



Student Finance Guide

CORNWALL CAMPUS 2010/2011

Payment Periods

Term 1 – Autumn: When registering and up to Friday 15 October 2010

Term 2 – Spring: Monday 10 to Friday 21 January 2011

Term 3 – Summer: Monday 2 to Friday 13 May 2011

Pay your fees & check your balance
Click the 'Student Record' tab

Log into your 'MyExeter' account
Click the 'Online Statement' link

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 leave a copy with them before you arrive here in Cornwall. Further copies of this guide can be downloaded from the student finance website at www.exeter.ac.uk/studentfinance

Throughout the year you can pay your fees and check your balance with the University by accessing your 'My Exeter' account at www.exeter.ac.uk/myexeter. Simply click on the 'Student Record' tab. The link to the online statement can be found on the right-hand side of the page.

ASU (Academic Support Unit)

The ASU is located in the Peter Lanyon Building at the Cornwall Campus. We can provide help and advice in relation to all finance-related enquiries. Please feel free to come and visit us or you can contact us using the following details:
cornwall-finance@exeter.ac.uk
or call 01326 371800

This Guide

Should you have any queries about the information contained in this guide then please do not hesitate to contact Student Finance as we are here to help.

Student Fees Team

Phone: 01392 723409
Email: fees@exeter.ac.uk

The Student Funding Team

Phone: 01392 723858
Email: money@exeter.ac.uk or

Cashiers

Phone: 01392 723890
Email: cashiers@exeter.ac.uk

For impartial advice you can also contact the FXU Student Union at advice@fxu.org.uk or call 01392 370447

For specific International student queries, please contact the International Student Support office at: internationalcornwall@exeter.ac.uk or visit the webpages:
www.as.exeter.ac.uk/support/international

We hope you enjoy your time here at Cornwall!

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How to pay

Payment Deadlines

Term 1 – Autumn:

When registering and up to Friday 15 October

Term 2 – Spring:

Monday 10 to Friday 21 January 2011

Term 3 – Summer:

Monday 2 to Friday 13 May 2011

Please note that non-payment will result in a late fee charge of three per cent added to your account immediately after the above periods have ended.

Students are encouraged to pay via the University's secure online payment facility at 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 deposit, 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 (Credit or UK Debit card).
- By telephone on 01392 723890 (Credit or UK Debit card)

- UK bank cheque, payable to the University of Exeter
- Bank draft drawn on a UK bank
- Direct transfer to the University of Exeter bank account
- Cash or UK bank cheque in person at the TCS finance office, Peter Lanyon Building, Treliiever Road, Penryn, Cornwall TR10 9EZ.

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

- For online payment queries please call 01392 723635
- Payments made online are confirmed via an emailed message.

Credit or UK debit card

- Please note that all payments made directly to The University of Exeter by credit card are subject to a fee of up to 1.5 per cent 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.
- The University has a card hotline so that you may leave your card and account details to pay 24 hours a day. Please listen carefully to the instructions. You must speak clearly to leave all details, as it is not a button activated system.
- If you are using an overseas credit card, additional identity checks are normally made by your bank and 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

Direct Transfer to The University of Exeter bank account

- If you wish to pay by bank transfer please download the details from our website www.admin.exeter.ac.uk/students/studentfees/how-to-pay Alternatively email the Cashiers office at cashiers@exeter.ac.uk and they will send you the details
- It is essential that your student ID number and student name are quoted when making your transfer and on all documentation.

Cash

- If you pay by cash, please make sure you keep the receipt safe.

Security of Payment

- Please note that transaction methods cannot be deemed 100 per cent secure due to the security weaknesses inherent in the global IT networks. You are advised that when making payment, you do so at your own risk, so please take care to protect your financial information.

Please note: that Accommodation payments should be made to Tremough Campus Services using the following details. To pay your Tremough Accommodation charges please visit www.secure.falmouth.ac.uk or contact the accommodation office using the details below.

