

# MONEY ADVICE FINANCIAL INFORMATION & SUPPORT

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2024/25



UNIVERSITY *of*  
WORCESTER

# Introduction

This booklet provides general guidance only and is based on information available at the time of printing. Every effort has been made to ensure the accuracy of the information given as at June 2024. 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 2024/25" or "Student Loans - A Guide to Terms & Conditions 2024/25" 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**.

The guides 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)

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# 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 Employability  
Chaplaincy  
Disability and Dyslexia Support  
Fees and Finance  
Health and Wellbeing  
How to access the Counselling Service  
ID Cards  
Support for International Students  
Mental Health Support  
Module Choices  
Student 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**  
Student Union **01905 543210** or email [studentsunion@worc.ac.uk](mailto:studentsunion@worc.ac.uk)  
ICT Service Desk in the Peirson Study & Guidance Centre **01905 857500**

# Full-time Undergraduate Financial Support for academic year 2024/25

## Tuition Fees

For academic year 2024/25 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.

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

## Family Discount

Students with immediate family members who are University of Worcester employees may be eligible for a fee discount of 15%. Contact the Finance Office by emailing [creditcontrol@worc.ac.uk](mailto:creditcontrol@worc.ac.uk) for further details.

## 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 (SFE). 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 £25,000 pa. See repayment chart on page 10. Tuition Fee Loans are available to eligible Home students. EU students can apply for tuition fee loans if their course started in academic year 2020 to 2021 or before, or they have settled or pre-settled status.

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, once SFE has opened for applications, usually in the February or March before your September start. Applications are made online at [www.gov.uk/student-finance](http://www.gov.uk/student-finance) 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. Money won't be paid until the University confirms your attendance so you can cancel if necessary.
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 and 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 SFE don't receive income details for yourself and/or your parents or partner where needed, then their 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. Alternatively, you can choose to pay in 6 instalments within the academic year or 3 instalments if you are only studying one semester, in line with the University's instalment plan. This option is only by a recurring credit/debit card payment from a UK bank account.
- 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 students or pre-2021 entry, settled or pre-settled status 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, ie most students receive funding for the length of their course plus at least one year.

## 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 for only one extra year if needed to complete the course, unless compelling personal reasons apply and extend funding eligibility (the limit does not apply to the Maintenance Loan or Dependents 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 & pre-2021 entry, settled or pre-settled status EU students	International	
Withdrawal Date			
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

### 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 2024/25 the maximum maintenance loan is £10,227 per annum (or £8,610 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 £11,658 if living away from home and £10,158 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 in parental home they will receive up to £73 a week for each extra week and up to £110 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 household income only and are a lower amount, up to a maximum of £4,327 a year.

## 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 parental income is not used, and in the case of estranged students you would not be expected to try and contact parents for income details.

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 considered; usually only taxable unearned income is used, 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 2024 then the income from financial year 2022-2023 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.



## Example Calculations

Student Living at Home	Maintenance Loan
Household Income £25,000 or less	£8,610
£45,000	£5,716
£65,000	£3,790
Away from Home	Maintenance Loan
Household Income £25,000 or less	£10,227
£45,000	£7,304
£65,000	£4,767

## Higher Rates of Maintenance Loan

Students with an underlying eligibility for means-tested benefits (for example lone parents) and students in receipt of disability related benefits such as PIP, will be eligible for a Maintenance Loan of up to £11,658 (or up to £10,158 if living at home with parents). Up to £4,327 (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.

## When to Apply

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) and 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 2024/25 the maximum Maintenance Loan a final year student that started after September 2016, living at home with parents can expect to receive is £8,102 pa and £9,672 pa if they live elsewhere.

## Repayment of Student Loans

Tuition Fee and Maintenance Loans are repaid after you leave university. If you started your course on or after 1st August 2023 you won't be expected to make repayments until April 2026 at the earliest, even if you leave your course early. The repayment threshold for the 2026-27 tax year will be £25,000 pa before tax and other deductions.

