

# MONEY ADVICE FINANCIAL INFORMATION & SUPPORT

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2020/21



University  
of Worcester  
Student Services

# 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 August 2020. 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/student-finance](http://www.gov.uk/student-finance) or see "Student Finance - How You're Assessed & Paid 2020/21" or "Student Loans - A Guide to Terms & Conditions 2020/21" both published by Student Finance England and available to download.

For copies of Student Finance England booklets in braille or large font telephone [0141 243 3686](tel:01412433686).

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
- Help for students with dependents

View Student Finance England interactive quick start guides at [www.sfengland.slc.co.uk/quickstartguides](http://www.sfengland.slc.co.uk/quickstartguides)

Visit Student Finance England YouTube channel - [youtube.com/SFEFILM](https://www.youtube.com/SFEFILM) - to watch a series of animations that break down the student finance process into easy steps.

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

# Contents

Introduction	2	NHS Learning Support Funds	20
Contacts for Advice and Support at the University of Worcester	4	NHS Training Grant	20
Financial Support 2020/21	5	Social Work Students	21
Tuition Fee Loans	5	Access to Learning Fund	22
Payment of Fees	6	Short Term Loans	23
Reassessments & Retakes	7	Trust Funds	23
Debts to the University	7	Care Leavers' Support	24
Previous Study	7	International & EU Students	26
Gift Year	7	International & EU Fees	26
Withdrawing from University	7	International Scholarship	27
Maintenance Loans	8	Banking for International Students	28
Long Course Loans	8	Brexit	29
Household Income	8	Part-time Work for International and EU students	29
In Year Income Assessment	9	Budget Sheet	30
Maintenance Grants	9	Reach Account	32
Special Support Grant	10	Transport and Parking Costs	32
Final Year Maintenance Loans	10	Accommodation	35
Repayment of Student Loans	10	Childcare Costs	36
Disabled Students' Allowance	11	Income Tax and Students	36
Childcare Grant	12	National Insurance	37
Parents' Learning Allowance	12	Banks	37
Universal and Child Tax Credit	12	Social Security Benefits	38
Adult Dependants' Grant	13	Television Licences	39
Reach Award	13	Council Tax	39
Scholarships	13	Shopping Costs	39
Sports Scholarships	14	Eating Costs	40
Part-time Students	14	Snack Bars and Dining Hall	40
Study Abroad	15	Part-time Work	40
Placement Abroad	16	Budgeting Tips	41
Postgraduate Masters Loans	16	Office Software for Free	41
Postgraduate Doctoral Loans	16	PayDay Loans	42
Postgraduate Fees	17	Loan Sharks	43
Teacher Training – PGCE Students	18	What our students say	44
Healthcare Students	20	Who to Talk to About Welfare and Finance	45
		Index	46

# Contact firstpoint

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

**firstpoint** is based in the Peirson Building on the St John's Campus and 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  
Chaplaincy  
Disability and Dyslexia Support  
Fees and Finance  
Health and Wellbeing  
How to access the Counselling Service  
ID Cards  
Improving your Study Skills  
Support for International Students  
Mental Health Support  
Module Choices  
Money Issues  
Registration and Registry Records  
Study Abroad Experience  
Work and Further Study

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

You can also find out further information from the **firstpoint** website:  
[www.worc.ac.uk/firstpoint](http://www.worc.ac.uk/firstpoint)

Other useful contacts for advice and support:

Admissions **01905 855111**  
Unitots Nursery **01905 855277**  
Academic & Welfare Adviser **01905 543210**  
ICT Service Desk in the Peirson Study & Guidance Centre **01905 857500**

**Please note that contact methods are currently tailored to meet government guidelines in response to the Covid-19 outbreak.**

# Full-time Undergraduate Financial Support for academic year 2020/21

## Tuition Fees

For academic year 2020/21 University of Worcester fees are £9,250 a year for new students on full-time undergraduate first degree level courses. There are some exceptions to these fees and you can find them on the Course Fees page of the University's website.

## Tuition Fee Loans

You can pay your fees by applying for a non means-tested (ie not based on income) 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. The loan only starts to be repaid after you leave university and are earning over £26,575 pa plus the March Retail Price Index % (see repayment chart on page 11). 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 if you can. 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 customer reference number on, and use Signed for Delivery. Make sure you keep a copy. Some documents can now be uploaded to your online account.

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**).

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 personal 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 in academic year XX" (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 within the academic year or 3 if you are only studying one semester, 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 fees within 30 days from date of invoice.
- 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
September	1st October	1st November	1st December	1st January	1st February	1st March
January	1st February	1st March	1st April	1st May	1st June	1st July

Students who are in receipt of a Postgraduate Loan can pay in 3 instalments in line with their loan payment dates (these are dependent on course start dates).

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 although postgraduate students are charged 20% of the fee for having their Independent Study reassessed. If a module needs to be retaken then the student will be charged the cost of the module. Tuition Fee Loans are not available through Student Finance England to pay for retakes within the normal duration of the course.

However, students may receive Tuition Fee and Maintenance Funding if they extend the length of their course to include the retake under the "gift" year system.

## 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 Credit Control Team. If you are having difficulties making payments you may find it helpful to contact 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, depending on what you plan to study, and you should contact Student Finance England if you think this may apply to you. Previous study can be disregarded if you have evidence that you left for compelling personal reasons such as illness; you can also speak to the University's Money Advisers if you think this may apply to you.

## "Gift" Year

Student Finance England funding for tuition fees is available to eligible students for the length of their course and also for one extra year if needed to complete the course. (The limit does not apply to the Maintenance Loan or Dependants Grants).

## Withdrawing from University

Students withdrawing from their course before the end of a year may still have a liability to pay tuition fees. An example of percentages due is shown below; for more details contact the University's Finance Office by emailing them on [creditcontrol@worc.ac.uk](mailto:creditcontrol@worc.ac.uk)

Undergraduate & Postgraduate Taught	Full Time		Part Time
	Home & EU	International	
Day 1 to Day 14 of course or module (Exc induction week)	0%	50%	0%
Day 14 to end of term 1 Part Time - Day 14 to end of module	25%	50%	100%
Day 1 of Term 2 to end of Term 2	50%	100%	
Day 1 of Term 3 to end of Term 3	100%	100%	

# Payments to 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 2020/21 the maximum maintenance loan is £9,203 per annum (or £7,747 per annum for those living at home with their parents) paid in three instalments. Students with an underlying eligibility for certain means-tested benefits will receive a maximum maintenance loan of £10,490 if living away from home and £9,140 if living at home with parents.

## Long Course Loans

New students on courses that exceed 30 weeks and 3 days a year (for example nursing or paramedic courses) may receive an additional amount of Maintenance Loan, dependent upon the income assessment. If they are living at home with parents they will receive up to £65 a week for each extra week and up to £99 if they live away from home.

## Only some of the Maintenance Loan depends on income

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. Amounts of Maintenance Loan for students over age 60 depend on house-

hold income and are a lower amount.

