

**Financial
Information
& Support
for Higher
Education
Students**

2011/12



University
of Worcester

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 July 2011. 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.

For more detailed information you should visit:

www.direct.gov.uk/studentfinance or see *A Guide to Financial Support for Higher Education Students in 2011/2012*, published by the Department for Education and Skills, available free by telephoning **0141 243 3686**. This publication provides greater detail on:

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

 You may also visit the Student Finance England website:
www.direct.gov.uk/studentfinance

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Contacts

For advice and support at the University of Worcester:

Accommodation [01905 852376](tel:01905852376)

Careers Service [01905 855166](tel:01905855166)

Chaplain [01905 542327](tel:01905542327)

Counselling [01905 855107](tel:01905855107) and [855417](tel:855417)

Disability and Dyslexia Service [01905 855531](tel:01905855531)

Finance Office [01905 855113](tel:01905855113)

Student Well Being [01905 855104](tel:01905855104)

Mental Health Adviser [01905 855447](tel:01905855447)

Nursery [01905 855277](tel:01905855277)

Programme Advisory Service (modules) [01905 855394](tel:01905855394) and [855455](tel:855455)

Student Enquiry Desk [01905 855502](tel:01905855502)

Students' Union Student Adviser [01905 543210](tel:01905543210)

Students' Union Vice President Education & Welfare [01905 740800](tel:01905740800)

University Welfare and Financial Advisers [01905 855501](tel:01905855501) and [542091](tel:542091)

Full-time Undergraduate Financial Support for academic year 2011/12

Tuition Fees

For academic year 2011-12 University of Worcester fees are £3,375 a year for full-time undergraduate level courses (first degree, Foundation degree, HND, Dip HE etc).

Tuition Fee Loan

You can defer payment of 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. Applications can be made online, but forms can also be downloaded from:

www.direct.gov.uk/studentfinance, or you can phone Student Finance England on **0845 300 5090** if you have any queries or wish to be sent a

form. It is advisable to keep copies of your application and any documentary evidence that you send.

Payment of Fees Upfront

Home students choosing not to take out a tuition fee loan will be invoiced for tuition fees at the start of their course. Students who change their minds about paying their fees without a loan in the course of an academic year and seek a re-assessment will receive a refund of fees paid on production of the revised assessment.

Continuing home students choosing to pay their fees without a loan can pay them in two instalments, one at the end of November and one at the end of February.

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 2011/12 the maximum maintenance loan is £4,950 per annum (or £3,838 per annum for those living at home with their parents) paid in three instalments. 72% of the loan is a basic entitlement and does not depend on household income but the remaining 28% is means-tested.

Students in receipt of all or part of the Maintenance Grant (see paragraph below) 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 below instead. Apply to Student Finance England for a Maintenance Loan as soon as possible, at least four months before the start of your course. Applications can be made online or forms can be downloaded from: www.direct.gov.uk/studentfinance or you can telephone Student Finance England on **0845 300 5090** and ask to be sent a copy. 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.

Repayment of Student Loans

Tuition Fee and Maintenance Loans are repaid after you leave university and start earning at least £15,000 pa. The rates of

interest are linked to inflation and not charged at commercial rates. Interest is added to Tuition Fee Loans from when they are first paid to the university (February in most cases) and to Maintenance Loans from when they are first paid to the student (usually at the beginning of your course).¹ Repayment is based on 9% of any income over £15,000. For example a graduate earning a salary of £20,000 would repay £8.65 a week. Student loan balances, but not arrears, will be written off after 25 years if the student in question started their studies after September 2006. More information regarding the repayment of Student Loans is shown on the Student Finance England website.

Maintenance Grant

Home students may be eligible for a non-repayable means-tested Maintenance Grant from Student Finance England of up to £2,906 pa, paid in three instalments. Students whose residual household income is £25,000 pa or less will receive the full £2,906. Those whose residual household income is between £25,001 and £50,020 will receive part of the grant and those whose residual income is above £50,020 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 instead.

Special Support Grant

Students who have an underlying eligibility for means-tested benefits e.g. Income Support will be eligible for a non-repayable Special Support Grant of up to £2,906 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.

Payment Times of Grants, Maintenance Loans and Allowances

Financial support from Student Finance England, with the exception of Tuition Fee Loans which are paid directly to your university, is paid in three instalments in September, January and April. Tuition Fee Loans, Maintenance Loans and Grants can all be applied for using the same application form.

University of Worcester Bursaries

Students starting after September 2006 who are in receipt of all of the Maintenance Grant or Special Support Grant will receive a non-refundable bursary of £785pa from the University of Worcester. Students in receipt of part of the grant will receive £650. Students must make sure that the

University Finance Office knows that they are in receipt of a maintenance grant, otherwise they will not receive the increased amount of bursary. Those students (including EU) who are not in receipt of the Maintenance Grant, with the exception of nursing and midwifery students and other students whose fees are paid for them, will receive a bursary of £500 pa. The bursaries will be paid in five, monthly instalments from December. Payments will cease on withdrawal from the course. Bursaries payable to students in receipt of the special support grant will be disregarded as income by the Department of Work and Pensions in their calculations for income-related benefits.

Students starting courses in January (Semester 2) who are eligible for a bursary will receive a pro-rata payment in two instalments; one in April and one in May. In the following academic year these students will be eligible for the full annual amount, paid in the same way as September starters. They will receive a half payment in their final year.

