



Fees 2012—the real picture
Undergraduate courses (full-time)

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UNIVERSITY of 
Cumbria

Fees 2012—the real picture

At the University of Cumbria, it's really important to us that we make an affordable, quality education available to as many people as possible. From September 2012, we will charge a maximum of £7,850* per year tuition fees for our undergraduate degree courses, thanks to a guaranteed universal fee waiver of at least £500, on the original £8,400 fee. This lowered rate is a direct result of us working hard to ensure that you have the best financial support package available to you, under the new fee regime.

What does this really mean for you and your family?
Read our no-nonsense guide to 2012 funding.

If you are from England and studying for your first degree you will not have to pay your tuition fees up front—study now, pay later. Tuition fee loans are available from the government and you will also get support towards your living costs. There are also our bursaries and the National Scholarships Programme which can provide financial support. In addition to this, you may also benefit from the university's fantastic bursaries package, leading to a further reduction in the cost of your education.

Students who applied in 2011 and deferred entry to 2012 will be charged the higher rate of fees.

- * i) We will charge a maximum of £7,850 fees. Please check our website—www.cumbria.ac.uk for the most up-to-date position.
ii) For degrees that come with Qualified Teacher Status (QTS) we have agreed in principle to charge £9,000 fees, please check our website—www.cumbria.ac.uk for the most up-to-date position.
iii) Foundation degree fees will be £6,000.

Living costs help at a glance

Student loans

Student loans are available for all students, regardless of family income. They are repayable and have a very low rate of interest linked to earnings and rate of inflation. There are two loans you can apply for:

1. Fee loan

You can get a loan to cover the cost of your tuition, which you only start to pay back when you are earning over £21,000 a year.

- Up to £9000.
- This is paid to the university on your behalf.

2. Maintenance loan

This loan is for living costs such as food, accommodation and travel.

- Up to £5,500 (if you live away from home and study outside London).
- Up to £7,675 (if you live away from home and study at university in London).

- Up to £4,375 (if you live with parents).
- Paid to you in three instalments.
- Means-tested upon household income. Please see the table below.

Maintenance grants

Financial support will be available for UK students from families with lower incomes. Maintenance grants are non-repayable and based on household income. They are available to help with your living costs such as food, accommodation and travel.

- Households earning less than £25,000 receive £3,250.
- Households earning between £25,001 and £42,000 receive a partial grant.
- Paid to you in three instalments.

See the tables below and overleaf to work out your entitlement to the maintenance grant and maintenance loan.

Students living away from home and studying outside of London

Household income	Maintenance grant	Maintenance loan	Total grant plus loan
£25,000 or less	£3,250	£3,875	£7,125
£30,000	£2,341	£4,330	£6,671
£35,000	£1,432	£4,784	£6,216
£40,000	£523	£5,239	£5,762
£45,000	£0	£5,288	£5,288
£50,000	£0	£4,788	£4,788
£55,000	£0	£4,288	£4,288
£60,000	£0	£3,788	£3,788

Students living at home			
Household income	Maintenance grant	Maintenance loan	Total grant plus loan
£25,000 or less	£3,250	£2,750	£6,000
£30,000	£2,341	£3,205	£5,546
£35,000	£1,432	£3,659	£5,091
£40,000	£523	£4,114	£4,637
£45,000	£0	£4,163	£4,163
£50,000	£0	£3,663	£3,663
£55,000	£0	£3,163	£3,163
£60,000	£0	£2,843	£2,843

Note—previous years of study at higher education level can affect future funding and can affect the amount of funding you receive—please seek further advice from an adviser.

National Scholarship Programme

In 2012/13 the Government will introduce a new National Scholarships Programme (NSP). NSP is for students with a household income less than £25,000. The scholarships are non-repayable.

University of Cumbria NSP

We have 128 National Scholarships available. 64 are government funded and 64 are match funded by UoC.* Recipients will benefit from an overall award of up to £6,000—£3,000 in the first year (£1,000 cash award and a £2,000 fee waiver) and two additional cash awards of £1,500 in subsequent years of study. £25,000. The scholarships are non-repayable. *eligibility criteria applies visit www.cumbria.ac.uk/nsp for more details.

Grants, bursaries and scholarships

In 2012/13 UoC will allocate up to an additional 295 Cumbria bursaries to applicants who are not in receipt of the NSP award.

