



FINANCIAL INFORMATION & SUPPORT

2013/14

Introduction

This booklet provides general guidance only and is based on information available at the time of printing. Every effort has been made to ensure the accuracy of the information given as at June 2013. The University of Worcester (UW) takes no responsibility for errors or omissions or for arrangements made by third parties. It reserves the right to change the information given at any time.

Information in this publication refers to all University of Worcester students including those studying at one of the University's partner institutions unless stated otherwise.

For more detailed information you should visit:

www.gov.uk/studentfinance or see *A Guide to Financial Support for New Full-time Students in Higher Education 2013/2014* or for continuing students *A Guide to Financial Support for Students Continuing in Full-time Education 2013/ 2014* both published by the Department for Education and Skills and available to download from www.gov.ac.uk/studentfinance For copies of Student Finance England booklets in braille or large font telephone 0141 243 3686. (The publications are also available for new and continuing part-time students.) The booklets provide greater detail on:

- Where and how to apply for assistance
- Further information on grants and loans available, including repayment details for loans
- Financial support calculations
- Other sources of help available

 You may also visit the Student Finance England website:
www.gov.uk/studentfinance

Contents

<u>Introduction</u>	<u>2</u>	<u>Tuition and Accommodation Fees</u>	<u>22</u>
<u>Contacts for Advice and Support at the University of Worcester</u>	<u>4</u>	<u>Banking and Financial Support</u>	<u>23</u>
<u>Financial Support 2013/14</u>	<u>5</u>	<u>Part-time Work for International and EU students</u>	<u>24</u>
<u>Tuition Fee Loans</u>	<u>5</u>	<u>Budget Sheet</u>	<u>26</u>
<u>Payment of Fees</u>	<u>5</u>	<u>Examples of Costs Incurred in Some Courses</u>	<u>28</u>
<u>Continuing Student and Tuition Fees</u>	<u>5</u>	<u>Transport and Parking Costs</u>	<u>33</u>
<u>Maintenance Loans</u>	<u>6</u>	<u>Accommodation</u>	<u>35</u>
<u>Repayment of Student Loans</u>	<u>7</u>	<u>Child Care Facilities Costs</u>	<u>36</u>
<u>Maintenance Grants</u>	<u>7</u>	<u>Income Tax and Students</u>	<u>36</u>
<u>Special Support Grant</u>	<u>7</u>	<u>National Insurance</u>	<u>36</u>
<u>Disabled Students' Allowance</u>	<u>8</u>	<u>Banks</u>	<u>37</u>
<u>Childcare Grant</u>	<u>8</u>	<u>Social Security Benefits</u>	<u>37</u>
<u>Parents' Learning Allowance</u>	<u>8</u>	<u>Television Licences</u>	<u>37</u>
<u>Child Tax Credits</u>	<u>8</u>	<u>Council Tax</u>	<u>38</u>
<u>Adult Dependants' Grant</u>	<u>9</u>	<u>Shopping Costs</u>	<u>38</u>
<u>Scholarships and Bursaries</u>	<u>9</u>	<u>Eating Costs</u>	<u>39</u>
<u>Sports Scholarships and Bursaries</u>	<u>11</u>	<u>Snack Bars and Dining Hall</u>	<u>39</u>
<u>Part-time Students</u>	<u>12</u>	<u>Budgeting Tips and Part-time Work</u>	<u>39</u>
<u>Postgraduate Support and Fees</u>	<u>13</u>	<u>Money Doctors</u>	<u>41</u>
<u>Teacher Training – PGCE Students</u>	<u>14</u>	<u>What our students say</u>	<u>42</u>
<u>Nursing and Midwifery Students</u>	<u>16</u>	<u>Who to Talk to About Welfare and Finance</u>	<u>43</u>
<u>Social Work Students</u>	<u>17</u>		
<u>Access to Learning Fund</u>	<u>18</u>		
<u>Short Term Loans</u>	<u>18</u>		
<u>Trust Funds</u>	<u>19</u>		
<u>Care Leavers' Support</u>	<u>20</u>		
<u>International and EU Students</u>	<u>22</u>		

firstpoint

...to access advice and support at the University of Worcester.

The firstpoint centre in the Peirson Building on the St John's Campus is the first point of contact for all students' information, advice and support needs.

Through firstpoint you can get advice on:

- Accommodation
- Careers and Earn as you Learn
- Disability and Dyslexia Support
- Fees and Finance
- Health and Well Being
- How to access the Chaplaincy
- How to access the Counselling Service
- ID Cards
- Improving your Study Skills
- International team
- ICT support
- Mental Health Advice
- Module Choices
- Money Issues
- Personal Problems
- Registration and Registry Records
- Study Abroad
- Work and Further Study

... anything concerning student life at the University of Worcester by telephoning 01905 542551, emailing firstpoint@worc.ac.uk or calling into the Peirson Building.

Other useful contacts for advice and support:

- Admissions 01905 855111
- Nursery 01905 855277
- Students' Union Education and Welfare 01905 543217
- Students' Union Student Advisor 01905 543210

Full-time Undergraduate Financial Support for academic year 2013/14

Tuition Fees

For academic year 2013/14 University of Worcester fees are £8,650 a year for students starting in academic year 2013/2014 on full-time undergraduate level courses (first degree, Foundation degree, HND, Dip HE etc). Some of our students studying at partner institutions have lower fees and you can find these on the Course Fees page of the University's website.

Existing students will not be affected by the changes to fees and financial support in September 2012; their fees and support will remain the same with changes only made to take into account inflation.

Tuition Fee Loan

You can defer payment of your fees by applying for a non means-tested tuition fee loan from the Student Loans Company via Student Finance England. The fees are paid direct to the University on your behalf, so you need not find the money to pay for your course before you enrol or whilst you are studying. Tuition fee loans are available to eligible home and EU students.

Apply to Student Finance England for a tuition fee loan and other financial support as soon as possible, and normally at least four months before the start of your course. You can apply for funding even before you have been offered a place at university, usually the January before your September start. Applications can

be made online, but forms can also be downloaded from:

www.gov.uk/studentfinance, or you can phone Student Finance England on **0845 300 5090** if you have any queries or wish to be sent a form. It is advisable to keep copies of your application and any documentary evidence that you send and make sure you put your Student Finance reference number on documents sent separately.

Self Funding Students

If you are not eligible for a tuition fee loan or choose to finance your studies privately then there are several payment options available to you:

- You can settle your full tuition fees online at registration or on receipt of invoice. Alternatively, you can choose to pay in 6 instalments in line with the University's instalment plan. This option is only available by direct debit which is drawn from a UK bank account.
- Part-time students who do not have a Tuition Fee Loan in place will be required to settle their tuition fee invoices within 30 days from receipt.
- Please note that the above options are available to UK or EU students only, international students are required to pay 50% of their fees before enrolment by UK border agency regulations. The remaining 50% is then due before the start of your second semester.

The tuition fee instalment plan is summarised in the table below:

	Instalment					
Course start date	1 st	2 nd	3 rd	4 th	5 th	6 th
Sept/Oct	1st Nov 2013	1st Dec 2013	1st Jan 2014	1st Feb 2014	1st Mar 2014	1st Apr 2014
Jan/Feb	1st Mar 2014	1st Apr 2014	1st May 2014	1st Jun 2014	1st July 2014	1st Aug 2014

Previous Study

It is important to note that previous study at Higher Education level or above (ie above Level 3) can affect your entitlement to student financial support and you should contact Student Finance England about this. Although sometimes previous study can be disregarded if you have evidence that you left for compelling personal reasons such as illness.

Students in receipt of all or part of the Maintenance Grant (see paragraph opposite) will have their Maintenance Loan reduced by 50p for every £1 of Maintenance Grant received. This reduction will not apply to those students with an underlying eligibility for means-tested welfare benefits; they will receive the Special Support Grant mentioned below instead.

Payments to Students

Maintenance Loans

Maintenance loans are available to eligible home students to help with living costs such as accommodation, food, clothing, travel etc. For academic year 2013/14 the maximum maintenance loan is £5,500 per annum (or £4,375 per annum for those living at home with their parents) paid in three instalments. 65% of the loan is a basic entitlement and does not depend on household income but the remaining 35% is means-tested.

Apply to Student Finance England for a Maintenance Loan as soon as possible, at least four months before the start of your course. Applications can be made online or forms can be downloaded from: www.gov.uk/studentfinance or you can telephone Student Finance England on **0845 300 5090** and ask to be sent a copy.

If you do not apply within nine months of the start of your course you may lose your right to apply for that particular year.

Repayment of Student Loans

Tuition Fee and Maintenance Loans are repaid after you leave university and start earning at least £21,000 pa. Interest is added to Tuition Fee Loans from when they are first paid to the university (February in most cases) and to Maintenance Loans from when they are first paid to the student.