University of Worcester Academic Achievement Scholarships

Each year the University will award scholarships of £1,000 each, based on academic achievement. These 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.

University Extra Curricular Activity Scholarships

Students have the opportunity twice a year to apply for funds, up to £1,000, to assist them with activities such as:

- Voluntary activities which are community based, either in the UK or abroad
- Activities related to a pastime or interest in which the student is involved (e.g. music or some other arts-based area; elite sport)
- An activity which is course-related but voluntary but, if undertaken, is likely to contribute to the scholar's academic performance (e.g. a study visit or attendance at a conference)

Recent successful applicants have received funding to assist with travelling to the Gambia to run sports schools for local children and attending early childhood workshops in storytelling, and volunteering to work with the charity Relate. The deadlines for applications are usually the 1st of December and the 1st of March. Information is available through the student SOLE page on the Registry blog post: <http://tiny.cc/sb0pj>

New Scholarships

In addition to the university's existing scholarship scheme one of Worcester's largest employers, Bosch, sponsors scholarships at the University of Worcester and the Clive Richards Charity has donated money, enabling the University to offer a further 100 scholarships.

University of Worcester Sports Scholarships and Bursaries

Sports Scholarships are on offer in rugby, hockey, basketball and cricket at the University of Worcester. The University works in partnership with Worcester Rugby Club, Worcestershire County Cricket Club, Worcester Hockey Club and the Worcester Wolves Basketball Club to award Sports Scholarships to talented players. If you are successful in receiving a Sports Scholarship here at Worcester, you may be offered some of the following benefits:

- Financial assistance for study
- Access to training schemes run by or held at the University
- Free membership to the University's Fitness Suite
- Sports Federation registration fees paid
- Unlimited support in meeting the balance between playing and study

You may also be awarded a bursary which encompasses all of the above without the financial assistance for study.

For further general information about Sports Scholarship opportunities please contact Craig Williams on **01905 855569**, email: c.williams@worc.ac.uk

Disabled Students' Allowance for Full and Part Time Students

The Disabled Students' Allowance is available to help with any extra studying costs that are incurred as a result of your disability and may be applied for through Student Finance England. Applications can be made at any time before or during your course and how much you get does not depend on your income or that of your family. You will not have to repay this help. Contact the University of Worcester Disability and Dyslexia Co-ordinators, Alice Kemble-Davies or Steve Joyce on 01905 855413 and 01905 855514 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 prescribed childcare as long as they are not in receipt of a childcare grant from another source e.g. Working Tax Credits. The amount you will receive depends on your circumstances. The amount of the grant is up to £148.75 per week based on 85% of actual childcare costs for one child only or £255 per week for two or more children. Applications should be made to Student Finance England who can give further information on the grant available.

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 £1,508 a year. Application 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. 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 **0845 300 3900** or www.hmrc.gov.uk/taxcredits

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 £2,642 a year.

Part-time students

Eligible part-time undergraduate students 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:

- £820 where their course is 50% or more of a full time course but less than 60%
- £985 where their course is 60% or more of a full time course but less than 75% or
- £1,230 where their course is 75% or more of a full time course

A grant of up to £265 towards course costs may also be available.

You can apply for support through Student Finance England when you have been enrolled for at least two weeks. You can get an application form (PTG1) by phoning **0845 300 5090** or from the website:

www.direct.gov.uk/studentfinance

Part-time students may also apply to the University's Access to Learning Fund (ALF) for financial help. See page 16.

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.

Part-time students in receipt of a particularly low income may also be able to receive help from the Access to Learning Fund 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 £325 for students starting in the academic year 2011/12.

Teacher training

Postgraduate Certificate in Education

Tuition fees for PGCE courses starting from September 2011 are £3,375 pa. Tuition fee loans for home and EU students are available so that money for fees does not have to be found up-front.

PGCE home students are also eligible for a means-tested Maintenance Grant of up to £2,906 pa and students in receipt of the full Maintenance Grant are eligible to receive a bursary of £338 pa from the University of Worcester paid in three monthly instalments from December. Home students may also apply to Student Finance England for a Maintenance Loan, Childcare Grant, Disabled Students' Allowance and so on. Help may also be available from the University's Access to Learning Fund.

Some full-time eligible Home and EU students on a postgraduate course leading to qualified teacher status i.e. a postgraduate Certificate in Education (PGCE), will receive a tax-free training Bursary through their university. The bursary is £6,000 a year for those training to teach Modern Foreign Languages, Biology or Combined General Science and £9,000 for those training to teach Maths, Physics and Chemistry.

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

 You can get more information on teacher-training support and related issues from the Teaching Information Line on **0845 6000 991**, or on the Training and Development Agency website: www.tda.gov.uk

Postgraduate students

Studentships and research grants are available from research councils, such as the Arts and Humanities Research Council, and various charities. The Disabled Students' Allowance is available for postgraduate students. For information on eligibility see the Department for Business Innovation and Skills publication *Bridging the Gap 2011/2012*. Telephone **0800 731 9133** for a copy.

Professional and Career Development Loans (PCDL) are available to students on vocational courses who have no other financial support. A PCDL is a deferred repayment bank loan of up to £10,000. For more information telephone **0800 585 505** or visit www.direct.gov.uk/pcdl. Eligible postgraduate students may also apply for financial help from the University's Access to Learning Fund.