Accommodation Office

Treliever Road
Penryn
Cornwall
TR10 9EZ

accommodation@tremoughservices.com

Tel: 01326 253639

Fax: 01326 253649

Information for undergraduate students

Tuition Fees

Standard Tuition fees for 2010/11

Home and EU students (entry after 1 August 2006)	
Full-time	£3,290
Study Year Abroad	£1,645
Home and EU (entry prior to 1 August 2006)	
Full-time	£1,310
Study Year Abroad	£655
International and International visiting Undergraduates (JYA) (entry prior to 1 August 2006)	
Full-time (Band 1)	£10,600
Full-time (Band 2)	£12,750
Visiting Students (JYA Band 1)	£9,990
Visiting Students (JYA Band 2)	£11,880
International and International visiting Undergraduates (JYA) (entry after 1 August 2010)	
Full-time (Band 1)	£11,100
Full-time (Band 2)	£13,200
Visiting Students (JYA Band 1)	£9,990
Visiting Students (JYA Band 2)	£11,880

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 and follow the Fees Information link on the left-hand side.

Tuition fees loans

(UK/EU Undergraduate students only)

For the majority of students, your fees will be paid directly to us by the Student Loan Company, provided you have applied for a Tuition Fee Loan prior to commencing your 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 England webpage's at 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 13 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 three per cent 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 must be sent to the Student Fees Team, Northcote House, The Queen's Drive, Exeter EX4 4QJ or emailed to fees@exeter.ac.uk*

Tuition fee payment dates

Students attending on a termly basis

Undergraduate Study	
Up to £500	Pay in full when you register or by the payment deadline of 15 October 2010
Over £500	In full or as follows
Autumn Term	One third when you register or by the payment deadline of 15 October 2010
Spring Term	Second third within the first 2 weeks of term 10 to 21 January 2011
Summer Term	Final third within the first 2 weeks of term 2 to 13 May 2011

As above, tuition fees are due in full when you register with the University. Alternatively, tuition fees can be paid by termly instalment within the dates outlined above with no additional charge or prior arrangement. For details of how to pay, please see page 4 of this guide.

If you are experiencing any problems paying your tuition fees you must inform the Student Fees Team by email fees@exeter.ac.uk or by calling 01392 723409 as soon as possible as we may be able to help.

There may be additional sources of funding or loans available. The FXU advice team may be able to advise you further. Email advice@fxu.org.uk or call 01326 370447.

Information for postgraduate students

Tuition Fees

Standard Tuition fees for 2010/11

UK/EU Postgraduates	
Full-time Taught Masters	£4,500
Part-time	Pro rata (Credit based)
Full-time MPhil/PhD	£3,500
Part-time	£1,750
PGCE	£3,290
International Postgraduates	
Full-time Taught Masters (Band 1) <i>Entry prior to 1 August 2010</i> <i>Entry after 1 August 2010</i>	£10,600 £11,100
Full-time Taught Masters (Band 2) <i>Entry prior to 1 August 2010</i> <i>Entry after 1 August 2010</i>	£12,750 £13,200
Part-time	Pro rata (Credit based)
Full-time MPhil/PhD (Band 1) <i>Entry prior to 1 August 2010</i> <i>Entry after 1 August 2010</i>	£10,600 £11,100
Full-time MPhil/PhD (Band 2) <i>Entry prior to 1 August 2010</i> <i>Entry after 1 August 2010</i>	£12,750 £13,200
Part-time (Band 1) <i>Entry prior to 1 August 2010</i> <i>Entry after 1 August 2010</i>	£5,300 £5,550
Part-time (Band 2) <i>Entry prior to 1 August 2010</i> <i>Entry after 1 August 2010</i>	£6,375 £6,600
PGCE	£9,100

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 and follow the Fees Information link on the left-hand side.

Tuition fee payment dates

Postgraduate Study	
Autumn Term	One third when you register or by the payment deadline of 15 October 2010
Spring Term	Second third within the first 2 weeks of term 10 to 21 January 2011
Summer Term	Final third within the first 2 weeks of term 2 to 13 May 2011

As above, tuition fees are due in full when you register with the University. Alternatively, tuition fees can be paid by termly instalment within the dates outlined above with no additional charge or prior arrangement. For details of how to pay, please see page 4 of this guide.

