Full-time (Band 1)	£12,300
Full-time (Band 2)	£14,500
(Entry after 1 August 2012)	
Full-time (Band 1)	£12,600
Full-time (Band 2)	£14,500

Fees may vary depending on the programme of study and attendance. All students are sent an offer letter which states the fees payable for the specified period. A tuition fee Invoice is also displayed during online registration.

Tuition fees are chargeable for the academic period required by the programme, with

annual amounts charged for each academic year of the programme unless otherwise stated. It is to be expected that tuition fees will increase on an annual basis for subsequent years for all full time and part time programmes.

*Please note that Channel Island and Isle of Man tuition fees are not included in the standard fees.*

*For further information on tuition fees please visit: [www.exeter.ac.uk/studentfinance](http://www.exeter.ac.uk/studentfinance) and follow the Fees Information link on the left hand side.*

## Tuition fees loans

### (UK/EU undergraduate students only)

Most students have their fees paid directly to the University by the Student Loans Company, providing they have applied for a tuition fee loan prior to commencing studies. However, you can apply for a tuition fee loan up to nine months after the start of the academic year. Please apply online by visiting the Student Finance web pages at [www.studentfinance.direct.gov.uk](http://www.studentfinance.direct.gov.uk)

If the University has **NOT** received notification from the Student Loans Company that the loan application has been confirmed, you will be held liable for payment of the tuition fees by the due dates as detailed in this guide. Late payment penalties as detailed in this guide may also apply.

**Please note: we will be notified of students receiving a tuition fee loan directly from the Student Loans Company, therefore you do not need to contact us or hand in your financial notification unless you have a query.**

For further information regarding Student Loans please refer to page 8 of this guide.

## Payment of tuition fees by a third party

If you are not paying your fees with a tuition fee loan, you will be held personally liable for the **FULL** amount of fees unless you have informed the University that the fees are being funded by a recognised sponsoring organisation or company. However, if the sponsor fails to make payment by the due dates, responsibility will revert back to you. You will also be charged a late payment fee of 3% and further penalties as detailed in this guide may apply.

**Please note:** You must provide the University with the necessary documentation relating to your sponsor, for example a Financial Guarantee. All documentation can be handed into or sent to the Student Information Desk, University of Exeter Forum, Stocker Road, Exeter, EX4 4SZ or emailed to [SID@exeter.ac.uk](mailto:SID@exeter.ac.uk)

## Tuition fee payment dates

### Students attending on a termly basis

#### Undergraduate study

All tuition fees are payable by the payment due dates set out below. If the assessed contribution to tuition is less than £500.00 and/or modular, then the full amount is payable:

Instalment	Amount due	Payment due by
Autumn (Term 1)	50% of course fee	24 September 2012
Spring (Term 2)	50% of course fee	7 January 2013

Please note that non payment will result in a late fee charge of 3% added to your account two weeks after the above dates.

If you are experiencing any problems paying your tuition fees you must inform the Student Fees Team by email [SID@exeter.ac.uk](mailto:SID@exeter.ac.uk) or by calling 08444 724724 as soon as possible.

There may be additional sources of funding or loans available. Please contact the Students' Guild Advice unit at [studentadvice@exeter.ac.uk](mailto:studentadvice@exeter.ac.uk) or call +44 (0) 1392 723520 for advice.

You can check your statement of account at any time by logging into the MyExeter portal and clicking the finance tab.

# Undergraduate funding

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## Statutory student support

In addition to the tuition fee loan (see page 6), UK/home undergraduate students can apply for a non-repayable maintenance grant and a repayable maintenance loan to assist with living costs. If you have not yet applied for one or more of these elements of the statutory student support and wish to do so, you can apply online or get further information at [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

### Maintenance Grant/ Special Support Grant:

For students starting studies in September 2012, the maximum Maintenance Grant available in 2012/13 is £3,250. How much you receive will depend on your household income and your year of entry.\*

Some students may receive a Special Support Grant in place of the standard Maintenance Grant. This assists students who may be eligible to receive means-tested benefits such as Income Support or Housing Benefit. For students starting studies in September 2012 the maximum Special Support Grant available in 2012/13 is £3,250 but if you receive the Special Support Grant, instead of the Maintenance Grant, you will not have a reduction in your Maintenance Loan.

