Student Finance Guide
for UK students
ENTRY 2020

Tuition Fees / Living Cost Funding / NHS Funding / Budgeting / Cardiff University Bursaries and Scholarships
www.cardiff.ac.uk
Don’t worry you’re not the only one!
Student finance is a complex subject.
This guide is designed to give you a basic overview of the tuition fees we charge, the student funding that you may be able to get to help with your living costs, and outline the scholarships and bursaries that are available to students planning to begin their studies at Cardiff University in September 2020.

The information in the guide may not answer all your questions, because your personal circumstances may affect what you are entitled to receive, but it will point you in the right direction, and list other useful websites and contact details for people, and organisations, who can help you.

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Confused?

www.cardiff.ac.uk
Tuition Fees

How much does Cardiff University charge?

Our tuition fees for UK students are currently £9,000 for each year of your studies. The fee covers all tuition fees, essential course costs, registration and exams. Please note that charges for accommodation in university halls of residence are additional.

Any exceptions?

Yes. If you are studying for specified healthcare courses in Wales, starting in September 2020 or March 2021, then you can apply to NHS Wales for a bursary. You can find out more information about this on page 13.

Also, if you are undertaking a work placement year as part of a sandwich course, you pay 20% of the full fee for the placement year. If you are undertaking a one year placement under the ERASMUS scheme, or a study placement at an overseas institution outside the ERASMUS scheme, you will pay 15% for the year you spend abroad. Finally, students on the work-based learning year of BSc/MArch Architecture programme will pay 50% of the full fee.

Will my fees change each year?

Currently our tuition fee for UK students is set at £9,000 a year but fees can be subject to change, in line with government policy.

Can I get a tuition fee loan?

It depends on where you live now (i.e. before starting your course) and if you have previously studied in higher education. If you live in Wales, you will need to apply to Student Finance Wales and if you live in England you will need to apply to Student Finance England. (Scotland and Northern Ireland have their own student funding bodies.) The money will not be paid to you directly. Instead it is paid directly to the university. The funding body you apply to will fund you for the duration of your course.

If you have previously studied in higher education then please contact the Student Funding and Advice Team for advice.

Do I have to pay for my tuition fees “upfront”?

No. Tuition fees don’t have to be paid upfront. Eligible students can get a Tuition Fee Loan that covers the entire cost of the tuition fee and the loan is not means-tested so they are available to all eligible students regardless of your family income. So, by taking out a loan you are effectively deferring payment of your tuition fees until after you graduate and are earning.

Most students do take a tuition fee loan, but if you don’t want to, then you can pay the university the tuition fees. Options will be presented to you when you enrol that include paying by direct debit in three instalments during the academic year.

www.cardiff.ac.uk/fees
While you’re at university, in addition to your tuition fees, you will also have your living costs covering things like accommodation, food, books, social life, clothes, laundry, travel and phone. Eligible students can apply for maintenance funding to help with these costs.

Can I get funding to help with my living costs?

Yes, if you meet the eligibility criteria. There are regional variations in the maintenance funding that will be available to you. Also, family income is taken into account as some of the funding is means-tested.

I currently live in Wales.

Please note that the following is based on 2020/21 figures.

In Wales, all students who apply to Student Finance Wales, living away from the parental home, are able to access £9,810 in funding to support your living costs. Some is available in the form of a grant which you don’t have to repay. The remainder is available as a loan. The proportion available as a grant and loan will depend on your family household income. The minimum grant will be £1,000. The chart below illustrates this:

If your family has a household income of £18,370 or less then you may be eligible for a grant of £8,100 and a loan of £1,710.

If your family has a household income of £45,000 then you may be eligible for a grant of £3,469 and a loan of £6,531.

If your family has a household income of £59,200 or more then you may be eligible for a grant of £1,000 and a loan of £8,810.

Please note these are examples of funding available at these specific household incomes. If your income is between the examples we have included then the funding will be worked out using exact details of household income.

I currently live in England.

Please note that the following is based on 2020/21 figures.

The absolute minimum loan you will receive from Student Finance England will be £4,289. However, depending on your family household income, you could access a maximum loan of up to £9,203. The chart below illustrates how the amount of funding available depends on household income details.

If your family has a household income of £25,000 or less then you may be eligible for a loan of £9,203.

If your family has a household income of £45,000 then you may be eligible for a loan of £6,565.

If your family has a household income of £62,249 then you may be eligible for a loan of £4,289.

