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Undergraduate and PGCE courses
starting in the academic year 2015/16



2015/16

STUDENT FINANCIAL SUPPORT

JUN 2014 (subject to OFFA approval)

CONTENTS

Undergraduate fees 2015/16	4
Student loans and grants	4
Tuition fee loan	5
Maintenance loan (living cost loan)	6
Maintenance grants	6
How much could I get?	7
Paying it back	8
University awards	9
Eligibility for our awards	10
University Bursary, Care Leavers' Bursary	11
Sports Scholarship, Chaplaincy Scholarship	12
Music and Performing Arts Scholarship	13
Other sources of support	14
Useful websites	15

WHO THIS GUIDE IS FOR:

This guide is for full- and part-time undergraduate students, and students studying relevant initial teacher training programmes (e.g. PGCEs), who are beginning their studies in the academic year 2015/16.

Where to find information if this does not apply to you:

If you are studying a health and social care programme you can find information at:

www.nhsbsa.nhs.uk/816.aspx

If you are an international (overseas) student, you can find information at:

www.canterbury.ac.uk/StudyHere/International/FeesAndFinance/

If you are a postgraduate student (except for those who are on relevant initial teacher training courses) please contact the department running the course you are interested in applying for.

This guide is not relevant for continuing students (those who began their studies in an academic year before 2015/16). Information for continuing students can be found at:

www.canterbury.ac.uk/finance

UNDERGRADUATE FEES 2015/16

Tuition fees for full-time Home and EU undergraduate students starting at Canterbury Christ Church University in 2015 will be £9,000* for most courses.

* Exceptions where fees are lower include: four year programmes, where the first year is a Foundation Year with fees of £6,000 (subsequent years are £9,000 for 2015/16 entrants); courses funded by the NHS; and some Christ Church programmes delivered at partner institutions for which fees may be £6,000 or less. Check partner institutions' web pages for details.

STUDENT LOANS AND GRANTS

Higher Education is free at the point of entry and you can get help with living costs too.

The government, via the Student Loans Company, offers loans and grants to cover your Tuition Fees and assist with your living expenses while you are studying. Tuition Fee Loans are available to everyone, no matter their age or background, for full- and part-time higher education courses (the latter has to be at a 25% intensity of a full-time course). The exceptions to this are if you have already got a higher education qualification or if you are an overseas student. Maintenance Loans and Grants (living cost funding) are currently only available to full-time Home students.

See www.slc.co.uk for more information about the Student Loans Company

TUITION FEE LOAN

If you're intending to be a full-time or part-time (studying at least 25% intensity of a full-time course) higher education student, ordinarily resident in England or the EU, you can get a government loan that will completely cover your tuition fees. The only exception is if you've already been in higher education, in which case you may not be eligible for the Tuition Fee Loan.

Key Facts

- You don't have to wait until you've been formally offered a place at university before applying for your Tuition Fee Loan, and you don't have to have your loan approved before you can start your course.
- You can log back in and change your course or university details on your finance application if you want / need to before enrolment.
- We advise you to apply as early as possible so your finance is in place when your course begins.
- Applications for Student Finance open after the New Year (for new students).
- Continuing students also have to reapply for each year of finance.

MAINTENANCE LOAN (living cost loan)

You'll also see a Maintenance Loan referred to as a 'living cost loan'.

If you're a full-time Home student you can apply for a Maintenance Loan. This is a loan available to help you with the day-to-day costs of going to university (a place to live, food, travel and course materials, for example). The amount you can borrow depends on where you live and study and your household income. You can apply for your Maintenance Loan when you apply for your Tuition Fee Loan.

MAINTENANCE GRANTS

You will also see Maintenance Grants referred to as 'non-repayable finances'.

If you are a full-time Home student you can also apply for a Maintenance Grant. If your household income is under £25,000 per annum you could be entitled to up to £3,387*. If your household income is between £25,000 and £42,620 you could be entitled to a partial grant.

HOUSEHOLD INCOME

The amount you could get as a Maintenance Loan or Maintenance Grant depends on your household income, whether you are living at home whilst studying and where you live.

Independent student status

If you are an Independent student under 25 years of age and should be assessed on your own circumstances and not your family's (e.g. because you are a parent; you are married or in a civil partnership; your parents are deceased or cannot be contacted; you were in care on your 16th birthday; you have supported yourself financially for at least 3 years etc.), you will need to supply evidence of your circumstances in order to get the Maintenance Grant.