### Maintenance Loan:

Full-time UK/home undergraduate students who start their course 2012/13 are entitled to 65% of the full Student Maintenance Loan for each year of their course, regardless of income. The remaining 35% of the loan is means tested. The amount of non-income assessed loan you receive (i.e. the 65%) will vary depending on the year you commenced

your studies and whether you are living away from home or with parents. How much of the means-tested part of the loan you receive depends on your household income and the level of Maintenance Grant you receive.\*

*\* For more information on the amounts of Maintenance Loan and Maintenance Grant you are entitled to receive please visit the University's Student Finance web-pages and follow the links to Student Funding [www.exeter.ac.uk/studentfinance](http://www.exeter.ac.uk/studentfinance)*

**Please note:** Maintenance Loan and Grant arrangements may vary for Welsh, Scottish and Northern Irish students. Please check with the relevant assessment authority for further details.

## Payment of grants and loans

You will receive written confirmation of your funding and a schedule of payment dates from the Student Loans Company (SLC) once your application for finance has been assessed. Your Maintenance Loan and Maintenance Grant (if applicable) will be paid in three instalments directly into your bank account by the SLC. These instalments usually coincide with the beginning of each term.

You will need to provide the Student Loans Company with your bank details. If you have not already done so you can telephone the helpline numbers below or update with Student Finance England online at [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

The first payments will be made to you once the University has sent the SLC confirmation of your registration with us. Following your registration, confirmation of your attendance will automatically be sent to the SLC by the University. You will not need to provide the university with any written confirmation of your funding.



Please ensure you have completed your registration with the University at [www.exeter.ac.uk/newstudents/registration](http://www.exeter.ac.uk/newstudents/registration). You should allow up to five working days after completing your enrolment for the payment to reach your bank account.

**If you have not received your payments from The Student Loan Company, consider the following:**

- Have you completed and returned all relevant documentation to the SLC (including signing and returning your online declaration)?
- Have you received written confirmation from the SLC of your grant and/or loan entitlement?
- Does the SLC have your correct bank details?
- Have you completed your University registration and allowed five working days for payments to clear in your bank account?

If you have checked all the above and have still not received your SLC payments we advise that you check your details are correct on the University's student records system and that your registration has been confirmed with the SLC. To do this you should contact the Student Information Desk on [SID@exeter.ac.uk](mailto:SID@exeter.ac.uk)

If there is still a problem which the University cannot identify, please contact the relevant assessment authority helpline using the numbers listed below. These numbers are relevant to where you were living at the time of your application:

**England:** 0845 300 50 90

**Wales:** 0845 602 8845

**N Ireland:** 0845 600 0662

**EU:** 0141 243 3570

**Scotland (SAAS):** 0300 555 0505

If you have had confirmation of your SLC funding but are experiencing delays in your payments which are causing financial hardship, the University may be able to offer short-term emergency loans. Please refer to the **Additional Advice and Financial Support** section of this guide for more details.

**Please note:** *If you have taken out a Tuition Fee Loan, fees will be paid directly to the University by the SLC. Delays with your Maintenance Loan and Grant payments may also mean the University has not received notification of your Tuition Fee Loan from the SLC which could make you liable for tuition fees. If you have any concerns regarding this please contact the Fees Office on [SID@exeter.ac.uk](mailto:SID@exeter.ac.uk).*

# Funding from the University of Exeter 2012/13

**Make sure you don't miss out!**

## **Payment dates 2012/13**

Friday 2 November 2012

Friday 15 February 2013

Friday 10 May 2013

### **Are you:**

- A UK or EU undergraduate?
- From a household with an income of £42,600 or less?
- Receiving means-tested funding from the Student Loans Company?

If so you **may** be eligible for an Access to Exeter Bursary and/or a National Scholarship Programme Fee Waiver. For more information visit [www.exeter.ac.uk/students/finance](http://www.exeter.ac.uk/students/finance)

There is no need to apply for either of these schemes. You will be assessed using the information that you have given to the Student Loans Company, provided you gave consent to share in your student finance application.

### **Think you may be eligible?**

- Check the Finance Tab of your MyExeter account
- Check emails from the Student Information Desk
- Still not sure? Please contact the Student Information Desk on 08444 724724 or log an enquiry at [SID@exeter.ac.uk](mailto:SID@exeter.ac.uk)

## Access to Exeter bursary

The Access to Exeter bursary is a non-competitive bursary. To be eligible you need to meet the following basic criteria:

- You must be a full-time, undergraduate student
- You must be a UK student (EU students who started their course in 2012 are also eligible)
- Your household income must be below the threshold for the scheme. For 2012 starters this threshold is £42,600

**Please note:** *Diagnostic Radiography, University of Exeter Medical School and PGCE students are not eligible to receive this bursary.*

There is no specific application procedure for this bursary. The University will use the information provided in your main student finance application, but you must make sure that you give consent for this information to be shared when applying.