Rates of Interest

Interest on your loan will be applied at inflation (RPI – Retail Price Index) plus 3% while you are studying, and up until the April after you leave university or college. Then the amount of interest you're charged depends on how much you earn. You will be charged the following rates of interest:

- If you earn less than £21,000 – interest at the rate of inflation
- If you earn between £21,000 and £41,000 – interest at the rate of inflation plus up to three per cent (on a gradual scale depending on income)
- If you earn over £41,000 – interest at the rate of inflation plus three per cent

Repayment

Repayment is based on 9% of any income over £21,000. For example a graduate earning a salary of £25,000 would repay £30.00 a month. Student loan balances, but not arrears, will be written off after 30 years if the student in question started their studies after September 2012. More information regarding the repayment of Student Loans is shown on the Student Finance England website.

Maintenance Grant

Home students may be eligible for a non-repayable means-tested Maintenance Grant from Student Finance England of up to £3,354 pa, paid in three instalments. Students whose residual household income is £25,000 pa or less will receive the full £3,354. Those whose residual household income is between £25,001 and £42,600 will receive part of the grant and those whose residual income is above £42,600 will not be eligible for the grant. Receipt of all or part of the Maintenance Grant will reduce the recipient's entitlement to the Maintenance Loan by 50p for every £1 of Maintenance Grant received. This reduction will not apply to students with an underlying eligibility for means-tested benefits; they will be awarded the Special Support Grant mentioned below instead.

Special Support Grant

Students who have an underlying eligibility for means tested benefits (for example some lone parents) such as Income Support will be eligible for a non-repayable Special Support Grant of up to £3,354 pa paid in three instalments. Payment is means-tested using the same income thresholds as the Maintenance Grant. This grant will be paid instead of the Maintenance Grant mentioned above and the Department of Work and Pensions has agreed to disregard it in calculations for income-related benefits. Receipt of this grant will not reduce entitlement to the amount of Maintenance Loan due in the way that the Maintenance Grant does. Please note, this may change with the advent of Universal Credits.

Payment Times of Grants, Maintenance Loans and Allowances

Financial support from Student Finance England for September starters, with the exception of Tuition Fee Loans which are paid directly to your university, is paid in three instalments in September, January and April.

Student Finance and Paying for Accommodation

It is important to note that the financial support that you receive from Student Finance England will not always be enough to pay for your accommodation and living expenses, especially if you use the accommodation at the top of the price range. The section of this booklet entitled Budgeting Tips includes advice on avoiding financial short-falls.

Tuition Fee Loans, Maintenance Loans and Grants can all be applied for using the same application form and it is important to have an income assessed award (ie where your parent's or partner's income is taken into account) to make sure that you are awarded the maximum amount to which you are entitled.

Disabled Students' Allowance for Full and Part-time Students

The Disabled Students' Allowance is available to help with any extra studying costs that are incurred as a result of your disability and may be applied for through Student Finance England. Applications can be made at any time before or during your course and how much you get does not depend on your income or that of your family. You will not have to repay this help. Contact the University of Worcester

Disability and Dyslexia Co-ordinators, Alice Kemble-Davies or Steve Joyce on **01905 855413** and **01905 855514** for help and advice concerning your eligibility, application and support whilst studying.

Childcare Grant

A non-repayable Childcare Grant may be available to full-time students with dependent children in prescribed childcare as long as they are not in receipt of a childcare grant from another source e.g. Working Tax Credits. The amount you will receive depends on your circumstances. The amount of the grant is up to £148.75 per week based on 85% of actual childcare costs for one child only or £255 per week for two or more children. Applications should be made to Student Finance England who can give further information on the grant available.

Parents' Learning Allowance

The non-repayable Parents' Learning Allowance provides help for course-related expenses to eligible students who have dependent children. The amount you will receive is based on your income and that of your dependents (including husband, wife or partner). The maximum allowance paid is £1,508 a year. Applications should be made to Student Finance England.

Child Tax Credit

Students with dependent children are eligible to apply for Child Tax Credit (CTC) from HM Revenue and Customs. Students receiving the maximum amount of CTC and no Working Tax Credit are entitled to free school meals for their children. To find out whether you are eligible to receive Child Tax Credit you should contact HM Revenue and Customs on

0845 300 3900 or www.hmrc.gov.uk/taxcredits Please note the government plans to replace Tax Credits with Universal Credits this year. For details see: www.dwp.gov.uk/policy/welfare-reform/universal-credit

Adult Dependants' Grant

If you have a partner or other adult, usually a member of your family, for example a partner in receipt of means-tested benefits, who depends on you financially, then you may be eligible for an adult dependants' grant through Student Finance England. The amount you will receive depends on your income and that of your adult dependant. The amount of the grant is up to £2,642 a year.

Scholarships & Bursaries

Clive Richards Foundation Scholarships

Each year the University will award scholarships of £1,000 each, funded by local philanthropist Clive Richards and based on academic achievement. These are awarded by reference to grades achieved and do not have to be applied for. Payment is made at the start of the second or third year of study in the form of a tuition fee waiver.

University Scholarships for ABB Students

In academic year 2013/2014 all students with ABB or equivalent will be awarded a £1000 first year scholarship which will take the form of payments to the student of £250 in October and February and £500 in May. The scholarship pages of the University's website give details of equivalent qualifications. Applications

are not required for this scholarship as students' grades are established during the admissions process.

Students who are also eligible for the National Scholarship of a £3000 fee waiver can receive both that and the ABB Scholarship.

Wychavon Scholarships

The Wychavon Scholarship of £500 has been launched to help support full-time students from the district of Wychavon studying at the University of Worcester. The scholarship is open to students from the Wychavon district choosing to study full-time at the University of Worcester and can be taken up for courses starting in September 2014.

The scheme will initially run for students starting in 2013, 2014 and 2015, and will be open to undergraduates (except nursing and midwifery students who do not pay university tuition fees) and will provide £500 per student, for up to 100 students in each of the three academic years. The scholarship won't be means tested, but will be available to applicants in the order in which they apply.

Applications for the Wychavon Scholarship should be made to the University's Admissions department by emailing admissions@worc.ac.uk

Bosch Scholarships

Four £2,500 Bosch Scholarships are awarded on a competitive basis at the end of Year One to students studying business, computing and related subjects. These scholarships will include the opportunity to take a one year paid work placement with the Worcester Bosch Group.

Choral Scholarships

In partnership with Worcester Cathedral, Choral Scholarships of £2,000 are available to young men with counter-tenor, tenor and baritone/ bass voices and are aimed at encouraging young singers to become part of the long-standing tradition of Cathedral Music, while pursuing a course of study. The scholarships are available to students in the first, second or third year of an undergraduate course.

Scholars will receive £2,000, paid in instalments over 12 months, private singing tuition and support from a Principal Lay Clerk. In addition to regular services, the post will give an opportunity to sing with the Cathedral Choir in concerts, recordings, tours and the world famous Three Choirs Festival, for which additional remuneration will be paid.

National Scholarship Programme at the University of Worcester

New eligible undergraduate students in 2013 who come from households with an income of £25,000 or less will be awarded a scholarship of £3,000 which will take the form of a tuition fee reduction in year one (or a pro rata amount in the case of part-time students).

Recipients must be registering on courses for which they are paying at least £6,000 pa or the part-time equivalent. EU and Home students are eligible for the scholarship but not International students or those normally resident in Scotland, Wales or NI.

Those students not eligible for a scholarship under the National Scholarship Programme are:

- NHS funded students

- Students funded by the Teaching Agency for Schools
- Students directly continuing from one course to another (e.g. from a foundation degree or HND to the final year of an Honours degree)
- Students transferring in from another institution
- Students taking a postgraduate qualification
- Part-time students studying at less than 25 per cent intensity of the full-time equivalent
- Any other students whose fees are paid or part-paid through a sponsorship arrangement
- Students who have previously studied at Higher Education level (i.e. above Level 3)

Awards will be made only upon confirmation of household income so it is essential that students submit an income assessed application to Student Finance England (SFE) and submit all evidence requested. You must also ensure that you or your parents do not tick the box on your application that removes the consent to share because this would prevent confirmation of your income being shared with us. Please see The Student Finance England Factsheet *How you are Assessed and Paid* for details about whose income is taken into account when household income is assessed. Their website is www.gov.uk/studentfinance EU and part-time students will receive a separate form from Student Finance England to provide details of their household income and some scholarships will be reserved for part-time students whose income cannot be assessed by SFE until after they have started the course.

