

# MONEY ADVICE FINANCIAL INFORMATION & SUPPORT

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2016/17

## Introduction

This booklet provides general guidance only and is based on information available at the time of printing. Every effort has been made to ensure the accuracy of the information given as at June 2016. The University of Worcester (UW) takes no responsibility for errors or omissions or for arrangements made by third parties. It reserves the right to change the information given at any time.

Information in this publication refers to all University of Worcester students normally residing in England unless otherwise stated including those studying at one of the University's partner institutions.

For more detailed information you should visit:

[www.gov.uk/studentfinance](http://www.gov.uk/studentfinance) or see *Student Finance - New Full-time Students 2016/2017* or for continuing students *Student Finance - Continuing Full-time Students 2016/2017* both published by the Department for Business Innovation and Skills and available to download. For copies of Student Finance England booklets in braille or large font telephone 0141 243 3686. The booklets provide further information on:

- Where and how to apply for assistance
- Grants and loans available, including repayment details for loans
- Financial support calculations
- Other sources of help available

 Find more information at the Student Finance England website: [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

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## Contact firstpoint

...to access advice and support at the University of Worcester.

The **firstpoint** centre in the Peirson Building on the St John's Campus is the first point of contact for all students' information, advice and support needs.

Through **firstpoint** you can get advice on:

Accommodation  
Careers and Earn as you Learn  
Disability and Dyslexia Support  
Fees and Finance  
Health and Wellbeing  
How to access the Chaplaincy  
How to access the Counselling Service  
ID Cards  
Improving your Study Skills  
Support for international students  
Mental Health Support  
Module Choices  
Money Issues  
Personal Problems  
Registration and Registry Records  
Study Abroad  
Work and Further Study

... or anything concerning student life at the University of Worcester by telephoning **01905 542551**, emailing [firstpoint@worc.ac.uk](mailto:firstpoint@worc.ac.uk) or calling into **firstpoint**.

Other useful contacts for advice and support:

Admissions **01905 855111**  
Unitots Nursery **01905 855277**  
Students' Union Education and Welfare **01905 543217**  
Students' Union Student Adviser **01905 543210**  
ICT Service Desk in the Peirson Study & Guidance Centre **01905 857500**

## Full-time Undergraduate Financial Support for academic year 2016/17

### Tuition Fees

For academic year 2016/17 University of Worcester fees are £9,000 a year for students starting in academic year 2016/2017 on full-time undergraduate level courses (first degree, Foundation degree, HND, Dip HE etc). Some of our students studying at partner institutions have lower fees and you can find these on the Course Fees page of the University's website.

Students that started their course before September 2012 and pay "old style" fees should contact **firstpoint** for tuition fee details.

### Tuition Fee Loans

You can pay your fees by applying for a non means-tested tuition fee loan from the Student Loans Company via Student Finance England. The fees are paid direct to the University on your behalf, so you need not find the money to pay for your course before you enrol or whilst you are studying. Tuition Fee Loans are available to eligible Home and EU students.

Apply to Student Finance England for a tuition fee loan and other financial support as soon as possible, and normally at least four months before the start of your course. You can apply for funding even before you have been offered a place at university, usually the February before your September start. Applications are made online and you can phone Student Finance England on **0300 100 0607** if you have any queries.

### Top Ten Tips for Successful Student Finance Applications

1. Apply as early as you can.
2. Make sure you read the guidance notes where indicated; if you make a mistake your application could be delayed for a long time.
3. Be careful to supply evidence where requested (Student Finance England indicate where they need this with an "e").
4. Be especially careful to read the guidance notes if you need to prove, for example, that you are single, are estranged from parents or are financially independent from parents, e.g. If you supply evidence from someone like a teacher to say that you are estranged, the letter should contain the words "... I have known X for X years and she/he is irreconcilably estranged from her/his parents and is likely to be so for the foreseeable future" (if accurate).
5. Check that the evidence you supply is for the period of time requested; it's not always the period you assume.
6. When you send evidence or information separately, make sure you put your name and Student Finance England or NHS Grants customer reference number on, and use Recorded Delivery. Make sure you keep a copy.
7. Three weeks after sending your application, telephone or email your student finance provider and make sure your application and evidence is OK. Don't be afraid to keep checking.

(Student Finance England phone number is 0300 100 0607 and NHS Student Bursaries is 0300 3301 345).

8. Don't assume that if there's a problem with your application you'll be contacted quickly. If you haven't heard anything that doesn't mean everything's OK.

9. Make sure you complete the income sections where appropriate. If you don't give income details for yourself and/or your parents or partner where needed, then the assessors won't be able to calculate your full financial entitlement.

10. If you've studied at university level before, your student finance may be affected and you should check with your student finance provider if you think this may apply. If you left because of compelling and compassionate reasons and can provide evidence of this, the time may be disregarded. Collect evidence eg. a letter from a doctor if appropriate. The letter should include dates of illness or incident and the words "this meant that X could not reasonably be expected to complete his/her course" (if accurate).

## Self Funding Students

If you are not eligible for a Tuition Fee Loan or choose to finance your studies privately then there are several payment options available to you:

- You can pay your full tuition fees online at registration or on receipt of an invoice. Alternatively, you can choose to pay in 6 instalments in line with the University's instalment plan. This option is only available by direct debit which is drawn from a UK bank account or by a recurring credit/debit card payment.
- Part-time students who do not have a Tuition Fee Loan in place will be required to settle their tuition fee invoices within 30 days from receipt.
- Please note that the above options are available to UK or EU students only, International students are required to pay 50% of their fees before enrolment in accordance with UK Border Agency regulations. The remaining 50% is then due before the start of your second semester.

## Tuition Fee Payment by Instalments

The tuition fee instalment plan is summarised in the table below.

Course start date	1 <sup>st</sup> Instalment	2 <sup>nd</sup> Instalment	3 <sup>rd</sup> Instalment	4 <sup>th</sup> Instalment	5 <sup>th</sup> Instalment	6 <sup>th</sup> Instalment
Sept	1st Oct 2016	1st Nov 2016	1st Dec 2016	1st Jan 2017	1st Feb 2017	1st Mar 2017
Jan	1st Feb 2017	1st Mar 2017	1st April 2017	1st May 2017	1st June 2017	1st July 2017

If you have any queries concerning your payments to the University you can contact the University's Finance Office by emailing [creditcontrol@worc.ac.uk](mailto:creditcontrol@worc.ac.uk)

## Reassessments and Retakes

There is no charge for having a module reassessed but if it needs to be retaken then the student will be charged the cost of the module which they should pay to the University Finance Office. Tuition Fee Loans are not available through Student Finance England to pay for retakes.

If an Independent Study needs to be reassessed then before the work can be accepted for reassessment the student must pay the full relevant module fee through their SOLE page. An invoice will be raised if no payment is received.

## Debts to the University

The University applies a consistent and managed approach to the collection of outstanding and overdue debt. The University policy can be found via the website within the course fees and accommodation sections. This policy is reviewed and updated annually by the Director of Finance and is managed by the Accounts Receivable Manager and can be viewed on webpage <https://goo.gl/qjbbfm>. If you are having difficulties making payments you may find it helpful to visit the University's Money Advisers for advice.

## Previous Study

It is important to note that previous study at Higher Education level or above (ie above Level 3) can affect your entitlement to student financial support and you should contact Student Finance England if you think this may apply to you, although sometimes previous study can be

disregarded if you have evidence that you left for compelling personal reasons such as illness.

## Payments to New Students starting on or after September 2016

### Maintenance Loans

Maintenance loans are available to eligible home students to help with living costs such as accommodation, food, clothing, travel etc. For academic year 2016/17 the maximum maintenance loan is £8,200 per annum (or £6,904 per annum for those living at home with their parents) paid in three instalments. For students living at home with parents 44% of the loan is a basic entitlement and does not depend upon household income but the remaining 56% is means tested. For students living away from home 46.6% is a basic entitlement and 53.4% depends upon household income.

Student Living at Home	Maintenance Loan
Household Income £25,000 or less	£6,904
£45,000	£4,576
£65,000	£3,039
Away from Home	Maintenance Loan
Household Income £25,000 or less	£8,200
£45,000	£5,845
£65,000	£3,821

## Higher Rates of Maintenance Loan

Students with an underlying eligibility for means-tested benefits (for example lone parents) such as Income Support will be eligible for a Maintenance Loan of up to £9,347 (or up to £8,144 if living at home with parents). Up to £3,469 of this income is disregarded by the Department for Work and Pensions when calculating income-related benefits.

## Payments to Continuing Students (who started before September 2016)

For academic year 2016/17 the maximum Maintenance Loan for continuing students is £5,878 per annum for those students living away from the parental home and the maximum for those living in the parental home is £4,675.

Students in receipt of all or part of the Maintenance Grant (see paragraph opposite) will have their Maintenance Loan reduced by 50p for every £1 of Maintenance Grant received. This reduction will not apply to those students with an underlying eligibility for means-tested welfare benefits; they will receive the Special Support Grant mentioned opposite instead.

## Maintenance Grant

Continuing Home students may also be eligible for a non-repayable means-tested Maintenance Grant from Student Finance England of up to £3,387 pa, paid in three instalments. Students whose residual household income is £25,000 pa or less will receive the full £3,387. Those whose residual household income

is between £25,001 and £42,620 will receive part of the grant and those whose residual income is above £42,620 will not be eligible for the grant. Receipt of all or part of the Maintenance Grant will reduce the recipient's entitlement to the Maintenance Loan by 50p for every £1 of Maintenance Grant received. This reduction will not apply to students with an underlying eligibility for means-tested benefits; they will be awarded the Special Support Grant mentioned below instead.