### Bursary awards

Awards vary depending on your household income and the year you commenced your study at the University. The maximum award is £1,500. For further information please visit [www.exeter.ac.uk/bursaries](http://www.exeter.ac.uk/bursaries)

If you are eligible for a bursary, you will be notified by email of your bursary entitlement. To view your bursary award information you can log on to your personal 'MyExeter' account and navigate to the finance tab. This will display your bursary award for 2012/13.

If you think you are eligible for an award and there is no information within your finance tab concerning the bursary please contact the Student Information Desk on 08444 724724 or email [SID@exeter.ac.uk](mailto:SID@exeter.ac.uk)

### Payment of the access to Exeter bursary

All students will receive their bursary award in three instalments direct to their bank account on the following dates:

**Friday 2 November 2012**

**Friday 15 February 2013**

**Friday 10 May 2013**

Payments will be weighted according to the length of each term. Please visit [www.exeter.ac.uk/bursaries](http://www.exeter.ac.uk/bursaries) for further details.

**You must enter your bank details via your 'MyExeter' (Student record tab then finance tab) account by the 19 October 2012 to receive your first instalment on time.**

### Household income changes

If your household income decreases during the academic year you may be eligible for a larger bursary. You will need to contact Student Finance England (or the relevant assessment authority) and ask for your household income to be re-assessed. Once they have completed a reassessment they will notify the University and your bursary will be increased accordingly.

**Please note:** *If a reassessment shows an increase in household income the University may reclaim or suspend payments as appropriate.*

## National Scholarship Programme (NSP) fee waivers

This is a new scheme for 2012/13, and is only open to students starting their studies in September 2012. To be eligible you will need to meet the following criteria:

- You must be an Undergraduate student (Full time or Part time)
- You must be a UK student (EU students who started their course in 2012 are also eligible)
- Your household income must be below the threshold from the scheme. In 2012 the threshold is £25,000.

As with the Access to Exeter Bursary, we will use the household income information that you supply in your main student finance application to assess your eligibility for the scheme, so you must ensure that you have given consent for this information to be shared.

Entitlement to the NSP Fee Waiver is assessed in the following way:

Annual Household Income	NSP Fee Waiver
£16,000 or less	£3,000 (students have the option of receiving £1,000 of this as an NSP Award, paid in three instalments)
£16,001 to £20,000	£2,000
£20,001 to £25,000	£1,000

All fee waivers will be deducted from tuition fees. In cases where less Tuition Fee Loan is required as a result, the University will liaise with the Student Loans Company to ensure the correct amount of loan is paid.

If you are eligible for an NSP Fee Waiver, you will be notified by email of your entitlement.

To view your NSP information you can log on to your personal 'MyExeter' account and navigate to the finance tab. This will display your NSP Fee Waiver for 2012/13.

Further information about the NSP Fee Waiver is available at [www.exeter.ac.uk/students/finance/studentfunding/nspfeewaiver/](http://www.exeter.ac.uk/students/finance/studentfunding/nspfeewaiver/)

If you think you are eligible for either an NSP Fee Waiver or Access to Exeter Bursary and there is no information within your finance tab please contact the Student Information Desk on 08444 724724, or by clicking on the Help and Support tab in your MyExeter account.

## Undergraduate scholarships

There are a range of scholarships offered by University Colleges and external organisations. Full details are available at [www.exeter.ac.uk/scholarships](http://www.exeter.ac.uk/scholarships). Student Finance does not administer these scholarships but you can find the relevant contact information on these web pages.

*Please note that for certain scholarship schemes, such as those linked to academic achievement, students are invited to apply if deemed eligible at the point of being offered a place at the University. These particular schemes are therefore only relevant to prospective students.*

## Applying for Student Finance 2013/14

You will need to reapply for student finance each year. You can start applying for your student funding for 2013/14 in the new year. You can apply online at [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance).

When completing your application form be sure to give consent to share your household income information as without this figure the University cannot consider you for an Access to Exeter Bursary or an NSP fee waiver.

# Information for postgraduate students

## Tuition fees

### Standard tuition fees for 2012/13

UK and EU Postgraduate students	
Full-time Taught Masters	£4,800
Part-time	Pro rata (Credit based)
Full-time MPhil/PhD Entry prior to 30 September 2011	£3,650
Entry after 1 October 2011	£3,850
Part-time Entry prior to 30 September 2011	£1,825
Entry after 1 October 2011	£1,925
PGCE	£9,000
International Postgraduate students	
Full-time Taught Masters (Band 1)	£12,600
Full-time Taught Masters (Band 2)	£14,500
Part-time	Pro rata (Credit based)
Full-time MPhil/PhD (Band 1)	£12,300
Full-time MPhil/PhD (Band 2)	£14,100
Part-time (Band 1)	£6,150
Part-time (Band 2)	£7,050
PGCE	£12,600

These fees apply to students registering in September 2012. Students registering outside of this period should contact the Student Information Desk on [SID@exeter.ac.uk](mailto:SID@exeter.ac.uk) for clarification.