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Where the household income is higher, there is an expectation by the Government and funding body that parents will contribute towards living costs.

Can I get funding to help with my living costs?

Yes, if you meet the eligibility criteria. There are regional variations in the maintenance funding that will be available to you. Also, family income is taken into account as some of the funding is means-tested.

How much could I get?

It will depend on where you live now.

While you’re at university, in addition to your tuition fees, you will also have your living costs covering things like accommodation, food, books, social life, clothes, laundry, travel and phone. Eligible students can apply for maintenance funding to help with these costs.

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Where the household income is higher, there is an expectation by the Government and funding body that parents will contribute towards living costs.

www.cardiff.ac.uk/funding-ug
When will I get my funding?
Your student funding should normally be paid to you in three instalments, so long as you have received confirmation of your funding from your funding body with the correct course and university details. The first instalment is normally paid within three-five working days of you having completed enrolment and having collected your ID card, the second is normally early January and the third is normally after Easter. This means that it is possible you could be at university for about two weeks before your first instalment of funding is paid to you. Therefore our advice is to plan to arrive at university with some money available to help with your day to day living costs.

If you haven’t received your funding after two weeks of term you should contact our Student Funding and Advice Team for advice. Similarly, if during the year, you find yourself running out of money and you aren’t going to be able pay your bills or rent again you should contact the Student Funding and Advice Team.

What if I decide to live at home?
You are still eligible to apply for maintenance funding if you live in your parental home, however, the funding is slightly reduced.

I previously studied at university. Will this affect my entitlement?
Yes it might do. We advise you to contact our Student Funding and Advice Team for further information.

What if I change course or move to another university?
If you decide to change course or move university before coming to university then you need to inform your funding body. You can do this by updating your account online.

If you decide to change course or university once you have actually begun your studies then you should take advice from the Student Funding and Advice Team as there may be financial implications.

Is there any additional funding I can apply for?
• Adult Dependants’ Grant – if you have a financially dependant adult
• Parents’ Learning Allowance – if you have a dependant child/ren
• Childcare Grant – if you use registered or approved childcare
• Disabled Students’ Allowance – to help with associated costs of a specific learning difficulty or disability.

You apply for these through your funding body at the same time as you apply for your tuition fee and maintenance funding.

What if I apply via clearing?
If you are a student coming to Cardiff University through Clearing then you will need to make sure your funding application is updated.

If you are a student and have already applied for student finance, but you’ve changed your course or university through Clearing, you need to inform Student Finance. If you do not update your Student Finance application with the correct university and course details, your funding cannot be paid to you.

Who to contact
You need to inform the Student Finance body that you applied to for funding.
Repayments

You will not be required to pay back your student loans until after you have graduated and start earning over £26,575* per year. Student loan repayments are managed by the Student Loans Company.

*This is the 2020/21 figure and it increases annually.

So, if I am not earning more than £26,575 I don’t have to repay my student loan?
Correct.

Once I am earning more than £26,575 how much do I have to pay back?
Your repayments will be 9% of your income above £26,575. For example, if you are earning £30,000 per year, your repayments will be £25.68 per month.

What is the interest rate?
It depends on your income:

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<th>Income</th>
<th>Interest rate*</th>
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<tr>
<td>£26,575 or less</td>
<td>RPI</td>
</tr>
<tr>
<td>£26,576 to £47,835</td>
<td>RPI plus up to 3% (depending on income)</td>
</tr>
<tr>
<td>Over £47,835</td>
<td>RPI plus 3%</td>
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What happens if I don’t ever earn over £26,575 per year?
The loan and interest is written off 30 years from the April after you have left your course.

Where can I find out more?
The following website is useful:
www.gov.uk/repaying-your-student-loan

Applying for funding

You apply for your tuition fee loan and your living cost support to your funding body.

If you live in Wales, before starting your course, it will be Student Finance Wales, and if you live in England, it will be Student Finance England (there are separate bodies in Scotland and Northern Ireland). You will need to register and create an online account and create a password with your funding body. Make sure you keep your login details safe as you will need these for all communication with your funding body. Once this is complete, you can apply for tuition fee and living cost support.