If you are experiencing any problems paying your tuition fees you must inform the Student Fees Team by email fees@exeter.ac.uk or by calling 01392 723409 as soon as possible as we may be able to help.

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. Only students who are in receipt of an approved scholarship or studentship 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 our 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

£2,000.00

Home and Channel Island applicants

£750.00*

* *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 & Finance; MSc Financial Analysis & Fund Management; MSc Finance & Investment; MSc Financial Mathematics; MSc Finance & Management; MSc International Management; MA Leadership; MSc Marketing & Financial Services; MSc Marketing; MSc Money & 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	£3,000
To Pay	£1,000 (£3,000 less £2,000 deposit)
Terms 2 & 3	£3,000 per term

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 International Office at internationalcornwall@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 2010 will not be considered grounds for a refund. In such circumstances you must email a scanned copy of the relevant evidence, along with your full name and University reference number to the International Office at internationalcornwall@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. In such circumstances you must email a scanned copy of the relevant transcripts, along with your full name and University Reference number to pg-ad@exeter.ac.uk no later than 31 August 2010.

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 and we will notify the UK Borders Agency and retain the deposit payment.*

Important contact information

For further information please visit the postgraduate admissions webpages at www.exeter.ac.uk/postgraduate/admissions/offers/deposit or email pg-ad@exeter.ac.uk

For specific International student queries, please contact the International Student Support office at internationalcornwall@exeter.ac.uk or visit the webpages www.as.exeter.ac.uk/support/international

Accommodation fees

The Cornwall Campus (Tremough) is operated jointly by University College Falmouth and the University of Exeter through Tremough Campus Services (TCS). TCS provides a range of services to both institutions, including estates and facilities management, commercial activities and accommodation services. Further information can be found by visiting www.tremoughservices.com

To pay your Tremough Accommodation charges please visit <https://secure.falmouth.ac.uk> or contact the accommodation office using the details below.

Accommodation Office
Treliever Road
Penryn
Cornwall
TR10 9EZ

accommodation@tremoughservices.com

Telephone: 01326 253639

Fax: 01326 253649

Please do not pay via the Exeter online service.

Payment of all other charges

Any further charges or fines are payable in full within 14 days of the date of the invoice, unless otherwise specified.

If you fail to contact the Student Fees Office or pay the required amounts by the due dates, the University may take action. For more information please refer to page 20 for penalties regarding non payment.

Undergraduate Funding

Statutory Student Support

In addition to the Tuition Fee Loan (see page 6), home undergraduate students can apply for a non-repayable Maintenance Grant and a re-payable 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

Maintenance Grant/ Special Support Grant:

Non-repayable Maintenance Grants and Special Support Grants were introduced for 'new' students who started their course in September 2006 or later. The maximum grant available in 2010/11 is £2,906 a year, and 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.

Maintenance Loan:

All eligible full-time home undergraduate students are entitled to 72 per cent of the full Student Maintenance Loan for each year of their course, regardless of income. The remaining 28 per cent of the Student Maintenance Loan is means tested. The amount of non-income assessed loan you receive (i.e. the 72 per cent) 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 – Information 2010/11: 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 should 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'll need to provide the Student Loans Company with your bank details. If you have not already done so you can telephone the helpline numbers across the page or update with Student Finance England online at 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 bring in any written confirmation of your funding).

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

Please Note: *The earliest date the SLC will start to release payments to bank accounts is the 4 October 2010 or from your course start date, if your course commences prior to the first day of term.*

What to do if you have not received your payments from The Student Loan Company:

- Have you completed and returned all relevant documentation to the SLC?
- 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 Registry Services by email at cc-registry@exeter.ac.uk

If there is still a problem which the University can not 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): 0845 111 1711

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 leaflet 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 using the contact details on the back page of this guide.*

PLEASE NOTE There is no direct application to the University for the Bursary Scheme. To be considered you must have agreed to share verified financial information with the University when you completed your application for student funding.

www.direct.gov.uk/studentfinance

UK Access to Exeter Bursary 2010/11

Make sure you don't miss out!