Fees may vary depending on the programme of study and attendance. All students are sent an offer letter which states the fees payable for the specified period. A tuition fee Invoice is also displayed during online registration.

Tuition fees are chargeable for the academic period required by the programme, with annual amounts charged for each academic year of the programme unless otherwise stated. It is to be expected that tuition fees will increase on an annual basis for subsequent years for all full time and part time programmes.

*For further information on tuition fees please visit: [www.exeter.ac.uk/studentfinance](http://www.exeter.ac.uk/studentfinance) and follow the Fees Information link on the left hand side.*

## Tuition fee payment dates

### Postgraduate study

All tuition fees are payable by the payment due dates set out below. If the assessed contribution to tuition is less than £500.00 and/or modular, then the full amount is payable.

Instalment	Amount due	Payment due by
Autumn (Term 1)	50% of course fee	24 September 2012
Spring (Term 2)	50% of course fee	7 January 2013

Please note that non payment will result in a late fee charge of 3% added to your account two weeks after the above dates.

If you are experiencing any problems paying your tuition fees you must inform the Student Information Desk by email [SID@exeter.ac.uk](mailto:SID@exeter.ac.uk) or by calling 08444 724724 as soon as possible.

## Tuition fee deposits for postgraduates

If you receive an offer of a place on a full-time taught postgraduate programme or the part-time MA Western Esotericism, you will need to pay a tuition fee deposit to confirm your place with the University of Exeter. Only students who are in receipt of financial aid under the US William D. Ford Direct Loan programme, Canadian Educational Loans Programme, an approved scholarship, studentship or Professional Career Development Loan covering the full tuition fees and can provide documentary evidence of this are exempt from paying a deposit.

UK visa regulations require applicants to demonstrate the ability to pay all costs incurred as a result of study overseas and payment of the deposit demonstrates commitment in this respect. Applicants who need to obtain a Tier 4 student visa will be emailed their CAS (Confirmation of Acceptance for Studies) statement only when the deposit and, if applicable, any academic or non academic conditions of an offer have been satisfied. The CAS statement will include both tuition fees due and any advance payments received at the date of issue.

If you are applying for a deferred place for entry in the following year, we may require you to pay your deposit on accepting your place. Details will be sent to you with your offer letter by the Admissions Office.

## How much do I need to pay?

### International applicants

£2,000

### Home and Channel Island applicants

£750\*

*\* Home and Channel Island applicants - With the exception of the following Business School programmes for which the deposit is £1,500: full-time MBA; MSc Accounting and Finance; MSc Financial Analysis and Fund Management; MSc Finance and Investment; MSc Financial Mathematics; MSc Finance and Management; MSc International Management; MA Leadership; MSc Marketing and Financial Services; MSc Marketing; MSc Money and Banking.*

The deposit will be set against your tuition fee invoice in term 1.

An example of how this is calculated as follows:

Tuition fee	£9,000
Term 1	£4,500
To pay	£2,500 (£4,500 less £2,000 deposit)
Term 2	£4,500

## Are deposits refundable?

Deposits are non-refundable except in cases where:

- A Tier 4 General (Adult) Student visa has been refused. In such circumstances you must email a scanned copy of the Entry Clearance Officer's refusal letter, along with your full name and University reference number to the Admissions office at [pg-ad@exeter.ac.uk](mailto:pg-ad@exeter.ac.uk)
- You fail to meet the University's English Language requirements. Failure to arrange to take an appropriate English Language test prior to 31 August 2012\* will not be considered grounds for a refund. In such circumstances a student must provide evidence of having taken a recognised test within 5 months prior to the start of the students programme. All relevant evidence, along with your full name and University reference number should be sent to the Admissions Office at [pg-ad@exeter.ac.uk](mailto:pg-ad@exeter.ac.uk) or discuss your case in person if you are studying on the INTO University of Exeter pre-sessional course.
- You fail to satisfy the University's academic requirements. If the University of Exeter subsequently offers a place, the deposit will be retained. In such circumstances you must email a scanned copy of the relevant transcripts, along with your full name and University Reference number to the Admissions Office on [pg-ad@exeter.ac.uk](mailto:pg-ad@exeter.ac.uk) no later than 31 August 2012.\*