## Household Income

Some grants and part of the Maintenance Loan depend on household income ie they are income assessed. If you are under age 25 on the first day of the relevant academic year your parents' income is *usually* taken into account (less certain pension contributions and an amount for their dependent children).

If you are estranged from parents or classed as an Independent Student then their income is not used and in the case of estranged students you would not be expected to try and contact parents for income details. The booklet Stand Alone; supporting people that are estranged at: <https://standalone.org.uk/guides> is a guide for students who are estranged from parents and applying for student finance.

If you are age 25 or over on the first day of the relevant academic year and live with a partner, then their income will be taken into account for student finance purposes.

Student's own income from paid work is not normally taken into account; usually only taxable unearned income such as money received from renting out a property.

See [www.gov.uk/student-finance](http://www.gov.uk/student-finance) for further details.

Household income is usually taken from the financial year before the last full tax year before the start of the academic year. For example if the academic year starts in September 2020 then the income from financial year 2018-2019 will be used.



## In Year Income Assessment

If household income in the current financial year is likely to be at least 15% lower than the previous one then you can ask Student Finance England to use the current year's income for the assessment.

<b>Student Living at Home</b>	<b>Maintenance Loan</b>
Household Income £25,000 or less	£7,747
£45,000	£5,137
£65,000	£3,410
<b>Away from Home</b>	<b>Maintenance Loan</b>
Household Income £25,000 or less	£9,203
£45,000	£6,565
£65,000	£4,289

## Higher Rates of Maintenance Loan

Students with an underlying eligibility for means-tested benefits (for example lone parents, students in receipt of disability related benefits) will be eligible for a Maintenance Loan of up to £10,490 (or up to £9,140 if living at home with parents). Up to £3,893 (which is known as the Special Support Element) of this income is disregarded by the Department for Work and Pensions and Local Authorities when calculating income-related benefits.

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

For academic year 2020/21 the maximum Maintenance Loan for continuing students is £6,597 per annum for those students living away from the parental home during term time and the maximum for those living in the parental home during term time is £5,247.

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.

## Maintenance Grant

Continuing Home students who started their course before September 2016 may also be eligible for a non-repayable means-tested Maintenance Grant from Student Finance England of up to £3,801 pa, paid in three instalments. Students whose residual household income is £25,000 pa or less will receive the full £3,801. Those whose residual household income is between £25,001 and £42,875 will receive part of the grant and those whose residual income is above £42,875 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 (see overleaf).

## Special Support Grant

Continuing students who started their course before September 2016 who have an underlying eligibility for means-tested benefits (for example some lone parents or those in receipt of disability benefits) such as Universal Credit will be eligible for a non-repayable Special Support Grant of up to £3,801 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 and Local Authorities have 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.

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/student-finance](http://www.gov.uk/student-finance) 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 first day of your academic year 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 2020/21 the maximum Maintenance Loan a final year student that started

after September 2016, living at home with parents can expect to receive is £7,290 pa and £8,703 pa if they live elsewhere.

## Repayment of Student Loans

Tuition Fee and Maintenance Loans are repaid after you leave university and start earning at least £26,575 pa plus RPI%.

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 £26,575 – interest at the rate of inflation
- If you earn between £26,576 and £47,835 – interest at the rate of inflation plus up to three per cent (on a gradual scale depending on income)
- If you earn over £47,835 – interest at the rate of inflation plus three per cent

## Repayment

Repayment is based on 9% of any income over £26,575 plus RPI%. 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
£26,575	£2,214	£0
£27,000	£2,250	£3
£29,500	£2,458	£21
£31,000	£2,583	£33
£33,000	£2,750	£48

## 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 Home students will be entitled to a reduced rate non means tested Maintenance Loan from Student Finance England of £2,788 pa if they are living away from home and £2,090 if living at home.

## 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, in order 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 Home students may have as a direct result of 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). Eligible students can apply for help with this contribution from the University's Hardship Fund, the Access to Learning Fund shown on page 22.

DSAs may be applied for through Student Finance England. 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, based on income, may be available to full-time students with dependent children in accredited childcare as long as neither you or your partner are claiming Tax Free Childcare, the childcare element of Working Tax Credits or the childcare element of Universal Credit. 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 £174.22 per week based on 85% of actual childcare costs for one child only or £298.69 per week for two or more children.

### Childcare Grant Payment Method

Student Finance England (SFE) make childcare payments directly to your childcare provider. When the provider makes a request for payment SFE will contact you for your approval of the invoice amount and for you to release payment from your Childcare Grant account.

85% of each bill can be paid through your SFE childcare grant account and you will need to pay the remaining 15% yourself.

### 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 £1,766 a year. Applications should be made to Student Finance England.

### Universal and Child Tax Credit

Students with dependent children are eligible to receive Universal Credit from DWP or Child Tax Credit (CTC) from HM Revenue and Customs and some student income is disregarded for this purpose. Students receiving the maximum amount of CTC and no Working Tax Credit or Universal Credits with a net household income (not including benefits) of £7,400 pa are entitled to free school meals for their children. To find out whether you are eligible for Tax Credits you should contact HM Revenue and Customs on **0345 300 3900** or [www.gov.uk/child-tax-credit](http://www.gov.uk/child-tax-credit) and **0800 328 5644** or [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit) for Universal Credits. See also page 38.

### 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 £3,094 a year.

## Sickness Absence

Student Finance can continue to be paid automatically for up to 60 days to students on sick leave but for payments to extend after that financial hardship needs to be demonstrated.

## Scholarships

### Reach Award

Year One full-time Home and EU undergraduate students starting in academic year 2020/21 and responsible for paying their own full tuition fees of £9,250 (e.g. not NHS funded) will receive a bursary of £100 credit to their Reach Account, and eligible Year 2 and 3 students will receive £50 (see page 32 for details of the Reach Account).

### Academic Achievement Scholarships of £1,000

The University awards scholarships of £1,000 to eligible undergraduate students in their first and second year of a degree course or first year of a Foundation degree or HND on the basis of their academic achievement at the University. Students do not apply for these scholarships as they are awarded to eligible students with the best academic profiles across the University.

### 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.

For further information please contact the Worcester Cathedral Music Administrator  
[alansheldon@worcestercathedral.org.uk](mailto:alansheldon@worcestercathedral.org.uk)

### Sports Kit Bursary

University of Worcester offer a bursary for the minimum kit bundle for a limited number of School of Sport and Exercise Science students who are in financial need. If you are receiving full funding from Student Finance and would like to be considered for this bursary, please contact Andrea Bower ([a.bower@worc.ac.uk](mailto:a.bower@worc.ac.uk)) as soon as possible with evidence of your Student Finance funding. The closing date for this bursary is the 31st of October.

### University of Worcester Sports Scholarships

Sports scholarships are available to talented athletes in a range of sports.

If awarded a Sports Scholarship students will be placed on one of two pathways; **Dual Career Scholarship Student (DCSS)** or **Performance Potential (PP)**. See following page for details.