Payment Dates 2010/11

Friday 3 December
Friday 7 January
Friday 29 April

are you:

- a full-time UK undergraduate?
- paying full variable tuition fees*?
- from a low-income household?
- receiving means-tested funding from the Student Loans Company?

The **UK Access to Exeter Bursary** is a non-repayable award paid by the University on top of your statutory support from the government. For further details please go to www.exeter.ac.uk/bursaries

Think you may be eligible?

- Check the finance tab of your MyExeter account
- Check correspondence from the Student Funding Team
- Still not sure? Please contact the Student Funding Team on 01392 722486 or email bursaries@exeter.ac.uk

Have you received confirmation of your bursary?

Make sure you:

- Register with the University.
- Provide Bank Details at registration (or via the finance tab of your MyExeter account).

** Some students will not be paying the full tuition fees personally so are not eligible for this bursary; these include NHS-funded students. Please check your course details if you are unsure.*

UK Access to Exeter Bursary

The UK Access to Exeter Bursary is a guaranteed non-competitive bursary available to students who are:

- Undergraduate
- Full time
- Full variable tuition fee paying UK student
- Have a low household income as determined by the Student Finance Assessment Authority (e.g. Student Finance England)

NOT studying Diagnostic Radiography

NOT on a full year abroad

NOT a Peninsula Medical School Student

NOT a PGCE Student

** We will receive household income details automatically from the SLC provided you have completed an application for means-tested student finance for 2010/11 and have given permission on this application to share your income information with the University.*

Bursary awards

Awards vary depending on your household income and the year you commenced your study at the University. For further information please visit www.exeter.ac.uk/bursaries

Students will be notified by email (returning students) or by letter (new students) of their 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 2010/11.

If you think you are eligible for an award and there is no information within your finance

tab concerning the bursary please contact the bursaries team on 01392 722486 or email bursaries@exeter.ac.uk

Payment of the bursary

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

Friday 3 December 2010

Friday 7 January 2011

Friday 29 April 2011

Payments will be weighted according to the length of each term. Please visit 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 12 November 2010 to receive your first instalment on time.

Household Income changes

If your household income decreases throughout 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.*

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 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 2011/12

If you are studying in 2011/12 you can start applying for your student funding in the New Year. You can apply online at www.direct.gov.uk/studentfinance or request a paper PFI form by calling 0845 300 50 90.

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 a bursary.

Postgraduate Funding

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

Scholarship payment dates 2010/11

| October 2010
| January 2011
| April 2011
| July 2011

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 Funding Team on 01392 725713 or alternatively email: financescholarships@exeter.ac.uk

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 leaflet for further details.

In addition PGCE students who are eligible for the maximum Maintenance Grant (£2906) will receive a £384 bursary from the University.

TDA bursaries

In addition to the maintenance and fee support described above, the Training and Development Agency for Schools offers further financial incentives and support to offset the costs of PGCE training. The level of funding from the TDA varies depending on the subject area; it can be up to £9,000 for the year for certain subjects.

Please go to the PGCE pages at www.exeter.ac.uk/education for more information on the TDA and other sources of funding.

Training and Development Agency (TDA) bursaries are paid directly to PGCE students by the University. To receive a TDA 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 TDA bursary is paid monthly for 9 months from October 2010. 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 TDA bursary please contact the student funding team on 01392 725709 or email money@exeter.ac.uk

Additional advice and financial support

Financial and Budgeting Advice

The staff of the Students' Union (FXU) at the Cornwall Campus 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 Welcome Week, hold one-to-one advice sessions and have an interactive website (see links below). www.fxu.org.uk/advice

To contact the FXU, please email advice@fxu.org.uk or call 01326 370447

The Student Help pages at www.exeter.ac.uk/studenthelp 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 Careers Service at the Cornwall Campus offers a similar service for Cornwall-based students. For details please visit www.exeter.ac.uk/cornwall/support/careers

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 dependant 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 be studying the equivalent of at least 50 per cent of a full-time course. Those eligible to apply for a Student

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

money@exeter.ac.uk

Student Funding Team, Northcote House

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.

