



Student Finance Guide

EXETER CAMPUSES 2011/12

Payment periods

Term 1 – Autumn: Upon registration and up to Friday 14 October 2011

Term 2 – Spring: Monday 9 to Friday 20 January 2012

Term 3 – Summer: (Accommodation only) Monday 30 April to Friday 11 May 2012

Pay your fees and check your balance
Log into your 'MyExeter' account

Click the 'Student Record' tab
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 Exeter. 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 then be found on the right hand side of the page.

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. We are located in Northcote House on the main Streatham Campus.

Forum and Student Service Centre

The forum project is an exciting new development for the heart of Streatham Campus, creating an inspirational mix of outside and inside space and as part of the project a new Student Service Centre is due to open in January 2012. Some of the services mentioned in this handbook will be moving to the forum and contact details for these services will change during the academic year 2011-12. Please visit www.exeter.ac.uk/about/campus/forum for more details of the services which will be located in the Centre.

We hope you enjoy your time here at Exeter!

Our opening hours are:

Monday to Friday 9.00am to 5.00pm (excluding Bank Holidays).

Alternatively, please feel free to call or email us:

Student Fees Team

Phone: +44 (0) 1392 723409

Email: fees@exeter.ac.uk

The Student Funding Team

Phone: +44 (0) 1392 723858 or 722486

Email: Funding@exeter.ac.uk

Cashiers

Phone: +44 (0) 1392 723128

Email: studentpayments@exeter.ac.uk

For impartial advice you can also contact the Guild Advice unit at studentadvice@exeter.ac.uk or call +44 (0) 1392 723520

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

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How to pay

Payment deadlines

Term 1 – Autumn:

Upon registration and up to Friday 14 October 2011

Term 2 – Spring:

Monday 9 to 20 January 2012

Term 3 – Summer: (Accommodation only)

Monday 30 April to 11 May 2012

Please note that non payment will result in a late fee charge of 3 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 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 (Credit or UK debit card)
- By telephone on **01392 723128** (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 (Home and EU bank transfers only)
- Cash, UK bank cheque, credit or UK debit card in person at the Cashiers Office, Northcote House, The Queen's Drive, Exeter EX4 4QJ

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 automated emailed message.

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 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.
- 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.

Direct transfer to the University of Exeter bank account

- If you wish to pay by bank transfers from a UK bank account please download the details from our website <http://www.exeter.ac.uk/students/finance/howtopay/>

- For bank transfers from an EU bank account please e-mail studentpayments@exeter.ac.uk stating the country your transfer is coming from.
- All non-EU/International bank transfers must be made by using Western Union Business solutions – see details on <http://www.exeter.ac.uk/students/finance/howtopay/> information on the website.
- 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.
- Students may only pay £500.00 per term in cash directly to the University. Payments over £500.00 per term in cash should be made directly to the Natwest bank University of Exeter account using the cash payment form downloadable from <http://www.exeter.ac.uk/students/finance/howtopay/>

Security of payment

- Please note that none of the above methods can be deemed 100 per cent 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 2011/12

Home and EU (entry after 1 August 2006)	
Full-time	£3,375
Study Year Abroad	£1,688
International and international visiting Undergraduates (JYA) (entry prior to 1 August 2011)	
Full-time (Band 1)	£11,900
Full-time (Band 2)	£14,100
Visiting students (JYA Band 1)	£10,980
Visiting students (JYA Band 2)	£13,050
International and International visiting Undergraduates (JYA) (entry after 1 August 2011)	
Full-time (Band 1)	£12,200
Full-time (Band 2)	£14,500
Visiting students (JYA Band 1)	£10,980
Visiting students (JYA Band 2)	£13,050

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/students/finance/studentfees/tuitionfees

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 webpages at www.exeter.ac.uk/students/finance/studentfees/tuitionfees

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 12 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 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 can be handed into or sent to the Student Fees Team in Northcote House, Streatham Campus or emailed to Fees@exeter.ac.uk

Tuition fee payment dates

Students attending on a termly basis Undergraduate study

Tuition fees are due in full when you register or by the payment deadline of the 14 October 2011, if the cost of tuition fees exceeds £500.00 then students may pay by instalments.