If you normally live in Wales:
Student Finance Wales
www.studentfinancewales.co.uk

If you normally live in England:
Student Finance England
www.direct.gov.uk/studentfinance

If you normally live in Northern Ireland:
Student Finance NI
www.studentfinanceni.co.uk

If you normally live in Scotland:
Student Awards Agency for Scotland
www.saas.gov.uk

When do I apply?
You should apply early to ensure your funding is paid at the start of term. Applications usually open in the March before you are due to start your course. The deadline is May if you want to be sure of having your funding in place by the start of term. Take your time completing the application. You will also need some information from your parents/guardians. If you apply after May then the payment of your funding could be delayed and may not be paid to you within three-five working days of completing enrolment and collecting your ID card.

Remember you will need to apply for your funding each academic year.
Living costs and budgeting

Your student funding is meant to cover the living costs of being at university but the actual cost will depend on your personal circumstances. For example, if you travel further away to university then your travel costs may be higher. Similarly, some students go out more than others, and therefore their costs on socialising and entertainment may be higher.

On average what does it cost to live and study in Cardiff?

Independent surveys reveal that of the major university cities in the UK, Cardiff is relatively cheap. According to the 2019 NatWest Student Living Index, Cardiff was the most affordable city in which to live and study. Other independent surveys also indicate that Cardiff is relatively cheap.

How do I go about planning my budget?

Once you have an estimate of how much student funding you will receive, complete a budget to work out, for example, which halls of residence you can afford to live in, and how much you can spend on food and socialising each week. Compare your university budget to what you are spending now.

There is some really useful information and some tips on our website at: www.cardiff.ac.uk/new-students/before-you-arrive/your-finances/living-expenses-and-budgeting

Can you give me some sample costs?

A first year student living in university accommodation over a 40 week period might spend, on average, £8,934. This is broken down as follows:

- Rent: Ensuite room in Talbot Student over a 40 week contract, £5,110
- Social and clothing £1,231
- Mobile and TV licence, £304
- Food, laundry and toiletries, £1,700
- Books and copying £390
- Travel £200

However, it’s important to emphasise that this example cannot be relied upon as your personal circumstances may be different. Therefore, it’s important that you work out your own budget.

Please note that the following is based on 2019/20 figures.

NHS Bursary available in Wales

Unlike in England, in Wales, it is still possible to get an NHS bursary. This covers tuition fee costs and provides funding to help with living costs. How much you can get for living costs will depend on your course, where you are from and your family’s household income. Therefore, if you are studying eligible healthcare courses in Wales then you have two funding routes open to you. You can either opt for student finance funding or obtain an NHS Bursary but to get one you will need to commit to working in Wales after qualifying (2 years for a degree or 18 months for a diploma).

How do I get an NHS Bursary?

Further information is available on the following website at: www.cardiff.ac.uk/healthcarefunding

What courses are eligible to get NHS Bursary support?

The following courses are eligible:
- Diagnostic Radiography and Imaging (BSc)
- Occupational Therapy (BSc/Postgraduate Diploma)
- Nursing (BN)
- Midwifery (BMid)
- Radiotherapy and Oncology (BSc)
- Physiotherapy (BSc)
- Dental Therapy and Hygiene (BSc)
- Dental Hygiene (DipHE)
- Operating Department Practice (BSc)

What if I don’t want to commit to working in Wales for two years?

You will still be able to study at Cardiff University but you won’t be able to get an NHS Bursary. You will need to fund your costs through the student loan system used by students on all other courses, if eligible.

www.cardiff.ac.uk/healthcarefunding
We wish to ensure that financial circumstances are not a barrier to undergraduate study, among those students identified as having the potential to succeed at Cardiff University.

With this in mind, Cardiff University Bursaries will be available in 2020 to provide financial support to those from households where the total assessed income is less than £35,000. The £1,000 bursary is available on top of government funded maintenance grants and loans.

Who will be eligible for the Bursaries?
In 2018, over 5,000 of our students benefited from a Cardiff University Bursary. The bursaries are available to full-time undergraduate students from lower income households who qualify for UK funding for living costs. The awards will be available to students beginning their undergraduate studies in September 2020.

In order to qualify for an award you must:
(a) be liable to pay tuition fees of £9,000
(b) be eligible for UK student funding support for maintenance and have an assessed household income of below £35,000.

Please note: Some students studying healthcare-related subjects may receive NHS funding, in which case, they will not be eligible for Cardiff University Bursaries.

You should read the terms and conditions on our website for full information about eligibility at: www.cardiff.ac.uk/funding-ug

How much is the Cardiff University bursary?
In 2020, bursaries will be £1,000 for first year students. This bursary relates to the 2020/21 academic year. In subsequent years, where a student continues to meet the eligibility criteria, a bursary of £500 will be paid.