Further information and downloadable application forms for ALF are available by following the links to Student Funding – Information 2010/11 from www.exeter.ac.uk/studentfinance

Emergency Loans for UK Students

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

Emergency loans for International and European 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.

Contact the Student Funding Team

For more information or to obtain application packs for ALF or the Emergency Loans please visit the FXU Advice service opposite the refectory/bar or call us on 01326 370447. You can also email any queries to advice@fxu.org.uk or money@exeter.ac.uk

Further Information

Penalties for non-payment

If you are unable to make payment for your fees or other charges by the deadlines given, you should be aware that there are penalties that will apply.

If you think you are going to have a problem with making your payments, please contact us as soon as possible so we can discuss your situation with you. Please do not hesitate to contact us as we are here to help.

If you do miss your payments, the following charges will apply:

STAGE 1

Late fee charges of three per cent of the total debt overdue are payable on fees and charges not paid by midnight on last day of the payment periods shown below:

Term 1	4 October 2010 to 15 October 2010
Term 2	10 January 2011 to 21 January 2011
Term 3	2 May 2011 to 13 May 2011

Any late payment by a sponsor will result in late fee charges being applied to your account (as above).

Late fee charges are payable 14 days from the date of notification. Failure to pay on time is regarded as a major disciplinary offence.

STAGE 2

If payments aren't made as outlined above, the second stage will involve sanctions being applied such as the removal of Library and IT facilities. You will not be able to access University email accounts or borrow books from the Library.

STAGE 3

The third stage following non-payment of fees and charges is de-registration.

Students in debt and debt management procedures

Students are required to meet all due dates of payment whether these are annual payments or instalments. Persistent refusal to pay fees, charges and penalties by the due dates, or any deferred date agreed in writing by the Student Fees Team, will be regarded as a major disciplinary offence and disciplinary action may result.

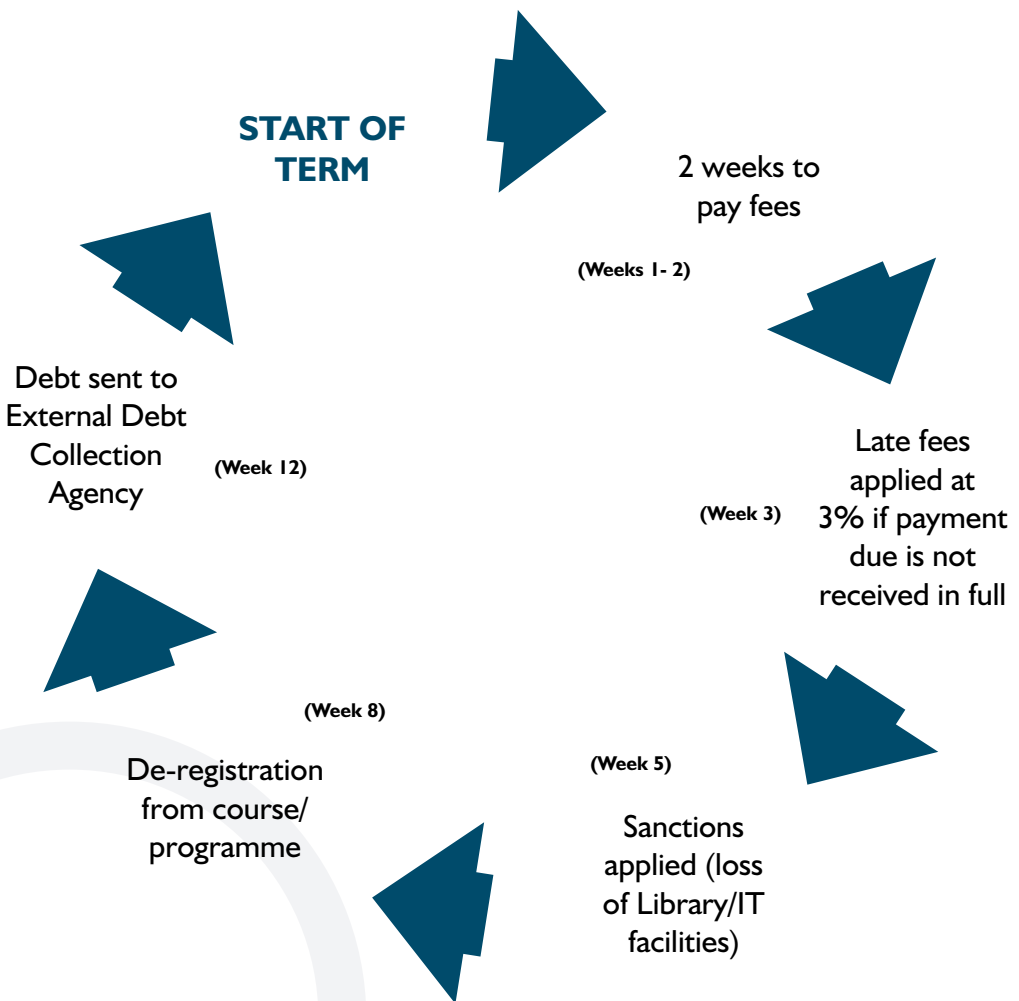
Students in debt to the University may be refused future University accommodation and may also have University bursaries, maintenance and scholarships withheld (or such funds may be set by the University against the outstanding debt).