Instalment	Amount due	Payment due by
Enrolment	50% of course fee	When you register or by the payment deadline of 14 October 2011
Spring Term	50% of course fee	Within 2 weeks of the term commencing 9 to 20 January 2012

As above, tuition fees are due in full when you register with the University. Alternatively, tuition fees can be paid by **two** instalments 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 +44 (0) 1392 723409 as soon as possible as we may be able to help.

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

Information for postgraduate students

Tuition fees

Standard tuition fees for 2011/12

UK and EU Postgraduate students	
Full-time Taught Masters	£4,600
Part-time	Pro rata (Credit based)
Full-time MPhil/PhD Entry prior to 2011/12 Academic Year	£3,500
Entry in 2011/12 Academic Year	£3,700
Part-time Entry prior to 2011/12 Academic Year	£1,750
Entry in 2011/12 Academic Year	£1,850
PGCE	£3,375
International Postgraduate students	
Full-time Taught Masters (Band 1)	£12,200
Full-time Taught Masters (Band 2)	£14,500
Part-time	Pro rata (Credit based)
Full-time MPhil/PhD (Band 1)	£11,900
Full-time MPhil/PhD (Band 2)	£14,100
Part-time (Band 1)	£5,950
Part-time (Band 2)	£7,050
PGCE	£12,200

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

Students attending on a termly basis

Postgraduate study

Tuition fees are due in full when you register or by the payment deadline of the 14 October 2011. If the cost of tuition fees exceeds £500.00 then students may pay by instalments.

Instalment	Amount due	Payment due by
Enrolment	50% of course fee	When you register or by the payment deadline of 14 October 2011
Spring Term	50% of course fee	Within 2 weeks of the term commencing 9 to 20 January 2012

As above, tuition fees are due in full when you register with the University. Alternatively, tuition fees can be paid in **two** instalments 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 +44 (0) 1392 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, 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 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

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 & 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	£4,500
To pay	£2,500 (£4,500 less £2,000 deposit)
Term 2	£4,500

Payment of accommodation charges

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 intoff@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 2011 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 intoff@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 2011

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 isa@exeter.ac.uk or visit the web pages at: www.exeter.ac.uk/as/support/international

Accommodation deposit

For University owned or managed accommodation the deposit is £300 for 2011/12.

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, and should be taken into account when making your termly payments. An example is as follows:

Accommodation fee (Total)	£3,536.40
Already paid (Deposit)	£300.00
Balance to pay	£3,236.40
Amount to pay per term (as per your contract)	
Term 1	£1,225.70
Term 2 (less £150 deposit)	£1,135.70
Term 3 (less £150 deposit)	£875.00
Total	£3,236.40

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 three instalments:

Term 1	3 October 2011 when you register with the University
Term 2	9 January 2012 within the first 2 weeks of start of term
Term 3	30 April 2012 within the first 2 weeks of start of term
Term 4	18 June 2012 within 2 weeks

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.

Please remember to reduce your term 2 and 3 accommodation payment by £300 for the deposit you previously paid (i.e. reduce by £150 each of these terms).

You can check your balance at any time 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 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

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 4), home undergraduate students can apply for a non-repayable Maintenance Grant and a re-payable Maintenance Loan to assist with living costs providing a financial income assessment is completed.

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 2011/12 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 2011/12: 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 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

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.

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 in Northcote House email Registry@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 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 2011/12

Make sure you don't miss out!

Payment dates 2011/12

Friday 9 December
Friday 13 January
Friday 4 May

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 2011/12 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 2011/12.

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 9 December 2011

Friday 13 January 2012

Friday 04 May 2012

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 11 November 2011 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 2012/13

If you are studying in 2012/13 you can start applying for your student funding in the New Year. You can apply online at www.direct.gov.uk/studentfinance

When completing your application 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's 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 2011/12

| October 2011
| January 2012
| April 2012
| July 2012

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 (£2,906) will receive a £469 PGCE Exeter 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 £9000 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 nine months from October 2011. 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 funding@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 Welcome Week, hold one-to-one advice sessions and have an interactive website (see links below). www.exeterguild.org/advice

To contact the Guild Advice Unit please email studentadvice@exeter.ac.uk or call +44 (0) 1392 723520. The offices can be found within Devonshire House on the main Streatham Campus.