Further information on sources of postgraduate funding can be found at www.prospects.ac.uk. The University's Careers Advisory Service and the Welfare and Financial Advice team have some lists of educational trust funds and charities in their offices in Student Services and on their website: www.worcester.ac.uk/wfa

tuition fees

Masters Study

For MA/MSc courses, fees for 2011/12 will be £3,870 for full-time students and £430 per 20 credit module for part-time study. However, there are set fees for particular master's courses that differ from this.

Research Degrees

For MPhil/PhD study, fees for 2011/12 will be £3,870 for full-time students and £1020 per annum for part-time study.

Nursing and Midwifery students

Students taking degree courses in nursing or midwifery will have their tuition fees paid by the NHS. They will be eligible for an NHS means-tested bursary and a reduced rate non-means-tested Maintenance Loan through Student Finance England visit: www.direct.gov.uk/studentfinance

For bursary details contact:

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

Tel: **0845 358 6655**
email: bursary@nhspa.gov.uk

You can also visit the grants website: www.nhsbsa@nhs.uk/students for financial support details, including the booklet, Financial Help for Healthcare Students, which can be downloaded.

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

There are a number of 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 Welfare and Financial Advisers can also 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 a trust fund or charity can be found on their website: www.worc.ac.uk/wfa/

Social Work students

Social Work Bursaries

Most 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/students or phone: 0845 610 1122.

Full-time Undergraduates

Eligible full-time undergraduate students studying social work will receive a non means-tested bursary of up to £4572 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.

Part-time Undergraduates

Eligible part-time students can apply for a non means-tested bursary at half the rate of that available to full-time students.

Full-time Postgraduates

Postgraduate students will have their tuition fees paid in full 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 £2608 for general living costs plus extra help for students with dependants.

Part-time Postgraduates

Eligible students will have their tuition fees paid by NHSBSA and can apply for a non means-tested bursary and income assessed grant at a pro rata rate.

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 ranges from £100 to £3,500. In particular help is given to:

- Mature students with other financial commitments
- Final year students
- Disabled students
- Foyer residents and other homeless students
- 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

This list is not absolute and students in other categories may still apply. Please note that the fund is not exhaustive and cannot always make up the whole financial short fall.

Application forms, which include more details and conditions of eligibility, are available throughout the year from the Finance Office, the Students' Union and Student Services in Woodbury Building at the University of Worcester. They are also available to download from the University of Worcester's Welfare and Finance Advice service website at www.worcester.ac.uk/wfa or they can be emailed to you.

The fund is administered by the University Welfare and Financial Advisers: Susan Richardson, tel: **01905 855501**, email: s.richardson@worc.ac.uk and Jackie Bryant, tel: **01905 542091**, email: j.bryant@worc.ac.uk

Short-term loans

If the first instalment of your Student Loan is delayed and this is causing financial hardship you may ask the Welfare and Financial Advisers whether you are eligible for a short-term loan and help may be arranged. They can also offer advice and telephone Student Finance England for you if all or part of your loan is delayed and you are unable to pay your University hall or nursery fees.

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 Welfare and Financial Advisers and are available in the Careers Advisory Service located in Student Services.

The Educational Grants Advisory Service (EGAS) also provides information on charitable trusts and alternative funding. The University of Worcester is affiliated with EGAS so that students can access the online Educational Grants Search to see whether they are eligible for any extra grants or charitable funding. To complete the search visit:
www.family-action.org.uk/educationalgrantssearch

EGAS also makes extra help available to lone parents in Higher Education through the Horizons Education Fund. Awards allocated can be between £500 and £1500. To download an application form visit: www.fwa.org.uk/horizons.html

You can also contact them at:

EGAS
501-505 Kingsland Road
Dalston
London
E8 4AU
Tel: 020 7249 6636

The University Welfare and Financial 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. An example of a letter asking for help from an educational trust fund can be found on our website:
www.worcester.ac.uk/wfa

International and European Union students

International tuition fees 2011-2012

Undergraduate Courses per academic year £9,000
Postgraduate Courses – 12 month taught course £9,000
MBA £10,000
PhD Research Degree full-time: £10,200

European Union tuition fees 2011-2012

Undergraduate Courses per academic year £3,375
Full-time - one year £3,870
MBA - one year £6,750
PhD Research Degree full-time £3,870

The International Centre at the University of Worcester estimates that you will need approximately £4,000 for the year for food, travel within the UK, clothing etc.

Enquiries to:
International Centre
University of Worcester
Henwick Grove
Worcester
WR2 6AJ
UK
Tel: +44 1905 855146
Fax: +44 1905 855326
email: international@worc.ac.uk
Website: 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 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:

The EU Customer Services Team
Room 38
Mowden Hall, Staindrop Road
Darlington
Co. Durham
DL3 9BG
Tel: +44 141 243 3570 between 10am and 4pm
email: EU_Team@slc.co.uk
Website: www.direct.gov.uk/studentfinance-eu

EU students are not eligible for maintenance loans or grants, or grants from the Access to Learning Fund, but full-time EU students are eligible for the £500 pa University of Worcester Bursary. Other information about funding your studies can be found at:
www.britishcouncil.org/learning-funding-your-studies.htm

Financial support for international (non-EU) students

International students from outside the EU are not eligible for Tuition Fee Loans, Maintenance Loans, Maintenance Grants, the Access to Learning Fund or the University Bursary.