## Dual Career Scholarship Student

As part of this pathway you'll receive:

- Individual S & C
- Individualised Sports Therapy and injury prevention
- Lifestyle advisor and academic support
- Performance Analysis Access
- UW Clothing bundle
- Gym membership
- Anti-doping education (inc ADAMS)
- Financial Support (up to £2,000)
- Sports psychology support
- Nutritional support
- Fitness testing

## Performance Potential

As part of this pathway you'll receive:

- Individual S & C
- Access to Sports Therapy clinic
- Lifestyle advisor
- Performance Analysis Access
- UW Clothing bundle
- Gym membership
- Anti-doping education
- Financial Support (up to £1,000)

For further details on eligibility, criteria and how to apply please visit the School of Sports and Exercise Science pages on the University's website. For general information about Sports Scholarship opportunities please email [sportsoffice@worc.ac.uk](mailto:sportsoffice@worc.ac.uk)

## Part-time students

### Tuition Fees

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.

### Maintenance Loans

Part-time students starting their course from September 2018 onwards will also be able to apply to Student Finance England for a Maintenance Loan. They will need to be under age 60 and be studying at least 25% intensity.

The course must be in the UK and one of the following:

- a first degree, for example BA, BSc or BEd
- an Initial Teacher Training course (if it's degree level or above)
- an integrated master's degree
- a Foundation Degree in dental hygiene and dental therapy
- a DipHE in dental health and dental therapy or operating department practice

The amount of Maintenance Loan is linked to the intensity of study eg if an eligible student is studying at over:

- 25% intensity but less than 33% they will receive 25% of the full time rate.
- 33% but less than 50% they will receive 33%
- 50% but less than 66% they will receive 50%
- 66% but less than 75% they will receive 66%
- 75% but less than 100% they will receive 75%

You will become liable to repay the loans 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 £26,575

(plus the Retail Price Index %). For more details of eligibility, how to apply online and loan repayments visit [www.gov.uk/student-finance](http://www.gov.uk/student-finance).

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 child-care 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 £1,156 for new part-time students in 2020/21.

## 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 50 partner European universities and are for 1 semester as part of a 3 year Undergraduate degree programme, or for a Third Year abroad as part of a 4 year programme. Students continue to pay tuition fees to the University of Worcester in the normal way. You would need to consider the cost of subsistence abroad (including accommodation) and travel to and from the host university (including travel insurance). Students studying abroad as part of their course may apply for student finance from Student Finance England (SFE). There is an Erasmus grant available to contribute towards costs which is approximately 250 to 350 euros per month and you may also wish to apply to SFE for a Travel Grant.

2) INTERNATIONAL non-European exchanges cover most subjects and offer study abroad opportunities in Australia, Canada, New Zealand, USA, Japan, South Korea, China, Taiwan and Hong Kong. These are usually for 1 semester as part of a 3 year undergraduate degree programme, or for a Third Year abroad as part of a 4 year programme. Tuition fees continue to be paid to the University of Worcester in the normal way. You would need to think about the cost of subsistence abroad (including accommodation), a visa, travel to and from the host University (including travel insurance) and healthcare insurance. Students studying abroad as part of their course may apply for student finance and a Travel Grant from Student Finance England.

Further details of financial support can be found on the University's Money Advice website: [www2.worc.ac.uk/moneyadvice/financialsupport](http://www2.worc.ac.uk/moneyadvice/financialsupport)

For more information see: [www.worc.ac.uk/study/international-students/study-abroad/study-abroad-outgoing-students.aspx](http://www.worc.ac.uk/study/international-students/study-abroad/study-abroad-outgoing-students.aspx) or e-mail International Experience on [internationalexperience@worc.ac.uk](mailto:internationalexperience@worc.ac.uk)



## Placement Abroad

If your course allows it, you can take your placement abroad, either with one of our partner universities or with a company/institution of your choice.

If your placement takes place in a EU country and lasts at least 2 months, you may be eligible to receive an Erasmus grant, which is approximately 370 to 520 euros per month.

If you are interested in taking a traineeship or placement abroad please liaise with your PAT and your School's International Course Lead to understand which options are open for your degree.

## Postgraduate students

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

### Postgraduate Masters Loans

Loans are available from Student Finance England to support Postgraduate Masters study for those students starting their course on or after the 1st of August 2016.

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 on the first day of the first academic year of the course, normally live in England and not have studied a Master's 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 new applicants in 2020/21 can apply for up to £11,222 as a contribution towards course and living costs. If you are studying for 2, 3 or 4 academic years, the loan will be divided equally across each year of your course. Each year's amount will be paid in three instalments.

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

### Postgraduate Doctoral Loans

Eligible students starting a full or part time, taught or research based Doctoral degree, such as a PhD, on or after the 1st of August 2018 lasting between three and eight academic years can apply for a Postgraduate Doctoral Loan of up to £26,445 for academic year 2020/21 to help with course fees and living costs.

The loan is not based on income and is paid directly to the student, divided equally across each year of the course in three instalments a year. The payments may be taken into account by the DWP when calculating any benefits received.



Applicants must not have studied a Doctoral course before and must be under age 60 on the first day of the first academic year of the course. They must be Home or EU students that have lived in England for at least three years before the start of the course for reasons other than study.

## Repayments

Loans for both Postgraduate loans will be repaid concurrently with the undergraduate loan, at a rate of 6% on earnings over £21,000.

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. Postgraduate Masters loans begin to be repaid from the April after students graduate and Doctoral Loans either the first April after they leave the course or four years after it started when annual income is over £21,000.

For further information about Postgraduate Loans and to make an application visit [www.gov.uk/funding-for-postgraduate-study](http://www.gov.uk/funding-for-postgraduate-study)

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

## Other help for Postgraduate Students

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 the Money Advice website at: [www2.worc.ac.uk/moneyadvice/trustfunds](http://www2.worc.ac.uk/moneyadvice/trustfunds)

The Disabled Students' Allowance is also available for postgraduate students.

Further information on sources of post-graduate 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 20% discount on their tuition fees in academic year 2020/21. 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 2020/21 will be £7,080 for full-time students and £787 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 2020/21 will be £4,407 for full-time students and £2,204 per annum for part-time study.

# Teacher training - Postgraduate Certificate in Education (PGCE)

Tuition fees for PGCE courses starting from September 2020 are £9,250 pa. Tuition fee loans for Home and EU students are available from Student Finance England and Student Finance (EU).

PGCE Home students can also apply for a means-tested Maintenance Loan of up to £9,203 per annum (or £7,747 if living at home with parents) and means-tested help with dependants such as a Childcare Grant and Parents' Learning Allowance, as well as 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 and what they plan to teach; the table opposite summarises the standard training bursaries available in 2020/21.

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.