## Special Support Grant

Continuing students who have an underlying eligibility for means tested benefits (for example some lone parents) such as Income Support will be eligible for a non-repayable Special Support Grant of up to £3,387 pa paid in three instalments. Payment is means-tested using the same income thresholds as the Maintenance Grant. This grant will be paid instead of the Maintenance Grant mentioned above and the Department of Work and Pensions has agreed to disregard it in calculations for income-related benefits. Receipt of this grant will not reduce entitlement to the amount of Maintenance Loan due in the way that the Maintenance Grant does. Please note, this may change with the advent of Universal Credits.

Apply to Student Finance England for funding as soon as possible, ideally at least four months before the start of your course. Applications are made online at: [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance) you can telephone Student Finance England on **0300 100 0607** if you have any queries about applications.

**If you do not apply within nine months of the start of your course you may lose your right to apply for that particular year.**

## Reduced Rate Final Year Maintenance Loans

The amount of Maintenance Loan paid to eligible students in their final year of study is *less* than the amount paid in Years One and Two. In academic year 2016/17 the maximum Maintenance Loan a final year student, that started after September 2016, living at home with parents can expect to receive is £6,496 pa and £7,756 pa if they live elsewhere. The final year rate of Maintenance Loan for continuing students is £4,296 per annum for those living with parents and £5,467 per annum for those living elsewhere.

## Repayment of Student Loans

Tuition Fee and Maintenance Loans are repaid after you leave university and start earning at least £21,000 pa. Interest is added to Tuition Fee Loans from when they are paid to the University (they are paid in three instalments a year; October, January and April) and to Maintenance Loans from when they are first paid to the student.

## Rates of Interest

Interest on your loan will be applied at inflation (RPI – Retail Price Index) plus 3% while you are studying, and up until the April after you leave university or college. Then the amount of interest you're charged depends on how much you earn. You will be charged the following rates of interest:

- If you earn less than £21,000 – interest

at the rate of inflation

- If you earn between £21,000 and £41,000 – interest at the rate of inflation plus up to three per cent (on a gradual scale depending on income)
- If you earn over £41,000 – interest at the rate of inflation plus three per cent

## Repayment

Repayment is based on 9% of any income over £21,000. Student loan balances, but not arrears, will be written off after 30 years if the student in question started their studies after September 2012. More information regarding the repayment of Student Loans is shown on the Student Finance England website and examples of salary and associated repayments are shown below.

Income each Year before Tax	Monthly Salary	Approximate Monthly Repayment
£21,000	£1,750	£0
£24,000	£2,000	£22
£27,000	£2,250	£45
£30,000	£2,500	£67
£33,000	£2,750	£90
£36,000	£3,000	£112

## Placement Year for Sandwich Courses

Students who started their course after September 2012 undertaking a work placement year as part of their course will only be charged 10% of the full-time tuition fee rate for the year in question. Eligible students will be entitled to a reduced rate non means tested Maintenance Loan from Student Finance England of £2,483 pa if they are living away from home and £1,863 if living at home. They will not be entitled to a Maintenance Grant.

## Payment Times of Grants, Maintenance Loans and Allowances

Financial support from Student Finance England for September starters, with the exception of Tuition Fee Loans which are paid directly to your university, is paid in three instalments in September, January and April.

## Student Finance and Paying for Accommodation

**It is important to note that the financial support that you receive from Student Finance England will not always be enough to pay for your accommodation and living expenses, especially if you use the accommodation at the top of the price range. The section of this booklet entitled Budgeting Tips includes advice on avoiding financial short-falls.**

Tuition Fee Loans, Maintenance Loans and Grants can all be applied for using one online application form and it is important to provide your household income details where asked to have an income assessed award (i.e. where your

parent's or partner's income is taken into account) to make sure that you are awarded the maximum amount to which you are entitled.

## Disabled Students' Allowance for Full and Part-time Students

DSAs are grants to help pay the extra essential costs you may have as a direct result of your disability including a mental-health condition, or specific learning difficulty such as dyslexia or dyspraxia. You don't have to pay these back. DSAs can help with the cost of specialist tuition or mentoring to support your studies, items of specialist equipment, travel and other study-related costs. (If you're applying for DSAs for the first time and your diagnostic assessment recommends that you need a computer you'll be required to make a personal contribution of £200 towards its purchase).

DSAs may be applied for through Student Finance England. For information on eligibility see the Department for Business Innovation and Skills publication *Extra Help - Disabled Students' Allowances 2016/17*. You can also download a copy from Student Finance England at [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance) or telephone 0300 100 0607 for a copy.

Applications can be made at any time before or during your course but you are advised to apply as early as possible and how much you get does not depend on your income or that of your family. Contact the University of Worcester Disability and Dyslexia Advisers through **firstpoint** for help and advice concerning your eligibility, application and support whilst studying.

## Childcare Grant

A non-repayable Childcare Grant may be available to full-time students with dependent children in accredited childcare as long as they are not in receipt of a childcare grant with Working Tax Credits. Eligible students can still receive Child Tax Credits as detailed below. The amount you will receive depends on your circumstances. The amount of the grant is up to £155.24 per week based on 85% of actual childcare costs for one child only or £266.15 per week for two or more children. If you want to apply for a Childcare Grant then tick the relevant box on your student finance application. Student Finance England will then send you an application form CCG 1 and if you are eligible payments will be paid into your bank on the same three instalment dates as other student finance. Later in the year they will send you a form CCG 2 for you and your childcare provider to confirm your actual childcare costs. If the evidence shows the amount is different from your estimate then adjustments will be made.

NB To avoid having to repay anything it's important to give a realistic estimate of your childcare costs if possible and also to provide the evidence of actual costs promptly when asked.

## Parents' Learning Allowance

The non-repayable Parents' Learning Allowance provides help for course related expenses to eligible students who have dependent children. The amount you will receive is based on your income and that of your dependents (including husband, wife or partner). The maximum allowance paid is £1,573 a year. Applications should be made to Student

Finance England.

## Child Tax Credit

Students with dependent children are eligible to apply for Child Tax Credit (CTC) from HM Revenue and Customs and most student income is disregarded for CTC purposes. Students receiving the maximum amount of CTC and no Working Tax Credit are entitled to free school meals for their children. To find out whether you are eligible to receive Child Tax Credit you should contact HM Revenue and Customs on **0300 200 3300** or [www.hmrc.gov.uk/taxcredits](http://www.hmrc.gov.uk/taxcredits) Please note the government plans to replace Tax Credits with Universal Credits. For details see: <https://goo.gl/O1gZ5i>

## Adult Dependants' Grant

If you have a partner or other adult, usually a member of your family, for example a partner in receipt of means tested benefits, who depends on you financially, then you may be eligible for an adult dependants' grant through Student Finance England. The amount you will receive depends on your income and that of your adult dependant. The amount of the grant is up to £2,757 a year.

## Scholarships & Bursaries

### Reach Award

New full-time Home and EU undergraduate students starting in academic year 2016/17 and responsible for paying their own full tuition fees of £9,000 (e.g. not NHS funded) will receive a bursary of £100 in the form of a payment made to their Reach Account

(see page 32 for details of the Reach Account).

### Academic Achievement Scholarships of £1,000

In academic year 2016/17 the University will award up to 100 scholarships a year of £1,000 each, paid into students' bank accounts, to eligible high-achieving undergraduate students after completion of the first or second year of a degree course or first year of a Foundation degree or HND. These scholarships are funded by alumni, Fellows, philanthropists and friends of the University, and university fund-raising initiatives. They are awarded by reference to grades achieved and do not have to be applied for. Payment is made at the start of the second or third year of study to the student.

### University Scholarships for ABB Students

In academic year 2016/2017 all students with ABB at A level or equivalent and who are responsible for paying their own tuition fees (including those paying with a tuition fee loan from Student Finance England) will be awarded a £1000 first year scholarship which will take the form of a payment made to their Reach Account of £500 in October and £250 in February and May (see page 32 for details of the Reach Account). The scholarship pages of the University's website give details of equivalent qualifications. Applications are not required for this scholarship as students' grades are established during the admissions process.

### Choral Scholarships

In partnership with Worcester Cathedral,

Choral Scholarships of £2,000 are available to young men with counter-tenor, tenor and baritone/ bass voices and are aimed at encouraging young singers to become part of the long-standing tradition of Cathedral Music, while pursuing a course of study. The scholarships are available to students in the first, second or third year of an undergraduate course.

Scholars will receive £2,000, paid in instalments over 12 months, private singing tuition and support from a Principal Lay Clerk. In addition to regular services, the post will give an opportunity to sing with the Cathedral Choir in concerts, recordings, tours and the world famous Three Choirs Festival, for which additional remuneration will be paid.

If you are interested in discussing this opportunity further please contact Peter Nardone, Director of Music on **01905 732916** or [peternardone@worcestercathedral.org.uk](mailto:peternardone@worcestercathedral.org.uk)

### University of Worcester Sports Scholarships

Sports Scholarships are offered in badminton, basketball, cricket, football, hockey, netball, rowing, rugby and also sports recognised by Olympic and British Universities and Colleges Sports (BUCS).