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 normally be applied at inflation (RPI – Retail Price Index) if you started your course on or after 1st of August 2023.

## Repayment

Repayment is based on 9% of any income over £25,000 threshold. Student loan balances, but not arrears, will be written off after 40 years if the student in question started their studies after 1st August 2023.

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
£25,000	£2,083	£0
£28,000	£2,333	£22
£29,500	£2,458	£33
£31,000	£2,583	£45
£33,000	£2,750	£60

## 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 £3,098 pa if they are living away from home and £2,324 if living at home.

## Payment Times of Maintenance Loans, Grants 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 choose 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. 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 £193.62 per week based on 85% of actual childcare costs for one child only or £331.95 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 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 £1,963 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 and have an income under £16,190 pa or receiving 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 Universal Credits call **0800 328 5644** or visit [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit) 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 £3,438 a year.

## Sickness Absence

Student Finance can continue to be paid automatically by Student Finance England, for up to 60 days to students on temporary withdrawal due to illness but for payments to extend after that, financial hardship needs to be demonstrated.

## Scholarships

### Academic Achievement Scholarships of £1,000

The University awards scholarships of £1,000 to eligible undergraduate students in their second and third year of a degree course or second year of a Foundation degree on the basis of their academic achievement in the previous academic year at the University. Students do not apply for these scholarships as they are awarded to eligible students who achieve 120 credits at Grade A- or higher during the previous academic year.

### University of Worcester Sports Scholarships

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

For more information please visit this webpage <https://www.worcester.ac.uk/about/academic-schools/school-of-sport-and-exercise-science/performance-sport-and-sports-scholarships/>

# Part-time students

## Tuition Fees

Part-time undergraduate students can 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 tuition fee loan will not take into account their household income.

Each 15 credit undergraduate module costs £1,156 for new part-time students in 2024/25.

## Maintenance Loans

Part-time undergraduate students starting their eligible course in the UK from September 2018 onwards will also be able to apply to Student Finance England for an income based Maintenance Loan. They will need to be under age 60 and be studying at full degree level of at least 25% intensity.

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 £25,000. 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) including towards childcare costs 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.

# Study Abroad

The University has a wide range of Study Abroad and Exchange partners world-wide.

Students can choose to go abroad for a replacement semester in their second year or take a full year abroad in their Third Year as part of a 4 year program.

Students continue to pay tuition fees to the University of Worcester in the normal way but will not pay any tuition fees to the host university.

Students going abroad for one semester in their second year will pay the usual fee amount to the university. Students who opt for the Third Year Abroad will still only pay tuition fees to the University of Worcester and these will correspond to the 15% of their regular tuition fee.

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) and those who are eligible for the Maintenance Loan may be able to receive the higher overseas rate of a maximum £11,713 a year (maximum rate for final year students is £10,485 a year). Check with SFE for details of eligibility.

Students mobilities can receive some financial support from the University through the Turing Scheme.

The Turing grant is considered as a contribution towards the cost of living in the host country. Students can receive between £12 and £23 per day with Turing.

Students from disadvantaged backgrounds also qualify for additional funding to help with the cost of the travel.

To discuss about these opportunities please get in touch with the International Mobility Coordinator by emailing [international-experience@worc.ac.uk](mailto:international-experience@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 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.

To be eligible to receive some financial support from the University through the Turing Scheme, your placement must be fully approved by your School first. Once you receive the necessary approval you must liaise with the International Mobility team. Funding is not guaranteed as it is subject to there being budget available.

To discuss this further please get in touch with the International Mobility Team by emailing [international-experience@worc.ac.uk](mailto:international-experience@worc.ac.uk)

# Postgraduate students

## 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. EU students are eligible if pre-2021 entry or settled status.

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 2024/25 can apply for up to £12,471 for the duration of the course, 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.

You need to apply within 9 months of the first day of the last academic year of the course.

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 £29,390 for year 2024/25 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 pre-2021 entry or settled status EU students that have lived in England for at least three years before the start of the course for reasons other than study.

## Studentships and Research Grants

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.