You don’t need to apply for the Cardiff University bursary
Your eligibility will be determined through the statutory means test conducted by your UK student funding body, to determine qualification for state grants and loans, so you won’t need to apply for a Cardiff University Bursary separately. Confirmation of the bursary is sent prior to the first payment at the end of January 2021.

Next Step Bursary
This award is for students who come to Cardiff University having completed the University’s Widening Participation Scheme, Step Up, and whose household income is below £35,000. You may receive either a £1,000 Cardiff University residences fee discount or a £500 travel bursary in your first year. These payments may be made in addition to the Cardiff University Bursary.

Other Bursaries
We are committed to promoting fair access to university and offer bursaries to students (subject to terms and conditions) who are:
• Care leavers
• Estranged from their families
• Young adult carers
• Asylum Seekers
• Armed Forces Veterans

To find out more about these, please email us at: bursariesandscholarships@cardiff.ac.uk
Cardiff University Scholarships

Cardiff is one of the most successful and popular universities in the UK. The standard of applications is high, and competition for places is strong. We wish to recruit the very best students, and to help us achieve this, we will be making Cardiff University Scholarships available in 2020.

How much are the scholarships worth?
Each Cardiff University Scholarship is worth £3,000. They are cash payments, and are not means tested.

When are the scholarships available?
The scholarships are available to undergraduate students beginning their studies in September 2020.

In which subject areas are the scholarships available?

The scholarships are available in the following subject areas:
- Archaeology
- Chemistry
- Computer Science and Informatics
- Criminology
- Earth and Ocean Sciences
- Education
- Electrical and Electronic Engineering
- French
- German
- Human Geography and Planning
- Integrated Engineering
- Italian
- Japanese
- Journalism
- Medical Engineering
- Modern Chinese
- Music
- Neuroscience
- Nursing (March intake)
- Philosophy
- Physics
- Portuguese
- Religious and Theological Studies
- Social Science
- Sociology
- Spanish
- Translation Studies
- Urban Planning and Development
- Welsh

You can check to see if scholarships are available for your specific degree programme at: www.cardiff.ac.uk/funding-ug
Who will be eligible for the scholarships?
The scholarships will be awarded to UK students coming to Cardiff University in September 2020 and undertaking one of the degree programmes designated for a scholarship. In order to obtain a scholarship you need to achieve minimum grades of AAA at A-level (for acceptable equivalent alternative qualifications please see our terms and conditions or email us at: bursariesandscholarships@cardiff.ac.uk) and satisfy all aspects of your offer. In addition, you must have accepted the offer of a place to study from Cardiff on a firm basis by 31st July 2020. You should read the terms and conditions on our website for full information about eligibility at: www.cardiff.ac.uk/funding-ug

You don’t need to apply for a scholarship
As long as you have accepted the offer you have received for a designated degree programme from Cardiff University on a firm basis by 31st July 2020, and we have received and confirmed your exam results by 31st August 2020, then you will automatically be considered for an award.

When will I know if I have been successful?
Those who are successful will be notified in writing by 31st October 2020.

If I am successful when will I receive my scholarship?
Successful students will receive £1,500 in their first year, and subject to continuing satisfactory academic performance, the remaining £1,500 will be paid in equal instalments in each of the remaining years of their course.

Other Scholarships
Cardiff University has a range of other scholarships available for undergraduate students. For more information, please visit our website at: www.cardiff.ac.uk/funding-ug

For further advice on student finance please contact the Advice and Money Team
Tel: 029 2251 8888 option 5

For student finance queries:
Email: adviceandmoney@cardiff.ac.uk

For bursary and scholarship queries:
Email: bursariesandscholarships@cardiff.ac.uk
Find out more online at:
www.cardiff.ac.uk

Student Bloggers
From study tips to where to eat, to societies, weekend trips and where to get your books, our student bloggers are real students talking about the reality of being a student in Cardiff.

Don’t miss their latest blogs for the chance to find out more about what its like to study and live in Cardiff.
www.cardiff.ac.uk/studentbloggers

Come and visit!
For more information about visiting Cardiff University: www.cardiff.ac.uk/opendays

For further advice on student finance please contact the
Advice and Money Team
Tel: 029 2251 8888 option 5

For student finance queries:
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For bursary and scholarship queries:
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Important Legal Information
The contents of this brochure relate to the Entry 2020 admissions cycle and are correct at the time of going to press in June 2020.