The three levels of scholarship are outlined below:

#### Gold Scholar: Elite

Individual Strength and Conditioning (S & C)  
Individualised Sports Therapy and injury prevention  
Athlete Mentor (weekly)

Performance Analysis Access  
Clothing bundle  
Sports psychology  
Nutritional support  
Fitness testing  
Anti-doping education  
Financial Support (£1000-£2000)

#### Silver Scholar: High Performance

Small group S & C  
Sports Therapy  
Athlete Mentor (fortnightly)  
Performance Analysis Access  
Clothing bundle  
Anti-doping education  
Financial Support (£500-£1,000)

#### Bronze Scholar: Performance

S & C access  
Sports Therapy Access  
Athlete Mentor (Monthly/e-mentoring)  
Performance Analysis Access  
Gym membership  
Clothing bundle  
Financial Support (up to £500)

For further general information about Sports Scholarship opportunities, including details of Olympic and BUCS sports, please contact Charlotte Beaman-Evans by emailing [c.beaman-evans@worc.ac.uk](mailto:c.beaman-evans@worc.ac.uk) or phoning **01905 542232**.

## Part-time students

### New and Continuing Part-time Students who started their course on or after September 2012

Part-time students who started their course from September 2012 onwards will be able to apply for a loan from Student Finance England to pay their tuition fees. To qualify for the loan students must be studying at a course intensity of at least 25% of the full-time equivalent per year. The loan will not take into account their household income. No grant is available from Student Finance England for new part-time students, only a Tuition Fee Loan.

You will become liable to repay the loan from the April four years after your course started or the April after you leave your course (whichever is the soonest) but no repayments will be made unless you are earning more than £21,000.

For more details of eligibility, how to apply online and loan repayments visit [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance). You can apply by visiting [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance).

Part-time students can also apply to the University's Access to Learning Fund (ALF) for help (see page 22) and may also be able to apply for help towards childcare costs from the ALF if they are on a low income.

Eligible part-time students will also receive support through the Disabled Students' Allowance as long as they can complete the course in no more than four times the length of a full-time one.

Each 15 credit undergraduate module costs £1,125 for new part-time students in 2016/17.

### Continuing Part-time Students

Eligible part-time undergraduate students, who started their course before September 2012 who are undertaking 50% or more of an equivalent full-time course, may receive a means-tested grant from Student Finance England towards the cost of tuition fees subject to a maximum of:

- £855 where their course is 50% or more of a full-time course but less than 60%
- £1,025 where their course is 60% or more of a full-time course but less than 75% or
- £1,285 where their course is 75% or more of a full-time course

A grant of up to £280 towards course costs may also be available. You can re-apply for support through Student Finance England from their website: [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

Part-time students may also apply to the University's Access to Learning Fund (ALF) for financial help (see page 22). Eligible students receiving the full fee and grant support available may also apply to ALF for some help towards childcare costs as long as they are not in receipt of a Childcare Grant from another source such as Working Tax Credits or the National Health Service. Continuing part-time students in receipt of a particularly low income may also be able to receive help from the ALF towards the cost of their tuition fees under the Additional Fee Support Scheme.

Eligible part-time students will also receive support through the Disabled Students' Allowance as long as they can complete the course in no more than twice the length of a full-time one.

Each 15 credit undergraduate module costs £335 for continuing students in academic year 2016/17 (who commenced their studies prior to September 2012).

## Study Abroad

The University offers two Study Abroad programmes to its students:

1) ERASMUS European programmes are subject specific links which we have with around 30 partner European universities and are usually for one semester in the second year of the Undergraduate degree programme. There is an extra Erasmus grant available to help towards any extra costs incurred which is approximately 300 to 350 euros per month of your study abroad semester. Students continue to pay tuition fees to the University in the normal way, and the only significant extra cost would be travel to and from the host university (but see Travel Grants opposite). Accommodation costs are paid directly to the host by the student and they will also need to have insurance cover e.g. EHIC CARD and travel insurance.

2) INTERNATIONAL non-European exchanges cover most subjects and offer study abroad opportunities in Australia, Canada, New Zealand and USA. These are usually for one semester in the second year of the Undergraduate degree programme. The main extra costs are travel to and from the host university, a student visa (except for Canada), and students may need extra insurance cover depending on country and the requirements of the overseas university. Accommodation costs are paid directly to the host.

Students at a UK university or college studying outside the UK as part of their course (non ERASMUS) can apply for full student finance from Student Finance England. This may also include a Travel Grant and the study abroad rate of Maintenance Loan.

Student Finance may be paid at times that relate to the semesters of the host country, in a different number of instalments and 25 days before the start of the course (if students have applied on time).

Further details of financial support can be found on the University's Money Advice website – [www.worcester.ac.uk/moneyadvice/financialsupport.htm](http://www.worcester.ac.uk/moneyadvice/financialsupport.htm)

For more information see <http://goo.gl/BrpyQV> or e-mail Clare Perkins at [clare.perkins@worc.ac.uk](mailto:clare.perkins@worc.ac.uk)

## Postgraduate students

Studentships and research grants are available from research councils, such as the Arts and Humanities Research Council, and various educational charities.

### Postgraduate Loans

From September 2016 loans are available from Student Finance England to support Postgraduate study.

Students must be studying a taught or research postgraduate course, worth 180 credits, leading to a Masters qualification. Full time courses must last no longer than two years and part time ones no longer than four years.

Applicants must be under age 60, normally live in England and not have studied a Masters degree or PhD before.

Scottish, Welsh or Northern Irish students must have lived in England for at least three years for reasons other than study and EU students must have lived in the EU for at least three years for reasons other than study. International students are not eligible for the Postgraduate Loan unless they have the right to reside permanently in the UK, for example if they have been granted refugee status.

Postgraduate Loans do not depend upon household income and applicants can apply for up to £10,000 as a contribution towards course and living costs. If a course is longer than one year students can receive £5,000 in their first year and the rest in their second year. Part time students can only receive payments in the first two years of the course. The

loans are made in three instalments in the year or years in which they are due.

**Where appropriate the Department for Work and Pensions will count 30% of the Postgraduate Loan as income in the calculation of means tested benefits.**

Loans will be repaid concurrently with the undergraduate loan, at a rate of 6% on earnings over £21,000. Repayments will not begin for any student until 2019 although voluntary early repayments can be made. After 2019, students will repay the loan from the April after they graduate.

Interest rates are set at Retail Prices Index (RPI) + 3%. This means that the interest charged will be the current RPI percentage, plus an additional 3%. Interest will begin accruing as soon as the first payment is made to the student by the Student Loans Company.

For further information about Postgraduate Loans and to make an application visit [www.gov.uk/postgraduateloan](http://www.gov.uk/postgraduateloan)

## Professional and Career Development Loans

Professional and Career Development Loans (PCDL) are available to eligible students on vocational courses who have limited or no other financial support. A PCDL is a deferred repayment bank loan of up to £10,000 through the Co-operative bank. The amount covers two years of postgraduate study or three if your course includes a year of work experience. Repayments start one month after the period of the loan. For more information telephone the National Careers Service on **0800 100 900** or

visit [GOV.UK](http://GOV.UK) - Professional and Career Development Loans.

Postgraduate funding for Social Work students is explained on the Social Work Students page of this book.

## Access to Learning Fund

Eligible postgraduate students may also apply for financial help from the University's Access to Learning Fund.

Lists of educational trust funds and charities are available from **firstpoint** in the Peirson Building and the Money Advice website

[www.worcester.ac.uk/moneyadvice](http://www.worcester.ac.uk/moneyadvice)

The Disabled Students' Allowance is also available for postgraduate students. For information on eligibility see the Department for Business Innovation and Skills publication *Extra Help - Disabled Students' Allowances 2016/2017*. You can also download a copy from Student Finance England at [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance) or telephone **0300 100 0607** for a copy. Further information on sources of postgraduate funding can be found at [www.prospects.ac.uk](http://www.prospects.ac.uk)

## Postgraduate Tuition fees

All former University of Worcester graduates who have successfully completed a BA or BSc award and then move on to a full-time Masters course at Worcester receive a 10% discount on their tuition fees. Applicants with any gap in study of more than two years are advised to talk to the University finance office to confirm their eligibility to receive the discount. Students are entitled to one discount only, and cannot combine this discount with any other. International postgraduate students cannot receive this discount in addition to the discount for early payment of fees.

## Masters Study

For MA/MSc courses, with exceptions, fees for 2016/17 will be £5,000 for full-time students and £580 per 20 credit module for part-time study. However, there are set fees for particular Masters courses that differ from this.

## Research Degrees

For MPhil/PhD study, fees for 2016/17 will be £4,052 for full-time students and £2,026 per annum for part-time study.

# Teacher training - Postgraduate Certificate in Education (PGCE)

Tuition fees for PGCE courses starting from September 2016 are £9000 pa. Tuition fee loans for Home and EU students are available from Student Finance England and Student Finance (EU) so that money for fees does not have to be found up-front.

PGCE Home students can also apply for a means-tested Maintenance Loan of up to £8,200 per annum (or £6,904 if living at home with parents), a Childcare Grant, Parents' Learning Allowance, Disabled Students' Allowance and so on from Student Finance England. Help may also be available from the University's Access to Learning Fund.

Some full-time eligible home and EU students studying for a PGCE will receive a tax free training bursary through the University.

Eligibility for the bursary depends upon the classification and subject of their first degree; the table opposite summarises the standard training bursaries available in 2016/17.

Please note that PGCE students studying on a part-time basis will receive the same financial support as part-time undergraduate students, unless their course lasts for less than a year, this is explained in the part-time section of this guide.

