



UNIVERSITY OF  
GLOUCESTERSHIRE

at Cheltenham and Gloucester

# Finance Guide

for full-time Undergraduate Students 2009/10

# Introduction

Making the move to university can change your life forever but money matters are never far away.

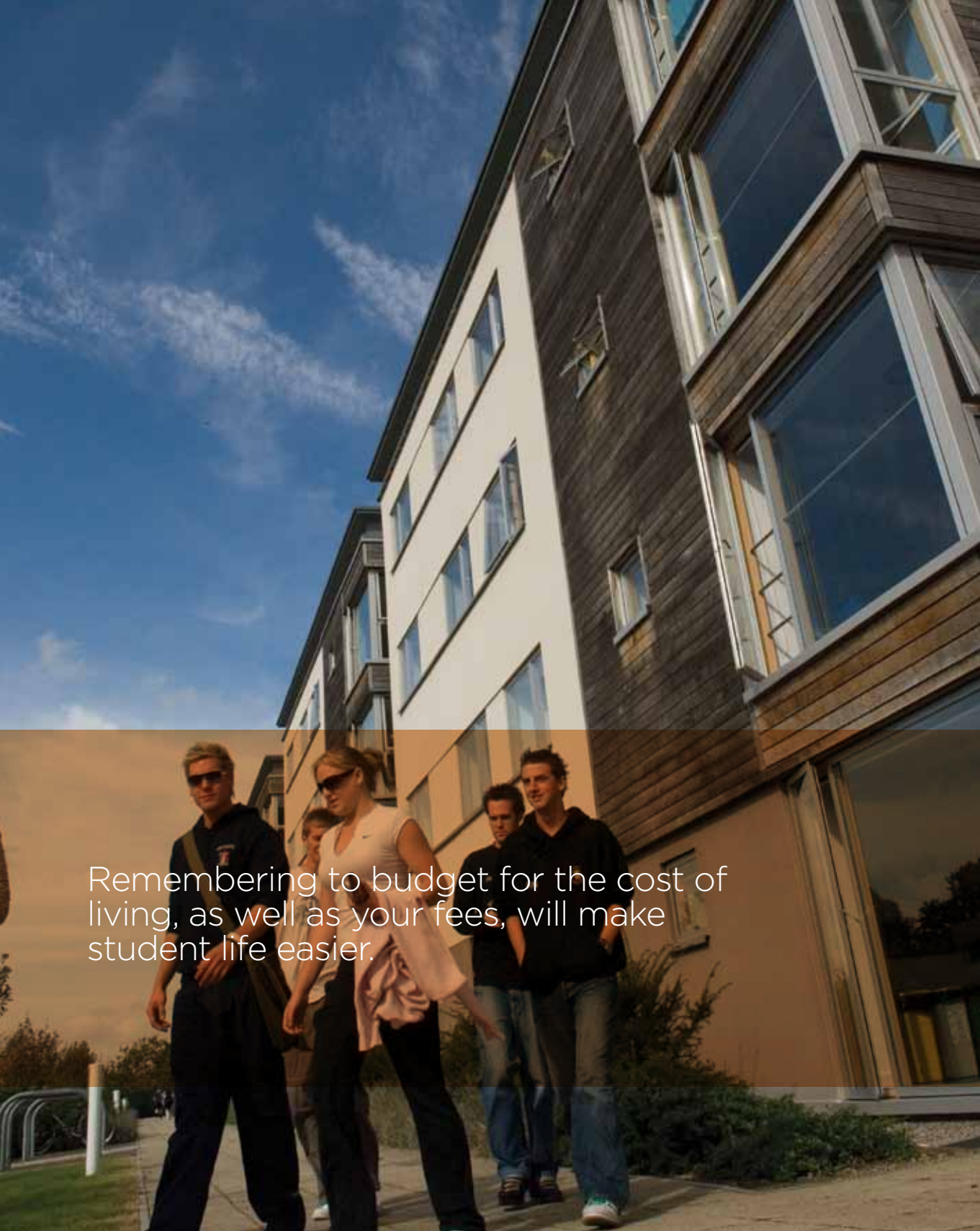
As well as the fees for your course and extra costs such as materials or field trips, you'll also have to budget for your accommodation and living expenses. It's worth bearing in mind that most students budget for between £7,000 and £9,000 a year to cover these.

If you're going to study full-time, your main sources of help will be student loans and grants from the government and bursaries from universities and colleges. The difference between these is that a loan has to be repaid (although not until you have completed your course and earning), while a grant or bursary does not have to be repaid at all.

For more information contact the Student Finance Advice Team at the University of Gloucestershire on: **01242 714535/715319** or email: **moneyadvice@glos.ac.uk**

This booklet applies to students who are applying for 2009 entry and normally live in England or the EU and are studying a higher education course in the UK,  
**[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)**

- **Students normally living in Wales and studying anywhere in the UK should refer to:**  
[www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)
- **Students normally living in Scotland and studying anywhere in the UK should refer to:**  
[www.student-support-saas.gov.uk](http://www.student-support-saas.gov.uk)
- **Students normally living in Northern Ireland and studying anywhere in the UK should refer to:**  
[www.studentfinancenl.co.uk](http://www.studentfinancenl.co.uk)



Remembering to budget for the cost of living, as well as your fees, will make student life easier.