## Repayments

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

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, whichever is the soonest, 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 postgraduate funding can be found at [www.prospects.ac.uk](http://www.prospects.ac.uk)

## Postgraduate Tuition fees

### Alumni Discount

All former University of Worcester graduates who have successfully completed a BA, BSc, MA or MSc award and then take a full-time Masters course (excluding graduate entry medicine) at Worcester receive a 20% discount on their tuition fees in academic year 2024/25. 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.

### Family Discount

Students with immediate family members who are University of Worcester employees may be eligible for a fee discount of 15%. Contact the Finance Office by emailing [creditcontrol@worc.ac.uk](mailto:creditcontrol@worc.ac.uk) for further details.

### Masters Study

For MA/MSc courses, with exceptions, fees for 2024/25 will be £9,000 for full-time students and £1,000 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 2024/25 will be £4,950 for full-time students and £2,475 per annum for part-time study.



# Teacher training - Postgraduate Certificate in Education (PGCE)

Tuition fees for PGCE courses starting from September 2024 are £9,250 pa. Tuition fee loans for Home and pre-2021 entry, settled or pre-settled status EU students are available from Student Finance England.

PGCE Home and pre-2021 entry or settled status EU students can also apply for a means-tested Maintenance Loan of up to £10,227 per annum (or £8,610 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.

## PGCE Scholarship

If you have completed a BA, BSC or LLB award as a home, EU or international student at the University of Worcester and then enrol on a full-time PGCE (Primary, Secondary or Further Education if you are not employed by an FE College) in September 2024 you are entitled to a £500 PGCE Alumni Scholarship payment unless you are receiving a subject-specific scholarship or bursary. The University of Worcester reserves the right to change or remove this discount.

Students are entitled to one discount only and cannot combine this discount with any other.

## Access to Learning Fund

Help may also be available from the University's Access to Learning Fund.

## PGCE Bursary

Some full-time eligible home or pre-2021 entry or settled status EU students studying for a PGCE will receive a tax free training bursary through the University.

If you're a non-UK citizen you will not usually be eligible for a bursary or scholarship, unless you train to teach languages or physics.

Eligibility for the bursary depends upon the classification and subject of their first degree and what they plan to teach; the table on the following page summarises the standard training bursaries available in 2024/25.

## Part-time PGCE Students

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

**i** You can get more information on teacher training support and related issues from the Teaching Information Line on **0800 3892 500**, or on the Get into Teaching website: <https://getintoteaching.education.gov.uk/funding-your-training>

## Financial incentives for PGCE students who train in 2024/25

In 2024/25 Teaching bursaries and scholarships are only available for the subjects listed below. You cannot receive both a teaching bursary and a scholarship.

You must be eligible for student finance to receive a bursary or scholarship (unless you're training to teach physics or languages).

You cannot receive a scholarship or bursary if you're on a salaried teacher training course.

Scholarships and Bursaries for PGCE students for 2024/25		
	Bursary	Scholarship
	Trainee with 1st, 2:1, 2:2, PhD or Master's	
Art & Design	£10,000	-
Biology	£25,000	-
Chemistry	£28,000	£30,000
Computing	£28,000	£30,000
Design & Technology	£25,000	-
English	£10,000	-
Geography	£25,000	-
Languages (French, German & Spanish only)	£25,000	£27,000
Languages (all other languages, including ancient languages)	£25,000	-
Maths	£28,000	£30,000
Music	£10,000	-
Physics	£28,000	£30,000
Religious Education	£10,000	-

<https://getintoteaching.education.gov.uk/funding-and-support/scholarships-and-bursaries>

# 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.

## Postgraduate Healthcare Students

English domiciled students on designated pre-registration Postgraduate courses after 1st August 2018 are entitled to the standard package of Student Finance England support available to Undergraduate students shown above as well as the NHS Learning Support Fund detailed below.

## 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 Grants

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 and radiography) students.

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 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 such as Mental Health Nursing 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) and you can telephone the Learning Support Fund Team on **0300 330 0521**.