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 2020/21

**See table opposite for details of Scholarships and Bursaries for PGCE students for 2020/21**

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1. Bursaries and scholarships are available to trainees on a fee-based teacher training course in England that leads to the award of qualified teacher status. Availability is dependent on your highest relevant academic award and the subject in which you are training to teach. To receive a bursary or scholarship you must be entitled to support under the Student Finance England criteria. Residents of Wales, Scotland and Northern Ireland will need to be entitled for support as set out by your country's student finance body (Student Finance Wales, Student Awards Agency Scotland or Student Finance NI). Both elements will be assessed by your teacher training provider. Candidates with overseas degrees, may be asked to formally recognise any overseas qualifications through UK NARIC. We can help you with this. Contact us on 0800 389 2500 and we can provide you with guidance on your equivalent qualifications and a free UK NARIC statement of comparability (this usually costs £49.50 plus VAT) once you've submitted your application to teacher training, if required by your training provider.

2. You could receive £32k or £34k in total - £26k as a tax-free bursary or £28k scholarship with additional payments of £6k after tax once in teaching. You'll need to have completed a non-salaried teacher training course and received a bursary or scholarship in the academic year 2020/21, You'll receive three additional early-career payments of

<b>The financial offer for Chemistry, Languages, Maths or Physics</b>			
	<b>Eligibility 2020/2021 <sup>1</sup></b>		
	Trainee with 1st, 2:1, 2:2, PhD or Master's	Early-career payments <sup>2</sup>	Total <sup>2</sup>
Chemistry, Languages, Maths or Physics	£26,000 Bursary	£6,000	£32,000
	£28,000 Scholarship <sup>3</sup>		£34,000

<b>The Scholarships and Bursaries for other subjects</b>		
	<b>Eligibility 2020/21 <sup>1</sup></b>	
	Scholarships <sup>3</sup>	Bursaries Trainee with 1st, 2:1, 2:2, PhD or Master's
Computing	£28,000	£26,000
Biology	-	£26,000
Classics <sup>4</sup>	-	£26,000
Geography	£17,000	£15,000
D & T	-	£15,000
English	-	£12,000
History, RE, Business Studies	-	£9,000
Art & Design, Music	-	£9,000
Primary with Maths <sup>5</sup>	-	£6,000

£2k each in your second, third and fourth year of teaching - enhancements to these payments are available if you teach in specified areas in England. You must have taught in a state-funded school in England since completing your teacher training course. View the full terms and conditions at: [www.gov.uk/guidance/early-career-payments-guidance-for-teachers-and-schools](http://www.gov.uk/guidance/early-career-payments-guidance-for-teachers-and-schools)

3. Trainees in physics, maths, languages, chemistry, geography and computing with a 2:1 or above are able to apply for a teacher training scholarship with the appropriate professional body. You can still apply if you have a 2:2, but you'll need to provide evidence of significant relevant experience. Scholarships are awarded in place of a bursary. Languages scholarships are only available if you train to teach French, German or Spanish.

4. Bursaries are available to trainees on a classics course where the course is in an ancient language (Latin or Ancient Greek).

5. Bursaries are available to trainees on primary with maths courses with at least grade B maths A level or equivalent.

# Healthcare students

## Support from Student Finance England

Students taking Healthcare degree courses including nursing, midwifery or paramedic science apply to Student Finance England for Tuition Fee Loans, Maintenance Loans and Grants for Dependants (see page 8 for information about Long Course Loans). Previous study at Higher Education level will not be a barrier to funding for Nursing and Midwifery students but can sometimes affect other healthcare students.

## NHS Learning Support Fund

NHS Business Services Authority (NHSBSA) Student Services administer a Learning Support Fund to eligible healthcare students. For a full list of eligible subjects please visit [www.nhsbsa.nhs.uk/nhs-learning-support-fund](http://www.nhsbsa.nhs.uk/nhs-learning-support-fund)

## NHS Training Grant

A non-means tested grant of £5,000 each academic year for eligible students from 1st September 2020. The grant does not have to be repaid and is for all new and continuing degree level nursing, midwifery and many allied health (including paramedic) students.

Continuing students will only be paid for full academic years falling after September 2020. So for example if you began your course in January 2020 you will not receive the Training Grant until January 2021.

To be eligible for the NHS Training Grant students must be studying at an English University and be able to demonstrate that they are eligible for the Tuition Fee 20|

and Maintenance Loan from Student Finance (England, Wales, Scotland or Northern Ireland).

The NHS Training Grant also makes additional funding available to those studying particular subjects and those in certain regions as follows:

**Specialist Subject Payment of £1,000 and**

**Regional Incentive Payment of £1,000**

These two payments do not have to be applied for separately because eligibility will be assessed automatically. They are only available to new students.

For further details on eligibility and making applications please visit [www.nhsbsa.nhs.uk/nhs-learning-support-fund/training-grant](http://www.nhsbsa.nhs.uk/nhs-learning-support-fund/training-grant)

## Exceptional Support Fund

Eligible healthcare students in hardship that can demonstrate a short-fall between income and expenditure after exhausting all other available avenues of funding can apply for non-refundable help from this fund of up to £3,000 per academic year. Applicants must first have applied to the University's Hardship Fund (the Access to Learning Fund) for help.

## Parental Support

Eligible students that have parental responsibility for an eligible dependent child may receive a £2,000 non-refundable grant for each academic year of their course. This allowance is not based on income.

## Travel and Dual Accommodation Expenses

Help with additional costs of attending

a practice placement as part of their course is reimbursed to students during the academic year.

More information about Learning Support Funds and how to apply for them can be found on the NHSBSA webpage [www.nhsbsa.nhs.uk/learning-support-fund](http://www.nhsbsa.nhs.uk/learning-support-fund)

### Access to Learning Fund

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

### Trust Funds

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: [www2.worc.ac.uk/moneyadvice/trustfunds](http://www2.worc.ac.uk/moneyadvice/trustfunds) together with contact details of some trust funds.

### Nursing Students on Secondment

Nursing students on secondment from their employer will have their Tuition Fees paid by the NHS and should apply to NHS Bursaries to have the payment made to the University by contacting:

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)

Seconded NHS students (but not seconded apprentices) can apply to Student Finance England (SFE) for student Maintenance Loans and Grants and will be asked by SFE to supply a letter from their employer confirming seconded status. Unlike most financial assessments for student finance SFE will include the student's earnings in their calculations.

## Social Work students

### Social Work Bursaries

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

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. The bursary is only available for students in year 2 & 3 of the course.

### 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 NHSBSA. The bursary for eligible postgraduate students will consist of a non-income assessed grant of £3,362.50 and an additional income assessed grant of up to £2,721 for general living costs plus extra help for students with dependants. Eligible postgraduate social work students not nominated for a bursary may apply to Student Finance England for a Postgraduate Loan. (For details see page 16).

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. Awards, if made, can vary from £100 upwards but awards above £3,000 are exceptional. In particular, help is given to students who may be financially disadvantaged.

Please note that the fund cannot always make up the whole of a student's financial short fall, and should not be relied on as a source of income.

Application forms, which include more details and conditions of eligibility, are available throughout the year to download from the University of Worcester's Money Advice service website at [www2.worc.ac.uk/moneyadvice](http://www2.worc.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](mailto:firstpoint@worc.ac.uk)

Students' Union Student Academic and Welfare Adviser Kate Gynn will also help with the completion of application forms, for an appointment email

[k.gynn@worc.ac.uk](mailto:k.gynn@worc.ac.uk)

Please note that applicants must already have started their course.