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.ukcosa.org.uk/pages/advice.htm
www.education.org
and
www.britishcouncil.org/learning-funding-your-studies.htm

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). The balance must then be paid in full when you register at UW.

International scholarship

The University of Worcester offers scholarships of a £2,000 reduction of fees for one year to International and EU students. Applications must be made before enrolment in September; the closing date for 2012/ 2013 is 31st May 2012. Selection is based on academic achievement. For further details please contact the International Office or visit their website.

Trust funds

The Welfare and Financial Advisers in Room 72 and 74, Woodbury have a limited list of educational trust funds that may help students from outside the UK.

Accommodation fees for international and EU students

You will be expected to pay £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.

Banking

If you wish to open a bank account in the UK it is advisable to bring a letter of recommendation from your own country. 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), evidence of your address in the UK and a letter from the Admissions Office at the University confirming that you are a student.

Part-time work for international and EU students

Students from within the European Economic Area have permission to work in the UK. 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.

National Insurance (NI) number for international and EU students

If you are able to work you will need an NI number. You should telephone Job Centre Plus on 0845 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.



Budget sheet

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.

i Budget sheets are also available from the Welfare and Financial Advisers in Student Services, Woodbury.

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. The Welfare and Financial Advisers in Student Services can help you review your financial situation.

Projected income for academic year

Loan/grant/bursary	
Help from family	
Part-time job	
Other	
Total Monthly Income	

Expenditure for academic year

Rent or mortgage	
Water	
Insurance	
Council Tax	
Electricity	
Gas	
Phone/mobile/internet	
TV licence	
Car tax	
Petrol	
Car insurance	
MOT certificate	
Car maintenance and Servicing	
Parking fees	
Food	
Toiletries	
Newspapers/magazines/coffees	
Books/stationery	
Photocopying/printing/ink/toner	
Course costs	
Laundry	
Public transport	
Clothing	
Sports/hobbies	
DVDs/ CDs	
Alcohol/drinks/cigarettes	
Christmas and birthdays	
Holidays/trips out	
Socialising/meals out	
Other	
Total Monthly Expenditure	

Examples of costs incurred in some courses

Animal Care

Animal Welfare and Management HND students will receive information from Pershore College.

Archaeology

Waterproof jacket and trousers, sturdy boots etc – costs vary. Minimum toolkit for digging is £20-£50. Field trips, participating in other projects etc, may have a charge but participation in this is at the discretion of the student.

Art & Design

The department provides basic workshop materials. Students may spend £80-£100 annually, which includes materials and UK trips. European trips and books will incur extra cost.

Biological Sciences

Students will require suitable outdoor clothing e.g. waterproofs and boots, Laboratory Coat £10-£20 new but could be bought second hand and scientific calculator, which are about £10.

Business

There are no specific requirements for Business students other than the normal books and stationery for the courses they are following. A number of textbooks are available free of charge as e-books and texts can sometimes be purchased second-hand.

Computing

It will help if students have their own PC for which costs vary enormously. A basic but adequate PC could cost as little as £300 and a basic laptop about £500.

Good deals can be found online. It pays to shop around. A memory stick would also be useful. A 2GB memory stick is available from approximately £7 and a 4GB will cost from approximately £15. The University has an agreement with Microsoft MSDN Academic Alliance to provide free software, a list of which is available at: http://msdn62.eacademy.com/elms/Storefront/Storefront.aspx?campus=ucow_busc&np1=112

Students will be able to request an access login once they are registered as a student at the University of Worcester. To receive a free copy of MS Office, you need to email a request to: worc@softbox.co.uk and ask them to create an account for you. You will receive a confirmation email with how to order MS Office.

Creative Digital Media

Some students buy their own laptop computer but this is not essential, as specific workstations are set aside for students' own use in the Digital Arts Centre. Students will have to acquire a pen drive (memory stick), however, and all students are required to back up their files.

Drama

Theatre trips will be in the region of £80-£100 a year. This is based on six theatre visits a year and includes travel costs. It is estimated that four books per module will be required, costing approximately £30-£35 in total.

Early Childhood Studies

The following breakdown of costs is an example provided by a recent student of Early Childhood Studies:

Books - £100

Resources - £60

Travel - £100

Stationery - £60

Photocopying - £10

Printing - £100

All these expenses will need to be covered by students. Travel expenses to practice experience settings will need to be covered by students (a minimum of 20 days per year). Students are also required to obtain a Criminal Records Bureau (CRB) check, which costs approximately £44 for an Enhanced Disclosure.

Education Studies

Key texts recommended for each module are available in the library but students may wish to purchase which would cost approximately £60 per module. Additional materials may be required for different module tasks including: - poster presentations; presenting ideas in a creative way with the use of mixed

media, and portfolios. Students may also be required to obtain a Criminal Records Bureau (CRB) check which costs approximately £44 for an Enhanced Disclosure and £31 for Standard. For PGCE students this cost is covered by the TDA and for GTP trainees it is paid for by the employer.

Education Studies: There are no specific requirements for Education Studies students other than the normal purchase of core books for the course they are following and any personal travel they may undertake (including visits to a school of their own choice for work placement if opting for that specific module).

FDLS: There are no specific requirements for Foundation Degree in Learning Support students other than the normal purchase of core books for the course they are following and any personal travel they may undertake.

PEP: There are no specific requirements for Postgraduate students other than the normal purchase of books for the course they are following and any personal travel they may undertake.