**i** You can get more information on teacher-training support and related issues from the Teaching Information Line on **0800 3892 500**, or on the National College for Teaching & Leadership website: [www.education.gov.uk/get-into-teaching/funding](http://www.education.gov.uk/get-into-teaching/funding)

## Financial incentives for PGCE students who train in 2016/17

Eligibility 2016/17	Scholarships	Bursaries			
		Trainee with 1st/ PhD	2:1/ Masters	2:2	Other
Physics	£30,000	£30,000	£25,000	£25,000	£9,000
Maths	£25,000	£25,000	£25,000	£25,000	£9,000
Chemistry, Computing	£25,000	£25,000	£20,000	£20,000	-
Languages	-	£25,000	£25,000	£20,000	-
Biology	-	£20,000	£15,000	£15,000	-
Primary Maths	-	£6,000	£6,000	£6,000	£3,000
Geography	-	£15,000	£15,000	£15,000	-
English, History, RE, Music	-	£9,000	£4,000	-	-
Primary	-	£3,000	£3,000	-	-
D&T	-	£12,000	£9,000	-	-

## Nursing and Midwifery students

Students taking degree courses in nursing or midwifery at the University of Worcester will have their tuition fees paid by the NHS (they must apply for the NHS Bursary in order for their fees to be paid). They will be eligible to receive a bursary (subject to income assessment) of up to £3,439 a year if living at home with parents or up to £4,491 a year if living away from home and a non means-tested grant of £1,000 a year from NHS Grants. A reduced rate non means-tested Maintenance Loan of £1,744 a year for students living at home with parents and £2,324 a year for those living away from home is also available (the amounts are reduced in final year of study to £1,324 for students living at home and £1,811 for students living away from home) through Student Finance England (SFE). Depending on your circumstances, you may also be eligible for the additional allowances from NHS Grants below.

- Dependants Allowance
- Parent Learning Allowance
- Childcare Allowance
- Practice Placement Expenses
- Disabled Students Allowance

For SFE Maintenance Loan information and how to apply visit: [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance) and for NHS bursary, grant and allowance details contact:

The NHS Student bursaries  
Hesketh House  
200-220 Broadway  
Fleetwood  
LANCS  
FY7 8SS

Tel: **0300 3301 345**

email: [bursary@nhsba.gov.uk](mailto:bursary@nhsba.gov.uk)

You can also visit the grants website:

<http://www.nhsbsa.nhs.uk/816.aspx> for financial support details, including the downloadable booklet, *Financial Help for Healthcare Students*.

Eligible nursing and midwifery students may also apply to the University's Access to Learning Fund for financial support after they have started the course.

There are a number of educational trust funds that help healthcare students in financial difficulty and many of our students have received grants in excess of £1,000. The University's Money Advisers can provide you with a list of some of the trust funds that may help nursing students and an example of a letter asking for help from trust funds or charities can be found on their website: <http://www.worcester.ac.uk/moneyadvice/trustfunds.htm> together with contact details of funds.

## Social Work students

### Social Work Bursaries

Since 2013 The Department of Health has set an annual cap on the number of Social Work Bursaries to be offered each year to undergraduate and postgraduate students and universities will decide which students to put forward for the following bursaries.

Most nominated eligible social work students will receive the bursaries listed below; these are administered by the NHS Business Services Authority (NHSBSA) on behalf of the Department of Health. For details of eligibility, the amounts of bursary and how to apply, visit [www.nhsbsa.nhs.uk/swb](http://www.nhsbsa.nhs.uk/swb) or phone **0300 330 1342**.

### Full-time Undergraduates

Eligible full-time undergraduate social work students studying year two and three may receive, if nominated, a non-means tested bursary of up to £4,862.50 which includes an element for fees (students are responsible for paying their own fees). They can also apply for the statutory student loans and grants available to undergraduate students through Student Finance England. Please note, students taking year one of the course can only apply for Student Finance England funding.

### Part-time Undergraduates

Eligible part-time students taking year two and three of the course can apply if nominated for a non-means tested bursary from the NHS at a pro rata rate of that available to full-time students.

They can also apply to Student Finance England for a loan to pay tuition fees.

### Full-time Postgraduates

If nominated postgraduate students will have their tuition fees up to £4,052 paid by the NHS BSA. The bursary for eligible postgraduate students will consist of a non-income assessed grant of £3362 and an additional income assessed grant of up to £2,721 for general living costs plus extra help for students with dependants.

If nominated for a bursary mileage allowance is included but if not nominated for a bursary eligible students will receive a mileage allowance of £862.50 pa.

### Part-time Postgraduates

If nominated, eligible students will have their tuition fees up to £2,026 paid by NHSBSA and can apply for a non-means tested bursary at a pro rata rate. Part-time postgraduate students cannot apply for the additional means tested allowances that are available to full-time postgraduates.

Please note that the deadline for applying for funding through the NHS is 1 November.

## Access to learning fund

This is a non-repayable grant administered by the University of Worcester to help eligible students who are experiencing financial difficulties. The amount awarded can range from £100 to £4,000 but awards above £2,000 are rare. In particular help is given to students who may be financially disadvantaged for example:

- Mature students with other financial commitments
- Final year students
- Disabled students
- Students who are, or have been homeless
- Foyer residents
- Care leavers
- Students from a low-income background
- Students whose financial commitments change unexpectedly after the start of the course
- Students with children, especially lone parents
- Students with high travel expenses and/or course costs
- Student Carers
- Students estranged from their parents

## Short-term loans

If the first instalment of your Student Loan is delayed and this is causing financial hardship you may ask at **firstpoint** for an appointment with a Money Adviser to assess whether you are eligible for a short-term loan. Money Advisers can also offer advice and liaise with Student Finance England or NHS Grants for you if all or part of your funding is delayed.

However, students in financial need that do not fit into these categories may still apply. Please note that the fund is limited and cannot always make up the whole of a student's financial short fall.

Application forms, which include more details and conditions of eligibility, are available throughout the year from the Students' Union and **firstpoint** at the University of Worcester; they are also available to download from the University of Worcester's Money Advice service website at [www.worcester.ac.uk/moneyadvice](http://www.worcester.ac.uk/moneyadvice) For more information about the fund or to make an appointment with a Money Adviser for help with completing the application, telephone **firstpoint** on **01905 542551** or email **firstpoint@worc.ac.uk** Students' Union Student Adviser Kate Gynn will also help with the completion of application forms, for an appointment email **k.gynn@worc.ac.uk** Please note that applicants must already have started their course.

## Trust funds

There are many trust funds and charities that have been set up to support students in Higher Education. Eligibility may depend upon a wide range of criteria, for example, where an applicant is from, where they went to school, their chosen course or career path, whether they have a disability or medical condition or are at a financial disadvantage compared to other students. A significant number of applicants at the University have been successful in their requests for financial support and have been awarded amounts ranging from £200 to £2,000.

The Directory of Social Change publishes *The Educational Grants Directory*, which lists details of charities and trust funds. Copies are available from the Money Advisers.

Advisers can also provide you with lists of contact details for some trust funds as well as advice on how to apply to them for help. Lists of a selection of trust funds and an example of a letter asking for help from an educational trust fund can be found on our website:

<http://goo.gl/nv8icv>: and also the Money Advice bookcase in firstpoint.

In addition there are other websites which provide information on charitable trusts and alternative funding, some of which include a grant search facility:

[www.turn2us.org.uk](http://www.turn2us.org.uk)

[www.studentcashpoint.co.uk](http://www.studentcashpoint.co.uk)

[www.scholarship-search.org.uk](http://www.scholarship-search.org.uk)

[www.postgraduatestudentships.co.uk](http://www.postgraduatestudentships.co.uk)

[www.educationuk.org/global](http://www.educationuk.org/global)

[www.prospect.ac.uk](http://www.prospect.ac.uk)

[www.postgrad.com](http://www.postgrad.com)

<http://thescholarshiphub.org.uk/scholarships>

Students are advised to apply for help from trust funds as soon as they can because some charities use up their funding allocations fairly early in the academic year.

# Care Leavers' Support in Higher Education

All eligible undergraduate students can apply for the student loans and grants detailed in this booklet to provide them with an income whilst they are studying and also to pay their tuition fees.

Most Care Leavers, students who have been homeless or who are estranged from their parents are given priority where financial support is concerned and are likely to receive the maximum amount available.

Amounts of money awarded sometimes depend upon household income but any money earned by a full-time student is not taken into account and neither is the income of a foster parent.

## Grants and other money that does not have to be repaid

Some student financial support does not have to be repaid, for example the NHS grants for nursing and social work students, as well as Childcare Grants and Parents' Allowances for students with dependent children. Scholarships, bursaries and grants from the University (see Scholarships and Bursaries pages), educational trust funds and charities are also non-repayable unless otherwise stated.

## Nursing or Social Work Students

The financial support available to these students is not the same as that mentioned above, for example tuition fees for nursing students are paid by the NHS. For details see the relevant Nursing, Midwifery and Social Work

Students page of this guide.

## Hardship Fund (Access to Learning Fund)

The University's hardship fund, known as the Access to Learning Fund, provides non repayable financial help towards the financial shortfalls or emergencies that some students experience. Amounts awarded vary and range from about £100 to a maximum of £4,000 (although awards of this maximum amount are rare). Care Leavers are one of the groups of students whose applications to the fund are given priority, as are applications from students who have been or who are currently homeless.