## Short-term loans

If the first instalment of your Student Loan is delayed and this is causing financial hardship you may contact **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 NHSBSA for you if all or part of your funding is delayed.

## 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 and the Hive.

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:

[www2.worc.ac.uk/moneyadvice/trustfunds](http://www2.worc.ac.uk/moneyadvice/trustfunds)

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.thescholarshiphub.org.uk](http://www.thescholarshiphub.org.uk)

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

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

<https://study-uk.britishcouncil.org>

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

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

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 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 statutory 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 healthcare and social work students, as well as Childcare Grants and Parents' Allowances for students with dependent children.

## 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 from around £100 upwards, but awards above £3,000 are exceptional. Care Leavers in financial

difficulty 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 or estranged.

## 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 (see page 11).

## 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, homeless student or student who is estranged.

## 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.gov.uk/leaving-foster-or-local-authority-care](http://www.gov.uk/leaving-foster-or-local-authority-care)



## 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 including the University's Hardship Fund (the Access to Learning Fund), 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.**

**The Student Support and Wellbeing Service** provides practical and emotional support to students living in university accommodation, particularly for those who don't have family support networks. For example, promotions are organised on subjects such as health, emotional issues, or personal security and offer 1:1 support. 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 phoning **01905 542551** or emailing [firstpoint@worc.ac.uk](mailto:firstpoint@worc.ac.uk)

The booklet Stand Alone; supporting people that are estranged at: <https://standalone.org.uk/guides> is a guide for students who are estranged from parents and applying for student finance.

# International and European Union students

## International tuition fees 2020/21

Undergraduate Courses per academic year: £12,700

Postgraduate Courses – 12 month taught course: £13,700

MBA: £13,700

PhD Research Degree full-time: £13,700

## European Union tuition fees 2020/21

Undergraduate Courses per academic year £9,250

Postgraduate Courses

MBA, MA, MSc - one year £7,080

MPhil & PhD Research Degree full-time £4,407

For the complete list of postgraduate tuition fees please visit:

[www.worc.ac.uk/study/fees-and-finance](http://www.worc.ac.uk/study/fees-and-finance)

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  
Jenny Lind Building (Room JL 2026)  
Worcester  
WR1 3BB

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

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

## Financial support for students from the European Union

Financial support will be available to eligible EU students if their course in England starts in the 2020 to 2021 academic year or before. The support will be available for the duration of the course, provided the required residency criteria are met

If you are an EU national or the child of an EU national, or have 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 can be downloaded from:

[www.gov.uk/student-finance-forms](http://www.gov.uk/student-finance-forms)

You may also contact the Student Finance European Team by telephoning: **+44 141 243 3570** between 9am and 5.30pm Monday to Friday or email: [EU\\_Team@slc.co.uk](mailto:EU_Team@slc.co.uk) or visit [www.gov.uk/student-finance/eu-students](http://www.gov.uk/student-finance/eu-students)

EU students are not generally eligible for maintenance loans or grants (help with living costs) from Student Finance unless they have lived in the UK for 5 years before the start of their course.

## EU Maintenance Scholarships

Merit-based scholarships of £1,000 are for EU students in Year One who have 128 UCAS points and do not qualify for a Maintenance Loan (see the Home and EU Student Finance pages of the University of Worcester's website for details).

£500 of the scholarship will be paid at the beginning of Semester 1 and £500 at the beginning of Semester 2.

EU students might also be eligible for help with living costs if a member of their family, such as a parent, husband, or wife, is an EEA or Swiss national, and is living and working in England.

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 for those EU students only entitled to a Tuition Fee Loan from Student Finance England.

### EEA 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 be able to demonstrate to Student Finance England that they are in employment.

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.

Other information about funding your studies can be found at:

<https://study-uk.britishcouncil.org/> and <https://www.ucas.com/money>

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

International students from outside the EU are not eligible for Tuition Fee Loans, Maintenance Loans, Maintenance Grants 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 based on academic merit 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.

Other scholarships are also available, up to a maximum of £3,000 in total, as well as an Early Payment discount of £500 if fees are paid in full prior to 30 September. Please see [www.worcester.ac.uk/study/international-students](http://www.worcester.ac.uk/study/international-students) for a full overview of all of the International scholarships available.

For EU Maintenance Awards see [www.worc.ac.uk/documents/EU-Scholarship-eligibility.pdf](http://www.worc.ac.uk/documents/EU-Scholarship-eligibility.pdf)

## 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)

and

[www.britishcouncil.org/study-work-abroad/in-uk](http://www.britishcouncil.org/study-work-abroad/in-uk)

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

[www.gov.uk/browse/visas-immigration](http://www.gov.uk/browse/visas-immigration)

## 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 30 September.

## Trust funds

Find lists of some educational trust funds that may help students from outside the UK at: [www2.worc.ac.uk/moneyadvice/trustfunds](http://www2.worc.ac.uk/moneyadvice/trustfunds)

## 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. If you leave your accommodation 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.

## Brexit

The United Kingdom is currently negotiating its exit from the European Union with the intention to leave on the 31st of December 2020, commonly referred to as Brexit. EU students should check the UK immigration website periodically for updates on their status related to Brexit:

[www.gov.uk/browse/visas-immigration](http://www.gov.uk/browse/visas-immigration)

Visit website: [www.gov.uk/guidance/studying-in-the-uk-guidance-for-eu-students](http://www.gov.uk/guidance/studying-in-the-uk-guidance-for-eu-students) for information about financial support for EU students.

The University's International Experience Service provides advice on immigration and Brexit, you can contact them by e-mailing:

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

## 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 Tier 4 visa, you may be eligible to obtain work for a limited number of 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'. Contact the University's International Experience Service if you have any student visa queries.

Students on a short term student visa, whether applied for before entry to the UK or received upon arrival in the UK, are not allowed to work. Information about working in the UK can also be found on the UKCISA webpages:

[www.ukcisa.org.uk/Information--Advice/Working/Tier-4-work](http://www.ukcisa.org.uk/Information--Advice/Working/Tier-4-work)

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

If you are able to work you will need an NI number. You should telephone **0800 141 2075** 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: [www2.worc.ac.uk/moneyadvice](http://www2.worc.ac.uk/moneyadvice)

**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 at: [www2.worc.ac.uk/moneyadvice/costs](http://www2.worc.ac.uk/moneyadvice/costs)

## 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 [www2.worc.ac.uk/careers](http://www2.worc.ac.uk/careers)

If you would like help reviewing your finances please contact **firstpoint**.

## Projected income for academic year

Loan/grant/bursary/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/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	
Entertainment streaming/computer games/ music downloads	
Alcohol/drinks/cigarettes	
Christmas and birthdays	
Holidays/trips out	
Socialising/meals out	
Other	
<b>Total Monthly Expenditure</b>	

# 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 one 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 [www2.worc.ac.uk/moneyadvice](http://www2.worc.ac.uk/moneyadvice) for further information.