## 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 15).

## 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.

## Mileage Allowance

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.

## Deadline for applying for NHS Funding

If your academic year starts from 1 September to 31 December, you must submit your application by **31 October 2024**. If your academic year starts from 1 January onwards, you must submit your application by **23 February 2025**.

## 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)

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

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

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

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

[www.prospects.ac.uk](http://www.prospects.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.**  
[www2.worc.ac.uk/counselling/](http://www2.worc.ac.uk/counselling/)

**The Student Support and Wellbeing Service** provides practical and emotional support to students. 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)

# International and European Union students

## International tuition fees 2024/25

Undergraduate Courses per academic year: £16,200

Postgraduate Courses

Masters one year: £17,400

PhD Research Degree one year full-time: £17,400

## European Union tuition fees\* 2024/25

Undergraduate Courses per academic year: £9,250

Postgraduate Courses

MBA, MA, MSc - one year: £9,000

MPhil & PhD Research Degree full-time: £4,950 (with exceptions)

For the complete list of tuition fees please visit:

<https://www.worc.ac.uk/study/fees-and-finance/course-fees.aspx>

**50% of your first year tuition fees must be paid in full before you arrive at the University of Worcester.**

\*The UK Government has confirmed that EU students starting their course after August 2021 will no longer pay the home rate for fees or be eligible for undergraduate, postgraduate and advanced learner financial support from Student Finance England. However, at the University of Worcester we have decided that (with the exception of the Medicine MBChB), during this period of transition,

EU students starting their studies in the academic years 2021/22, 2022/23, 2023/24 and 2024/25 will continue to be eligible for the home rate of fees for the duration of their course.

The changes confirmed by the UK Government will not affect Irish nationals, EU students who have settled or pre-settled status, or EU, other EEA and Swiss nationals benefitting from Citizens' Rights under the EU Withdrawal Agreement, EEA EFTA Separation Agreement or Swiss Citizens' Rights Agreement respectively.

For more information, please contact our International team via email at: [international@worc.ac.uk](mailto:international@worc.ac.uk)

## How much will I need to live on?

Depending on your lifestyle you will need around £12,276 per year (about £1,023 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 from Student Finance England will be available to eligible EU students if their course in England started in the 2020 to 2021 academic year or before, or they have settled or pre-settled status.

Eligible students with pre-settled status can receive a Tuition Fee Loan and students with settled status will receive the same funding as Home students if they have been in the UK for three years before the start of the course.

The support will be available for the duration of the course, provided the required residency criteria are met.

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 relevant settled status or qualify as a migrant worker or through a family member, such as a parent, husband, or wife, who is an EEA or Swiss national, and is living and working in England.

EU students whose course started in academic year 2020/21 or before, or with pre-settled or settled status 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 not entitled to Home funding from Student Finance England. Applicants must demonstrate that they have made realistic provision to pay their tuition fees and living costs.

## Migrant Workers

EU, EEA and Swiss 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. Migrant worker status can be regained if work resumes. 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/scholarships-funding>

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

International students from outside the EU are not eligible for Tuition Fee Loans, Maintenance Loans or Maintenance Grants 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 a year 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 a year. 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 (for International Non-EU Students) of £500 if fees are paid in full prior to 30th September or 31st of January for Semester 2 starters. 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.

### Student Visa

To obtain a student visa you will need to prove that you will be able to support yourself financially during the period of your studies in the UK.

Useful websites about finance for international students are:

- [www.ukcisa.org.uk](http://www.ukcisa.org.uk)
- [www.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 or non-EU student, at least half of your tuition fees must be paid in full before you arrive at the University of Worcester (UW). An early payment discount of £500 applies if fees are paid in full prior to 30th September for Semester 1 starters and prior to 31st of January for Semester 2 starters.

Any payments to students from the university can only be made to UK bank accounts.

### 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.

## Part-time work for international and EU students

### EU

If you are an EU student with settled or pre-settled status, or you started your course in academic year 2020/21 or earlier, you are eligible to work in the UK without restrictions. If you are an EU student who entered the UK after January 2021 with a Student Visa, please read the following paragraph for International students.