## Students with Disabilities

If a student has a disability which means that they have to spend extra money to study (for example, on specialist equipment or travel) they can apply for help from the Disabled Students' Allowance mentioned earlier in this guide.

## Educational Trust Funds and Charities

There are trust funds that have been set up to help students wanting to go to university but who may be at a financial disadvantage (see page 23). They all have different criteria but are more likely to help applicants who may not have the same amount of support as the average student, e.g. a Care Leaver or homeless student.

## Local Authority Support

Local Authorities also provide support for Care Leavers under age 25 wanting to continue their education. Many students are entitled to an adviser, a pathway plan, financial support, and help with accommodation fees and appropriate travel costs and in some cases this applies even if there is a gap between leaving care and returning to education. There is also a one off Care Leavers HE Bursary of £2,000 paid in instalments in each September of your course. For more information on Local Authority support visit [www.careleavers.com](http://www.careleavers.com)

## Other Sources of Support from the University

Student Services at the University of Worcester has a substantial network of pastoral care for students if needed and has many years of experience with supporting vulnerable students:

The Money Advice Service provides advice on money available; they help students with budgeting and money management and can liaise with organisations on behalf of students, e.g. Student Finance England, banks, or landlords.

The Disability and Dyslexia Service supports students who have disabilities that may affect their ability to study, and they help students with assessing their educational support needs and applying for Disabled Students' Allowance.

Student Services also has a student Counselling Service and a Mental Health Advisory Service as well as a Chaplaincy.

The Student Support and Wellbeing Service provides practical and emotional support to students living in university accommodation, particularly for those who can't go home at weekends or holidays. For example, social events are held, and promotions are organised on subjects such as health, emotional issues, or personal security. They help students make the transition to independent living. If you would like more information about the support offered to Care Leavers by this service please email the named contact; Lucy Sandwell at [studentlife@worc.ac.uk](mailto:studentlife@worc.ac.uk)

Please feel free to contact any of the services mentioned for advice or more information through **firstpoint** in the Peirson Building by calling in or phoning **01905 542551** or emailing [firstpoint@worc.ac.uk](mailto:firstpoint@worc.ac.uk)

The booklet Stand Alone; supporting people that are estranged at: <http://goo.gl/vgHkdX> is a guide for students who are estranged from parents and applying for student finance. The booklet can also be found in the Money Advice bookcase in **firstpoint**.

# International and European Union students

## International tuition fees

### 2016-2017

Undergraduate Courses per academic year £11,400

Postgraduate Courses – 12 month taught course £12,500

MBA £12,500

PhD Research Degree full-time: £12,500

Study Abroad Year: £10,830 (£9,690 for students from existing partner institutes)

## European Union tuition fees

### 2016-2017

Undergraduate Courses per academic year £9,000

Postgraduate Courses – 12 months taught course £4,052

MBA (with exceptions) - one year £5,000

PhD Research Degree full-time £4,052

Depending on your lifestyle you will need around £7,200 per year (about £800 per month) for accommodation and living expenses (excluding tuition fees).

Enquiries to:

International Recruitment Office

University of Worcester

Henwick Grove

Worcester

WR2 6AJ

UK

email: [international@worc.ac.uk](mailto:international@worc.ac.uk)

Website: [www.worcester.ac.uk/international](http://www.worcester.ac.uk/international)

## Financial support for students from the European Union

If you are a European national or the child of a European national, or lived in

the EU for three years prior to starting your undergraduate studies, you may be eligible for a loan to pay your tuition fees, whether full or part-time, on a similar basis to UK students. Application forms are available from:

Student Finance Services European Team  
Student Finance England  
PO Box 89  
DARLINGTON  
DL1 9AZ

Tel: +44 141 243 3570 between 9am and 5.30pm Monday to Friday  
email: [EU\\_Team@slc.co.uk](mailto:EU_Team@slc.co.uk)

Website: see the EU section of [www.gov.uk/apply-for-student-finance](http://www.gov.uk/apply-for-student-finance)

Students with EU status are not eligible for maintenance loans or grants from Student Finance. EU students can apply for help from the University's Access to Learning Fund detailed on page 22, a notional student income will be assumed in the assessment process. Other information about funding your studies can be found at <https://goo.gl/XRL7z8>

## EU Migrant Workers

EU students granted Migrant Worker Status are treated as Home Students by Student Finance England so are eligible for the same student finance as students from the UK. As a general rule Migrant Worker Status students must have already been in the UK for reasons of employment before starting university, this is known as Primary Purpose Work. Work that is classed as marginal or ancillary will not lead to Migrant Worker

Status. Students should check with Student Finance England for details of eligibility.

Students should note that they will lose this status if they stop work, other than for reasons of redundancy and Student Finance England will check that students are still in continuous employment before each of the three dates a year that student finance is paid. Where work undertaken before university is related to the course then it can be given up to start university without loss of Migrant Worker Status but students are advised to check details of status by contacting Student Finance England before making any changes to their employment.

## EU Postgraduate Scholarship

EU postgraduate students are eligible to apply for University scholarships of up to £1000 each. Applicants must apply before the start of their course, by 30 November if the course starts in January and by 30 June if it starts in September. The University Scholarship Committee will assess the candidates' applications based on their academic merits and will award to those who best match the criteria. Applicants must follow the Masters programme in a different country from their country of residence; and in a different country from where they took their Bachelor Degree. Please see scholarship pages on the University's website for more details.

## Financial support for international (non-EU) students

International students from outside the EU are *not* eligible for Tuition

Fee Loans, Maintenance Loans or the Access to Learning Fund but should see the University's website for details of scholarship options.

## International scholarship

International (Non-EU) students are eligible to receive tuition fee scholarships of up to £3,000 each for both Undergraduate and Postgraduate courses.

Scholarships are automatically awarded to applicants based on their previous achievement, and range from £1,000 to £3,000. Essentially, the higher grades achieved in your previous study, the higher the value of scholarship for which you will be eligible.

Additionally, there are further scholarships available, as well as an Early Payment discount of £500 if fees are paid in full prior to the 31st July. Please see <http://www.worcester.ac.uk/community/international-scholarships.html> for a full overview of all of the International scholarships available.

## How to apply

Students can only apply for an international scholarship once you have received an offer of a place to study at the University of Worcester. Email us for a Scholarship application form at [international@worc.ac.uk](mailto:international@worc.ac.uk). The deadline for applying for a scholarship is 30th November for a January admission and 15th June for a September admission.

## Commonwealth Scholarships

The Shared Scholarship Scheme is a joint initiative between the UK Department for International Development

(DFID) and UK universities, to jointly support scholarships for students from developing Commonwealth countries who would not otherwise be able to study in the United Kingdom. Subject to final confirmation from the Commonwealth Scholarship Commission, the University of Worcester has already allocated its two awards for the academic year 2016/17 and hopes to offer similar awards in 2017/18 (subject to confirmation by the Commonwealth Commission) the scheme is for the following taught postgraduate courses only:

- Advancing Practice
- Public Health
- Nutritional Therapy
- Applied Psychology
- Education (relevant pathways include, Early Childhood, Special and Inclusive Education, Leadership and Management, Religions and Values Education, Leading Learning and Teaching and Mentoring and Coaching)
- Sports Coaching
- Sports Management

Under the scheme, the Association of Commonwealth Universities (ACU) pays the students' tuition fees, thesis expenses, study travel grant, the cost of airfare to and from the United Kingdom and excess baggage allowance for accompanied books up to 10kg on return home. Further details and information on how to apply can be found in the University's scholarship webpages.

## Student Visa

To obtain a student visa you will need to prove that you will be able to support

yourself financially during the period of your studies in the UK.

Useful websites about finance for international students are:

[www.ukcisa.org.uk](http://www.ukcisa.org.uk)

[www.education.org](http://www.education.org)

and

[www.britishcouncil.org/learning-funding-your-studies](http://www.britishcouncil.org/learning-funding-your-studies)

[www.ukba.homeoffice.gov.uk](http://www.ukba.homeoffice.gov.uk)

## Payment of fees for international students

If you are an International student from outside the EU at least half of your tuition fees must be paid in full before you arrive at the University of Worcester (UW). After payment of the deposit the balance of the tuition fees should be paid on or before arrival at the University. An early payment discount of £500 applies if fees are paid in full prior to 31 July.

## Trust funds

**Firstpoint** in the Peirson Building at the University has lists of some educational trust funds that may help students from outside the UK also visit <http://www.worcester.ac.uk/moneyadvice/trustfunds.htm> for details.

## Accommodation fees for international and EU students

You will be expected to pay a £300 deposit before you arrive. This will be returned to you at the end of your stay providing no damage has occurred. You will receive an invoice for accommodation fees on arrival. If you have chosen university managed accommodation, you will be asked to sign a binding contract for a set number

of weeks. However, we understand that you may not be happy with your choice and we offer a five day 'cooling off period'. This means that you can ask the Accommodation Office to release you from your contract during the first five days after your arrival. If you leave your accommodation after the first five days you will be asked to pay your accommodation fees in full for the contracted weeks unless you can find another student who wants to take your room. You must not swap your room with another student without informing the Accommodation Office first.

## Banking

If you are going to be in the UK for more than six months you should normally be allowed to open a free UK bank account. This is an account which allows you to put money in and take it out using a Debit Card. It will not normally allow you to have a Credit Card or an overdraft.

