



Undergraduate and PGCE courses  
starting in the academic year 2016/17

2016/17

STUDENT FINANCIAL  
SUPPORT



Canterbury  
Christ Church  
University



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## 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 2016/17.

### 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](http://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/](http://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 2016/17). Information for continuing students can be found at: [www.canterbury.ac.uk/study-here/funding-your-degree](http://www.canterbury.ac.uk/study-here/funding-your-degree)

We have a team of specialist Student Support and Wellbeing Advisers who are available to discuss any financial concerns that students may have. They will also support applications to internal and external funding sources.

## UNDERGRADUATE FEES 2016/17

Tuition fees for full-time Home and EU undergraduate students starting at Canterbury Christ Church University in 2016 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 2016/17 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

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 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 (living cost funding) are currently only available to full-time Home students.

See [www.slc.co.uk](http://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.

## HOUSEHOLD INCOME

The amount you could get as a Maintenance Loan 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 in order to be considered for your full entitlement.

## 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 2016/17 entry.

**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](http://www.gov.uk/studentfinance).*

Based on data for 2016/17 entry		
Household Income (£)	Student studying outside London	Student living at home
25,000	8,200	6,904
30,000	7,612	6,322
35,000	7,023	5,740
40,000	6,434	5,158
42,875	6,095	4,824
45,000	5,845	4,576
50,000	5,256	3,994
55,000	4,667	3,412
60,000	4,078	3,039
65,000	3,821	3,039
69,803	3,821	3,039
70,000	3,821	3,039

## 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 2016:

For students entering in 2016/17 we offer a range of awards to eligible students.

These awards are:

### CCCU Grant

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> Up to £1000 in each year of study.

### Care Leavers' Bursary

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

### Access to Learning Fund (ALF)

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> A discretionary financial assistance to eligible students facing financial difficulties.

### Sports Scholarships

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> up to £1,000 per year.

### Music and Performing Arts Scholarships

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> up to £300 per year.

### Broadstairs Bursary Scheme

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> £1500 over three years of study

Full information is on our website: [www.canterbury.ac.uk/finance](http://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.

## CCCU GRANT

Once a student has confirmed their place at the University, eligible students are able to apply for the CCCU Grant.

Awards of up to £3,000 over the duration of study (£1,000 per academic year) will be allocated to students who meet the eligibility criteria. Please note, awards are limited and eligibility does not guarantee receipt of award.

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).

The allocation of grants takes place in the order that eligible students confirm their place at the University and provide Student Loans Company or other required income evidence. It is therefore essential that you provide the Student Loans Company with consent to share your household income information with the University.

### 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.

Deadline dates will determine when awards are granted and the first funding release to students will be week commencing 26 September 2016.

## 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 email: [studentwellbeing@canterbury.ac.uk](mailto:studentwellbeing@canterbury.ac.uk)

## 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/christ-church-sport/sports-scholarship-scheme](http://www.canterbury.ac.uk/christ-church-sport/sports-scholarship-scheme)

## 2016/17

### ACCESS TO LEARNING FUND (ALF) – FOR CURRENT STUDENTS

Student Support, Health and Wellbeing administer Canterbury Christ Church University's Access to Learning Fund (ALF), which provides discretionary financial assistance for UK students to access and remain in higher education.

Undergraduates must have applied for their maximum student funding entitlement and have received the first installment before submitting an application.

ALF monies can be awarded as a Short Term Loan of up to £400 in instances whereby receipt of student funding is delayed. Alternatively, ALF can be awarded as a grant. The amount awarded will depend on your individual circumstances and the number of applications received throughout the year.

It is important to note that ALF is intended to act as a safety net for those in financial difficulty, rather than a main source of income.

Applicants for ALF must be a 'home student' registered on a course in one of the following categories:

- Undergraduate students - either full or part-time, including part-time distance learners following a higher education course, including sandwich courses and any periods of placement or study abroad
- Graduate students - either full or part-time following a course of higher education at a level above first degree.

CCCU gives priority to particularly vulnerable groups of students when deciding how to allocate the funding.

Students must meet with a Student Support and Wellbeing Adviser who can assist them with their applications and advise on the most appropriate funding option.

### 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](mailto: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](mailto:mpa@canterbury.ac.uk).

## THE BROADSTAIRS BURSARY SCHEME

The Broadstairs bursary is a £1500 award available to students who attend school or college in Thanet, Dover or Shepway and are in the UCAS application process. Students must be applying to begin their first year of university study on one of the courses taught at the Broadstairs Campus in 2016. To be eligible, applicants must make a firm acceptance of their offer by the University before 14 July in the year of entry. The award is paid over a three year period with students receiving £500 per annum.

All applicants will be required to participate in paid University outreach activities to promote higher education to students who might not otherwise access higher education, acting as student ambassadors to support links with schools and colleges in Thanet and East Kent.

For more information on the Broadstairs Bursary Scheme see [www.canterbury.ac.uk/study-here/funding-your-degree](http://www.canterbury.ac.uk/study-here/funding-your-degree)

## 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](http://www.gov.uk/studentfinance)

### 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. Unitemps is Canterbury Christ Church University's recruitment service to students, graduates and the community. Unitemps offers part-time and vacation work, internships, placements and full-time work opportunities both within the University and in the local area. See our website for more details:

[www.canterbury.ac.uk/unitemps](http://www.canterbury.ac.uk/unitemps)

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

## USEFUL WEBSITES

Government website	<a href="http://www.gov.uk/studentfinance">www.gov.uk/studentfinance</a>
Money Saving Expert	<a href="http://www.moneysavingexpert.com/students">www.moneysavingexpert.com/students</a> (accessible, impartial advice on student finance from consumer champion Martin Lewis)
National Students' Union	<a href="http://www.nus.org.uk">www.nus.org.uk</a>
Canterbury Christ Church University Student Finance	<a href="http://www.canterbury.ac.uk/study-here/funding-your-degree">www.canterbury.ac.uk/study-here/funding-your-degree</a>
Canterbury Christ Church University Courses	<a href="http://www.canterbury.ac.uk/studyhere">www.canterbury.ac.uk/studyhere</a>
Canterbury Christ Church University Unitemps	<a href="http://www.canterbury.ac.uk/unitemps">www.canterbury.ac.uk/unitemps</a>

If you require this publication in an alternative format, please contact the Corporate Communications Unit.

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