## International

If you are entering the UK on a Student visa, you may be eligible to obtain work for a limited number of hours per week while studying a full-time course, usually 20 a week during semester time and full time in the holidays. The number of hours you are permitted to work during term time will be confirmed on your BRP, eVisa documentation or vignette in your passport. 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 Student Advisers at [isa@worc.ac.uk](mailto:isa@worc.ac.uk) 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 £12,276 per year (about £1,023 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** who can book you an appointment with a Money Adviser.

## Projected income for academic year

Income Description	Income per month - £
Loan/grant/bursary/scholarship	
Help from family	
Part-time job	
Other	
<b>Total Monthly Income</b>	

## Expenditure for academic year

Expenditure Description	Expenditure per month - £
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/vaping	
Christmas and birthdays	
Holidays/trips out	
Socialising/meals out	
Other	
<b>Total Monthly Expenditure</b>	

Budget sheets are available from the Money Advice website:

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

[www.worcester.ac.uk](http://www.worcester.ac.uk) | 31

## 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 would be more for a Psychology student than for a Sports Studies student.

The cost of a black and white photocopied or printed A4 sheet at the University of Worcester is 10 pence and for colour it is 40 pence (price at 2023/24).

Students receive free print and copy credit of £10 a year pre loaded to their student ID card.

Please see:

<https://it.wp.worc.ac.uk/students/study-anywhere/print-copy/>

For details.

## 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 (also known as 16-25 Railcards) cost £30 a year or £70 for three years but can save you up to a third of rail travel costs and are available to anyone between 16 and 25 **and to full-time students over 26**. (However there are some restrictions to when cards can be used so you are advised to check these before purchase).

You can apply online at [www.16-25railcard.co.uk](http://www.16-25railcard.co.uk), collect an application form from your nearest train station or phone 0345 300 0250. Some banks offer student rail cards as incentives to open an account.

See also student discounts offered by West Midlands Railway [www.westmidlandsrailway.co.uk/tickets-discounts/discounts/student-train-tickets](http://www.westmidlandsrailway.co.uk/tickets-discounts/discounts/student-train-tickets)

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

Visit Firstbus at [www.firstbus.co.uk/buy-tickets/ways-pay/students](http://www.firstbus.co.uk/buy-tickets/ways-pay/students) for details of offers on the cost of student bus travel.

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

A Young Persons Coachcard is available to anyone aged 16 - 26 and to full-time students. It gives you 1/3 off all their Standard and Fully Flexible fares, £15 day return anywhere in the UK (Tues, Weds and Thurs) and 15% off travel to events and festivals, all for just £15 a year or £35 for three years. 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.

## 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 Wednesday during term time, with less hours during vacation time. The shop sells recycled bikes and accessories, using good quality recycled parts where possible to lower the cost. They also service and repair any

bike on site if there is time or they may have to take it away to repair and return the following week. The staff offer advice and information.

To get in touch with Spokes please ring **01562 861154** or email [spokes@worc.ac.uk](mailto:spokes@worc.ac.uk)

## Car parking

The majority of students do not need a car for most of their time at university. However, there are a limited number of car parking places and students can apply for a car parking permit to park on campus although you are not guaranteed a parking space if you purchase a permit. **See table on next page for 2024/25 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) You can then log on and pay for your permit.