## Reach Account

All new eligible students will have a Reach account of £100 created for them shortly after enrolment, and they will receive an email on how to access their account.

Continuing students who already have an account will have their £50 added to their account automatically.

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; John Smith's Bookshops, including textbooks, stationery, electronics and other course specific learning materials.

The Reach Account will also be used by the University to pay eligible students their Reach Awards, which will be shown as a credit on the account to be spent on any of the items in the online shop.

## 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. The University's City Campus is centrally located within a few minutes walk of transport links.

### 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 (less if you buy online) 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 train station 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)

### Local 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 tickets bought in advance. For further information visit [www2.worc.ac.uk/firstpoint/bus-passes](http://www2.worc.ac.uk/firstpoint/bus-passes)

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)

### National Express

Those aged 16 to 26 or full time students of any age can buy a Young Persons Coach Card which costs £12.50 pa or £30 for three years and can save you up to a third of the cost of travel. Visit webpage [www.nationalexpress.com/en/offers/coachcards/young-person](http://www.nationalexpress.com/en/offers/coachcards/young-person) for details.

### 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 Bike Share scheme for as little as £45 an academic year (2019/20 price). Visit: [www.worcester.ac.uk/about/sustainability/what-we-do/transport-and-travel/bike-share.aspx](http://www.worcester.ac.uk/about/sustainability/what-we-do/transport-and-travel/bike-share.aspx) for details.

### Campus Bike Shop

The bike shop that regularly visits the University is part of Spokes in Kidderminster and is open near Woodbury building between 12:00pm

and 2:00pm every Tuesday and Wednesday during term time, and between 12.00 and 1.00 during vacation 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.

### 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. **See table on next page for 2020/21 permit prices.**

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 visit [www.worcester.ac.uk/life/accommodation/car-parking-information.aspx](http://www.worcester.ac.uk/life/accommodation/car-parking-information.aspx) and click on 'Parking Permits 2020/21'. You can then log on and pay for your permit.

For information on car sharing visit: <https://liftshare.com/uk>

# Student Car Parking Permit 2020/21

[www.worc.ac.uk/life/accommodation/car-parking-information.aspx](http://www.worc.ac.uk/life/accommodation/car-parking-information.aspx)

Permit Type	Eligibility Criteria	Valid to and from dates	Valid Car Parks	Cost
Peak Semester Permit (under 1 mile)	<ul style="list-style-type: none"> <li>Resident in any University halls or managed accommodation across the city.</li> <li>Living within 1 mile of the University of Worcester St John's Campus.</li> </ul>	<b>Semester 1</b> 01/08/20 to 31/01/21 <b>Semester 2</b> 31/01/21 to 31/07/21	<ul style="list-style-type: none"> <li>St Johns</li> <li>Severn Campus</li> <li>The Moors (Mon-Fri only)</li> <li>Jenny Lind &amp; Art House (Mon-Fri max 4 hours stay. Sat-Sun max 2 hours stay)</li> </ul>	£325.00 per semester
Peak Semester Permit (over 1 mile)	<ul style="list-style-type: none"> <li>Valid for those students living more than 1 mile from the University of Worcester St John's Campus.</li> <li>Not living in University halls or managed accommodation.</li> </ul>	<b>Semester 1</b> 01/08/20 to 31/01/21 <b>Semester 2</b> 31/01/21 to 31/07/21	<ul style="list-style-type: none"> <li>St Johns</li> <li>Severn Campus</li> <li>The Moors (Mon-Fri only)</li> <li>Jenny Lind &amp; Art House (Mon-Fri max 4 hours stay. Sat-Sun max 2 hours stay)</li> </ul>	£97.00 per semester
Peak Annual Permit	<ul style="list-style-type: none"> <li>Valid for those students living more than 1 mile from the University of Worcester St John's Campus.</li> <li>Not living in University halls or managed accommodation</li> </ul>	01/08/20 to 31/07/21	<ul style="list-style-type: none"> <li>St John's car parks</li> <li>Severn Campus</li> <li>The Moors (Mon-Fri only - normal parking charges apply at weekends)</li> <li>Jenny Lind &amp; Art House (Mon-Fri max 4 hours stay. Sat-Sun max 2 hours stay)</li> </ul>	£164.00 per annum
Peak Semester Permit (placement students)	<ul style="list-style-type: none"> <li>Resident in any University halls or managed accommodation across the city.</li> <li>Live within one mile of the University of Worcester St John's Campus.</li> <li>Students on placements for Nursing, Midwifery, Paramedic Science, Occupational Therapy, Physiotherapy, Physician Associate, Social Work or Teaching courses.</li> </ul>	<b>Semester 1</b> 01/08/20 to 31/01/21 <b>Semester 2</b> 31/01/21 to 31/07/21	<ul style="list-style-type: none"> <li>St John's car parks</li> <li>Severn Campus</li> <li>The Moors (Monday-Friday only - normal parking charges apply at weekends)</li> <li>Jenny Lind &amp; Art House (Mon-Fri max 4 hours stay. Sat-Sun max 2 hours stay)</li> </ul>	£250.00 per semester
Severn Campus Permit	All students eligible	01/08/20 to 31/07/21	This permit allows parking at the Severn campus at all times Mon - Fri, and other University campuses outside 8am - 5pm, Mon - Fri, and anytime at weekends, bank holidays and during the months July and August.	£50.00 per annum
Off Peak Permit	<ul style="list-style-type: none"> <li>All students eligible</li> <li>Staff members</li> </ul>	01/08/20 to 31/07/21	This permit only allows parking on University campuses outside the peak hours of 8am - 5pm Mon - Fri, anytime at weekends, bank holidays and during the months July and August.	£40.00 per annum

# 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.tenancydepositscheme.com](http://www.tenancydepositscheme.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 [accommodationteam@worc.ac.uk](mailto:accommodationteam@worc.ac.uk) for further details.

## Students' accommodation on campus

### Fees for 2020/21 (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 broadband internet access, gas, electricity, water, contents insurance and gym membership. All the prices listed are for self-catered accommodation. Laundry costs are £2.60 for a wash and £1.30 for a tumble dry through a laundry card.

Grade	Name of Hall	Number of rooms	Price per week*
Traditional	Evesham, Pershore	62	£105
Standard	Avon, Ledbury	197	£129
Standard Plus	Malvern, Wulfstan, Berrow, Ankerdine, Abberley, Windrush, Teme, Sarah Siddons	252	£138
En-suite St John's Campus	Vesta Tilley, William Morris	80	£153
En-suite City Campus	Old Post Office	160	£153
En-suite Extra St John's Campus	Elizabeth Barrett Browning, A E Housman	358	£169
En-suite Extra City Campus	Bishop Bosel, Chancellor		
Postgraduate	Fern Hall, Oldbury House	24	£144 non-ensuite £156 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 webpages [www2.worc.ac.uk/finance](http://www2.worc.ac.uk/finance)

If you are having difficulties making payments you may find it helpful to speak to the University's Money Advisers for advice.