Students whose accounts are not fully paid by the due dates will be subject to debt recovery procedures detailed on the following page (Payment and Penalties Timeline). Students are also advised that at the end of each term, any overdue account will be sent to an external debt recovery agent and or the Courts for recovery. If a county court judgement is made against you for debt, this can affect some career options and it will almost certainly affect your ability to obtain credit cards, mobile phone contracts or a mortgage.

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/students/services/calendar

Please note that all debts to the University are pursued.



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.

Please be advised that throughout the duration of each term, reminder emails/letters will be sent informing you if there is a debt outstanding. Please take time to read these reminders as non payment could result in de registration from your programme/course.

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 Fees Team at fees@exeter.ac.uk or by calling 01392 723409 for more details.

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 fees@exeter.ac.uk or by calling 01392 723409.

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.

Useful contacts

University of Exeter postal address

University of Exeter
Cornwall Campus
Treliever Road
Penryn, Cornwall TR10 9EZ

Telephone Numbers

Cornwall

Main reception: 01326 371800
Fax: 01326 371859
Student Services: 01326 370460
FXU Students Union: 01326 370447
Emergency out-of-hours contact number:
01326 253503

Finance Offices (Cornwall)

Email: cornwall-finance@exeter.ac.uk
Tel: 01326 371800

Finance Offices (Exeter)

General number: 01392 723890
Student Fees: 01392 723409
Student Funding: 01392 723858
Scholarships: 01392 725713
Bursaries: 01392 722486
Cashiers: 01392 723890

Email

Finance Offices (Exeter)

Student Fees: fees@exeter.ac.uk
Student Funding: money@exeter.ac.uk
Scholarships: financescholarships@exeter.ac.uk
Bursaries: bursaries@exeter.ac.uk
Cashiers: cashiers@exeter.ac.uk

Useful web links

University of Exeter website (Cornwall):
www.exeter.ac.uk/cornwall
University of Exeter website:
www.exeter.ac.uk
Student Finance pages:
www.exeter.ac.uk/studentfinance
Undergraduate pages:
www.exeter.ac.uk/cornwall/undergraduate
Postgraduate pages:
www.exeter.ac.uk/cornwall/postgraduate
International Student Support:
www.exeter.ac.uk/support/international
Scholarships: www.exeter.ac.uk/scholarships
Bursaries: www.exeter.ac.uk/bursaries
Students' Union: www.fxu.org.uk
Student Finance England:
www.direct.gov.uk/studentfinance