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

# Student Car Parking Permit 2024/25

[www.worcester.ac.uk/life/our-community/car-parking-information.aspx](http://www.worcester.ac.uk/life/our-community/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> 01/09/24 to 31/01/25 <b>Semester 2</b> 01/02/25 to 31/08/25	<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>	£361 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> 01/09/24 to 31/01/25 <b>Semester 2</b> 01/02/25 to 31/08/25	<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>	£111 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>	01/09/24 to 31/08/25	<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>	£188 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>Living 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> 01/09/24 to 31/01/25 <b>Semester 2</b> 01/02/25 to 31/08/25	<ul style="list-style-type: none"> <li>St John's</li> <li>Severn Campus</li> <li>The Moors (Monday-Friday)</li> <li>Jenny Lind &amp; Art House (Mon-Fri max 4 hours stay. Sat-Sun max 2 hours stay)</li> </ul>	£275 per semester
Severn Campus Permit	<ul style="list-style-type: none"> <li>All students eligible.</li> </ul>	01/09/24 to 31/08/25	This permit entitles you to park at Severn Campus Mon-Fri and other University Campuses outside 8am-5pm Mon-Fri and anytime at weekends, bank holidays and during the months of July and August.	£103 per semester
Off Peak Permit	<ul style="list-style-type: none"> <li>All students eligible.</li> <li>Staff members.</li> </ul>	01/09/24 to 31/08/25	This permit allows parking on University campuses outside the peak hours of 8am - 5pm Mon - Fri, anytime at weekends, bank holidays and during the months of July and August.	£44 per annum

# Accommodation

Average local rents for a room in a house are £110-£150 per week plus bills. You will be expected to pay a deposit of about £300 which landlords must protect using one of the three Tenancy Deposit schemes: Deposit Protection Service, MyDeposits (including deposits that were held by Capita), Tenancy Deposit Scheme run by the Dispute Service Limited (TDS) and (at the same time) at least £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.

The Accommodation Team advertise all Worcester City Licenced properties on Studentpad. The Accommodation Service can be contacted on **01905 855300** or email **accommodationteam@worc.ac.uk**

## Students' Accommodation on Campus - Fees for 2024/25

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 **feesaccommodation@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 £2.50 for a wash and £1.20 for a tumble dry through an app.

Hall	Price per week	Price per 39 weeks	Facilities
Chestnut (St Johns)	£131	£5,109	Private toilet & bathroom
Birch (St Johns)	£161	£6,279	Private toilet & bathroom
Elm (St Johns)	£171	£6,669	Private toilet & bathroom
Willow (St Johns)	£192	£7,488	Ensuite
Maple (St Johns)	£210	£8,190	Ensuite
Cedar (City Campus)	£210	£8,190	Ensuite
Oak (St Johns)	£221	£8,619	Ensuite
Old Post Office (off campus)	£192	£7,488	Ensuite
Fern -Postgraduate (St Johns)	£179	£6,981	Private toilet & bathroom
	£195	£7,605	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.

## 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 £12,570 (an average £1,048 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 £242 per week.

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

## 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 £4,327 (known as the Special Support Element) of the Maintenance Loan is disregarded by the Department for Work and Pensions when calculating income-related benefits. 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 means-tested benefits should make sure that their payments are reinstated during the summer vacation.**

The relevant amount of Maintenance Loan available to you will still be taken into account when benefit entitlement is calculated, 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 shown above.

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 as income. It ignores the Special Support element of the Maintenance Loan (see previous page), 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 Credit 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.

Please note that if you temporarily withdraw or change your intensity of study to part time, an exemption certificate may not be issued.

# Food

## Shopping costs

If you're on a budget, try to avoid doing your grocery shopping in small shops, which tend to be more expensive than supermarket chains. Supermarket prices can also vary so you could compare them online before shopping.

- 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 where possible. Don't buy anything you can't afford! If you really need it save up! If you don't take your bank card you will not be tempted to over-spend.

## NUS Totum Card

NUS Totum cards entitle the holder to receive discounts in a significant number of shops (e.g. 10% off at the SU Shop, Superdrug, Boots and many clothes shops), rail cards, National Express and on entrance fees. A £14.99 annual fee is charged for a year's Membership or £24.99 for three years. Digital membership for one year is free. Apply 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, especially if you pay for delivery. For example, a take-away pizza can cost between £8 and £23 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!

## Food at the University

If you really can't face making your own food every day the University has a reasonably priced dining hall and various food outlets. The Students' Union Hangar also serves hot and cold meals and snacks at competitive prices.