University Extra Curricular Activity Scholarships

Students have the opportunity twice a year to apply for funds, up to £1,000, to assist them with activities such as:

- Voluntary activities which are community based, either in the UK or abroad
- Activities related to a pastime or interest in which the student is involved (e.g. music or some other arts-based area; elite sport)

Recent successful applicants have received funding to assist with travelling to the Gambia to run sports schools for local children and attending early childhood workshops in storytelling, and volunteering to work with the charity Relate. The deadlines for applications are usually 1 December and 1 March. Information is available through the student SOLE page on the Registry blog post <http://tiny.cc/sb0pj>

University of Worcester Sports Scholarships and Bursaries

Sports Scholarships are on offer in rugby, hockey, basketball and cricket at the University of Worcester. The University works in partnership with Worcester Rugby Club, Worcestershire County Cricket Club, Worcester Hockey Club and the Worcester Wolves Basketball Club to award Sports Scholarships to talented players. If you are successful in receiving a Sports Scholarship here at Worcester, you may be offered some of the following benefits:

- Financial assistance for study
- Access to training schemes run by or held at the University
- Free membership to the University's

Fitness Suite

- Sports Federation registration fees paid
- Unlimited support in meeting the balance between playing and study
- You may also be awarded a bursary which encompasses all of the above without the financial assistance for study

For further general information about Sports Scholarship opportunities please contact Glyn Harding on **01905 855509**, email: g.harding@worc.ac.uk

University of Worcester Bursaries for students that started before September 2012

Students starting after September 2006 but before academic year 2012/ 2013 who are in receipt of all of the Maintenance Grant or Special Support Grant will receive a non-refundable bursary of up to £785 pa from the University of Worcester. Students in receipt of part of the grant will receive up to £650. **Students must make sure that the University Finance Office knows that they are in receipt of a grant; otherwise they will not receive the increased amount of bursary.** Those students (including EU) who are not in receipt of the Maintenance or Special Support Grant, with the exception of nursing and midwifery students and other students whose fees are paid for them, will receive a bursary of £500 pa. The bursaries will be paid in five, monthly instalments from December. Payments will cease on withdrawal from the course. Bursaries payable to students in receipt of the Special Support Grant will be disregarded as income by the Department of Work and Pensions in their calculations for income-related benefits.

Part-time students

New and Continuing Part-time Students who started their course on or after September 2012

Part-time students who started their course during or after the academic year starting September 2012 will be able to apply for a loan from Student Finance England to pay their tuition fees. To qualify for the loan students must be studying at a course intensity of at least 25% of the full-time equivalent per year. The loan will not take into account their household income.

No grant is available from Student Finance England for new part-time students, only a loan.

You will become liable to repay the loan from the April four years after your course started or the April after you leave your course (whichever is the soonest) but no repayments will be made unless you are earning more than £21,000.

For more details of eligibility, how to apply and loan repayments visit www.direct.gov.uk/studentfinance You can download application forms from www.slc.co.uk/england and apply at the beginning of August or apply online by visiting www.gov.uk/studentfinance from April.

Part-time students can also apply to the University's Access to Learning Fund for help (see page 18) and may also be able to apply for help towards childcare costs if they are on a low income.

Eligible part-time students will also receive support through the Disabled Students' Allowance as long as they can complete the course in no more than twice the length of a full-time one.

Each 15 credit undergraduate module

costs £1080 for new part-time students in 2013/14.

Continuing Part-time Students

Eligible part-time undergraduate students, who started their course before September 2012, undertaking 50% or more of an equivalent full-time course, may receive a means-tested grant from Student Finance England towards the cost of tuition fees subject to a maximum of:

- £845 where their course is 50% or more of a full-time course but less than 60%
- £1,015 where their course is 60% or more of a full-time course but less than 75% or
- £1,270 where their course is 75% or more of a full-time course

A grant of up to £275 towards course costs may also be available. You can re-apply for support through Student Finance England from July 2013. You can get an application form (PTG1) by phoning **0845 3005090** or from the website:

www.gov.uk/studentfinance

Part-time students may also apply to the University's Access to Learning Fund (ALF) for financial help (see page 18). Eligible students receiving the full fee and grant support available may also apply to ALF for some help towards childcare costs as long as they are not in receipt of a Childcare Grant from another source such as Working Tax Credits or the National Health Service. Continuing part-time students in receipt of a particularly low income may also be able to receive help from the Access to Learning Fund towards the cost of their tuition fees under the Additional Fee Support Scheme.

Eligible part-time students will also receive support through the Disabled Students' Allowance as long as they can complete the course in no more than twice the length of a full-time one.

Each 15 credit undergraduate module costs £335 for continuing students (who commenced their studies prior to September 2012) in the academic year 2013/14.

Postgraduate students

Studentships and research grants are available from research councils, such as the Arts and Humanities Research Council, and various charities.

The Disabled Students' Allowance is available for postgraduate students. For information on eligibility see the Department for Business Innovation and Skills publication *Bridging the Gap 2013/2014*. You can also download a copy from Student Finance England at www.gov.uk/studentfinance or telephone **0800 731 9133** for a copy.

Professional and Career Development Loans (PCDL) are available to students on vocational courses who have no other financial support. A PCDL is a deferred repayment bank loan of up to £10,000. For more information telephone **0800 585 505** or visit www.gov.uk/career-development-loans

Eligible postgraduate students may also apply for financial help from the University's Access to Learning Fund.

Further information on sources of postgraduate funding can be found at www.prospects.ac.uk

Lists of educational trust funds and charities are available from firstpoint in the Peirson Building and the Welfare and Financial Advice website www.worcester.ac.uk/wfa

Postgraduate Tuition fees

Current or ex-University of Worcester students going onto Masters Programmes will have a 10% discount in fees. Applicants with any gap in study of more than two years are advised to talk to the University finance office to confirm their eligibility to receive the discount.

Masters Study

For MA/MSc courses, fees for 2013/14 will be £4,630 for full-time students and £515 per 20 credit module for part-time study. However, there are set fees for particular Masters courses that differ from this.

Research Degrees

For MPhil/PhD study, fees for 2013/14 will be £4,630 for full-time students and £1,220 per annum for part-time study.

Teacher training - Postgraduate Certificate in Education (PGCE)

Tuition fees for PGCE courses starting from September 2013 are £9000 pa. Tuition fee loans for home and EU students are available so that money for fees does not have to be found up-front.

PGCE Home students can also apply for a means-tested Maintenance Grant of up to £3,354 pa and a Maintenance loan, Childcare Grant, Disabled Students' Allowance and so on from Student Finance England. Help may also be available from the University's Access to Learning Fund.

Some full-time eligible Home and EU students on a Postgraduate course leading to a qualified teacher status i.e. a Postgraduate Certificate in Education (PGCE), will receive a tax-free training bursary through their university.

Eligibility depends upon the classification and subject of their first degree; the table opposite summarises the standard training bursaries available in 2013/14.

Please note that PGCE students studying on a part-time basis will receive the same financial support as part-time undergraduate students, unless their course lasts for less than a year, this is explained in the part-time section of this guide.

i You can get more information on teacher-training support and related issues from the Teaching Information Line on **0800 3892 500**, or on the Training and Development Agency website: www.education.gov.uk/get-into-teaching/funding

Financial incentives for those who train in 2013/14

		ITT subject/phase			
		Physics, Chemistry, Mathematics ¹	Modern Languages	Primary Maths specialist ²	Other priority Secondary ³ and Primary
Training bursary 2013/14	Trainee with first	£20,000	£20,000	£11,000	£9,000
	2:1	£15,000	£15,000	£6,000	£4,000
	2:2	£12,000	£12,000	£0	£0
Free school meals (FSM) premium		25% premium paid on the above bursaries/scholarships to School Direct trainees whose training is based in a school where more than 35% of pupils are eligible for free school meals			

¹ Trainee teachers in physics, chemistry and maths with a 2:1 or first are able to apply for scholarships with the relevant subject association group. The scholarships are worth £20,000 and trainees will be subject to a competitive process. Trainees who hold the scholarship will not also be eligible for the standard Department for Education (DfE) bursary. Trainees who are not awarded a scholarship will continue to be eligible for the standard bursaries in 2013/14.

² The Secretary of State announced on 14 June that trainees with a B or better at maths A-level on the new maths primary specialist courses would receive an extra £2,000 bursary, up to a maximum of £11,000.

³ Other priority secondary subjects include English, geography, history, computer science, Latin, Greek, music, biology and physical education. Trainee teachers in computer science with a 2:1 or first are able to apply for scholarships with the relevant subject association group. The scholarships are worth £20,000 and trainees will be subject to a competitive process. Trainees who hold the scholarship will not also be eligible for the standard DfE bursary. Trainees who are not awarded a scholarship will continue to be eligible for the standard bursaries in 2013/14.

Nursing and Midwifery students

Students taking degree courses in nursing or midwifery will have their tuition fees paid by the NHS. They will be eligible for an NHS means-tested bursary, a £1,000 grant and a reduced rate non-means-tested Maintenance Loan through Student Finance England, visit: www.gov.uk/studentfinance

For bursary details contact:

The NHS Student bursaries
Hesketh House
200-220 Broadway
Fleetwood
LANCS
FY7 8SS

Tel: **0845 358 6655**
email: bursary@nhspa.gov.uk

You can also visit the grants website: www.nhsbsa@nhs.uk/students for financial support details, including the booklet, *Financial Help for Healthcare Students*, which can be downloaded.

Eligible nursing and midwifery students may also apply to the University's Access to Learning Fund for financial support.

There are a number of trust funds that help healthcare students in financial difficulty and many of our students have received grants in excess of £1,000. The University's Welfare and Financial Advisors can also provide you with a list of some of the trust funds that may help nursing students and an example of a letter asking for help from a trust fund or charity can be found on their website: www.worc.ac.uk/wfa/

Social Work students

Please note that the deadline for applying for funding through the NHS is 30th November.