BAPP: There are no specific requirements for BA Professional Practice students other than the normal purchase of books for the course they are following and any personal travel they may undertake.

English

Costs are about £160 per academic year, for new books plus stationery. Students should be able to purchase most texts second-hand at a reduced cost. There may be costs incurred for theatre and other trips, depending on modules selected, at a cost of approximately £10-20 per annum.

Environmental Management

Suitable outdoor clothing, e.g. waterproofs and boots. Laboratory coat £10-£20 new, but could be bought second-hand. Scientific calculators which are about £10, as well as stationery and laboratory notebooks. Residential field trip which costs about £175-£200. There is also the chance of one optional trip costing around the same amount.

Geography

Main costs relate to residential field courses e.g. Second Year – one-week residential field course in the Scottish Highlands including transport, food and accommodation, about £100. Third Year – overseas residential field course costs vary according to location, but £150-£200 is an average figure. Equipment: sturdy boots and waterproofs are needed and, although costs vary, a student purchasing all the basics would spend £100-£200.

History

The only costs relevant to History are for textbooks. These are normally optional and many can be bought second-hand. Each student can decide how much to spend. A notional figure of £50 might be

appropriate.

Horticulture

Students will require steel toe cap boots or Wellingtons, outdoor clothing and gloves for practical sessions, plus a pair of secateurs (these may be purchased at a reduced price from the college's Plant Centre after commencement of the course). Costs for books are approximately £150. Students studying Garden Design and Amenity & Landscape Management will probably require a basic range of drawing equipment (£40); mounting boards, drawing paper etc. (£30); a budget for plan copying (up to £10 per year). After commencement of the course, Garden Design students will be advised on the purchase of drawing boards.

Initial Teacher Education (Primary & Secondary)

Travel costs vary. The Institute of Education offers a limited contribution to students on specified, University-based Initial Teacher Education programmes for mandatory school experience placements, but students should expect to cover the majority of placement travel expenses as well as the full cost of travel for any field trips, visits or optional placements. Students are not expected to spend money on teaching materials but some do. £50 should cover the cost of books for the course and although

a laptop computer is useful, it is not essential. Students are also required to obtain a Criminal Records Bureau (CRB) check which costs approximately £36 for an Enhanced Disclosure and £31 for Standard. For PGCE students the cost of the CRB check is covered by the TDA and for GTP students it is paid for by the employing school.

Media & Cultural Studies

Extra costs could include books at around £25 per semester.

Nursing

The University will provide your uniform but when you are on placement you must provide your own shoes, outdoor coat, fob watch, scissors, books etc. Some students are eligible for some help towards costs of travelling to placements – for further details see: www.nhsbsa.nhs.uk/Students/Documents/Students/PPTTravel_Guidance_v2_1.pdf

Outdoor Adventure Leadership & Management

All of the practical elements of the Outdoor Adventure Leadership & Management courses are based at Hereford College of Technology (HCT), Hereford, which provides all the technical equipment required. Transport is provided between the University of Worcester and HCT. However, it is the individual's responsibility to provide all personal equipment. (New equipment is not cheap so do not rush to buy if you are not sure). Once you have started your course you will be able to discuss your needs with your outdoor recreation lecturers and second year students. The

University has arranged special discount rates with a number of suppliers and second-hand purchases may be possible through specialist magazines etc.

Examples of likely costs of ESSENTIAL equipment are as follows:

Water based activities:

Wetsuit £45

Thermal top £18

Fleece £20

Land based activities:

Walking boots £80+

Waterproof jacket and trousers £180

Rucksack £40

These are only some of the essential items you will need; there are also a number of items, which are desirable or highly desirable to have. In addition, the University runs a number of optional courses, which carry additional course fees, for example Mountain Leader Training and Assessment, which costs £300. Full details are available from Lee Pritchard at HCT, contact: pritchardl@hct.ac.uk. It is recommended that you get as much information about likely additional costs as possible before you begin the course.

Politics: People & Power

There are no special expenditures required for Politics: People & Power. In a few of the modules there is a recommended book to buy, so each year it would be helpful to budget for spending of about £25 to £30 a year on books. Alternatively it is possible, although less convenient, to use the copy of the book from the restricted loan section of the library, or to share the purchase with other students. You will also need to spend a small amount

on stationery and printing (e.g. printing out drafts and the final versions of your assignments).

Psychology

Costs will be around £200 per academic year, for new books plus stationery. Students may be able to purchase texts second-hand at up to half of the cost. Students will also need to purchase the statistical software package SPSS which costs £5 and is available from the University's ILS department.

Social Welfare

Criminal Records Bureau (CRB) check will be needed in second year costing in the region of £36.

Sociology

There are no special expenditures required for Sociology. In a few of the modules there is a recommended book to buy, so each year it would be helpful to budget for spending about £40 a year on books. Alternatively it is possible, although less convenient, to use the copy of the book from the restricted loan section of the library, or to share the purchase with other students. You will also need to spend a small amount on stationery and printing (e.g. printing out drafts and the final versions of your assignments).

Sport

For sports and recreation, the only requirement is the Institute of Sport & Exercise Science (ISES) 'PE/Sports kit', which all students must wear for ALL practical sessions; ISES Tee shirt (£10) or ISES polo shirt (£18), ISES sweatshirt

(£20) and ISES tracksuit bottoms (£26.50) or ISES ladies Jazz trousers (£26.50). Please note that for dance and gymnastics modules (compulsory at Level 4 for PE students) tee shirts are preferable to polo tops and Jazz trousers (for women) and shorts (for men or women) are required. The Outdoor and Adventurous Activities Module (Level 4) will cost approximately £125 for a field trip which is an integral part of the module assessment. If you would like any further information then please contact: sportscentre@worc.ac.uk stating your proposed course of study.