## 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>

The Careers and Employability Service produce a guide to finding part time work which is available to download at

[https://www2.worc.ac.uk/careers/documents/QG\\_parttimework.pdf](https://www2.worc.ac.uk/careers/documents/QG_parttimework.pdf)

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 or deferred payments. Explain that you are a student and tell them when you hope to start full-time work
- Think about which books you need to buy. Many will be available in the library, or second-hand from other students or not needed until later in your course



- If you are a homeowner 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/the-rent-a-room-scheme](http://www.gov.uk/rent-room-in-your-home/the-rent-a-room-scheme)
- Avoid using cash-point machines that charge for use
- Don't use expensive debt management services. Worcester Citizens' Advice has a free specialist debt service, tel: **0808 278 7891** or visit [www.citizensadviceworcester.org.uk](http://www.citizensadviceworcester.org.uk) or contact StepChange 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**
- Make sure your possessions are insured either on your own or your parents' policy. Endsleigh Insurance is recognised by the NUS
- Avoid online gambling sites and ask for help if you feel gambling has become a problem for you. Organisations like [Gamcare.org.uk](http://Gamcare.org.uk) can offer help and advice
- Save for the deposit and fees you'll need to secure a place in a private house share if you choose to leave Halls in Year Two
- 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
- Avoid library fines. Charges for overdue books in academic year 2023/24 are 15p a day and a minimum replacement book charge of up to £50 is made for any item more than 45 days overdue. If you do get into difficulties with fines, speak to a member of library staff as soon as you can. Paying fines can be done via **firstpoint**: [www2.worc.ac.uk/firstpoint/paying-fines.html](http://www2.worc.ac.uk/firstpoint/paying-fines.html) or in person at The Hive. See <https://library.worc.ac.uk/borrowing-services> for further information about borrowing costs.
- Apply for help with healthcare costs like prescriptions by completing a form HC1 available to download at: [www.nhsbsa.nhs.uk/nhs-low-income-scheme](http://www.nhsbsa.nhs.uk/nhs-low-income-scheme). If you're living away from home parental income isn't taken into account when assessing your eligibility
- Free software: Office 365 is available to current students through the student MyDay page. 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
- Get cheaper rail and bus tickets from online booking companies like Trainline

- 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
- Apply for help from educational charities and trust funds - see the Trust Funds information on page 23
- 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)
- NUS Totum student cards are free for one year's digital membership or £14.99 for a year's full membership and £24.99 for three years full membership and enable you to receive at least 10% discount in a significant number of shops (e.g. the SU Shop, Superdrug, Boots and many clothes and music stores) businesses and events
- Save money by walking, cycling or catching a bus (but with a group if late at night)
- 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
- Make sure you use the most economical household fuel provider where relevant
- Don't throw away items that can be repaired; get them repaired for a nominal contribution at your local Repair Café. See [repaircafe.org](http://repaircafe.org) for details.
- Sell unwanted clothes and other items on websites such as eBay, Facebook Marketplace or Gumtree
- Don't expect to be able to afford as many luxuries as you did before you became a student e.g. Sky TV, streaming services, foreign holidays, gym membership etc
- Don't pay for bottled water if you have access to a tap and something to carry it in.
- 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 1,250% APR. Borrowing £100 for 30 days at this rate will mean paying back £124.

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**.

## Buy Now Pay Later

Buy Now Pay Later schemes help spread payments but are also a form of unregulated borrowing where interest may be added and students can find making repayments difficult.

## Independent finance companies

Independent Finance Companies provide loans often targeted at students and these can be useful for those without access to statutory student finance. However students are advised to check and compare interest rates as well as how soon repayments would be required and other 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 to access support from the Money Advice Service.

# 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**

Email: [reportaloanshark@stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk)

You can now report a loan shark online at: [www.stoploansharks.co.uk](http://www.stoploansharks.co.uk)

# Who to talk to about welfare and finance

## Students' Union

[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

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

Email: [advice@cabwhabac.org.uk](mailto:advice@cabwhabac.org.uk) or telephone **0808 278 7891**

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 via bookable appointments 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 Money Advice 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)



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