**Please note:** *The instances listed above are deemed null and void if you are found to have provided fraudulent documentation in support of your University or UK visa application. In such circumstances any offer from the University will be invalidated, the deposit will be retained and we will notify the UK Borders Agency. No interest is paid on returned deposits.*

*Once the student fee team receive notification of approval, the deposit paid will be refunded within 28 days of this date.*

*\*Applicants who have deferred from the previous year must supply a suitable certificate of their English language ability, or evidence of a confirmed place on pre-sessional English at INTO University of Exeter, no later than 30 June 2012.*

### Important contact information

For further information please visit the postgraduate admissions web pages at [www.exeter.ac.uk/postgraduate/admissions/offers/deposit](http://www.exeter.ac.uk/postgraduate/admissions/offers/deposit) or email [pg-ad@exeter.ac.uk](mailto:pg-ad@exeter.ac.uk)

For specific International student queries, please contact the Student Information Desk at [SID@exeter.ac.uk](mailto:SID@exeter.ac.uk) or visit the webpages [www.as.exeter.ac.uk/support/international](http://www.as.exeter.ac.uk/support/international)

# Postgraduate funding

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## Research and taught postgraduate students

Postgraduate scholarships, bursaries and awards are determined before the start of the course. If you have not received information with regards to a scholarship you have applied for you are advised to contact your college directly.

**Please note:** *Funding from external sources such as Research Councils require authorisation by the University Research Accounting Team before payments can be activated.*

There is a scholarships database on the University website which is able to conduct a bespoke search for any funding which is available to you. The database also contains details of how to apply. You can find links to the database as well as general information on funding opportunities for postgraduates at [www.exeter.ac.uk/scholarships](http://www.exeter.ac.uk/scholarships)

### Scholarship payment dates 2012/13

I October 2012  
I January 2013  
I April 2013  
I July 2013

Please enter your bank account details via 'MyExeter' before the first payment date to ensure your scholarship is received on time.

**If you have missed a scholarship payment which you believe you should have received then you can contact the Student Information Desk on 08444 724724 or alternatively email: [SID@exeter.ac.uk](mailto:SID@exeter.ac.uk)**

## Professional and Career Development Loans

These are loans of between £300 and £10,000 to cover periods of study or training of up to 2 years. Repayment of the loan is deferred until you finish your course and the interest on the loan is paid by the government while you are studying. The loans are offered by participating banks, so to be eligible you will need to pass their credit check, as well as satisfy certain residency requirements. Further information is available at [www.direct.gov.uk](http://www.direct.gov.uk)

When you apply for the loan the University will need to confirm your course dates. At this point you will be asked to notify the Student Fees team of your application by completing a PCDL form and returning this to the Student Information Desk, University of Exeter Forum, Stoker Road, Exeter, EX4 4SZ.

## PGCE students

### Statutory support

PGCE students are able to apply for the same Statutory support as undergraduates (i.e. Maintenance Loan, Maintenance Grant and Tuition Fee Loan) and are assessed on the same basis. Please refer to the **Undergraduate Funding Section** of this guide for further details.

In addition, UK PGCE students with a household income of less than £25,000 will receive a £500 PGCE Exeter Bursary from the University.



## Teaching Agency bursaries

In addition to the maintenance and fee support described above, the Teaching Agency for Schools offers further financial incentives and support to offset the costs of PGCE training. The level of funding from the TA varies depending on the subject area and your previous highest degree qualification.

Please go to the PGCE pages at [www.exeter.ac.uk/education](http://www.exeter.ac.uk/education) for more information on the TA and other sources of funding.

Teaching Agency bursaries are paid directly to PGCE students by the University. To receive a TA bursary it is important that students register with the University upon their arrival

in September. The University will also need students to supply their bank details so that payments can be made. Students can add their bank details during registration or by logging onto the finance pages of 'MyExeter'.

The TA bursary is paid monthly for 10 months from October 2012. Payment will usually be made on the first Friday of each month, unless this falls on a Bank Holiday in which case it will be the following Friday.

If you have any queries regarding the TA bursary please contact the Student Information Desk on 08444 724724 or email [SID@exeter.ac.uk](mailto:SID@exeter.ac.uk)

# Additional advice and financial support

## Financial and budgeting advice

The staff of the Students' Guild Advice Unit in Exeter can help you with financial queries and provide budgeting advice. They advise students before they enrol at the University, run budgeting workshops for all new students during the first semester and hold one-to-one advice sessions. For our interactive website please visit [www.exeterguild.org/page/advice-unit](http://www.exeterguild.org/page/advice-unit)

To contact the Students' Guild Advice unit please email [studentadvice@exeter.ac.uk](mailto:studentadvice@exeter.ac.uk) or call +44 (0) 1392 723520. The offices can be found on Level +1 of the Forum building on Streatham Campus.