Cumbria Bursary

Recipients will benefit from an overall award of up to £4,500 over the lifetime of their course. £1,500 cash is awarded in the first year. Up to two additional cash awards of £1,500 are available in subsequent years of study. Conditions apply, please visit www.cumbria.ac.uk/finance

Outstanding Performance Awards

£1,000 (nine per year) will be awarded to students in recognition of outstanding performance. This is based on tutor nomination. For more information visit www.cumbria.ac.uk/finance

Achievement Scholarships

£1,000 is available per year. Eligibility criteria applies see www.cumbria.ac.uk/finance for more details.

Additional support

For students with children

- Parents' Learning Allowance—means-tested on household income. Maximum available £1,508.
- Childcare Grant—means-tested on household income. 85% is paid on your behalf. Allowances for one child £175 per week, two or more children £300 per week (actual costs).

For students with adult dependants

- Adult Dependants' Grant—for students with adult dependants. Means-tested on household income. Maximum available £2,642.

For students with a disability or specific learning difficulty

- Disabled Students' Allowance (DSA)—for students with a disability or specific learning difficulty to help towards extra costs, eg non-medical helper, specialist equipment, extra travel costs, etc.

How to apply

Apply online to Student Finance England through the Direct Gov website www.direct.gov.uk/studentfinance.

Apply as soon as the application process opens which could be January 2012. Please keep checking the website.

You do not need to have an offer of a place before you apply, think which university and course would be your first choice and put this on your application. You can change this information very easily online later.

If you have any queries about your application, please contact the Student Finance England customer helpline number on 0845 3005090.

Check out the National Scholarship Programme at www.cumbria.ac.uk/nsp

Apply online for loans and grants to Student Finance England
www.direct.gov.uk/studentfinance

Loan repayments

- Repayment is based on what you earn and not what you owe.
- Your repayments start once you are earning a salary of £21,000 or above.
- Repayments will be 9% of your income above £21,000, so the amount repaid each month will depend on your earnings.
- Payments are automatically deducted from your salary.
- All outstanding repayments will be written off after 30 years.

Rates of interest

Interest will be applied at the inflation Retail Price Index (RPI) plus 3% while you are studying, and up until the April after you leave university.

From the April after you leave university if you are earning:

- below £21,000, interest will be applied at the rate of inflation
- between £21,000 and £41,000, interest will be applied between RPI and up to RPI +3% on a gradual scale depending on income
- above £41,000, interest will be applied at RPI +3%.

Monthly loan repayments

The table below illustrates your monthly repayments compared to what you would have paid in 2011–12.

Income each year before tax	Approximate monthly repayment	
	2011–12	2012–13
£15,000	£0	£0
£16,000	£8	£0
£18,000	£23	£0
£21,000	£45	£0
£24,000	£68	£23
£27,000	£90	£45
£30,000	£113	£68
£40,000	£188	£143

Calculate your repayments

Career	Typical starting salary	Your weekly take home pay	Your weekly student loan repayments
Teacher	£21,500	£326.58	£0.87
Nurse	£21,000	£320.04	£0
Business Consultant	£25,000	£372.35	£6.92
ICT Manager	£24,000	£359.27	£5.19
Police Officer	£24,000	£359.27	£5.19
Social Worker	£24,000	£359.27	£5.19
Civil Servant	£22,000	£333.12	£1.73

For more job information and to estimate what your loan repayments will look like visit www.studentfinance-yourfuture.direct.gov.uk/calculate

Affordable repayments are based on earnings, not what you owe

Health profession courses (full-time)

The NHS provides incentives to encourage students into higher education. If you study a degree in Radiography, Nursing, Physiotherapy, Occupational Therapy or Midwifery, you benefit from:

- tuition fees paid by the NHS
- a non-income assessed, non-repayable grant
- a means-tested bursary
- a reduced rate of student loan.

For students studying up to 30 weeks each year, during term time you will receive:

If you will be studying and living:	Non-means tested grant	Means-tested bursary (maximum)	Non-means tested maintenance loan
In student/rented accommodation/your own home	£1,000	£2,591	£2,324
with your parents	£1,000	£2,163	£1,744

For students studying 45 weeks or more each year, during term time you will receive:

If you will be studying and living:	Non-means tested grant	Means-tested bursary (maximum)	Non-means tested maintenance loan
In student/rented accommodation/your own home	£1,000	£4,395	£2,324
with your parents	£1,000	£3,351	£1,744

As shown above you can apply for a student loan for living costs from your funding organisation. The loan is not means-tested on household income and you do not have to borrow the full amount if you do not wish. The loan will be repayable from the April after you graduate and when you are earning above £21,000.