Books and photocopying

Most courses will require expenditure on books, stationery and photocopying and the amounts spent vary between courses. For example Psychology students could spend £600 on books over the three year course, Education students £60 per module, English students £100-£160 per year and Media and Cultural Studies students £25 per semester. Photocopying and printing over three years could be as much as £60 for Psychology students, for example, but much less for others such as Sports Studies students. The cost of a black and white photocopied sheet at the University of Worcester is 5 pence.

Transport and parking costs 2011/12

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 five minutes walk. 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 £28 a year or £65 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. You can apply online at www.16-25railcard.co.uk, collect an application form from your nearest station, or phone **0845 7484950**. Some banks offer student rail cards as incentives to open an account. Disabled persons' railcards currently cost £20 a year or £54 for three years (www.disabledpersons-railcard.co.uk).

Local buses stop outside the University. The cost of a day return ticket, which can be used for an unlimited amount of journeys in one day, is £3.70, a weekly bus pass is £11.50 and a monthly one is £43 and a Ten Journey ticket for £12 which can be used in Worcester City on any day within twelve months of purchase. University of Worcester students can buy a ticket for a semester for £50 through the University; phone First Customer Services on **0845 0100**

111 for details. For cheaper yearly rates for student bus travel, log on to www.firstgroup.com/students. 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/index.php?id=488

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 £25 per annum and are for those students parking at the off campus Coppertops car park at any time, or those only needing to park on campus outside the hours of 9am to 4.30pm during the week, at weekends, bank holidays and anytime in July and August.

Car parking permits for those who are resident more than one mile from campus will be £100 per annum or £55 for the set six-month periods of 1st of August to 31st of January, or 1st of February to 31st of July. Permits for students either resident on campus or living less than a mile away are £300 per set semester period. Parking permits are available free to disabled students.

For information on car sharing visit: www.worcestershirecarshare.org.uk. Cycling is another sensible 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.

Accommodation costs

Average local rents for a room in a house are £75-£85 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) and £200-£300 payable at the same time, 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. Alternatively, contact the Accommodation Service on **01905 855137** or email: accommodation@worc.ac.uk for further details.

Students' accommodation on campus

Fees for 2011/12 (per week):

Accommodation level price per week

Bronze £75

Silver & Bredon £95

Gold & Fern Hall non en-suite £100

Fern en-suite (for Postgraduates) £105

Platinum £112

Platinum (Sansom Hall – City Centre) £112

Platinum Plus £127

A damage deposit of £300 will be required in advance and you will be required to pay your accommodation fees in three instalments, in September, January and April. All fees include internet access.

Childcare facilities

The University of Worcester has its own early years nursery, Unitots, offering Ofsted registered day care for children aged 3 months to 5 years.

Nursery fees for 2011/12 are:

Children aged 3 months to 3 years - £3.55 per hour

Children over 3 years old - £3.30 per hour

Optional lunch - £1.95

There is a reduction of 10% for the youngest sibling of any child using the nursery. Children receive Nursery funding the term after their 3rd birthday; they are then entitled to free early education, for up to 15 hours a week, for 38 weeks of the year, term time only. For further information contact the Family Information Service by phoning **01905 790560** or visit: www.childcarelink.gov.uk/index.asp University of Worcester students are required to book nursery places for the whole semester, for a minimum of 3 hours per day. Children may not be admitted or collected from the nursery between the hours of 10.00 am and 12.00 midday.

For further information or to arrange an informal visit please contact the Nursery on **(01905) 855277**.

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 for a P46 to complete to ensure that you do not pay too much tax.

If you only work in the holidays, and think that you will earn less than your tax allowance, ask your employer to get a P38(S) for completion to prevent tax from being deducted. 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. The personal allowance before tax is due is £7475pa or £142 per week in 2011/12 for most people. Any over-deducted tax may 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.

For more information see HM Revenue and Customs website:
www.hmrc.gov.uk/students or
www.studenttaxadvice.org.uk

NB. 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 £102 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. Don't simply be tempted 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 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 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 by students 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 does not take Student Loans into account for Tax Credit purposes.

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

Television licences

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). For further information contact TV licensing on **0844 800 6790** or www.tvlicensing.co.uk

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 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	60p	48p
6 eggs	£1.45	£1.29
6 rashers bacon	£2.49	£2.05 (or £2.48 for 10)
2 litres Coca Cola	£2.50	£1.78
Heinz baked beans	77p	69p
100g Nescafe	£3.00	£2.48
Kingsmill sliced loaf	£1.30	£1.25
1kg sugar	£1.25	82p
375g Frosties	£2.30	£1.97 (500g)
Bold 2in1	£2.95 (8 washes)	£2.50 (10 washes)
<i>(Prices from June 2011)</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 student cards entitle the holder to NUS voting rights and to receive discounts in a significant number of shops and on entrance fees. An £11 fee has been introduced for the full card, which can be bought online in specially set up computers in the Students' Union during Freshers' Week or online at www.nus.org.uk. Alternatively, students can obtain a free 'Democracy Card' which gives NUS voting rights and admission to the Students' Union only.