The Student Information Desk pages at [https://sid.exeter.ac.uk/asp\\_helpdesk/faqs.aspx](https://sid.exeter.ac.uk/asp_helpdesk/faqs.aspx) provide useful advice and answers to frequently asked questions covering a range of student issues including money and funding.

## Part-time work

Many students choose to supplement their student loan and grant by working part-time. The Career Zone in the Forum can help you with finding part time work, internships and all careers related enquiries. You can also log in to My Career Zone [www.exeter.ac.uk/mycareerzone](http://www.exeter.ac.uk/mycareerzone) to search for current vacancies that may suit you. Don't forget to set your job search preferences so that we can contact you when part time jobs come in. For further information please see [www.exeter.ac.uk/careers](http://www.exeter.ac.uk/careers)

# Access to Learning Fund

## Worried about money and need extra financial support?

**Are you:**

- an Undergraduate or Postgraduate student with home fee status?
- studying at least 50% of a full-time course?
- registered with the University for this academic year?

**The Access to Learning Fund may be able to help you.**

**Apply now at:**

**[www.exeter.ac.uk/studentfinance](http://www.exeter.ac.uk/studentfinance)**

**[SID@exeter.ac.uk](mailto:SID@exeter.ac.uk)**

**Student Funding Team, Northcote House**

## Access to Learning Fund (ALF)

The Access to Learning Fund provides extra financial support to UK students who have serious financial difficulties and who might otherwise have to abandon their studies. This fund is made available by the government to each University. It can be of particular help to students with dependent children, single parents, students entering higher education from care, mature students, students from low-income backgrounds, students with disabilities and final-year undergraduate students.

Students must normally be studying the equivalent of at least 50% of a full-time course. Those eligible to apply for a Student Maintenance Loan must have taken their full loan entitlement prior to assistance from the Access to Learning Fund being considered. All applications are means tested against defined guidance from the Department for Business, Innovation and Skills (DBIS) and not all applications will be successful.

For further information and to apply online use [www.exeter.ac.uk/students/finance/studentfunding/theaccesslearningfund](http://www.exeter.ac.uk/students/finance/studentfunding/theaccesslearningfund)

## Emergency loans for UK students

Short term loans may be available through ALF to meet temporary hardship such as delays with Student Loans Company maintenance payments or severe cash-flow problems.

## Emergency loans for European and International students

A fund has been established for the alleviation of emergency financial hardship suffered by European and International students. Financial support will be awarded on the basis of emergency hardship, for example a student needing to unexpectedly return home for family reasons. You can apply for help from these funds at any time during the academic year.

Application forms are available at [www.exeter.ac.uk/students/finance/studentfunding/theaccesslearningfund](http://www.exeter.ac.uk/students/finance/studentfunding/theaccesslearningfund)

# Payment of accommodation charges

## Accommodation deposit

For University owned or managed accommodation the deposit is £300 for 2012/13.

All students must pay a deposit when accepting an offer to secure the accommodation. If you take up your tenancy, the accommodation deposit will be split and credited equally against your accommodation charges in terms 2 and 3.

**This will reduce the outstanding amount for terms 2 and 3 by £150.00 each, and should be taken into account when making your termly payments. An example is as follows:**

Accommodation fee (Total)	£5152.00
Already paid (Deposit)	£300.00
Balance to pay	£4852.00
<b>Amount to pay per term (as per your contract)</b>	
Term 1	£2060.80
Term 2 (less £150 deposit)	£1910.80
Term 3 (less £150 deposit)	£880.40
<b>Total</b>	<b>£4852.00</b>

*If you wish to pay the whole year in advance, please remember to deduct the amount of your deposit from your total charges due.*

The deposit may, however be used in satisfaction of any breach of a student's obligations in their accommodation agreement if the student has failed to pay the University's invoice for that breach.

## Accommodation charges

Accommodation Fees are due at the beginning of the academic year in full, or in 3 instalments:

Instalment	Payment due by
Autumn (Term 1)	24 September 2012
Spring (Term 2)	7 January 2013
Summer (Term 3)	29 April 2013
Vacation (Term 4)	24 June 2013 (51 week contract only)

*Please note that non payment will result in a late fee charge of 3% added to your account two weeks after the above dates.*

*Please note that no invoices will be issued in respect of the standard Residence Charge as the amounts and payment dates are outlined in your accommodation offer which is available at online at: <https://accommodation.exeter.ac.uk/eAccom>*

Your accommodation offer will show the charges you are due to pay for all three terms or in the case of 51 weeks contracts it will show the four periods.