Social Work Bursaries

From 2013 The Department of Health will set an annual cap on the number of Social Work Bursaries to be offered each year to undergraduate and postgraduate students and universities will decide which students to put forward for a bursary. For more details see the Department of Health information booklet at: www.gov.uk/government/publications/reforming-social-work-bursary-information-packs

Most social work students will receive the bursaries listed below; these are administered by the NHS Business Services Authority (NHSBSA) on behalf of the Department of Health. For details of eligibility, the amounts of bursary and how to apply, visit www.nhsbsa.nhs.uk/swb or phone 0300 330 1342.

Full-time Undergraduates

Eligible full-time undergraduate social work students studying year two and three will receive a non-means tested bursary of up to £4575 which includes an element for fees (students are responsible for paying their own fees). They can also apply for the statutory student loans and grants available to undergraduate students through Student Finance England. Please note, students taking year one of the course can only apply for Student Finance England funding.

Part-time Undergraduates

Eligible part-time students taking year two and three of the course can apply for a non-means tested bursary from the NHS at a pro rata rate of that available to full-time students. They can also apply to Student Finance England for a loan to pay tuition fees.

Full-time Postgraduates

Postgraduate students will have their tuition fees up to £3828 paid by the NHS BSA. The bursary for eligible postgraduate students will consist of a non-income assessed grant of £3362 and an additional income assessed grant of up to £2608 for general living costs plus extra help for students with dependants.

Part-time Postgraduates

Eligible students will have their tuition fees up to £1914 paid by NHSBSA and can apply for a non-means tested bursary at a pro rata rate. Part-time postgraduate students cannot apply for the additional means tested allowances that are available to full-time postgraduates.

Access to learning fund

This is a non-repayable grant administered by the University of Worcester to help eligible students who are experiencing financial difficulties. The amount awarded ranges from £100 to £3,500. In particular help is given to:

- Mature students with other financial commitments
- Final year students
- Disabled students
- Students who are, or have been homeless
- Foyer residents and other homeless students
- Care leavers
- Students from a low-income background
- Students whose financial commitments change unexpectedly after the start of the course
- Students with children, especially lone parents
- Students with high travel expenses and/or course costs

However, students in financial need that do not fit into these categories may still apply. Please note that the fund is not exhaustive and cannot always make up the whole financial short fall.

Application forms, which include more details and conditions of eligibility, are available throughout the year from the Students' Union and firstpoint at the University of Worcester; they are also available to download from the University of Worcester's Welfare and Finance Advice service website at www.worcester.ac.uk/wfa

For more information about the fund telephone firstpoint on **01905 542551** or email firstpoint@worc.ac.uk

Short-term loans

If the first instalment of your Student Loan is delayed and this is causing financial hardship you may ask at firstpoint whether you are eligible for a short-term loan and help may be arranged. They can also offer advice and telephone Student Finance England for you if all or part of your loan is delayed and you are unable to pay your University hall or nursery fees.

Trust funds

There are many trust funds and charities that have been set up to support students in Higher Education. Eligibility may depend upon a wide range of criteria, for example, where an applicant is from, where they went to school, their chosen course or career path, whether they have a disability or medical condition or are at a financial disadvantage compared to other students. A significant number of applicants at the University have been successful in their requests for financial support and have been awarded amounts ranging from £200 to £2,000.

The Directory of Social Change publishes *The Educational Grants Directory*, which lists details of charities and trust funds. Copies are available from the Welfare and Financial Advisors and are available in the Careers Advisory Service located in firstpoint.

The Educational Grants Service (EGS) also provides information on charitable trusts and alternative funding. The University of Worcester is affiliated with EGS so that students can access the online Educational Grants Search to see whether they are eligible for any extra grants or charitable funding. To complete the search visit: www.family-action.org.uk and apply online.

EGS also makes extra help available to lone parents in Higher Education through the Horizons Education Fund. Awards allocated can be between £500 and £1500. Visit www.yourhorizons.com/education-advice-for-lone-parents to apply online. Deadlines for applications to the Horizons Fund are usually in November; check the website for details. You can also contact them at:

EGS
501-505 Kingsland Road
Dalston
London
E8 4AU
Tel: 020 7249 7459 (Tues, Weds, Thurs pm)
www.family-action.org.uk

The University welfare and financial advisors can also provide you with lists of contact details for some trust funds as well as advice on how to apply to them for help. Lists of trust funds and an example of a letter asking for help from an educational trust fund can be found on our website: www.worcester.ac.uk/wfa

Care Leavers' Support in Higher Education

All eligible undergraduate students can apply for the student loans and grants detailed in this book to provide them with an income whilst they are studying and also to pay their tuition fees.

Most Care Leavers or homeless students are given priority where financial support is concerned and are likely to receive the maximum amount available.

Amounts of money awarded sometimes depend upon household income but any money earned by a full-time student is not taken into account and neither is the income of a foster parent.

Grants and other money that does not have to be repaid

A significant amount of student financial support does not have to be repaid, for example the Maintenance Grant of £3,354 a year and Childcare Grants and Parents' Allowances for students with dependent children. Scholarships, bursaries and money from educational trust funds and charities is also non-refundable unless otherwise stated.

Nursing or Social Work Students

The financial support available to these students is not the same as that mentioned above, for example tuition fees for nursing students are paid by the NHS. For details see the relevant pages of this guide.

Hardship Fund

The University's hardship fund, known as the Access to Learning Fund, provides non refundable financial help towards the financial shortfalls or emergencies that some students experience. Amounts awarded vary and range from about £100 to a maximum of £3500 (although awards of this maximum amount are rare). Care Leavers are one of the groups of students whose applications to the fund are given priority, as are applications from students who have been or who are currently homeless. As a rough guide a Care Leaver who is single might receive at least £1000 a year from the fund.

Students with Disabilities

If a student has a disability which means that they have to spend extra money to study (for example, a student who is dyslexic might need a laptop) they can apply for help from the Disabled Students' Allowance mentioned earlier in this guide.

Educational Trust Funds and Charities

There are trust funds that have been set up to help students wanting to go to university but who may be at a financial disadvantage (see page 19). They all have different criteria but are more likely to help applicants who may not have the same amount of support as the average student, e.g. a Care Leaver or homeless student.

Local Authority Support

Local Authorities also provide support for Care Leavers wanting to continue their education. Many students are entitled to an advisor, a pathway plan, financial support, and help with accommodation and in some cases this applies even if there is a gap between leaving care and returning to education. For more information on Local Authority support visit www.careleavers.com

Other Sources of Support from the University

Student Services at the University of Worcester has a substantial network of pastoral care for students if needed and has many years experience with supporting vulnerable students:

Welfare and Financial Advice provide advice on money available; they help students with budgeting and money management and can liaise with organisations for students, e.g. Student Finance England, banks, or landlords.

The Disability and Dyslexia Service supports students with disabilities that may affect their ability to study, and

they help students with assessing their educational support needs and applying for Disabled Students' Allowance.

Student Services also has a student Counselling Service and a Mental Health Advisory Service as well as a Chaplaincy.

The Student Experience Team provides practical and emotional support to students living in university accommodation, particularly for those who can't go home at weekends or holidays. For example, social events are held, and promotions are organised on subjects such as health, emotional issues, or personal security. They help students make the transition to independent living.

Please feel free to contact any of the services mentioned for advice or more information through firstpoint in the Peirson Building by calling in or phoning **01905 542551** or emailing firstpoint@worc.ac.uk

International and European Union students

International tuition fees

2013-2014

Undergraduate Courses per academic year £10,600
Postgraduate Courses – 12 month taught course £10,850
MBA £10,850
PhD Research Degree full-time: £11,850

European Union tuition fees

2013-2014

Undergraduate Courses per academic year £8,650
Postgraduate Courses – 12 months taught course £4,630
MBA - one year £8,000
PhD Research Degree full-time £4,630

Depending on your lifestyle you will need around £7,200 per year (about £800 per month) for accommodation and living expenses (excluding tuition fees).

Enquiries to:

International Recruitment
University of Worcester
Henwick Grove
Worcester
WR2 6AJ
UK
email: international@worc.ac.uk
Website: www.worcester.ac.uk/international

Financial support for students from the European Union

If you are a European national or the child of a European national, or lived in the EU for three years prior to starting your undergraduate studies, you may be eligible for a loan to pay your tuition fees, whether full or part-time, on a similar basis to UK students. Application forms are available from:

Student Finance Services European Team
Student Finance England
PO Box 89
DARLINGTON
DL1 9AZ

Tel: **+44 141 243 3570** between 9am and 5.30pm Monday to Friday
email: EU_Team@slc.co.uk
Website: see the EU section of www.gov.uk/apply-for-student-finance

EU students are eligible for a scholarship under the National Scholarship Programme if they fulfil the necessary criteria shown on the scholarship pages of the University's website. However, they are not eligible for maintenance loans or grants, or grants from the Access to Learning Fund.

