

FINANCE

At the time of going to print, some major changes to student finance are being decided by the Government. As information is received from the Government, we will be posting updated information on our website

uwl.ac.uk/finance2012 but we advise you to regularly check the following government website:

www.direct.gov.uk/en/EducationAndLearning/UniversityAndHigherEducation/StudentFinance

STUDENTS ON PROFESSIONAL HEALTH COURSES

Some professional health courses attract higher level tuition fees than standard undergraduate courses and are administered by the NHS. However, full-time home and EU students are normally eligible for a NHS bursary to cover the cost of tuition fees. Home students may also be eligible for a means-tested NHS maintenance award, as well as a top-up loan from a student loan company. For more information visit

www.nhsstudentgrants.co.uk

THE UNIVERSITY OF WEST LONDON BURSARIES

For up-to-date information, please see our website uwl.ac.uk/funding

ACCESS TO LEARNING FUND

'Home' students in financial difficulty may be able to apply for assistance from the Access to Learning Fund. The Fund is discretionary, is intended to help with living costs only and does not assist with payment of tuition fees. If you are eligible for a student loan, you must have taken out the maximum amount you are entitled to before an application to the Fund can be considered. The Access to Learning Fund provides financial assistance to help students who:

- need additional financial support to meet certain costs not covered by statutory funding
- meet unexpected financial emergencies
- may otherwise have to leave university as a result of financial difficulties.

All applications are treated confidentially and any award made is usually in the form of a non-repayable grant.

ADDITIONAL SOURCES OF FUNDING

Overdrafts

Full-time students may be entitled to a student bank account with an interest free overdraft facility. This is subject to credit status. Students will be expected to repay overdrafts and are advised to 'shop around' various banks/building societies to find the terms and conditions that are best for them.

DISCOUNTS AND EXEMPTIONS

Students are advised to check their entitlement to discounts/exemptions on Council Tax, NHS charges, and other costs such as travel and entertainment. These discounts/exemptions are not usually automatic; students can contact Student Services for information on how to apply.

TRUSTS AND CHARITIES

The Student Advisers can assist students with finding suitable trusts and charities that offer awards for educational purposes. Your local library may also hold directories with details of funding available.

SCHOLARSHIPS AND BURSARIES

The following websites contain details of scholarships that may be suitable:

www.studentmoney.org

www.family-action.org.uk

Students may wish to contact their Faculty for details of any scholarships offered. There is also information on our website uwl.ac.uk/funding

STATE BENEFITS/TAX CREDITS

Students who are currently in receipt of benefits should be aware that studying on a full-time course could mean that they are no longer eligible to continue claiming.

Certain full-time students are eligible to continue claiming some state benefits whilst studying, but their entitlement to student funding can affect the amount of benefit they receive. This will be the case even if a student is entitled to a student loan but chooses not to take it/all of it. It can also affect benefits that a student's partner might receive.

Students who receive benefits because of sickness/reduced capacity for work, disability or caring responsibilities may also find that their benefits are affected.

You have a duty to inform the benefits authorities of any relevant change in your circumstances (such as becoming a full-time student and being entitled to student funding). The rules about whether you can claim, and how much you can get, are very complex. You are advised to check what might happen to your benefits, and to discuss your options, before you start a course.

For more detailed information about funding, and the financial issues that may affect you during your studies, please contact the Student Advisers or see their range of information sheets at uwl.ac.uk/funding

TUITION FEES 2012/13

Fee status

Your fee status is assessed at the beginning of your course and it is this that determines the rate of tuition fee you are required to pay. To be eligible for 'home/EU' fee status, you must meet certain residency criteria. These criteria are broadly the same as the eligibility requirements for receiving student support funding as a 'home' or 'EU' student – visit our website for more information and also read the detailed information on the UKCISA (UK Council for International Student Affairs) website at www.ukcisa.org.uk

FEES FOR HOME/EU STUDENTS

For up-to-date information on the fees payable for a full-time undergraduate course, please visit uwl.ac.uk/fees

'OVERSEAS' FEE PAYERS

If you do not meet the criteria to pay fees as a 'home/EU' student, you will be charged the 'overseas' rate of tuition fee. For more information, please visit uwl.ac.uk/fees

Overseas applicants may be required to pay a deposit of up to 50% of the total first year's fee on accepting an offer. If the deposit is less than 50%, applicants will then need to pay any remaining fee to bring the amount up to 50% of the total year's fee on enrolment. The remaining balance is then payable in three equal installments over the next three months.

EARLY PAYMENT DISCOUNT

You will be entitled to a discount if you pay your tuition fees in full at, or before, enrolment. In subsequent years, you will be required to pay at least 50% of the total year's fees on enrolment. If the duration of your course is for less than an academic year, you will be required to make full payment of fees on enrolment. For further information, please speak to our Credit Control department.

REFUNDS

The deposit is non-refundable unless entry clearance to the UK (visa), or equivalent, is refused. In such cases, we ask for proof of refusal of visa before granting a refund.

SPONSORED STUDENTS

Fees payable by a sponsor must be paid in full prior to, or at, enrolment.

PLACEMENT YEAR

For courses where a placement year forms an integral part of the course, all students will be required to pay 50% of the full tuition fee for that academic year.

ERASMUS EXCHANGE PROGRAMME

For information on tuition fee arrangements for students who participate in the Erasmus Exchange Programme, please see www.erasmus.ac.uk

STUDIO FEES – FACULTY OF THE ARTS

In line with other universities in the country, a modest annual 'studio fee' is payable by undergraduates who are studying degrees such as art, design, fashion, photography, film or performing arts. The fee covers items not included within the tuition fee. The Faculty uses the money to buy goods and services which students would otherwise have to pay for themselves. As we are buying in bulk, we can get good discounts and so save students money and add value to their time at university.

Each course team uses the studio fee money in its own way as appropriate for that course, but as an indication, items paid for via the studio fee can include things like photographic film and chemicals, blank CDs and DVDs, textiles, books, hire of equipment or exhibition spaces, study visits, individual items of specialist equipment, inks, pens, paints, portfolio holders, clay, resins, metal, wood and other artists' materials. A more precise list of items covered by studio fees for their particular course will be given to students when they have enrolled. The fee is payable in full upon enrolment at the start of the academic year.