You can check your balance at any time by accessing your 'My Exeter' account at [www.exeter.ac.uk/myexeter](http://www.exeter.ac.uk/myexeter). Simply click on the 'Student Record' tab. The link to the online statement can then be found on the right hand side of the page.

Details of how to pay can be found on page 4 of this guide. If you are experiencing any problems paying your accommodation fees you must inform the Student Fees Team by email [SID@exeter.ac.uk](mailto:SID@exeter.ac.uk) or by calling 08444 724724 as soon as possible.

# Further information

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## Payment of all other charges

Any further charges or fines which may be incurred during your studies are payable within 14 days of the date of the invoice.

## Penalties for non-payment

Students whose accounts are not fully paid by the due dates will be subject to the debt management procedures detailed below:

### STAGE 1

Late fee charges of 3% will be added to your account. This charge will be applied on any outstanding balance immediately after each payment deadline. By concession, the payment deadline is 10 working days after all due dates detailed within the guide. A late fee of 3% of the total debt overdue will be added each term if payment is not received by the provided deadline dates.

Late fee charges plus the outstanding balance are due for payment immediately after notification.

### STAGE 2

Sanctions (removal of IT and Library facilities) may be applied to any account with an overdue balance.

### STAGE 3

The third stage following non-payment of fees and charges is temporary suspension from the course/programme. Any student that is temporarily suspended will not be permitted to attend lectures/classes or be in receipt of supervision or tutoring from academic staff. The appropriate College manager will be informed of this action.

## Students in debt and debt management procedures

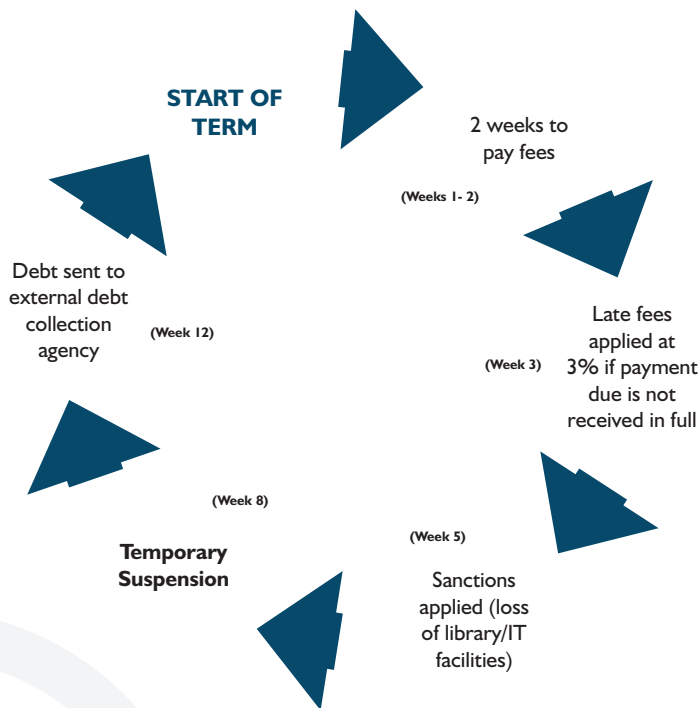
Students are required to meet all due dates for payment whether these are annual payments or instalments. Persistent failure to pay fees, charges and penalties by the due dates will be regarded as a major disciplinary offence and disciplinary action may result.

Students in debt to the University may have University bursaries, maintenance and scholarships withheld (or such funds may be set by the University against the outstanding debt).

No student is eligible for the award of a degree or other qualification by the University unless all fees for tuition, maintenance and any other sums, including fines owing to the University, have been paid. The University will also refuse student debtors access to degree ceremonies.

We must also advise that any student in debt will not be permitted to register for a subsequent academic session.

Further details regarding fees, payment deadlines and debt recovery procedures can be found on our website at [www.exeter.ac.uk/staff/policies/calendar/part2/finance/](http://www.exeter.ac.uk/staff/policies/calendar/part2/finance/)



## Student payment and penalties timeline

The diagram above demonstrates a timeline for you to follow. It highlights the various stages of our debt management process throughout each term. It also highlights the penalties that will be applied to a student's account and the action taken by the University to recover the monies owed.