Other information about funding your studies can be found at www.britishcouncil.org/learning-funding-your-studies

EU Postgraduate Scholarship

Criteria

EU postgraduate students are eligible to apply for scholarships of up to £1000 each. The University Scholarship Committee will assess the candidates' applications based on their academic merits and will award to those who best match the criteria.

Financial support for international (non-EU) students

International students from outside the EU are not eligible for Tuition Fee Loans, Maintenance Loans, Maintenance Grants or the Access to Learning Fund but should see the University's website for details of scholarship options.

International scholarship

The University of Worcester offers scholarships of a £2,000 reduction of fees for one year to International students. Applications must be made before enrolment; the deadline for applications is 30 November for January admissions and 30 June for September admissions. Selection is based on academic achievement. For further details please contact international@worc.ac.uk or visit their website www.worcester.ac.uk/community/community-international

Student Visa

To obtain a student visa you will need to prove that you will be able to support yourself financially during the period of

your studies in the UK.

Useful websites about finance for international students are:

www.ukcisa.org.uk

www.education.org

and

www.britishcouncil.org/learning-funding-your-studies

www.ukba.homeoffice.gov.uk

Payment of fees for international students

If you are an International student from outside the EU at least half of your tuition fees must be paid in full before you arrive at the University of Worcester (UW). After payment of the deposit the balance of the tuition fees should be paid on or before arrival at the University. A 5% discount will be awarded to those International Students who pay the full fee on, or before registration.

Trust funds

Firstpoint in the Peirson Building at the University have lists of some educational trust funds that may help students from outside the UK. Visit www.worc.ac.uk/wfa/643 for details.

Accommodation fees for international and EU students

You will be expected to pay a £300 deposit before you arrive. This will be returned to you at the end of your stay providing no damage has occurred. You will receive an invoice for accommodation fees on arrival.

Banking

If you wish to open a bank account in the UK it is advisable to bring a letter of recommendation from your own country. Visa and Mastercard are widely accepted in the UK and may be used instead of opening a bank account.

To open a bank account in the UK you will need your passport (or national ID card if from an EU country), evidence of your address in the UK and a letter from the Admissions Office at the University confirming that you are a student.

If the bank only offers you a current account that requires you to pay fees for having the account you should also ask them about their bank accounts that do not charge fees to use them. Information about opening a bank account will be provided during International Induction in September.

Part-time work for international and EU students

EU

If you are an EU student (except Bulgarian and Romanian nationals), you are eligible to work in the UK without restrictions. Bulgarian and Romanian students need to obtain a yellow registration certificate to work legally in the UK. They can then work up to 20 hours per week during term time and full-time during the holidays. In order to apply for the yellow registration certificate, students need to complete the BR1 application form available to download from the UK Border Agency website - work permits for Bulgarian and Romanian nationals.

From January 2014, the work permit restrictions for Bulgarian and Romanian nationals will be lifted. Please see the UK Border Agency website for further updates at www.ukba.homeoffice.gov.uk

International

If you are from outside the European Economic Area and are entering the UK on a student visa, you may be eligible to obtain work for up to 20 hours per week while studying a full-time course. You may not work if your visa or passport-stamp states: 'No Work' or 'Employment Prohibited' etc unless it also contains the words 'consent of the Secretary of State'.

Students entering the UK to take short courses, or one semester exchanges, may be admitted to the UK as a student visitor rather than as a student. If you are a visa national it will not be possible for you to get the visa or stamp changed to permit working. Information about working in the UK can also be found on the UKCISA webpages: www.ukcisa.org.uk/International-Students/Study-Work--more/Working-during-your-studies/

National Insurance (NI) number for international and EU students

If you are able to work you will need an NI number. You should telephone Job Centre Plus on **0845 600 0643** to arrange allocation of an NI number. You may be allocated a temporary number while your job application is being processed. To obtain an NI number you will need proof of ID (e.g. passport, birth certificate, student ID) and details of the job offer.



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Budgeting

It is important to monitor your spending patterns in order to spread your income over the period to which it relates and to ensure that you have enough money for essentials like rent and fuel bills. Using a budget sheet like this one will help you to see where you need to cut your spending on non-essential items and whether you need to increase your income. It is a good idea to divide income and expenditure into monthly amounts for easy comparison. An interactive student budgeting calculator can also be found on the Brightside webpage <http://studentcalculator.org> and the National Union of Students' webpage www.nus.org.uk/en/advice/money-and-funding/info-and-advice/average-costs-of-living-and-study contains guidance on how much it costs to be a student.

i Budget sheets are also available from firstpoint and the WFA website www.worcester.ac.uk/wfa

Deduct Expenditure from Income to find surplus or shortfall

If, when you have completed your budget sheet, you find that you have a surplus of money then you could save some for unexpected expenses.

If the calculation shows that you have a shortfall then you will need to examine your budgeting and see whether you can reduce some of your spending. You may also be able to increase your income by taking a part-time job, see www.worcester.ac.uk/journey/earn-as-you-learn If you would like help reviewing your finances please visit firstpoint.

Projected income for academic year

Loan/grant/bursary	
Help from family	
Part-time job	
Other	
Total Monthly Income	

Expenditure for academic year

Rent or mortgage	
Water	
Insurance	
Council Tax	
Electricity	
Gas	
Phone/mobile/internet	
TV licence	
Car tax	
Petrol	
Car insurance	
MOT certificate	
Car maintenance and Servicing	
Parking fees	
Food	
Toiletries	
Newspapers/magazines/coffees	
Books/stationery	
Photocopying/printing/ink/toner	
Course costs	
Laundry	
Public transport	
Clothing	
Sports/hobbies	
DVDs/ CDs	
Alcohol/drinks/cigarettes	
Christmas and birthdays	
Holidays/trips out	
Socialising/meals out	
Other	
Total Monthly Expenditure	

Examples of costs incurred in some courses

Archaeology

Waterproof jacket and trousers, sturdy boots etc – costs vary. Minimum toolkit for digging is £20-£50. Field trips, participating in other projects etc, may have a charge but participation in this is at the discretion of the student.

Art & Design

The department provides basic workshop materials. Students may spend £80-£100 annually, which includes materials and UK trips. European trips and books will incur extra cost.

Biological Sciences

Students will require suitable outdoor clothing e.g. waterproofs and boots, Laboratory Coat £15-£20 new but could be bought second hand and scientific calculator, which are about £10.

Business

There are no specific requirements for Business students other than the normal books and stationery for the courses they are following. A number of textbooks are available free of charge as e-books and texts can sometimes be purchased second-hand.

Computing

It will help if students have their own PC or laptop for which costs vary enormously. A basic but adequate PC could cost as little as £300 and a basic laptop about £500. Good deals can be found online. However, students should note that a higher specification machine will be required for specialist software. It is also recommended that students purchase their own hosting space for their

website which costs between £5 – 10 per month. A memory stick would also be useful. Whilst 2 / 4 GB would be adequate for basic requirements, Games students are likely to require at least 16GB. The University has a Dreamspark agreement to provide a range of Microsoft software free of charge to our Computing students whilst they are studying. Students should email g.bahia@worc.ac.uk to receive an account to access the software.

Creative Digital Media

Some students buy their own laptop computer but this is not essential, as specific workstations are set aside for students' own use in the Digital Arts Centre. Students will have to acquire a pen drive (memory stick), however, and all students are required to back up their files.

The Final Show Module will require a small outlay for mounting and displaying work but this will vary according to the type of work the student wishes to exhibit. A few modules might incur a small printing charge for artwork for display but this is at the standard University rate and the necessity of displaying work does not apply to most modules.

Drama

Theatre trips will be in the region of £80-£100 a year. This is based on six theatre visits a year and includes travel costs. It is estimated that four books per module will be required, costing approximately £30-£35 in total.

Early Childhood Studies

The following breakdown of annual costs is an example provided by a recent student of Early Childhood Studies:

Students are required to obtain a Disclosure and Barring Service (DBS) check, which costs £44.

Key texts recommended for each module are available in the library but students may wish to purchase; cost of books and additional resources approximately-£200 per year. Students are required to complete practice experience over the duration of the 3 year programme. In most cases these placements are local to the University but will usually be within a 30 mile radius, students will cover these travel expenses.

Education

For all education courses key texts recommended for each module are available in the library but students may wish to purchase which would cost approximately £60 per module. Additional materials may be required for different module tasks including: poster presentations; presenting ideas in a creative way with the use of mixed media, and portfolios.

Students may also be required to obtain an enhanced police check from the Disclosure Barring Service (DBS) which costs approximately £44.

PGCE: there is no charge for the enhanced police check from the DBS.

Education Studies: There are no specific requirements for Education Studies students other than the normal

purchase of core books for the course they are following and any personal travel they may undertake (including visits to a school of their own choice for work placement if opting for that specific module). As a part of EDSTEP week activities additional optional opportunities (e.g. visits) may be available, with a charge to cover travel and accommodation.

FDLS: There are no specific requirements for Foundation Degree in Learning Support students other than the normal purchase of core books for the course they are following and any personal travel they may undertake.

MA Education: There are no specific requirements for Postgraduate students other than the normal purchase of books for the course they are following and any personal travel they may undertake.