HOW MUCH COULD I GET?

Figures in the table below refer to students living away from home and studying outside of London and are based on the latest data for 2014/15 entry, as at time of printing 2015/16 data had not been published.

NB: The package of support differs if you're living at home and studying outside of London. For more information see www.gov.uk/studentfinance.

Based on data for 2014/15 entry			
Household Income (£)	Maintenance Grant (£)	Loan for living cost (£)	Total Grant plus Loan (£)
Student studying outside London (Max Loan £5,555*)			
£25,000	£3,387	£3,862	£7,249
£30,000	£2,441	£4,335	£6,776
£35,000	£1,494	£4,808	£6,302
£40,000	£547	£5,282	£5,829
£42,620	£50	£5,530	£5,580
£42,875	£0	£5,555	£5,555
£45,000	£0	£5,341	£5,341
£55,000	£0	£4,331	£4,311
£65,000+	£0	£3,610	£3,610
*65% of loan is non-income assessed			

*based on 2014 figures

PAYING IT BACK

You only repay 9% of your gross income (i.e. before tax or other deductions) above £21,000 from the April after you graduate.

The table below gives an indication of what you would expect to pay back.

Gross Income Per Annum	Approximate Monthly Repayments	Approximate Yearly Repayments
£21,000 or less	£0	£0
£24,000	£23	£270
£27,000	£45	£540
£30,000	£68	£810
£35,000	£105	£1,260
£40,000	£143	£1,710
£50,000	£218	£2,610

For example, if, after graduation, you earn £25,000 that is £4,000 of income over the £21,000 threshold. You will only pay back anything (9%) on earnings over £21,000: 9% of £4,000 is £360. So you would have to pay back £360 per year. Divide this by 12 and it amounts to £30 per month or by 52 and it is £6.92 per week.

Payments will be taken directly from your salary via the tax system (or through the self-assessment process if self-employed).

Part-time students can sometimes start repayments while they're still studying (if studying for more than 4 years) but only if earning over £21,000.

If your income later drops below £21,000 you will stop repaying until it increases again, and if you haven't paid off the whole debt 30 years after graduating, anything remaining will be written-off by the Government.

You do accumulate interest on your loan at the rate of inflation plus a maximum of 3% depending on earnings, but the amount you pay back is as described above.

For more information explaining the student finance system, please see our useful websites list on page 15.

UNIVERSITY AWARDS

What we offer our students entering in 2015:

For students entering in 2015/16 we offer (subject to approval by OFFA) a range of awards to eligible students.

These awards are:

University Bursary

> £1,000 in each year of study. (Students will be considered automatically – there is no application process.)

Care Leavers' Bursary

> £1,200 in each year of study (additional evidence is required).

Hardship Fund

> up to £1,000 per year

Sports Scholarships

> up to £1,000 per year.

Music and Performing Arts Scholarships

> up to £300 per year.

Full information is on our website: www.canterbury.ac.uk/finance

ELIGIBILITY FOR OUR AWARDS

Standard University Criteria

As a quick guide, to qualify for a Canterbury Christ Church University award (with the exception of Sports or Music Scholarships) students must:

- have a household income of £25,000 per annum or less
- be ordinarily resident in England or be an EU student
- be paying fees in excess of £6,000 per annum, or £4,500 (studying at least 25% intensity) if part-time
- meet any additional eligibility criteria for our scholarships or bursaries (including being on an appropriate programme – see ‘who this guide is for’ on page 3)

Where a fee above the basic fee of £6,000 full-time equivalent is to be charged, the financial support measures will apply pro-rata, relative to the level of fee. Pro-rata arrangements will also apply to eligible part-time students.

All awards require income assessment. Please ensure that consent to share by all parties has been given on your Student Finance application.

Please note: *If you’re studying for the second time in higher education, you won’t usually be eligible for tuition fee support if your previous qualification is of the same level or higher than the one you wish to study. Exceptions to this are those studying NHS funded courses or PGCEs. We will require verification from Student Finance England of income before we offer an award. Students who are in default of a previous loan with the Student Loans Company (Student Finance England) will not qualify for university financial support.*

Students can only qualify for one award at any one time with the exception of the Sports or Music Scholarships.

UNIVERSITY BURSARY

1,500 cash bursaries of £3,000 over the duration of study. (£1,000 per academic year.)