*All students are reminded that they should check their University Email account on a regular basis as all important communication from the University finance department will be sent via this method. We will attempt to contact all students to remind them of upcoming payments due; however it is the responsibility of the student to adhere to the payment deadlines provided.*

*Please note that the above timeline shows the activity for the autumn and spring terms only which are 11 and 12 weeks in duration. The timeline for the summer term which is only 7 weeks in duration will differ slightly. Please contact the student information desk [SID@exeter.ac.uk](mailto:SID@exeter.ac.uk) or by calling 08444 724724 for more details.*

**Please note that all debts to the University are pursued.**

## Re-registering for academic years

We must also advise that any student with an outstanding balance will not be permitted to register for a subsequent academic session.

Students whose accounts are not fully paid by the due dates will be subject to debt recovery procedures which can result in referral to tracing and/or commercial debt recovery agents or the Courts for recovery.

All additional administrative costs, including agents and Court fees, will be added to the account. Tracing agents' and commercial debt recovery agents' fees are not set by the University and are subject to change. They may be linked to the location of the debtor, and/or the steps taken in order to recover the debt, such as the involvement of local agents in overseas territories.

Once a debt is referred to tracing agents or commercial debt recovery agents, all communications and negotiations should be with the tracing or debt recovery agent and not the University.

## Your contact details

Please make sure that you keep your contact details up to date via your 'MyExeter' account. We will use these details should we need to contact you regarding your student account. This may include reminders to pay your fees or information regarding funding and bursaries.

## Data protection authority

From time to time we may need to release and discuss financial information from your student account with authorised individuals to facilitate payments and manage your student account. Under the Data Protection Act 1998, the University will not release any information without your prior written consent.

We therefore ask that should you wish for us to share any information in relation to your student account to a parent or third party, please update your details through your 'MyExeter' account or contact the Student Fees Team by email at [SID@exeter.ac.uk](mailto:SID@exeter.ac.uk) or by calling 08444 724724.

## Checklist

<input type="checkbox"/>	Have you arranged payment of your tuition and/or accommodation fees?
<input type="checkbox"/>	If you wish to be considered for a bursary or NSP fee waiver, have you given consent to share on your student finance application?
<input type="checkbox"/>	If you are due to receive a tuition fee loan, have you posted your online declaration to the SLC?
<input type="checkbox"/>	Do you want a parent or third party to be able to discuss your account with us? If so fill in and send us a data protection release authority form. These are available from the Student Information Desk.
<input type="checkbox"/>	Have you uploaded your bank details to MyExeter?
<input type="checkbox"/>	If you are a sponsored student, have you handed in your financial guarantee?
<input type="checkbox"/>	Have you logged on to your statement of account on MyExeter to check your fees due?

# Useful contacts

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## University of Exeter postal address

University of Exeter  
Northcote House  
The Queen's Drive  
Exeter UK EX4 4QJ

## Main switchboard

Internal number: 0  
From outside the University:  
+44 (0)1392 661000

## Student Information Desk

Telephone: 08444 724724  
Email: [SID@exeter.ac.uk](mailto:SID@exeter.ac.uk)

## Useful web links

University of Exeter website:  
[www.exeter.ac.uk](http://www.exeter.ac.uk)

Student Finance pages:  
[www.exeter.ac.uk/students/finance](http://www.exeter.ac.uk/students/finance)

Undergraduate pages:  
[www.exeter.ac.uk/undergraduate](http://www.exeter.ac.uk/undergraduate)

Virtual tours:  
[www.exeter.ac.uk/virtualtours](http://www.exeter.ac.uk/virtualtours)

International Student Support:  
[www.exeter.ac.uk/as/support/international](http://www.exeter.ac.uk/as/support/international)

Scholarships:

[www.exeter.ac.uk/scholarships](http://www.exeter.ac.uk/scholarships)

Bursaries:

[www.exeter.ac.uk/bursaries](http://www.exeter.ac.uk/bursaries)

Students' Guild:

[www.exeterguild.org/advice](http://www.exeterguild.org/advice)

My Career Zone:

[www.exeter.ac.uk/mycareerzone](http://www.exeter.ac.uk/mycareerzone)

Student Finance England:

[www.direct.gov.uk/en/  
EducationAndHigherEducation/  
StudentFinance/index.htm](http://www.direct.gov.uk/en/EducationAndHigherEducation/StudentFinance/index.htm)

Funding Database:

[www.exeter.ac.uk/studying/funding/search](http://www.exeter.ac.uk/studying/funding/search)

Student Information Desk:

[www.exeter.ac.uk/students/services/sid](http://www.exeter.ac.uk/students/services/sid)

## Disclaimer

This document forms the University of Exeter's Student Finance Guide. Every effort has been made to ensure that the information contained in the Guide is correct at the time of going to press. However, the University cannot guarantee the accuracy of the information contained within the Guide and reserves the right to make variations to the services offered and amendments to its content where such action is considered to be necessary.