BAPP: There are no specific requirements for BA Professional Practice students other than the normal purchase of books for the course they are following and any personal travel they may undertake.

English Literary Studies

Approximately £170 per academic year for Single Honours students for required set literary texts. This cost can be reduced by purchasing second hand. An estimate of an additional £30 per annum for stationery, printing, photocopying costs. Possible contributions towards costs of educational visits on optional modules.

English Language Studies

Set text book costs of approximately £100 per academic year for this Joint Honours course. Additional costs of approximately £30 per annum for stationery, printing, and photocopying costs may be incurred.

Environmental Management, Environmental Science, Conservation Ecology, Joint Ecology.

Sturdy boots for rough and muddy terrain and waterproof coats/trousers are needed for field work: depending on quality of items purchased, costs would be £100-£250.

Laboratory coat: cost £12-15.

Scientific calculators: cost about £10.

Laboratory notebook and field notebook for residential field course: cost £2-5.

Textbooks: costs varies but usually from £25 per book.

Note: the University does NOT charge for mandatory residential field courses.

Geography

Sturdy boots and waterproofs are needed and, although costs vary, a student purchasing all the basics would spend £100-£200.

Textbooks

Note: the University does NOT charge for mandatory residential field courses.

History

The only costs relevant to History are for textbooks. These are normally optional and many can be bought second-hand. Each student can decide how much to spend. A notional figure of £50 might be appropriate.

Horticulture

Students will require steel toe cap boots or Wellingtons, outdoor clothing and gloves for practical sessions, plus a pair of secateurs (these may be purchased at a reduced price from the college's Plant Centre after commencement of the course). Costs for books are approximately £150. Students studying Garden Design and Amenity & Landscape Management will probably require a basic range of drawing equipment (£40); mounting boards, drawing paper etc (£30); a budget for plan copying (up to £10 per year). After commencement of the course, Garden Design students will be advised on the purchase of drawing boards.

Illustration

The department provides basic workshop materials. Students may spend £80-£100 annually for materials plus extra for UK trips. UK and European trips and books will incur extra cost. More detailed materials list will be supplied with the module handouts.

Initial Teacher Education (Primary & Secondary)

Travel costs vary. The Institute of Education offers a limited contribution to students on specified, University-based Initial Teacher Education programmes for mandatory school experience placements for students without bursaries. Students should expect to cover the majority of placement travel expenses as well as the full cost of travel for any field trips, visits or optional placements.

Students are not expected to spend money on teaching materials but some

do. £60 should cover the cost of books for the course and although a laptop computer is useful, it is not essential. Students are also required to obtain a Disclosure Barring Service (DBS) check which costs £44.

PGCE: there is no charge for the enhanced police check from the DBS.

Journalism

Students will incur costs of approximately £100 per annum for set text books and printing, photocopying and miscellaneous news publications.

Media & Cultural Studies

Costs are approximately £125 per academic year for new books, plus stationery, printing and photocopying. Students should be able to purchase most texts second hand at a reduced cost. There may be additional costs, depending on modules selected, at a cost of approximately £10-20 per annum.

Nursing

The University will provide your uniform but when you are on placement you must provide your own shoes, outdoor coat, fob watch, scissors, books etc.

Some students are eligible for some help towards costs of travelling to placements – for further details see: www.nhsbsa.nhs.uk/Students/Documents/Students/PPTTravel_Guidance_v2_1.pdf

Outdoor Adventure Leadership & Management

All of the practical elements of the Outdoor Adventure Leadership & Management courses are based at Hereford College of Technology (HCT), Hereford, which provides all the technical equipment required. Transport is provided between the University of Worcester and HCT. However, it is the individual's

responsibility to provide all personal equipment. (New equipment is not cheap so do not rush to buy if you are not sure). Once you have started your course you will be able to discuss your needs with your outdoor recreation lecturers and second year students. The University has arranged special discount rates with a number of suppliers and second-hand purchases may be possible through specialist magazines etc.

Please note that a detailed letter will be sent out during the summer from the Course Leader (Lee Pritchard) - contact details below.

Examples of likely costs of ESSENTIAL equipment are as follows:

Water based activities:

Wetsuit £45

Thermal top £18

Fleece £20

Land based activities:

Walking boots £80+

Waterproof jacket and trousers £180

Rucksack £40

These are only some of the essential items you will need; there are also a number of items, which are desirable or highly desirable to have. In addition, the University runs a number of optional courses, which carry additional course fees, for example Mountain Leader Training and Assessment, which costs £300.

Full details are available from Lee Pritchard at HCT, contact pritchardl@hct.ac.uk. It is recommended that you get as much information about likely additional costs as possible before you begin the course.

Politics: People & Power

There are no special expenditures required. In a few of the modules there is a recommended book to buy, so each year it would be helpful to budget for spending of about £25 to £30 a year on books. Alternatively it is possible, although less convenient, to use the copy of the book from the restricted loan section of the library, or to share the purchase with other students. You will also need to spend a small amount on stationery and printing (e.g. printing out drafts and the final versions of your assignments).

Pre-Hospital Unscheduled & Emergency Care FdSc

Paramedic students will need to buy a uniform which, including boots will cost approximately £250. They will also have to buy a stethoscope and books. Students will also incur their own cost travelling to placements and have to pay £44 for a DBS check.

Psychology

Costs will be around £200 per academic year, for new books plus stationery. Students may be able to purchase texts second hand at up to half of the cost. Students will also need to purchase the statistical software package SPSS which costs £5 and is available from the University's ILS department. Students may wish to join the British Psychological Society (BPS) at a cost of £23.00 per year www.bps.org.uk/what-we-do/benefits-belonging/membership/membership

Social Welfare

Disclosure and Barring Service check will be needed in second year costing in the region of £36.

Sociology

There are no special expenditures required for Sociology. In a few of the modules there is a recommended book to buy, so each year it would be helpful to budget for spending about £40 a year on books. Alternatively it is possible, although less convenient, to use the copy of the book from the restricted loan section of the library, or to share the purchase with other students. You will also need to spend a small amount on stationery and printing (e.g. printing out drafts and the final versions of your assignments).

Sport

For sports and recreation, the only requirement is the Institute of Sport & Exercise Science (ISES) 'PE/Sports kit', which all students must wear for ALL practical sessions: ISES Tee shirt or ISES polo shirt; ISES sweatshirt, ISES hoodie or ISES fleece; and appropriate dark blue tracksuit bottoms.

BSc Sports Therapy students will require the following:

- 1 x Sports Therapy blue polo shirt
- 1 x Sports Therapy hoodie /sweatshirt
- 1 x Sports Therapy white polo shirt
- 1 x Student Sports Therapist waterproof jacket

BSc Physical Education students will also need to purchase: Please note that for dance and gymnastics modules (compulsory at Level 4 for PE students) tee shirts are preferable to polo tops and Jazz trousers (for women) and shorts (for men or women) are required. ISES tracksuit bottoms or ISES Ladies Jazz trousers are available for purchase.

'SPRT1014: Personal Growth and Team Building Through Outdoor Adventurous Activity' includes a mandatory residential course which incurs a cost set by the centre each year. This is approximately £135. Information on the cost of the University of Worcester sports clothing range and how to place an order, is available by visiting the exclusive University of Worcester Sports Clothing website in association with Samurai. This website and the price list will be available from the beginning of August 2013 and details will be circulated to all students. If you would like any further information then please contact sportscentre@worc.ac.uk stating your proposed course of study.

Urban & Electronic Music

This course, which is held in Kidderminster, is Apple Mac-based and although all students have access to iMac music workstations and an extensive amount of studio equipment, personally owning a Mac laptop (especially in Year Two) will be beneficial. The only requirement is the use of an external portable hard drive, with an approximate cost of £50 for 500 GB drive and a pair of headphones, again, approximately £50.

Music related trips are also organised, although these are not compulsory. Destinations can vary depending on events at the time but students have previously been to London, New York and Barcelona.

Books and photocopying

Most courses will require expenditure on books, stationery and photocopying and

the amounts spent vary between courses. For example, Psychology students could spend £400 on books over the three year course, Education students £70, English students £100-£150 per semester and Media and Cultural Studies students £30 per semester.

Photocopying and printing over three years could be as much as £60 for Psychology students, for example, but much less for others such as Sports Studies students. The cost of a black and white photocopied sheet at the University of Worcester is five pence.

Transport and parking costs

The University of Worcester, St John's Campus is only 20 minutes walk from the city centre where one of Worcester's two railway stations and bus station are located and the University's City Campus is a five minute walk. Foregate Street railway station is in the city centre and Shrub Hill station is 10 minutes walk from the centre of town.

Student Rail cards cost £30 a year or £70 for three years but can save you up to a third of rail travel costs and are available to anyone between 16 and 25 and to full-time students over 26. You can apply online at www.16-25railcard.co.uk, collect an application form from your nearest station, the Students' Union, firstpoint, or phone **0845 7484950**.

Some banks offer student rail cards as incentives to open an account. Disabled persons' railcards currently cost £20 a year or £54 for three years (www.disabledpersons-railcard.co.uk).