## Guide to Fees and Financial Support

### How can I cover the cost of tuition fees?

You don't have to pay these in advance, but can take out a Student Loan for Fees. You'll be able to apply for the exact amount the university charges for your course up to £3,225. The money comes from the government through the Student Loans Company and is paid directly to the institution. You should note that both fees and loans will increase each year to reflect inflation.

The loan does not have to be repaid until you have finished studying and are earning more than £15,000 per annum. Any balance left unpaid 25 years after leaving the course will be written off by the government.

If you wish to take out a Student Loan for Fees, it would be a good idea to apply as soon as possible after April prior to entry. You do not have to wait until you have a confirmed place on a course - you can name the course you are most likely to attend.

### Can I get help with my living costs?

If you are from a lower income household you may be able to apply for a government Maintenance Grant of up to £2,906 a year. There are three instalments, one at the start of each term, and the grant is non-repayable.

New students who are eligible under the Income Support or Housing Benefit regulations could apply for a Special Support Grant. This will generally be single parents, student parents who have a partner who is also studying, and students with qualifying disabilities.

### What if I don't qualify for the grant?

You could apply for what is called a Student Loan for Maintenance through the Student Loans Company. These loans are available to most full-time students and offer a very low rate of interest at inflation levels. This ensures that the value of the repaid loan remains the same in real terms as the amount borrowed.

### How much can I borrow?

All eligible students are entitled to 72% of the maximum maintenance loan available (£3838 home/£4950 elsewhere/£6928 London).

Eligibility for the remaining 28% depends on the student's income, that of their household and the amount of Maintenance Grant they are receiving.

### What additional support is available if I have dependants or if I'm disabled?

There is a range of extra help including Childcare Grant, Adult Dependants Grant, Parents Learning Allowance, and Disabled Students' Allowance.

### What if I'm a PGCE or BEd Student?

PGCE students who qualify for the full Maintenance Grant will also be entitled to a university top-up of £319. Financial support is also available to students on teacher training courses through the Training and Development Agency for Schools (TDA). Information can be found on their website at: [www.tda.gov.uk](http://www.tda.gov.uk)

### What if I'm studying an approved Social Work course?

You can find out about Social Work bursaries by contacting the NHS Business Services Authority who administers these. The contact details are:-

Telephone: **08456 10 11 22**

Website: [www.nhsbsa.nhs.uk/students](http://www.nhsbsa.nhs.uk/students)

### **I've heard about scholarships and university bursaries – how can I find out more?**

For details of scholarships and bursaries available at the University of Gloucestershire, see page seven of this brochure or visit our website at:

[www.glos.ac.uk/moneymatters](http://www.glos.ac.uk/moneymatters)

Information on scholarships awarded by charities or commercial institutions can be found at:

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

### **What if I'm an EU student from outside the UK?**

EU students come under the new variable fees regime and the only UK government support available to EU students is the Student Loan for Fees.

For further clarification and information please contact:

[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

International students can access finance information at the following website:

[www.ukcisa.org.uk/student/fees\\_student\\_support.php](http://www.ukcisa.org.uk/student/fees_student_support.php)

### **How do I apply for financial support?**

As long as you have a live UCAS application you can apply for funding and shouldn't wait until you have a firm place. The sooner you apply, the sooner you will know what financial support will be available to you. You can apply online at:

[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

### **Where can I find out more?**

For further information regarding financial help available from the government and details of application procedures, you can:

- look for information on the following website: [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)
- consult the Student Finance Advice Team at the University of Gloucestershire on: **01242 714535/715319** or email: [moneyadvice@glos.ac.uk](mailto:moneyadvice@glos.ac.uk)



Managing your money can be an uphill struggle but our Financial Advisers are on hand to help.

# University of Gloucestershire Financial Support Packages

## How much are the University of Gloucestershire tuition fees?

The University of Gloucestershire will be charging the following:

- £3,225 per annum for full-time UK and EU undergraduates on Degree and HND programmes
- up to £950 for Sandwich year out (a full year work placement)
- up to £3,225 per annum for Foundation Degree programmes

## Can I Apply for Financial Support from the University?

Applications to the University of Gloucestershire's financial support packages is open to all full-time undergraduate home students. The packages, or bursaries, are given to help you with the cost of higher education, which may include books, equipment, travel, study aids, childcare or other course related costs.

Please note that the university reserves the right to reclaim any bursaries paid to students who withdraw from their course.

## What Sorts of Bursaries are Available?

The university is offering the following package, payable after 1 December, to new students starting a course from September 2009.

For enquiries regarding the bursaries outlined on this page, please contact: **01242 714236** or email: [bursaryclaims@glos.ac.uk](mailto:bursaryclaims@glos.ac.uk)

## Minimum Standard Bursary

If you receive the full Maintenance Grant, the university is required by government to pay a top-up of £319 every year.