## Childcare at the University

Unitots Nursery is situated in Bredon Building on St Johns campus at the University of Worcester. The Nursery is self-contained and has large outdoor facilities. If you have children aged between 3 months up to school age and need to find childcare, you may be able to book a place at Unitots Nursery. The Nursery is registered with Ofsted and at the last two Ofsted inspections was graded as an "outstanding" provision.

The Nursery is open Monday to Friday from 8:00am – 6:00pm, for 50 weeks (except bank holidays, university closed days and the last full week in August), although students book by the semester or longer depending on the length of the course. Various session times are available.

## Nursery Education Funding

The Nursery offers free early education places for 3 and 4 year olds. Children receive nursery education funding of up to 15 hours for 38 weeks of the year, the term after their 3rd birthday. Extended funding entitlement may also be available for 3 and 4 year olds if parents meet a set of eligibility requirements (income related). Two year old funding is available for children the term after their 2nd birthday, if parents meet the eligibility criteria and receive a Confirmation Certificate from Worcestershire County Council.

Fees for 2020/21 are:

- Children under 3 years - £5.76 per hour.
- Children over 3 years - £5.47 per hour.
- Lunch - £2.42 (optional)

For further information email: [unitots@worc.ac.uk](mailto:unitots@worc.ac.uk) or telephone: **01905 855277**

[www.worcester.ac.uk/life/help-and-support/services-for-students/childcare.aspx](http://www.worcester.ac.uk/life/help-and-support/services-for-students/childcare.aspx)

## 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 £12,500 (an average £1,042 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 or you can apply online.

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.gov.uk/student-jobs-paying-tax](http://www.gov.uk/student-jobs-paying-tax) 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 £183 per week.

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

## 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 opting to have their student finance paid into them.

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 £3,893 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 reinstated during the summer vacation.**

The maximum 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 maximum 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 as will the Special Support Element of the Maintenance Loan (see page 10).

HM Revenue and Customs disregards most student loans and grants for Tax Credit purposes.

## Universal Credit

Universal Credit will eventually take the place of income assessed benefits for most claimants under state pensionable age. They are available to some groups of

students, for example those with children or with a disability and classed as having limited capability for work.

When calculating entitlement the DWP only include the element of student finance awarded for general living costs (Maintenance loan and Adult Dependent Grant) as income. It ignores the Special Support element of the Maintenance Loan (see page 10), Parents Learning Allowance, the Childcare Grant, and disregards an amount for books and travel.

Currently Universal Credit is only awarded when a new claim for a means-tested benefit is made or an existing claimant has a change in circumstances such as leaving home and becoming a tenant for the first time, moving to a different Local Authority area, having a first child, becoming single or part of a couple. (Becoming a student will not count as a relevant change).

If you are already in receipt of income based benefits you are advised to seek advice from benefits specialists such as the Citizens' Advice Bureau before submitting a claim for Universal Credits because they may not be as financially beneficial. If you submit a claim for universal benefit it may cancel existing claims for old benefits such as Tax Credits and Housing Benefit.

For details visit [www.gov.uk/guidance/universal-credit-and-students](http://www.gov.uk/guidance/universal-credit-and-students)

# 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. You will also need 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 may be entitled to a refund of unused months of your annual TV Licence. For further information and to complete an online form to arrange a refund view the TV licensing webpage:  
[www.tvlicensing.co.uk/faqs/FAQ295](http://www.tvlicensing.co.uk/faqs/FAQ295)

# 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 only one adult in the house is liable for Council Tax, the bill will be subject to a 25% discount.

# 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	70p	49p
6 free range eggs	£1.25	85p
200g bacon	£1.90	95p
2L Pepsi	£1.99	£1.95
Heinz baked beans 415g	89p	75p
100g Nescafe	£3.49	£3.25
Volvic water 1.5L	£1.12	70p
1kg sugar	69p	65p
415g Nestle Shreddies	£2.39	£2.00
9 Andrex toilet rolls	£4.25	£4.00
<i>(Prices from August 2019)</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 overspend.

NUS Totum 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), rail cards, National Express and on entrance fees. A £14.99 annual fee is charged for the card, which can be bought online at [www.totum.com](http://www.totum.com). 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.

## Buying take-aways and using meal delivery services soon uses up your student loan!

## The Hangar Deli Prices 2019

If you really can't face making your own food every day the University has a reasonably priced dining hall and various food outlets. In 2019 the prices for The Hangar Deli were:

- Sandwich, baguette or wrap with two fillings £3.10
- Jacket potato and two fillings £3.10
- Messy Wedges £3.10
- Fries £1.45

# Part-time Work

If you take a part-time job whilst at university, at least in your first and second year, it can help your student finance go further. However, do try to get the balance between work and study right, it does not make sense to be working so many hours a week that your studies suffer.

Part time jobs, both on campus or in the local area, are advertised through **myCareer**. Follow the links from **MyDay** or go to:

<https://worchester.targetconnect.net>

Local opportunities for students with sports coaching qualifications can be seen at [https://twitter.com/UW\\_EAYL](https://twitter.com/UW_EAYL)

The Careers and Employability Service produce a guide to finding part time work which is available to download at [www2.worc.ac.uk/careers/parttimestudentjobs.html](http://www2.worc.ac.uk/careers/parttimestudentjobs.html)

To get advice on your CVs and applications you can book an appointment with a Careers Adviser through **myCareer** at: <https://worchester.targetconnect.net>

# 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
- Prepare a budget sheet (available 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 Money Advice website
- Keep track of your spending patterns, little things like coffee, sandwiches, downloads 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 [www.gov.uk/rent-room-in-your-home](http://www.gov.uk/rent-room-in-your-home)
- 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: **03444 111 303** or visit [www.citizensadviceworcester.org.uk](http://www.citizensadviceworcester.org.uk) or contact Step Change tel: **0800 138 1111** or visit [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**
- Think about which books you need to buy. Many will be available in the library, or second-hand from other students. If you decide to buy, check your REACH account for the best online prices
- Make sure your possessions are insured either on your own or your parents' policy. Endsleigh Insurance is recognised by the NUS
- Get cheaper rail and bus tickets from online booking companies like Trainline
- Avoid online gambling sites and ask for help if you feel gambling has become a problem for you
- 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 17p 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. If you do get into difficulties with fines, speak to a member of library staff as soon as you can
- 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 at: [www.nhs.uk/NHSEngland/Healthcosts/Documents/2016/HC1-April-2016.pdf](http://www.nhs.uk/NHSEngland/Healthcosts/Documents/2016/HC1-April-2016.pdf). 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 on page 22
- 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 Totum student cards cost £14.99 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 £45 an academic year. See <https://www.worcester.ac.uk/discover/bike-share.html>
- 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 32 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 such as Exchange & Smart
- 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)
- Sell unwanted items on websites such as eBay or Gumtree
- Make sure you use the most economical household fuel provider where relevant
- 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!
- Get "free" cinema tickets for friends/carers if you have a disability. Apply for a CEA card which costs £6 pa and you can get free cinema tickets for someone accompanying you to the cinema and pay full price yourself. See [www.ceacard.co.uk](http://www.ceacard.co.uk) for details.