Local First buses drop off outside the University and also pick up in the St John's Campus and offer cheaper rates for students as follows; £1 for a single ticket, £2 for an all day ticket and an £8 one week ticket all for the Uni Shuttle Bus Number 31B to be purchased from the driver if you show a valid student ID card.

You can also buy a Ten Journey carnet ticket for £5 which is valid on any day within twelve months of purchase or a £100 ticket which is valid from 16 September 2013 to 23 May 2014 for use on all First local bus services including weekends and half term holidays.

The £5 and £100 tickets cannot be bought from drivers but are available from firstpoint at the University of Worcester, The Students' Union Travel Office, Andrew's News in the Crowngate Shopping Centre and the Visit Worcester Tourist Information Centre in Worcester High Street and on first purchase you will need student ID and two passport photographs.

For further information visit www.firstgroup.com/students or telephone **0845 0100 111**.

Disabled people fulfilling the relevant criteria are entitled to free bus passes for bus travel in the city of Worcester. For eligibility details phone the city council on **01905 722233** or visit

www.worcester.gov.uk The majority of students do not need a car for most of their time at university. However, there are a limited number of car parking places and students can apply for a car parking permit to park on campus although you are not guaranteed a parking space if you purchase a permit.

Off-peak permits cost £35 per annum and are for those students parking at the off campus Coppertops carpark at any time, or those only needing to park on campus outside the hours of 9am to 5pm during the week, at weekends, bank holidays and anytime in July and August.

Car parking permits for those who are resident more than one mile from St John's Campus (Severn Gate entrance) will be £110 per annum or £62 for the set six-month periods of 1 September to 31 January, or 1 February to 31 August. Permits for students either resident on campus or living less than a mile away are £300 per set semester period. Parking permits are available free to disabled students. For information on car sharing visit:

www.worcestershirecarshare.org.uk

Cycling is another alternative to bringing a car to university and plenty of bike stands are available on campus. Remember however to lock your bike securely when not in use. It is advisable not to bring an expensive bike on campus. You can also join the University's cycle loan scheme for as little as £20 an academic year, visit

www.worcester.ac.uk/your-home/bike for details.

Accommodation

Average local rents for a room in a house are £75-£85 per week plus bills. You will be expected to pay a deposit of about £300 which landlords must protect using the Tenancy Deposit Protection Scheme (see www.tds.gb.com) and £200-£300 payable at the same time, to retain your room during the summer. At the beginning of your tenancy make a photographic record of the condition of your accommodation and then at the end, to prove the condition in which you left it.

Housing lists are available each year from the beginning of February. You may ring the Students' Union on 01905 543210 or email them on studentsunion@worc.ac.uk or ring the Accommodation Service on **01905 855137** or email accommodation@worc.ac.uk for further details.

Students' accommodation on campus

Fees for 2013/14 (per week):

Grade	Name of Hall	Number of rooms	Price per week*
Traditional	Evesham, Pershore	62	£84
Standard	Avon, Ledbury	197	£104
Standard Plus	Malvern, Wulfstan, Berrow, Ankerdine, Abberley, Windrush, Teme, Sarah Siddons	252	£111
En-suite St John's Campus	Vesta Tilley, William Morris	80	£123
En-suite City Centre	Sansome Hall, Old Post Office	160	£123
En-suite Extra St John's Campus	Elizabeth Barrett Browning, A E Housman	358	£137
En-suite Extra City Campus	Bishop Bosel, Chancellor		
Postgraduate	Fern Hall, Oldbury House	24	£115 non-ensuite £125 ensuite

A damage deposit of £300 will be required in advance and you will be able to pay your accommodation fees in six instalments from the 15 November to 15 April or three instalments on 15 October, January and May.

All fees include internet access.

Childcare facilities

The University of Worcester has its own early years nursery; Unitots, offering Ofsted registered day care for children aged 3 months to 5 years.

Nursery fees for 2013/14 are:

Children aged 3 months to 3 years £4.10 per hour

Children over 3 years old £3.64 per hour

Optional lunch £1.95

There is a reduction of 10% for the youngest sibling of any child using the nursery.

Children receive Nursery funding the term after their 3rd birthday; they are then entitled to free early education, for up to 15 hours a week, for 38 weeks of the year, term time only. For further information contact the Family Information Service by phoning **01905 822666** or visit:

www.childcare.co.uk/information/childcare-link

University of Worcester students are required to book nursery places for the whole semester, for a minimum of 3 hours per day. Children may not be admitted or collected from the nursery between the hours of 10am and 12 mid-day. For further information or to arrange an informal visit please contact the Nursery on **(01905) 855277**.

Income tax

When you are working whilst a full-time student your employer will ask you for a P45. If you have worked before commencing your studies you should

have a P45 to give your new employer. If you do not have one, ask your employer for a P46 to complete to ensure that you do not pay too much tax.

If you only work in the holidays, and think that you will earn less than your tax allowance, ask your employer to get a P38(S) for completion to prevent tax from being deducted. Keep records of holiday work and retain your P45 to pass on to your next employer.

If you work during term time, you will have to pay tax if you earn over the personal allowance in a week, even if you don't expect to earn over your personal allowance over the financial year. The personal allowance before tax is due is £9440 pa for most people. Any over-deducted tax may be refunded to you later. If you think there may be an error in your tax deductions, and you want to make sure that the Inland Revenue has the correct details, you can complete a form P91 to ensure that you pay the correct amount.

Remember if you do pay too much tax you can claim it back from the tax office; your employer will have the address. Employers are required to send a form P14 to HM Revenue and Customs at the end of the financial year to enable any overpaid tax to be refunded to you.

For more information see HM Revenue and Customs website:

www.hmrc.gov.uk/students or

www.studenttaxadvice.co.uk

Part-time or vacation work does not affect full-time student support.

National Insurance

National Insurance contributions will be deducted by your employer if you earn

over £109 per week.

Banks

You can open a student bank account in nearly all banks and these accounts offer interest-free overdraft facilities for most full-time students.

Shop around when choosing your bank, find out how soon you will be expected to clear your overdraft when you graduate and how much interest will be charged if you exceed your agreed overdraft. Don't simply be tempted by the free gifts on offer.

Make sure that you do not go over your agreed overdraft limit otherwise you will incur expensive bank charges.

Try to avoid using credit cards because of the high rates of interest charged. If you do use one, compare interest rates charged and make sure you pay it off every month to avoid charges. Avoid using cash-points that charge a fee for use.

Social Security benefits

Students receiving means-tested benefits should note that the student Maintenance Loan is taken into account for means-tested benefit purposes during the period for which it is due, but not the summer break. **Those students with an entitlement to Income Support should make sure that their payments are reinstated during the summer vacation.**

The amount of Maintenance Loan available to you will still be taken into account when calculating benefit

entitlement, even if you choose not to take out the loan.

Payments received by students that are not for everyday living costs, but are for course related costs such as childcare grants, or help with books or travel, will be disregarded for benefits purposes. HM Revenue and Customs does not take Student Loans into account for Tax Credit purposes.

i For more details contact your local benefits office, HM Revenue and Customs or Citizens' Advice Bureau.

Television licences

You need a TV Licence to watch or record programmes at the same time as they are shown on TV, whether you are watching on TV sets, or other devices including tablets and laptops.

If you have a TV in your room you will need a TV licence, regardless of whether you are living in halls or rented accommodation. If you have a joint tenancy several TVs are covered by one licence, but if you have a separate tenancy a licence is needed for each set.

If you are going home in the summer you are entitled to a refund of any unused quarters (three full calendar months) of your annual TV Licence. For further information and to complete an online form to arrange a refund view the TV licensing webpage www.tvlicensing.co.uk/studentinfo or ring 0300 790 6090.

Council tax

Full-time students are exempt from

Council Tax unless living with non-student adults. Exemption certificates can be printed from the student SOLE page. Where a student is sharing a house with a non-student adult the Council Tax bill for the household will be liable to a 25% reduction.

Food

Shopping costs

Try to avoid doing your grocery shopping in independent corner shops, which tend to be more expensive than supermarket chains. For example:

	Small shop costs	Supermarket costs
Pint of milk	60p	49p
6 eggs	£1.20	£1.00
300g bacon	£2.18	£1.70
600ml Pepsi Max	£1.20	£1.25
Heinz baked beans	90p	68p
100g Nescafe	£3.15	£2.78
Volvic 11 Water	£1.00	85p
1kg sugar	£1.45	99p
250g Cornflakes	£1.75	£1.39
800g Surf	£3.40	£2.29
<i>(Prices from May 2013)</i>		

- Use loyalty cards offered by supermarkets for money-back schemes
- Buy fruit and vegetables from a greengrocer or market
- Avoid impulse buying and don't shop when you're hungry
- Pay cash. Don't buy anything you can't afford! If you really need it save up! If you don't take your bank card you will not be tempted to over-spend.

NUS student cards entitle the holder to NUS voting rights and to receive discounts in a significant number of shops and on entrance fees. A £12 fee is charged for the full card, which can be bought online in specially set up computers in the Students' Union during Freshers' Week or online at www.nus.org.uk Alternatively students can obtain a free 'Democracy Card' which gives NUS voting rights and admission to the Students' Union only.