You can choose which bank to use but look carefully at what they offer. Some banks will offer a more flexible account or a 'student account' but there may be a monthly charge for this account. They may offer you 'free gifts' but consider carefully the value of the gift in relation to the charge. The Post Office and some Building Societies also offer basic bank accounts. Visa and Mastercard are widely accepted in the UK and may be used instead of opening a bank account.

To open a bank account in the UK you will need your passport (or national ID card if from an EU country) and a Student Status letter downloaded from your SOLE page/Money/

## Part-time work for international and EU students

### EU

If you are an EU student you are eligible to work in the UK without restrictions.

### International

If you are from outside the European Economic Area and are entering the UK on a student visa, you may be eligible to obtain work for up to 20 hours per week while studying a full-time course. You may not work if your visa or passport-stamp states: 'No Work' or 'Employment Prohibited' etc unless it also contains the words 'consent of the Secretary of State'.

Students entering the UK to take short courses, or one semester exchanges, may be admitted to the UK as a student visitor rather than as a student. If you are a visa national it will not be possible for you to get the visa or stamp changed to permit working. Information about working in the UK can also be found on the UKCISA webpages: <http://goo.gl/mn4lR4>

## National Insurance (NI) number for international and EU students

If you are able to work you will need an NI number. You should telephone **0345 600 0643** to arrange allocation of an NI number. You may be allocated a temporary number while your job application is being processed. To obtain an NI number you will need proof of ID (e.g. passport, birth certificate, student ID) and details of the job offer.

# Budgeting

It is important to monitor your spending patterns in order to spread your income over the period to which it relates and to ensure that you have enough money for essentials like rent and fuel bills. Using a budget sheet like this one will help you to see where you need to cut your spending on non-essential items and whether you need to increase your income. It is a good idea to divide income and expenditure into monthly amounts for easy comparison. An interactive student budgeting calculator tailored to student income can also be found on the Money Advice web page <http://www.worcester.ac.uk/moneyadvice/resources.htm>

**i** Depending on your lifestyle you will need around £7,200 per year (about £800 per month) for accommodation and living expenses. Money Advice have produced a booklet: How much does it cost to go to University, which can be found on their webpages or the bookcase in **firstpoint**

## Budget Sheet - Deduct Expenditure from Income to find surplus or shortfall

If, when you have completed your budget sheet, you find that you have a surplus of money then you could save some for unexpected expenses.

If the calculation shows that you have a shortfall then you will need to examine your budgeting and see whether you can reduce some of your spending. You may also be able to increase your income by taking a part-time job, see the University's Careers' Service webpage <http://www.worcester.ac.uk/careers/jobs.htm> If you would like help reviewing your finances please contact **firstpoint**.

## Projected income for academic year

Loan/grant/scholarship	
Help from family	
Part-time job	
Other	
<b>Total Monthly Income</b>	

## Expenditure for academic year

Rent or mortgage	
Water	
Insurance	
Council Tax	
Electricity	
Gas	
Phone/mobile/internet/subscription TV	
TV licence	
Loan and debt repayments	
Petrol	
Car insurance	
Car Tax	
Car maintenance, servicing and MOT	
Parking fees	
Food	
Toiletries	
Newspapers/magazines/coffees	
Books/stationery	
Photocopying/printing/ink/toner	
Course costs, field trips etc	
Laundry	
Public transport	
Clothing	
Sports/hobbies	
DVDs/ CDs/ computer games/ music downloads	
Alcohol/drinks/cigarettes	
Christmas and birthdays	
Holidays/trips out	
Socialising/meals out	
Other	
<b>Total Monthly Expenditure</b>	

Budget sheets are also available from firstpoint and the Money Advice website [www.worcester.ac.uk/moneyadvice](http://www.worcester.ac.uk/moneyadvice)

## Examples of costs incurred in courses

### Books, printing and photocopying

There are day to day costs and expenditure for students on basic books, stationery, printing and photocopying and the amounts vary between courses. For instance photocopying and printing over three years could be as much as £60 for a Psychology student but much less for a Sports Studies student.

The cost of a black and white photocopied sheet at the University of Worcester is five pence and binding Final Year Independent Study is free at the University. Most eligible students receive £10 of free printer credit at the beginning of each academic year during the usual length of their course e.g. 3 years for full-time BSc or BA students. Part-time students will receive no more than those on a full-time course.

Please see the Money Advice webpages [www.worcester.ac.uk/moneyadvice](http://www.worcester.ac.uk/moneyadvice) for further information.

### Reach Account

All students at the University of Worcester will be given the opportunity to open a Reach account. First Year students will be given details of their Reach account and a Reach card when they enrol and continuing students can set up an account online at [www.worcester-reach.co.uk](http://www.worcester-reach.co.uk)

You can make purchases in the usual way using a debit or credit card. Friends and family can add credit to your account

via the website which can be spent on any product available in the online shop, including textbooks, stationery, electronics and other learning materials.

The Reach Account will also be used by the University to pay eligible students the £100 Reach Award and the ABB Scholarship.

### Transport and parking costs

The University of Worcester, St John's Campus is only 20 minutes' walk from the city centre where one of Worcester's two railway stations and bus station are located and the University's City Campus is a five minute walk.

#### Rail travel

Foregate Street railway station is in the city centre and Shrub Hill station is 10 minutes walk from the centre of town.

Student Rail cards cost £30 a year or £70 for three years but can save you up to a third of rail travel costs and are available to anyone between 16 and 25 and to full-time students over 26. (However there are some restrictions to when cards can be used so you are advised to check these before purchase). You can apply online at [www.16-25railcard.co.uk](http://www.16-25railcard.co.uk), collect an application form from your nearest station, the Students' Union, **firstpoint**, or phone **0345 300 0250**. Some banks offer student rail cards as incentives to open an account. Disabled persons' railcards entitle you to a third off most rail fares across Britain for you and a

companion and currently cost £20 a year or £54 for three years ([www.disabledpersons-railcard.co.uk](http://www.disabledpersons-railcard.co.uk)).

#### Bus travel

Local First buses drop off outside the University and also pick up in the St John's Campus and offer cheaper rates for students as follows: a Ten Journey carnet ticket for £6 which is valid on any day within twelve months of purchase or a £110 ticket which is valid from September 2016 to June 2017 for use on all First local bus services. The Ten Journey ticket can be bought online and the one lasting an academic year can be bought from **firstpoint**. For further information visit [www.firstgroup.com/students](http://www.firstgroup.com/students) or telephone **0345 602 0121**.

Disabled people fulfilling the relevant criteria are entitled to free bus passes for bus travel in the city of Worcester. For eligibility details phone the City Council on **01905 722233** or visit [www.worcester.gov.uk](http://www.worcester.gov.uk)

## Car parking

The majority of students do not need a car for most of their time at university. However, there are a limited number of car parking places and students can apply for a car parking permit to park on campus although you are not guaranteed a parking space if you purchase a permit.

Off-peak permits cost £30 per annum and are for those students parking on campus outside the hours of 9am to 5pm during the week, at weekends, bank holidays and anytime in July and August.

A Severn Campus off-peak permit is available for £75pa which is the same as the £30 off-peak permit but also allows students to park behind Riverside and Arena on weekdays.

Car parking permits for those who are resident more than one mile from St John's Campus (Severn Gate entrance) will be £136 per annum or £75 for the set periods of 1 September to 31 January, or 1 February to 31 August.

Permits for students either resident on campus or living less than a mile away are £300 per set semester period or £250 per semester for nursing, midwifery or teaching students.

Parking permits are available free to disabled students with an appropriate Disabled Badge and for those without the badge but in receipt of Disability Living Allowance or Personal Independence Payment there is a 50% reduction in cost.

To apply for all types of permit download and complete the application form from <http://goo.gl/O23hlg> and take it to **firstpoint** where permits are issued. For information on car sharing visit: <https://liftshare.com/uk>

## Cycling

Cycling is another alternative to bringing a car to university and plenty of bike stands are available on campus. Remember however to lock your bike securely when not in use. It is advisable not to bring an expensive bike on campus. You can also join the University's cycle loan scheme for as little as £20 an academic year, visit <https://secure.worc.ac.uk/bikeloan> for details.

## Campus Bike Shop

The bike shop that regularly visits the University is part of Stokes in Kidderminster and is open near Woodbury building from 12.00 and 2.00 every Wednesday during term time. The shop sells recycled and new bikes (Raleigh and Dawes Agents) and accessories, using good quality recycled parts where possible to lower the cost. They also service and repair any bike and offer advice and information.

## Accommodation

Average local rents for a room in a house are £80-£110 per week plus bills. You will be expected to pay a deposit of about £300 which landlords must protect using the Tenancy Deposit Protection Scheme (see [www.tds.gb.com](http://www.tds.gb.com)) and (at the same time) £200-£300 to retain your room during the summer. At the beginning of your tenancy make a photographic record of the condition of your accommodation and then at the end, to prove the condition in which you left it.

Housing lists are available each year from the beginning of February. You may ring the Students' Union on **01905 543210** or email them on [studentsunion@worc.ac.uk](mailto:studentsunion@worc.ac.uk) or ring the Accommodation Service on **01905 855300** or email [accommodation@worc.ac.uk](mailto:accommodation@worc.ac.uk) for further details.

## Students' accommodation on campus Fees for 2016/17 (per week):

Most students pay for 39 weeks but those taking longer courses, such as nursing or teaching, pay for the length of the course.