## Academic Scholarships

If you have an entry qualifications score of 360 UCAS tariff points (as at 7 September prior to entry) gained in one sitting from A-level, BTEC or equivalent qualifications in the UCAS tariff, you will receive a one-off payment of £500 in the year of entry.

## Compact Students Bursary

We'll give you a one-off payment of £1,000 if you attended a school that is one of our Compact partners. You will also have successfully completed a course, lasting a minimum of one year, no more than 15 months prior to enrolment at the university.

Compact students in receipt of a full Maintenance Grant will then continue to receive further bursary payments in years 2 and 3 (assuming normal completion).

If you take a sandwich course, you will receive around £300 during your year-out placement.

The cut-off date for schools to be recognised as partners in the Compact scheme is 1 September of the year preceding enrolment at university. Teachers should contact the Outreach Office on: **01242 714506** to find out how to join the Compact scheme.

Current partners include:

Archway School	John Kyrle High School
Balcarras School	Katharine Lady Berkeley's School
Beaufort Community School	Maidenhill School
Vale of Berkeley College	Marling School
Brockworth Enterprise School	New College Swindon
Central Technology College	Newent Community School
Cheltenham Kingsmead School	Pate's Grammar School
Cheltenham Bournside School and Sixth Form Centre	Pittville School
Chosen Hill School	Rednock School
Christ College, Cheltenham	Ribston Hall High School
Churchdown School	Royal Forest of Dean College
Cirencester College	Sir William Romney's School
Cleeve School	St Peter's Catholic High School & Sixth Form
The Cotswold School	Stroud College of Further Education
The Crypt School	Stroud High School
Evesham and Malvern Hills College	Swindon College
Evesham High School	Tewkesbury School
Farmor's School	Thomas Keble School
Filton College	Winchcombe School
Gloucestershire College	Wiltshire College
Gloucestershire Neighbourhood College	Worcester Sixth Form College
High School for Girls, Gloucester	Wydean School

# University of Gloucestershire Financial Support Packages

## Student Ambassador Scheme

Students who undertake outreach work, approved by the university in advance, may be eligible to receive payment. If you are interested in helping to widen access to university then you should contact the Outreach Office, telephone: **01242 714506**, where we will be able to find the right opportunities for you.

## Sports Scholarships Scheme

The university is well established as a major BUCS (British University and College Sport) competitor and we are seeking to extend this tradition of sporting excellence by offering several sporting scholarships.

Applications to the Sports Scholarships Scheme is open to all undergraduates, on arrival at the University of Gloucestershire, for any sport recognised by Sport England. Successful candidates will receive:

- £500 bursary to cover training expenses and equipment requirements
- sports science support
- access to an individual sports mentor
- free car parking permit
- sports performance seminar programme
- opportunities for flexibility with academic programme.

Information on the Scholarship Schemes can be obtained on-line at:

<http://resources.glos.ac.uk/shsc/scholarships>

## Music Scholarships and Bursaries

Would you like to make a significant contribution to the musical life of the university? Both prospective and current students can apply for various music scholarships and bursaries, including an organ scholarship, eight choral scholarships and six instrumental scholarships. Applications for all scholarships and bursaries are by audition and people interested should be of grade eight standard. More information on these can be found at:

<http://resources.glos.ac.uk/music>

## Other University Bursary Funds

For many years the university has administered funds to support students in their studies, including the Prize and Memorial Funds and the Janet Trotter Trust Fund. Some of these funds have been given to the university for specific purposes, whilst others are able to support students who may not be eligible for the support schemes already listed. Further information can be obtained from The Student Finance Advice Team on: **01242 714535/715319** or email: [moneyadvice@glos.ac.uk](mailto:moneyadvice@glos.ac.uk)

## University Fees Discount

Should you wish to pay the total of your tuition fees upfront, there is a discount of 10%. You can still apply for bursaries in addition to this if you are eligible.

## Access to Learning Fund

The Access to Learning Fund provides additional support for those students who have higher than expected costs or who have unexpected financial difficulties.

The fund aims to support vulnerable students, in particular to help them access and remain in higher education. But this fund may not be used for the payment of tuition fees and can only be accessed once a student is registered.

There are certain criteria that need to be met before applying. Application forms can be obtained from all university campuses or the Student Finance Advice Team. The Access to Learning Fund is not a guaranteed source of funding. Until your application form has been submitted and assessed, we will not be in a position to advise of any awards.

If you have any further questions or require more information, please do not hesitate to consult the Student Finance Advice Team on:

**01242 714535/715319** or email: [moneyadvice@glos.ac.uk](mailto:moneyadvice@glos.ac.uk)



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**Please note:**

The finance support package offered by the University of Gloucestershire, as described, applies to 2009 academic year entry and may change in future years.

Continuing students will carry on receiving the bursary package that existed when they started their course.

In addition to the financial packages listed, the university will use the additional income it receives from charging variable fees, to improve and enhance facilities and support for students.

For further information please visit our website:

[www.glos.ac.uk/moneymatters](http://www.glos.ac.uk/moneymatters)