## 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 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.

Any company providing financial services must by law, be registered with the Financial Conduct Authority (FCA). You can check whether a company is registered with them via their website <https://register.fca.org.uk/s/>

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. Contact **firstpoint** for help and advice concerning financial difficulties.

## Loan Sharks

Loan sharks are illegal money lenders that are operating an unauthorised business, often without paperwork, 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 they think 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 threats.

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 England Illegal Money Lending team in confidence on:

National hotline number:

**0300 555 2222**

Text them on: **07860022116**

Email: **reportaloanshark@stoploan-sharks.gov.uk**

You can now report a loan shark online at: **www.stoploansharks.co.uk**

## 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 Totum card for great savings."

"I saved money by making my takeaways at home and freezing extra portions. I found lovely recipes from e.g. BBC (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."

"Save your spare change in a money box"

# 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/helpandadvice](http://www.worcsu.com/helpandadvice)

For confidential and independent advice on academic, housing, health, personal problems, etc.

Tel: **01905 543210**

or complete an online contact form at:

[www.worcsu.com/helpandadvice/adviceform](http://www.worcsu.com/helpandadvice/adviceform) to make an appointment.

## Welfare and financial advice is also available from:

Worcester Citizens' Advice Bureau

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

Email: [advice@cabwhabac.org.uk](mailto:advice@cabwhabac.org.uk) or

telephone **03444 111 303**

The Hopmarket, Worcester, WR1 1DL.

Free debt management from

StepChange: **0800 138 1111**

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

and

National Debtline: **0800 808 4000**

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

**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
- University Hardship Fund (Access to Learning Fund)
- NHS Student funding eg. Training Grant and Learning Support Fund
- 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:**

[www2.worc.ac.uk/moneyadvice](http://www2.worc.ac.uk/moneyadvice)

 /University of Worcester MoneyAdvice

 @uniworcmoneyadv



# Index

## A

<u>Academic Achievement Scholarship</u>	<u>13</u>
<u>Access to Learning Fund</u>	<u>22</u>
<u>Accommodation Costs</u>	<u>35</u>
<u>Adult Dependants' Grant</u>	<u>13</u>

## B

<u>Banking and Financial Support</u>	<u>37</u>
<u>Bike Shop and Cycle Hire</u>	<u>33</u>
<u>Brexit</u>	<u>29</u>
<u>Budget Sheet</u>	<u>30</u>
<u>Budgeting Tips</u>	<u>41</u>
<u>Bus Travel</u>	<u>33</u>

## C

<u>Car Parking Costs</u>	<u>34</u>
<u>Care Leavers' Support</u>	<u>24</u>
<u>Child Care Facilities Costs</u>	<u>36</u>
<u>Child Tax Credits / Universal Credits</u>	<u>12</u>
<u>Childcare Grant</u>	<u>12</u>
<u>Choral Scholarship</u>	<u>13</u>
<u>Coach Travel</u>	<u>33</u>
<u>Contacts for Advice and Support</u>	<u>45</u>
<u>Council Tax</u>	<u>39</u>

## D

<u>Debts to the University</u>	<u>7</u>
<u>Disabled Students' Allowance</u>	<u>11</u>
<u>Doctoral Loans</u>	<u>16</u>

## E

<u>Eating Costs</u>	<u>40</u>
<u>EEA Migrant Workers</u>	<u>27</u>

<u>Estranged from Parents</u>	<u>5</u>
<u>EU Students</u>	<u>26</u>
<u>Evidence for Student Finance</u>	<u>5</u>

## F

<u>Final Year Maintenance Loans</u>	<u>10</u>
-------------------------------------	-----------

## G

<u>Gift Year</u>	<u>7</u>
------------------	----------

## H

<u>Healthcare Students</u>	<u>20</u>
<u>Household Income</u>	<u>8</u>

## I

<u>Income Tax and Students</u>	<u>36</u>
<u>Independent Finance Companies</u>	<u>43</u>
<u>International and EU Students</u>	<u>26</u>
<u>International Scholarships</u>	<u>27</u>

## L

<u>Library Fines</u>	<u>42</u>
<u>Loan Sharks</u>	<u>43</u>
<u>Long Course Maintenance Loans</u>	<u>8</u>

## M

<u>Maintenance Grants</u>	<u>9</u>
<u>Maintenance Loans</u>	<u>8</u>

## N

<u>National Insurance</u>	<u>37</u>
<u>NHS Learning Support Fund</u>	<u>20</u>
<u>NHS Training Grant</u>	<u>20</u>

## **P**

<u>Parents' Learning Allowance</u>	<u>12</u>
<u>Part-time Students</u>	<u>14</u>
<u>Part-time Work</u>	<u>40</u>
<u>Part-time Work for International and EU Students</u>	<u>29</u>
<u>Pay Day Loans</u>	<u>42</u>
<u>Payment of Fees</u>	<u>6</u>
<u>Payment Times of Student Finance</u>	<u>11</u>
<u>PGCE Students</u>	<u>18</u>
<u>Placement Abroad</u>	<u>16</u>
<u>Postgraduate Support and Fees</u>	<u>16</u>
<u>Previous Study</u>	<u>7</u>

## **R**

<u>Rail Travel</u>	<u>32</u>
<u>Rates of Interest</u>	<u>10</u>
<u>Reach Account</u>	<u>32</u>
<u>Reach Award</u>	<u>13</u>
<u>Reassessments and Retakes</u>	<u>7</u>
<u>Repayment of Student Loans</u>	<u>10</u>

## **S**

<u>Sandwich Courses</u>	<u>11</u>
<u>Scholarships</u>	<u>13</u>
<u>Self Funding Students</u>	<u>6</u>
<u>Shopping Costs</u>	<u>39</u>
<u>Short Term Loans</u>	<u>23</u>
<u>Sickness Absence</u>	<u>13</u>
<u>Snack Bars and Dining Hall</u>	<u>40</u>
<u>Social Security Benefits</u>	<u>38</u>
<u>Social Work Students</u>	<u>21</u>
<u>Special Support Grant</u>	<u>10</u>

<u>Sports Scholarships</u>	<u>14</u>
<u>Student Finance and Paying for Accommodation</u>	<u>11</u>
<u>Student Visa</u>	<u>28</u>
<u>Study Abroad</u>	<u>15</u>

## **T**

<u>Teacher Training – PGCE Students</u>	<u>18</u>
<u>Television Licences</u>	<u>39</u>
<u>Top Ten Tips for Successful Student Finance Application</u>	<u>5</u>
<u>Transport and Parking Costs</u>	<u>32</u>
<u>Trust Funds</u>	<u>23</u>
<u>Tuition Fee Loans</u>	<u>5</u>
<u>Tuition Fee Payment by Instalments</u>	<u>6</u>

## **U**

<u>Universal Credit</u>	<u>38</u>
-------------------------	-----------

## **W**


<u>What our students say</u>	<u>44</u>
<u>Who to Talk to about Welfare and Finance</u>	<u>45</u>
<u>Withdrawing from University</u>	<u>7</u>



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

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