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.

Snack bar

The Students' Union has a snack bar, Berry's, which also serves reasonably priced food such as a bacon sandwich for £2.10, a baked potato from £2.10, and a cup of tea for 50p. Berry's main trade is freshly made sandwiches, which can be bought for £2.10 each and baguettes which are £2.55. (2010 prices)

Dining hall

If you really can't face making your own food every day, the University has a reasonably priced dining hall. In June 2011 prices were:

5 item cooked Breakfast £2.50
Filled jacket potato £2.25
Cauliflower and broccoli bake £1.80
Pork meat balls with pasta and sweet corn £3.00
Battered cod, peas and chips £3.30
Beans on one slice of toast 80p
Roast meal deal £2.90
Chips 90p
Breakfast omelette £1.75
Soup and roll £1.30

Budgeting tips

- Save as much money as you can before starting university, for example by taking a summer job.
- 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 12-15 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 also 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 The University of Worcester actively promotes Earn-as-you-Learn for students visit www.worcester.ac.uk/journey/student-jobs and visit the Careers Service for information about part-time jobs.
- Prepare a budget sheet (available from the Welfare and Financial Advisers in Woodbury).
- Plan for extra expenses like birthdays.
- List essential expenditure.
- Keep track of your spending patterns, little things like coffee, newspapers, text messages and so on can soon add up.
- Avoid credit cards and store cards – interest soon adds up 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 www.hmrc.gov.uk/individuals/tmarent-a-room-scheme.shtml
- Avoid using cash-point machines that charge for use.
- Don't use expensive debt management services. The Citizens' Advice Bureau has a free specialist debt service, tel: **01905 744593**.
- 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 library fines. Charges for over due books are 25p a day and are 50p an hour for those on restricted loan and for media equipment.
- Recycled computer packages can be bought from as little as £120 from Worcestershire Lifestyles, tel: **01905 756067**.
- Microsoft offers some cheaper software for students. View www.rm.com and click on TEC6037. Applications for the licence may be obtained from the IT help desk in the Peirson Library.
- Apply for help with healthcare costs like prescriptions by completing a form HC1 available from the Students' Union or the Welfare and Financial Advisers in Student Services.
- 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 £11 but enable you to receive at least 10% discount in a significant number of shops and businesses, including food, clothing and music stores.
- Save money by walking, cycling or catching a bus (but with a group if late at night).
- Put some money aside for your private rent deposit next year.

- Art & Design students can save money on materials by visiting the Worcestershire Resource Exchange. See www.wre.uk.com for details.
- Sell unwanted clothes through local agencies.
- Get household and other goods for free by enrolling with your local Freecycle scheme, for more information visit www.freecycle.org
- Make sure you use the most economical fuel provider where relevant.
- Sell unwanted items on eBay.
- 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.

Independent finance companies

Students should be particularly aware of independent finance companies or 'loan sharks' masquerading as official student loan providers. These companies advertise on social networking sites known to be used by students. They 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 the university advisers mentioned in this publication for help and advice concerning financial difficulties.

What our students say

"Even with a Student Loan and a bursary I still needed to get a part-time job in a bar for three nights a week. This earned £50 for food and going out money. I went out about twice a week."

[History Graduate](#)

"I went out more in my first year which enabled me to meet new friends and settle into university life. I couldn't do this in my second and third years because living in a house is more expensive than living in halls and I had more studying to do."

[3rd Year Sports Studies Student](#)

"Money was a real problem when I moved off campus into accommodation and there were bills to pay. To budget I gave my landlord post-dated cheques and all the housemates agreed on set amounts to be put in the electric and gas meters. I also had a part-time job for eight hours a week which paid for my beer money."

[2nd Year Psychology Student](#)

"As a teaching student I thought that part-time work would be hard to find but Worcester is unique in that there are lots of part-time jobs available. I couldn't have managed without a job."

[PGCE Student](#)

"I have two children so I knew that money would be tight. To budget I kept my existing account and opened a separate one for my Student Loan, so that even if it ran out I didn't touch the other account. Many students with children manage to budget successfully, there is a lot of financial support for them and I found the Students' Union and Student Services very helpful. I joined a mature student buddy group through the SU and went to their free social events and swapped money-saving tips."

[3rd Year Mature Student](#)

"Don't spend your loan as soon as you get it no matter how tempting, it has to go a long way. Maybe just treat yourself to one special thing. Always check the reduced section in shops, choose cheaper alternatives to named brands and don't buy too much fresh fruit and veg in one go that will go off before you can eat it."

[2nd Year Art & Design Student](#)

"When socializing just buy your own drinks, it can be expensive buying in rounds. Only take what you intend to spend including enough for a taxi."

[3rd Year Geography Student](#)

Changes to Financial Support for Academic Year 2012/13

Full-time Student Tuition Fees

From September 2012 the Government will be reducing funding to course providers and instead universities will be charging tuition fees of between £6000 and £9000. University of Worcester fees will be £8100 for most new full time undergraduates however, students starting full-time Foundation degrees or HND's at partner institutions will be charged £6000.

If you are a 2012 entrant you can still defer payment of 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; this means that 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.

Loans for Living Costs (Maintenance loans)

Maintenance Loans will still be available to eligible home students to help with living costs such as accommodation, food, clothing, travel etc. For academic year 2011/12 the maximum Maintenance Loan is £5,500 per annum (or £4,375 per annum for those living at home with their parents). 65% of the loan is a basic

entitlement and does not depend on household income but the remaining 35% is means-tested.