Independent Student Criteria

Your bursary will be means-tested upon the household income of either your parents or your partner. Your partner is either: your spouse, your civil partner or the partner you live with (ie cohabiting).

You may be classed as independent of your parents if you meet one of the following criteria:

- you have a dependent child or children
- you have been married or entered into a civil partnership before the start of the academic year
- you have no living parents
- you have supported yourself financially for a total of 36 months through either salary from employment or from receipt of benefits
- your parents cannot be traced
- you are permanently estranged from your parents
- your parents live abroad and an assessment would put them in danger
- you are in the care of a local authority on your 18th birthday or immediately before your course if
- you are not 18 when it begins.

You will be asked to provide evidence of your circumstances to claim independent status.

Practice Placement Expenses

The cost of journeys between term-time residence and placement can be reimbursed where appropriate, providing the cost is in excess of your normal daily travel.

If you incur additional accommodation costs whilst on placement, either because you have to retain accommodation on campus or because you have to pay for accommodation in your placement, then you may be able to claim the excess costs.

This is means-tested support and you will see a Travel (and Accommodation) Disregard amount on your bursary notification. If this is zero then you can reclaim full expenses, providing you meet the eligibility criteria. If, for example, the Travel Disregard is £200, you will be expected to pay the first £200 and then claim any expenses incurred above that amount.

Further information can be obtained from the Money Doctors in Learning, Information and Student Services. Visit www.cumbria.ac.uk/services

Students with dependants

This support is means-tested upon household income. Further details of how the NHS calculates the allowances can be found at www.nhsba.nhs.uk. Dependants' Allowance and Parents' Learning Allowance are paid for children who are under 15 or under 19 if still in continuous full-time education (ie no gap since leaving school).

- Dependants' Allowance—Adult dependant/first child up to £2,640; each subsequent child up to £539.
- Parents' Learning Allowance up to £1,303.
- Childcare Allowance up to 85% is paid on your behalf. Allowances are paid as follows: for one child £126.65 per week, two or more children £187.75 per week. Children should be aged 15 and under (or aged 17 and under for children with special educational needs).
- Disabled Students' Allowances (DSAs)—for students with a disability or specific learning difficulty to help towards extra costs, eg non-medical helper, specialist equipment, extra travel costs, etc.

How to apply for funding

Once you have received an offer of a place from us, and you have accepted it as your first choice, you will receive a letter from the NHS Student Grants Unit confirming your Student Reference Number and details of how to apply online.

You can call the NHS Student Grants Unit on 08453 586655, email bursary@nhspa.gov.uk or visit www.nhsbsa.nhs.uk/students

Student Loan

Apply online through Student Finance England at www.direct.gov.uk/studentfinance

Extra support

There may be some extra support you are entitled to:

- council tax exemption
- Disabled Students' Allowance
- Adult Dependants' Grant
- Access to Learning Fund
- Help with healthcare costs, depending upon circumstances.

Further information can be obtained from the Money Doctors in Learning, Information and Student Services. Visit www.cumbria.ac.uk/services

For students with children:

- Childcare Grant
- Parents' Learning Allowance
- Child Tax Credit
- Income Support and Housing Benefit, depending upon circumstances.

Social work courses (full-time)

If you study a degree or diploma in Social Work, in addition to support through Student Finance England, a bursary is available. £4,575* is paid in three instalments. It is non-means tested and non-repayable.

*provisional figure to be confirmed.

To apply visit the NHS Business Services Authority website at www.nhsbsa.nhs.uk/students

Note—whilst this bursary is administered by the NHS, it is different to an NHS bursary for nursing or health professions students. Please remember when you are completing your funding application that you are NOT applying for an NHS bursary— you are applying for a Social Work Bursary. If you tick the box to say that you are applying for an NHS bursary then your funding organisation will think you are funded by the NHS and will not award you a tuition fee loan, maintenance loan or maintenance grant.

Find out more

Money Doctors can provide advice and support on:

- fees and funding
- managing your money and budgeting
- top tips on saving money
- understanding financial terms
- minimising debt and maximising income.

Call Carlisle on **01228 616218** or
Lancaster on **01524 590871**

Email us at lissfusehill@cumbria.ac.uk
or lisslancaster@cumbria.ac.uk

Visit our website
www.cumbria.ac.uk/services



For information about all aspects of national student support from Student Finance England, including how to apply, visit www.direct.gov.uk/studentfinance

Information correct at 18 November 2011—
visit www.cumbria.ac.uk for the most up
to date position.

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