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 Works www.studentjobsexeter.com, run jointly by the Students' Guild and the University, helps students find part-time and holiday work.

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.

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 with a non-repayable grant to assist with your cost of living costs, travel, childcare and other course-related costs.

Apply online now at:

<https://apps.exeter.ac.uk/learningfund/public>
email: funding@exeter.ac.uk
Student Funding Team, Northcote House

For further information on funding or assistance with your application please contact:

Students' Guild Advice Unit
studentadvice@exeter.ac.uk
01392 723520

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 follow the links to Student Funding – Information 2011/12 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 the ALF or emergency loans, please visit the Student Funding Team at Room 154 in Northcote House (Streatham Campus) or call us on 01392 723858. You can also email any queries to funding@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:

Tuition

Term 1	3 October 2011 to 14 October 2011
Term 2	9 January 2012 to 20 January 2012

Accommodation

Term 1	3 October 2011 to 14 October 2011
Term 2	9 January 2012 to 20 January 2012
Term 3	30 April 2012 to 11 May 2012

Any late payment by a sponsor will result in late fee charges being applied to your account (see page 20).

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 temporary suspension.

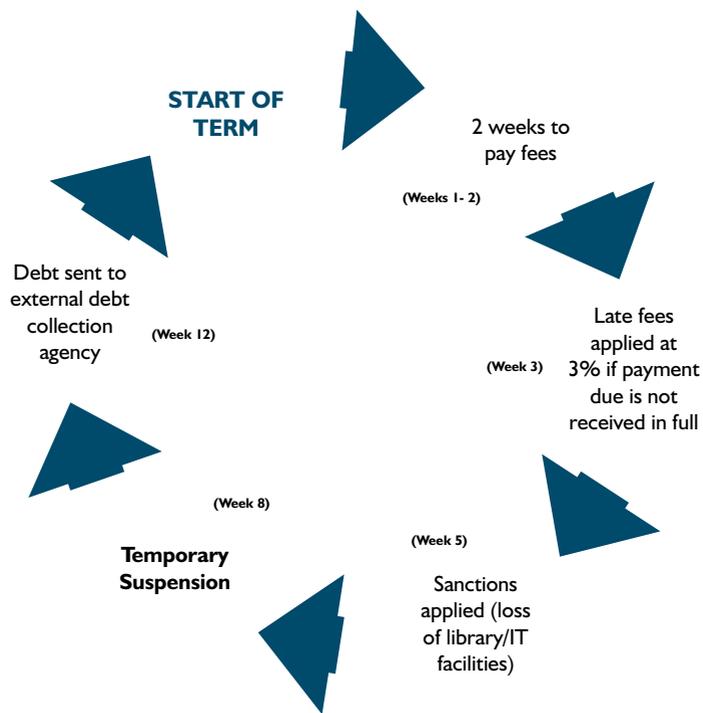
Students in debt and debt management procedures

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 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

Please note that all debts to the University are pursued.



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/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.

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 +44 (0) 1392 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 +44 (0) 1392 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
Northcote House
The Queen's Drive
Exeter UK EX4 4QJ

Telephone numbers

Main switchboard

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

Finance Offices

Student Fees: +44 (0)1392 723409
Student Funding: +44 (0)1392 723858
Bursaries: +44 (0)1392 722486
Cashiers: +44 (0)1392 723128

Email

Finance Offices

Student Fees: Fees@exeter.ac.uk
Student Funding: funding@exeter.ac.uk
Bursaries: bursaries@exeter.ac.uk
Cashiers: Studentpayments@exeter.ac.uk

Useful web links

University of Exeter website:

www.exeter.ac.uk

Student Finance pages:

www.exeter.ac.uk/students/finance

Undergraduate pages:

www.exeter.ac.uk/undergraduate

Virtual tours:

www.exeter.ac.uk/virtualtours

International Student Support:

<http://as.exeter.ac.uk/support/international/>

Scholarships:

www.exeter.ac.uk/scholarships

Bursaries:

www.exeter.ac.uk/bursaries

Students' Guild:

www.exeterguild.org

Student Finance England:

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

Funding Database:

www.exeter.ac.uk/studying/funding/search/