A damage deposit of £300 will be required in advance and you will be able to pay your accommodation fees in six instalments from October to March or three instalments in October, January and April. If you have any queries about making payments you should contact the University's Finance Office by emailing [creditcontrol@worc.ac.uk](mailto:creditcontrol@worc.ac.uk)

All fees include internet access.

Laundry costs are £2.60 for a wash and £1.20 for a tumble dry through a laundry card.

Grade	Name of Hall	Number of rooms	Price per week*
Traditional	Evesham, Pershore	62	£91
Standard	Avon, Ledbury	197	£114
Standard Plus	Malvern, Wulfstan, Berrow, Ankerdine, Abberley, Windrush, Teme, Sarah Siddons	252	£121
En-suite St John's Campus	Vesta Tilley, William Morris	80	£134
En-suite City Centre	Sansome Hall, Old Post Office	160	£134
En-suite Extra St John's Campus	Elizabeth Barrett Browning, A E Housman	358	£149
En-suite Extra City Campus	Bishop Bosel, Chancellor		
Postgraduate	Fern Hall, Oldbury House	24	£126 non-ensuite £137 ensuite

## Outstanding and Overdue Debt

The University applies a consistent and managed approach to the collection of outstanding and overdue debt. The University policy can be found via the website within the course fees and accommodation sections. This policy is reviewed and updated annually by the Director of Finance and is managed by the Accounts Receivable Manager and can be viewed on webpage <https://goo.gl/qjbfm> If you are having difficulties making payments you may find it helpful to visit the University's Money Advisers for advice.

## Childcare facilities

The University of Worcester has its own early years nursery; Unitots. The Nursery is open all year round and is located on the University of Worcester St Johns campus. It is self-contained and has a large outdoor area. The Nursery is registered with Ofsted to provide care and education for 40 children aged from 3 months up to 5 years.

Nursery fees for 2016/17 are:

Child under 3 years 4.62 per hour

Child over 3 years £4.37 per hour

Lunch per day £2.05 (optional)

Children receive free nursery education the term after their 3rd birthday, up to 15 hours a week, for 38 weeks of the year, term time only. Two year old funding is available for children the term following their 2nd birthday if parents meet the eligibility criteria and receive a Confirmation Certificate from Worcestershire County Council. Nursery places are available throughout the year

but students book for semester time only. Various session times are available between 8am and 6pm from Monday to Friday. For further information or to arrange an informal visit please contact Unitots on **01905 855277** or email [unitots@worc.ac.uk](mailto:unitots@worc.ac.uk)

## Income tax

When you are working whilst a full-time student your employer will ask you for a P45. If you have worked before commencing your studies you should have a P45 to give your new employer. If you do not have one, ask your employer to complete a starter checklist for HMRC (which replaced the P46) to ensure that you do not pay too much tax.

Keep records of holiday work and retain your P45 to pass on to your next employer.

If you work during term time, you will have to pay tax if you earn over the personal allowance in a week, even if you don't expect to earn over your personal allowance over the financial year.

If you have more than one job but think that your total income is going to be less than your personal allowance ask HMRC to split your personal allowance between jobs so that you don't pay tax.

The personal allowance before tax is due is £11,000 (an average £917 a month) for most people. Any over-deducted tax will be refunded to you later. If you think there may be an error in your tax deductions, and you want to make sure that the Inland Revenue has the correct details, you can complete a form P91 to ensure that you pay the correct amount.

Remember if you do pay too much tax

you can claim it back from the tax office; your employer will have the address. Employers are required to send a form P14 to HM Revenue and Customs at the end of the financial year to enable any overpaid tax to be refunded to you. If you know you're only working for a short time, e.g. just the summer, then you can fill in a P50 to reclaim tax back. You need to wait four weeks after your last day at the job to make the claim.

For more information see HM Revenue and Customs website: [www.hmrc.gov.uk/students](http://www.hmrc.gov.uk/students) or telephone HMRC on **0300 200 3300**. Part-time or vacation work does not affect full-time student support.

## National Insurance

National Insurance contributions will be deducted by your employer if you earn over £155 per week.

## Banks

You can open a student bank account in nearly all banks and these accounts offer interest-free overdraft facilities for most full-time students.

Shop around when choosing your bank, find out how soon you will be expected to clear your overdraft when you graduate and how much interest will be charged if you exceed your agreed overdraft limit. You can compare bank account costs by using comparison websites such as [www.moneysavingexpert.com/banking](http://www.moneysavingexpert.com/banking). Don't be tempted simply by the free gifts on offer.

Make sure that you do not go over your agreed overdraft limit otherwise you will incur expensive bank charges.

Try to avoid using credit cards because of the high rates of interest charged. If you do use one, compare interest rates charged and make sure you pay it off every month to avoid charges. Avoid using cash-points that charge a fee for use.

## Social Security benefits

Students receiving means-tested benefits should note that up to £3,469 of the Maintenance Loan is disregarded by the Department for Work and Pensions when calculating income-related benefits.

However the balance of the student Maintenance Loan is taken into account for means-tested benefit purposes during the period for which it is due, but not the summer break. **Those students with an entitlement to Income Support should make sure that their payments are re-instated during the summer vacation.**

The relevant amount of Maintenance Loan available to you will still be taken into account when calculating benefit entitlement, even if you choose not to take out the loan.

Payments received from Student Finance England that are not for everyday living costs, but are for course related costs such as childcare grants, or help with books or travel, will be disregarded for benefits purposes. HM Revenue and Customs disregards most student loans and grants for Tax Credit purposes.

**i** For more details contact your local benefits office, HM Revenue and Customs or the Citizens' Advice Bureau.

## Television licences and refunds

You need a TV Licence to watch or record programmes at the same time as they are shown on TV, whether you are watching on TV sets, or other devices including tablets and laptops. From 1 September 2016 you need to be covered by a TV Licence to download or watch BBC programmes on demand, including catch up TV, on BBC iPlayer. This applies to any device and provider you use. If you have a TV in your room you will need a TV licence, regardless of whether you are living in halls or rented accommodation. If you have a joint tenancy several TVs are covered by one licence, but if you have a separate tenancy a licence is needed for each set.

If you are going home in the summer you are entitled to a refund of any unused quarters (three full calendar months) of your annual TV Licence. For further information and to complete an online form to arrange a refund view the TV licensing webpage <https://goo.gl/Ongc4R>

## Council tax

Full-time students are exempt from Council Tax unless living with non-student adults. Exemption certificates can be printed from the student SOLE page. Where a student is sharing a house with a non-student adult or adults the Council Tax bill for the household will be liable to a 25% reduction.

## Food

### Shopping costs

Try to avoid doing your grocery shopping in independent corner shops, which tend to be more expensive than supermarket chains. For example:

	Small shop costs	Supermarket costs
Pint of milk	49p	45p
6 free range eggs	£1.29	85p
300g bacon	£2.09	£1.35
500ml Pepsi Max	99p	99p
Heinz baked beans	85p	75p
100g Nescafe	£2.95	£2.74
Volvic 11 Water	£1.19	85p
500g sugar	£1.19	55p
500g Cornflakes	£2.29	£1.75
Two Toilet Rolls	£1.49	£1.00
<i>(Prices from July 2016)</i>		

- Use loyalty cards offered by supermarkets for money-back schemes
- Buy fruit and vegetables from a greengrocer or market
- Avoid impulse buying and don't shop when you're hungry
- Pay cash. Don't buy anything you can't afford! If you really need it save up! If you don't take your bank card you will not be tempted to over-spend.

NUS Extra cards entitle the holder to receive discounts in a significant number of shops (e.g. 10% off at the Co-op, Superdrug and many clothes shops) and on entrance fees. A £12 fee is charged for the card, which can be bought online in the Students' Union or online at [www.nus.org.uk](http://www.nus.org.uk) The fee is soon recovered through the savings available.

### Eating costs

Try to avoid buying take-away food which is a lot more expensive than cooking your own or buying a pre-cooked meal from a supermarket. For example, a take-away pizza can cost between £6 and £13 but one from a supermarket costs £2 to £3. Making your own sandwiches can cost less than 50p a day but ready-made ones cost between £2 and £4.

### Dining hall

If you really can't face making your own food every day the University has a reasonably priced dining hall and also The Pear Tree Cafe. In 2016 the prices for the cafe were:

- Plain Beefburger £1.75
- Cheese & Onion Burger £2.25
- Chicken Mayo Fillet Burger £2.00
- Loaded Nachos £2.05
- Cheesy Fries £1.70

- Sweet Chilli Fries £2.00
- Jacket Potato £1.50
- Fries £1.00

You can save 10% off food and drinks in the University's dining hall and coffee shops if you pay with your student card.

## Budgeting tips

- Save as much money as you can before starting university, for example by taking a summer job or asking for money as Christmas and birthday presents

- Take a part-time job whilst at university, at least in your first and second year. However, try to get the balance between work and study right, for example a maximum of 15-20 hours part-time work a week during semester time. It does not make sense to be working so many hours a week that your studies suffer. Part-time jobs are available for students both in the University and the Students' Union so keep an eye on their websites. For example you could become an ambassador for the University; see [www.worcester.ac.uk/studentambassadors](http://www.worcester.ac.uk/studentambassadors) The University of Worcester actively promotes Earn-as-you-Learn for students, see <http://goo.gl/l15y4I> and also visit the University's Careers' Service in **firstpoint** for information about part-time jobs.