Maintenance Grant

New home students commencing their studies in 2012 may be eligible for a non-repayable means-tested maintenance grant from Student Finance England of up to £3250 pa. Students whose residual household income is £25,000 pa or less will receive the full £3250. Those whose residual household income is between £25,001 and £42,600 will receive part of the grant and those whose residual income is above £42,600 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

Students starting their course in 2012, who have an underlying eligibility for means-tested benefits, will be eligible for a non-repayable Special Support Grant of up to £3250 pa. 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.

Extra financial help

There is currently a range of help available for students who have a disability or who have dependants. It is assumed that this will continue in 2012 but confirmation of this and final figures have not yet been released by government. If you think you may be entitled to extra help you are advised to contact the University Welfare and Finance Advisers for the most current information.

National Scholarship Programme

A National Scholarship Programme will be introduced from 2012 to help people from lower income households. The University of Worcester will aim to provide 200 scholarships through this scheme. Details should be available from summer 2011.

Part-time Students

From September 2012 eligible part-time students will also be able to defer payment of their tuition fees by applying for a non means-tested Tuition Fee Loan from the Student Loans Company via Student Finance England. This will replace the grant system that was available to part-time students on low incomes.

The Tuition Fee Loans will not be means-tested and the amount of loan you are eligible for will depend on your intensity of study, this means the rate at which you are studying in comparison to a full-time course. The lower limit is 25 per cent and the upper limit is 75 per cent. The tuition fees will be limited so that it can be covered completely by the loan.

Who is affected by these changes?

Changes to tuition fees and student financial support will not affect 2011 entrants unless they defer entry until 2012. If they accept a place at university in 2011 but defer taking it up until 2012 they will still come under the new 2012 arrangements.

Students transferring to a part-time course in 2012/13 from a part-time course which started before September 2012, or those starting part-time 'top-up' courses on or after 1 September 2012, immediately after completing certain lower level part-time courses, will not be subject to any of these changes – they will remain on their existing student finance arrangements.

If you have studied previously at Higher Education level this may affect your entitlement to further funding and you should contact the University Welfare and Finance Advisers to discuss your case in more detail.

Loan repayments

For 2012 full-time entrants, Tuition Fee and Maintenance Loans are repaid after you leave university and start earning at least £21,000 pa.

Part-time students will become liable to repay your loan from the April after the third anniversary of the start date of your course, even if you continue to study. But no repayments will be made unless you are earning more than £21,000. If you are on a part-time course that lasts less than three years, you will become liable to repay from the April after you leave higher education, and will begin to repay once earning more than £21,000. The rates of interest will vary depending on your circumstances:

- 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.
- When you're due to start repaying your loan 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-£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

Interest is added to Tuition Fee Loans from when they are first paid to the university (February in most cases) and to maintenance loans from when they are first paid to the student (usually at the beginning of your course). Repayment is based on 9% of any income over £21,000. For example a

graduate earning a salary of £26,000 would repay £8.65 a week. Student loan balances will be written off after 30 years (not including any arrears or penalties accrued). Loan repayments will be deducted from your salary, normally through the tax system.

Changes to tuition fees and student financial support will not affect 2011 entrants unless they defer entry until 2012. If they accept a place at university in 2011 but defer taking it up until 2012 they will still come under the new 2012 arrangements.

If you are still confused or worried about the 2012 English student finance changes please visit Martin Lewis' MoneySavingExpert website: <http://www.moneysavingexpert.com/family/student-loans-tuition-fees-changes>, which aims to provide a simple explanation with 20 key facts every potential student, parent, and grandparent should know.

Important

At the time of print some of these terms and conditions remain subject to further Government consultation and/or Parliamentary approval and may change before implementation. Please visit: www.direct.gov.uk/studentfinance for further updates or contact the University Finance Advisers for advice.

Who to talk to about welfare and finance

Welfare and Financial Advisers

Susan Richardson and Jackie Bryant
Room 74 Room 72
Woodbury Building
University of Worcester
Henwick Grove
Worcester
WR2 6AJ

Telephone: **01905 855501** and **542091**
email: moneyadvice@worc.ac.uk
Website: www.worcester.ac.uk/wfa

Advice is available on student loans and grants, bursaries, trust funds and charities, welfare benefits, debt management, Tax Credits and general financial queries. Susan and Jackie also administer the Access to Learning Fund.

The advisers have an 'open door' policy for students to drop in between the hours of 10.00am and 4.00pm, although an appointment can be made if preferred.

Students' Union Student Adviser

Kate Gynn
Tel: **01905 543210** to make an appointment
email: k.gynn@worc.ac.uk
Website: www.worcsu.com

Advice is available on academic, housing, health, personal problems, etc. from Monday to Friday, 9.00am to 4.00pm.

Advice is also available from:

Worcester Citizens' Advice Bureau and Worcester Housing and Benefits Advice Centre - www.cabwhabac.org.uk or telephone **0844 4111 303**

Consumer Credit Counselling Service
www.cccs.co.uk
Also 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.

*Student Services
Enabling students to fulfil their
potential*





Welfare and Financial Advice Service
Student Services
Woodbury Building
University of Worcester
Henwick Grove
Worcester WR2 6AJ
www.worcester.ac.uk



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