In addition to the standard criteria on page 10, eligible students must:

- be an undergraduate or PGCE (Initial Teacher Training) student;
- not be in receipt of Government educational support of £5,000 or more per annum (this is other than maintenance grants or loans).

Part-time students

Eligible part-time students paying more than £4,500 per annum and studying at more than 25% FTE will receive a pro-rata cash bursary.

CARE LEAVERS’ BURSARY

A £3,600 cash award over the duration of study (£1,200 per academic year).

Eligibility

Students must:

- be in care, or a care leaver, in the UK who is under 25 years of age and who is, or was, looked after under a Care Order when age 16 for at least 13 weeks (status must be verifiable);
- have an income background below £25,000
- not be in receipt of other Christ Church financial support.

OR

- be recognised by the Foyer Federation, or have otherwise been homeless; status must be verifiable.

For more information on support for those who are, or have been, in care see www.canterbury.ac.uk/ycl

HARDSHIP FUND

Awards of up to £1,000 per year for students experiencing extreme financial hardship.

Awarded on a case by case basis depending on individual circumstance. Students must meet the standard university eligibility. Applications are made directly to the University.

SPORTS SCHOLARSHIP

Awards of up to £1,000 per year.

You could be eligible for a Sports scholarship if you are an elite level sports performer as judged by the Canterbury Christ Church University Sports Scholarships panel.

Eligibility

To apply you can be studying any subject but must be:

- an undergraduate
- full-time.

To find out more please see: www.canterbury.ac.uk/sportscholarships/

CHAPLAINCY SCHOLARSHIP

The Chaplaincy grants 10 scholarships a year - 2 of which are held by the Choir Director and Organ Scholar - the other 8 are granted to Choral Scholars.

Choir Director and Organ Scholarships are awarded by audition around Easter each year. Choral Scholarships are awarded by audition at the beginning of the Autumn term.

For more information, contact the Chaplaincy on chaplaincy@canterbury.ac.uk

MUSIC AND PERFORMING ARTS SCHOLARSHIP

Awarded to students in the Department of Music and Performing Arts.

General awards up to £300 are available to students on any of the Department's programmes, and are designed to help you develop your professional practice. May include support for travel, masterclass fees, or workshop fees for specialist sessions and lessons outside the University. Scholarships are awarded on a case-by-case basis throughout the academic year.

Entry scholarships are worth £250 and a number are awarded each year to students entering the University. They are designed to encourage you to seek professional experience in support of your University learning from the very start. In particular, they support keen ensemble performers (in any of the music and performing arts disciplines), and are there to kick-start your ability to seek performing and creative platforms in and around Canterbury and Kent.

Second instrument scholarships are awarded to a number of Music students in their first year of study. These awards are worth £300, which pays for 10 hours of teaching with one of our specialist instrumental teachers on a second instrument. Students are encouraged to apply for second instrument scholarships through audition in their first week on the BMus or BA Music programmes.

For more information, contact the Department of Music and Performing Arts on mpa@canterbury.ac.uk.

OTHER SOURCES OF SUPPORT

Other Government Support

- Disabled Students' Allowance
- Childcare Grant (*full-time students only*)
- Parents' Learning Allowance (*full-time students only*)
- Adult Dependants' Grant (*full-time students only*)

For more information on any of the above see www.gov.uk/studentfinance

Access to Learning Fund (for current students)

Our Student Health and Wellbeing team provides access to a range of advice and support including the Access to Learning Fund for current Home students experiencing financial difficulties.

Further Financial Support

On gaining a place in Higher Education, many students may wish to find part-time employment to supplement their income whilst studying. The University has a JobShop and TempShop which enable students to find local employment opportunities including at the University. See our website for more details: www.canterbury.ac.uk/careers

There are also a number of other sources of funding that may be available to some students subject to application. For more information, visit the National Students' Union website: www.nus.org.uk

USEFUL WEBSITES

Government website	www.gov.uk/studentfinance
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Money Saving Expert	www.moneysavingexpert.com/students (accessible, impartial advice on student finance from consumer champion Martin Lewis)
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National Students' Union	www.nus.org.uk
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Canterbury Christ Church University Student Finance	www.canterbury.ac.uk/finance
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Canterbury Christ Church University Courses	www.canterbury.ac.uk/studyhere
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Canterbury Christ Church University TempShop/JobShop	www.canterbury.ac.uk/careers
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