- Prepare a budget sheet (available from the bookcase in **firstpoint** or on pages 30-31) or use the interactive one on the Money Advice webpages

- Plan for extra expenses like birthdays and Christmas

- List essential expenditure on a Spending Log available from the bookcase in **firstpoint**

- Keep track of your spending patterns, little things like coffee, newspapers, Spotify and so on can soon add up

- Avoid credit cards and store cards – interest soon accumulates and can be very expensive and unmanageable on a student income

- Always make sure you have set aside enough money for essential food, rent and fuel bills

- If you are experiencing problems paying a bill, don't ignore it; get in touch with the creditor. You may be able to negotiate smaller payments. Explain that you are a student and tell them when you hope to start full-time work.

- If you are a home owner or you rent and have the permission of your landlord, you may want to consider increasing your income by renting out a room in your home, tax free. For more information visit <https://goo.gl/AtvLlr>

- Avoid using cash-point machines that charge for use

- Don't use expensive debt management services. The Worcester Citizens' Advice Bureau has a free specialist debt service, tel: **0844 4111303** or visit [www.cabwhabac.org.uk](http://www.cabwhabac.org.uk) or contact Step Change tel: **0800 138 1111** [www.stepchange.org](http://www.stepchange.org)

- **Do not use PayDay loans because of the notoriously high rates of interest charged; if you are having problems meeting basic expenses contact the University's Money Advisers for advice through firstpoint**

- Don't buy all the books on your reading list straight away. Ask your tutor which are the most important ones. Some can be bought second hand from second year students, or on eBay or Amazon.

- Make sure your possessions are insured either on your own or your parents' policy. Endsleigh Insurance is recognised by the NUS.

- Avoid online gambling sites

- Save for the deposit and fees you'll need to secure a place in a private house share when you leave Halls in Year Two

- Avoid library fines. Charges for overdue books are 15p a day and are £3.00 a day for those on short loan and for media equipment. Please note that fines can be paid online through the student portal UPrint or at firstpoint. If you do get into difficulties with fines, speak to a member of library staff as soon as you can.

- **Firstpoint** in the Peirson Building allows free phone calls (with permission) to Student Finance England and NHS Grants

- Free software: Office 365 is available to current students through the student portal. This allows access to online storage (One Drive) and Microsoft office online applications. Current students also

have the option to download Microsoft office onto their Windows or Apple computer.

- Apply for help with healthcare costs like prescriptions by completing a form HC1 available from the Students' Union or **firstpoint** in the Peirson Building. If you're living away from home parental income isn't taken into account.

- You may be eligible for some non-repayable help from the University's Access to Learning Fund; see the section of this booklet that gives details of eligibility

- Read the small print in mobile phone and internet contracts. Some can be expensive once the free offers have finished and costly to end the contract before the due date.

- NUS Extra student cards costs £12 a year and enable you to receive at least 10% discount in a significant number of shops (e.g. Co-op, Superdrug and many clothes and music stores) and businesses

- Save money by walking, cycling or catching a bus (but with a group if late at night)

- Join the University's Cycle Loan Scheme for as little as £20 an academic year, see <https://secure.worc.ac.uk/bikeloan>

- Apply for help from educational charities and trust funds - see the Trust Funds information on page 23

- Use student rail cards (also available to over 25s if they are in full-time education) and bus passes; see the Transport and

Parking Costs page for details

- Art & Design students can save money on materials by visiting the Worcestershire Resource Exchange. See [www.wre.uk.com](http://www.wre.uk.com) for details.

- Sell unwanted clothes through local agencies: Exchange & Smart and Niche

- Get the best deal at supermarkets by using website [www.mysupermarket.co.uk](http://www.mysupermarket.co.uk) to compare prices and offers before you shop

- Get household and other goods for free by enrolling with your local Freecycle scheme, for more information visit [www.freecycle.org](http://www.freecycle.org)

- Make sure you use the most economical household fuel provider where relevant

- Sell unwanted items on eBay or Gumtree

- Don't expect to be able to afford as many luxuries as you did before you became a student e.g. Sky TV, foreign holidays, gym membership etc

- Start saving early for Christmas!

## PayDay Loans

PayDay Loans are short term loans that normally last no longer than one month and are repaid at your next wages pay-day. They can seem attractive because they are normally very easy and quick to apply for and in many cases the money is received into your account only a few hours after application. However they charge extremely high rates of interest – average 2615% APR (based on average [www.worcester.ac.uk](http://www.worcester.ac.uk) | 41

fee of £29 per £100 borrowed.) The cost of borrowing can mount up quickly, especially if repayment is late or you borrow repeatedly, making the amount you repay much larger than the original amount borrowed.

In the long term PayDay loans can make your financial situation worse. If you are concerned about money you should get advice on alternative sources of help from the University Money Advice service, which can be accessed via **firstpoint**.

## Independent finance companies

Independent Finance Companies provide loans often targeted at students and these can be useful for students without access to statutory student finance. However students are advised to check and compare interest rates as well as terms and conditions if considering applying for a loan.

Students should be particularly aware of independent finance companies masquerading as official student loan providers. These companies advertise on social networking sites known to be used by students. They can charge extraordinarily high rates of interest that could never realistically be repaid by anyone on a student income and should be avoided at all costs. Visit **firstpoint** for help and advice concerning financial difficulties.

## Loan Sharks

Loan sharks are illegal money lenders which should not be used; they are not always easy to spot as they come in many forms, will at first appear friendly and often part of the community. It is when borrowers can't pay that they will find themselves threatened.

If someone is struggling to pay a debt the loan shark will resort to threats, violence and intimidation to get what he thinks is owed, even if the debt has been paid off several times over.

A loan shark will typically have little paperwork, will add penalty charges for late payments and sometimes add random sums to the bill. They may also take items such as passports and bank cards as security and resort to violence, threats and intimidation.

Many victims keep paying because they think they can afford the agreed weekly sum, but they don't realise how much their continuing weekly payments add up to or they are too afraid to stop payments.

If you think you or someone you know may be involved with a loan shark contact the Illegal Money Lending team in confidence on:

0300 555 2222.

Text 'loan shark + your message' to 07860022116

E-mail [reportaloanshark@stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk)

Log-on to <https://www.gov.uk/report-loan-shark>

## What our students say

"I could not have managed without a job and so I got a part time job. UW recommends a max of 16-20 hours per week so that it does not conflict with course timetables."

"During Fresher's week there will be lots of offers everywhere, be conservative about which events you attend as there will be lots."

"Don't spend your entire loan when it comes in as it needs to last for the whole term! If you do not have a job to supplement your income you will need to carefully plan your finances for the whole term."

"Avoid named brand foods and look at cheaper alternatives or promotions e.g. BOGOF. Do not buy expensive brand drinks, check the reduced section in shops and buy frozen veg."

"I always kept an emergency £5/£10 in my wallet for emergencies e.g. taxis."

"When planning your finances remember that there are always other costs that you do not think about. Try not to be drawn in by sales or promotions."

"Always Get a Young Persons Railcard which you can hold till you are 25 (or over if you are a full-time student). In addition get a NUS card for great savings."

"I saved money by making my takeaways at home. I found lovely recipes from e.g. BBC ([www.bbcgoodfood.com](http://www.bbcgoodfood.com)) which are cheaper and healthier. For example I could make a lovely chicken curry with 10 mins prep time and 20 mins cooking time. Fantastic!"

"I needed to get a part-time job and I worked mainly when lectures were slightly less and it allowed me to go out during the week. If you need to work you need to be organised and manage your time."

# Who to talk to about welfare and finance

## Students' Union Academic and Welfare Adviser

Kate Gynn  
email: [k.gynn@worc.ac.uk](mailto:k.gynn@worc.ac.uk)  
Website: [www.worcsu.com](http://www.worcsu.com)  
Advice is available on academic, housing, health, personal problems, etc. from Monday to Friday, 9.00am to 5.00pm.  
Tel: **01905 543210** to make an appointment

## Welfare and financial advice is also available from:

Worcester Citizens' Advice Bureau and Worcester Housing and Benefits Advice Centre. Email [bureau@worcestercab.cabnet.org.uk](mailto:bureau@worcestercab.cabnet.org.uk) or telephone **03444 111 303** or visit them at The Hopmarket, Worcester, WR1 1DL.

Free debt management from Step Change 0800 138 1111 and National Debtline: **0800 808 4000**.

Don't forget if you have any welfare or financial problems, ask for help, don't ignore them. Confidential help is available and it's never too late to ask.



## Money Advice Team at the University of Worcester

The team can be accessed through **Firstpoint**  
Peirson Building  
University of Worcester  
Henwick Grove  
Worcester  
WR2 6AJ  
telephone **01905 542551** or email [firstpoint@worc.ac.uk](mailto:firstpoint@worc.ac.uk)

The team offers advice and support on welfare and finance, for example on:

- Student Finance; entitlement and applications
- Grants and Scholarships
- Debt Management
- State Benefits and Tax Credits
- Trust Funds and Charities
- Hardship Funds
- NHS Student funding
- Financial help for students with extra financial commitments e.g. dependants
- Budgeting
- The Money Advice Team can telephone Student Finance England or NHS Grants if you are having problems with your student finance and would like them to liaise on your behalf.

Website: [www.worcester.ac.uk/moneyadvice](http://www.worcester.ac.uk/moneyadvice)



/University of Worcester Money Advice



@uniworcmoneyadv

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Money Advice

**Firstpoint**, Peirson Study & Guidance Centre  
University of Worcester  
Henwick Grove  
Worcester  
WR2 6AJ  
[www.worcester.ac.uk](http://www.worcester.ac.uk)

August 2016



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