Eating costs

Try to avoid buying take-away food which is a lot more expensive than cooking your own or buying a pre-cooked meal from a supermarket. For example, a take-away pizza can cost between £6 and £13 but one from a supermarket costs £2 to £3. Making your own sandwiches can cost less than 50p a day but ready-made ones cost between £2 and £4.

Snack bar

The Students' Union has a snack bar, Berry's, which also serves reasonably priced food such as a bacon sandwich for £2.50, a baked potato from £2.50, and a cup of tea for £1.10. Berry's main trade is freshly made sandwiches, which can be bought for as little as £2.50 each and baguettes which are £3.00 (May 2013 prices).

Dining hall

If you really can't face making your own food every day the University has a reasonably priced dining hall and also The Pear Tree Cafe. In 2013 the prices for the cafe were:

Plain Beefburger £2.20
Onion Bhajis and Indian Salad £2.50
Chicken Tikka Wrap £2.50
Loaded Nachos £1.95
Chilli Hot Dogs and Fries £2.75
Tex Mex Angus Burger and Fries £2.99
Soup 95p
Spicy Chilli Fries £2.30
Fries £1.20

Budgeting tips

- Save as much money as you can before starting university, for example by taking a summer job
- Take a part-time job whilst at university, at least in your first and second year. However, try to get the balance between work and study right, for example a maximum of 15-20 hours part-time work a week during semester time. It does not make sense to be working so many hours a week that your studies suffer. Part-time jobs are also available for students both in the University and the Students' Union so keep an eye on their websites. For example you could become an ambassador for the University; see www.worcester.ac.uk/studentambassadors
The University of Worcester actively promotes Earn-as-you-Learn for students, visit www.worcester.ac.uk/journey/earn-as-you-learn and visit firstpoint for information about part-time jobs.
- Prepare a budget sheet (available from firstpoint)
- Plan for extra expenses like birthdays
- List essential expenditure
- Keep track of your spending patterns, little things like coffee, newspapers, text messages and so on can soon add up
- Avoid credit cards and store cards – interest soon adds up and can be very expensive and unmanageable on a student income
- Always make sure you have set aside enough money for essential food, rent and fuel bills

- If you are experiencing problems paying a bill, don't ignore it; get in touch with the creditor. You may be able to negotiate smaller payments. Explain that you are a student and tell them when you hope to start full-time work.

- If you are a home owner or you rent and have the permission of your landlord, you may want to consider increasing your income by renting out a room in your home, tax free. For more information visit www.hmrc.gov.uk/individuals/tmarent-a-room-scheme.shtml

- Avoid using cash-point machines that charge for use

- Don't use expensive debt management services. The Worcester Citizens' Advice Bureau has a free specialist debt service, tel: **0844 4111303** or visit www.cabwhabac.org.uk

- **Do not use pay day loans because of the notoriously high rates of interest charged**

- Don't buy all the books on your reading list straight away. Ask your tutor which are the most important ones. Some can be bought second hand from second year students, or on eBay or Amazon.

- Make sure your possessions are insured either on your own or your parents' policy. Endsleigh Insurance is recognised by the NUS.

- Avoid online gambling sites

- Avoid library fines. Charges for overdue books are 15p a day and are 50p an hour for those on short loan and for media equipment. Please note that fines can be paid online through the student portal

UPrint.

- Firstpoint in the Peirson Building allows free phone calls (with permission) for matters concerning welfare and finance e.g. telephoning Student Finance England

- Recycled computer packages can be bought from as little as £120 from Worcestershire Lifestyles, tel: **01905 756067**

- Microsoft offers some cheaper software for students. View www.rm.com and click on TEC6037. Applications for the licence may be obtained from the IT help desk in the Peirson Building. Students can also access a free condensed version of Microsoft Office through Sky Drive on the Student Portal.

- Apply for help with healthcare costs like prescriptions by completing a form HC1 available from the Students' Union or firstpoint in the Peirson Building

- You may be eligible for some help from the University's Access to Learning Fund; see the section of this booklet that gives details of eligibility

- Read the small print in mobile phone and internet contracts. Some can be expensive once the free offers have finished and costly to end the contract before the due date.

- NUS Extra student cards costs £12 but enable you to receive at least 10% discount in a significant number of shops and businesses, including food, clothing and music stores

- Save money by walking, cycling or catching a bus (but with a group if late at night)

- Join the University's Cycle Loan Scheme for as little as £20 an academic year, see www.worcester.ac.uk/your-home/bike

- Put some money aside for your private rent deposit in year 2 and 3.

Apply for help online from educational charities and trust funds e.g. on

www.family-action.org.uk/standard.aspx?id=2470

- Use student rail cards (also available to over 25s if they are in full-time education) and bus passes; see Transport and Parking Costs page for details

- Art & Design students can save money on materials by visiting the Worcestershire Resource Exchange.

See www.wre.uk.com for details.

- Sell unwanted clothes through local agencies

- Get household and other goods for free by enrolling with your local Freecycle scheme, for more information visit www.freecycle.org

- Make sure you use the most economical household fuel provider where relevant

- Sell unwanted items on eBay

- Don't expect to be able to afford as many luxuries as you did before you became a student e.g. Sky TV, foreign holidays, gym membership etc

Independent finance companies

Students should be particularly aware of independent finance companies or 'loan sharks' masquerading as official student loan providers. These companies advertise on social networking sites known to be used by students. They charge extraordinarily high rates of interest that could never realistically be repaid by anyone on a student income and should be avoided at all costs. Visit [firstpoint](#) for help and advice concerning financial difficulties.

Money doctors at the University of Worcester

The University's Welfare and Financial Advice Team are part of Money Doctors; a nationwide programme developed by the Financial Services Authority (FSA) now overseen by the Consumer Financial Education Body (CFEB) in conjunction with universities in the United Kingdom.

The project offers a framework that enables students to develop financial management and budgeting skills and particularly encourages proactive initiative. Money Doctors aims to promote financial capability within Higher Education where students often face financial responsibilities for the first time and need to manage what can appear to be large sums of grants and loans.

The team offers advice and support on:

- Student Finance; entitlement and applying
- Bursaries and Scholarships
- Debt Management
- Welfare Benefits and Tax Credits
- Trust Funds and Charities
- Hardship Funds and so on

What our students say

"I could not have managed without a job and so I got a part time job. UW recommends a max of 16 hours per week so that it does not conflict with course timetables."

"During Fresher's week there will be lots of offers everywhere, be conservative about which events you attend as there will be lots."

"Don't spend your entire loan when it comes in as it needs to last for the whole term! If you do not have a job to supplement your income you will need to carefully plan your finances for the whole term."

"Avoid named brand foods and look at cheaper alternatives or promotions e.g. BOGOF. Do not buy expensive brand drinks, check the reduced section in shops and buy frozen veg."

"I always kept an emergency £5/£10 in my wallet for emergencies e.g. taxi."

"When planning your finances remember that there are always other costs that you do not think about. Try not to be drawn in by sales or promotions."

"Always Get a Young Persons Railcard which you can hold till you are 24 (or over if you are a full-time student). In addition get a NUS card for great savings."

"I saved money by making my takeaways at home. I found lovely recipes from e.g. BBC (www.bbcgoodfood.com) which are cheaper and healthier. For example I could make a lovely chicken curry with 10 mins prep time and 20 mins cooking time. Fantastic!"

"I needed to get a part-time job and I worked mainly when lectures were slightly less and it allowed me to go out during the week. If you need to work you need to be organised and manage your time".

Who to talk to about welfare and finance

firstpoint
Peirson Building
University of Worcester
Henwick Grove
Worcester
WR2 6AJ

Access advice through firstpoint by telephoning **01905 542551** or emailing **firstpoint@worc.ac.uk**
Website: **www.worcester.ac.uk/wfa**

Advice is available on student loans and grants, bursaries, trust funds and charities, welfare benefits, debt management, Tax Credits, the Access to Learning Fund and general financial queries.

Students' Union Student Adviser

Kate Gynn
Tel: **01905 543210** to make an appointment
email: **k.gynn@worc.ac.uk**
Website: **www.worcsu.com**
Advice is available on academic, housing, health, personal problems, etc. from Monday to Friday, 9.00am to 4.00pm.

Welfare and financial advice is also available from:

Worcester Citizens' Advice Bureau and Worcester Housing and Benefits Advice Centre. Email **bureau@worcestercab.cabnet.org.uk** or telephone **0844 4111 303** or visit them at The Hopmarket, Worcester, WR1 1DL.

Free debt management from the Consumer Credit Counselling Service **www.cccs.co.uk** and National Debtline: **0800 808 4000**.

Don't forget if you have any welfare or financial problems, ask for help, don't ignore them. Confidential help is available and it's never too late to ask.



Welfare and Financial Advice
Firstpoint, Peirson Study & Guidance Centre
University of Worcester
Henwick Grove
Worcester
WR2 6AJ
www.worcester.ac.uk

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