

# Fees and finance /

*We know that money can be a worrying topic for most students. So this section sets out clearly and simply what you need to pay for, when, and what support is available to you.*

Please note: this information is intended only as a guide as the figures given on these pages are from the 2013/14 academic year.

## Tuition fees

UCL's annual tuition fee covers all elements of your tuition (except any field courses you might have to take), registration and examinations. However, optional courses taken elsewhere in the University of London may attract an additional fee. Fees for accommodation are charged separately.

### How tuition fees are classified

The level of fee will depend upon whether you're classed as a UK, EU, Overseas or Islands student. You may already know into which category you fall but this will be confirmed if you are offered a place at UCL.

### Tuition fees for UK and EU students

UCL's tuition fees for 2013 entry are set at £9,000 per year for UK and EU students for all undergraduate programmes. Tuition fees for 2014 entry are expected to be higher. Please note the following:

- // you are not required to pay up-front fees. You can apply to the Student Loans Company for a Tuition Fee Loan and your fees will be paid directly to UCL on your behalf
- // loan repayments are only made once you have left university and are earning over £21,000 per year. You pay back 9% of everything you earn above the £21,000 threshold; for example, a person with an income of £25,000 would pay back 9% of £4,000, that is £360 a year or £30 a month

 [www.gov.uk/student-finance](http://www.gov.uk/student-finance)

### Tuition fees for overseas students

For 2013 entry, UCL's tuition fees (per year) for overseas students are:

- // £14,750 for most Arts, Humanities and Social Science-based programmes but including Mathematics, Statistics and Law
- // £17,000 for Arts and Sciences
- // £19,500 for most Science and Engineering programmes but including Archaeology, Fine Art and Architecture
- // £29,000 for Medicine (£19,500 for integrated BSc).

UCL's tuition fees for 2014 entry are expected to be higher.

 [www.ucl.ac.uk/current-students/money](http://www.ucl.ac.uk/current-students/money)

## Your living expenses

Budgeting for your living and day-to-day expenses while you are studying will vary according to your personal needs and wants. A total of around £245 per week is considered a reasonable average for about a 37-week year, which includes the 30-week UCL academic year plus the Christmas and Easter vacations.

As a guide, for a first-year student living in a UCL Hall of Residence the cost per week of your main items of expenditure is likely to be around:

- // £110 for accommodation
- // £50 for food
- // £50 for entertainment
- // £10 for travel
- // £10 for books/equipment
- // £10 for clothes
- // £5 for insurance/TV licence.

If you are a student on certain programmes you will incur some additional costs. For example, Architecture students will need funds to cover drawing equipment and materials, and field trips. Fine Art students will need to cover the cost of artists' materials. If possible additional costs concern you, please do not hesitate to contact the department in which you are interested for more details.

If you're travelling from outside the UK to study at UCL, you may have limits on what you can bring with you and should allow for some additional costs on arrival.

## Sources of funding for UK and EU students

### Maintenance Loan

If you are a student who is a UK national (or has resided in the UK for three years, other than for the purposes of full-time education, before beginning your university studies), you're able to apply to the Student Loans Company for a low-cost, income-assessed loan to cover your living expenses.


If you're studying in London and living away from home, the maximum loan will be £7,675. If you're studying in London and living at home, the maximum loan will be £4,375.

As with the Tuition Fee Loan, you will not have to repay your Maintenance Loan until you have left university and are earning over £21,000 per year. If you have both Tuition Fee and Maintenance Loans these will be repayable as a single loan. Repayments will be calculated at 9% of your income over the £21,000 threshold.

 [www.gov.uk/student-finance](http://www.gov.uk/student-finance)

### Higher Education Maintenance Grant

If you are a student from England, Wales or Northern Ireland you can apply for a means-tested, non-repayable Maintenance Grant. The value of this grant may depend on your funding authority. Students from households in England whose annual income is below £25,000 are eligible to receive the maximum grant of £3,354 per year. If the annual income of your household is between £25,001 and £42,611, a partial grant is available.

 [www.gov.uk/student-finance](http://www.gov.uk/student-finance)

### Special Support Grant

If you're a student from a lower income family with an underlying eligibility for means-tested benefits (for example, if you have certain disabilities), you may be eligible for the means-tested Special Support Grant of up to £3,354.

### Scholarships

**Maja Lukomska, Second Year, European Social and Political Studies BA**

I am really grateful for the Sarmatian Bursary I received. I really think it's a great way for students, especially those from other countries who might not otherwise be able to come, to study at UCL. It really is a great boost of confidence and makes you want to benefit 100% from the opportunity that is given to you.



## Making the terminology make sense

### Tuition Fee Loan

(UK/EU students only) A loan from the Student Loans Company for tuition fees. This is paid back after you graduate and are earning more than £21,000 per year

### Maintenance Loan

(UK/EU students only) A loan from the Student Loans Company for living expenses. This is paid back after you graduate and are earning more than £21,000 per year

### Higher Education Maintenance Grant

(UK/EU students only) A means-tested grant for living expenses. This does not have to be paid back

### Bursary

A cash grant which may be awarded on the basis of need or academic achievement. This does not have to be paid back

### Scholarship/prize

A cash grant which is usually awarded on the basis of academic achievement. This does not have to be paid back

UCL has yet (March 2013) to set its tuition fees and support levels for new students entering in September 2014. We recommend you check our website for this information before you submit your UCAS application

### UCL Undergraduate Bursary (incorporating the National Scholarships Programme)

All full-time UK/EU students who apply for income-assessed student support (including those provided in Wales, Scotland and Northern Ireland or via the NHS Grants Unit), where assessed household income is £42,611 or less (for 2013 entry), will be eligible to receive a UCL Undergraduate Bursary.

All part-time students from the UK and EU studying at a level of at least 25% of the full-time equivalent, and whose assessed household income is £42,611 or less (for 2013 entry), will be eligible to receive a UCL Undergraduate Bursary.

Bursaries will be available to students starting in 2014, however, the levels of funding available for 2014 entry have not been set yet. Information is expected to be available in the summer of 2013; prospective students are advised to check the UCL website at:

 [www.ucl.ac.uk/scholarships](http://www.ucl.ac.uk/scholarships)

### Applying for a bursary


If you're a full-time student, we will use the household income data provided by the Student Loans Company and, during the first year of study, your term-time address to assess eligibility. There is no additional application form for the UCL Undergraduate Bursary provided that you opt-in to sharing your household income information.

If you're a part-time student, you will need to apply for a bursary separately. To request a bursary application form email:

 [studentfunding@ucl.ac.uk](mailto:studentfunding@ucl.ac.uk)


### UCL Scholarships

We offer a range of scholarships for UK and EU students, some tied to particular departments and some open to all. Certain awards are restricted to students from specific countries.

 [www.ucl.ac.uk/scholarships](http://www.ucl.ac.uk/scholarships)

### Access to Learning Fund

The Access to Learning Fund provides financial assistance to UK students who find themselves in financial difficulty once they have enrolled. Any money awarded does not have to be repaid. This provides a useful financial safety net but is not a substitute for other sources of funding.

 [www.ucl.ac.uk/access\\_fund](http://www.ucl.ac.uk/access_fund)

### UCL Student Hardship Fund

If you struggle with your finances, after enrolment, you can apply for assistance from the UCL Student Hardship Fund.

### UCL Care Leaver Bursary

Awards of £1,000 per year are available for UK students who live in or have lived in care. Candidates for this bursary must:

- // be prospective UK students, under the age of 25, who can demonstrate that they live in or have lived in care for more than three months
- // hold an offer of admission to UCL to study a full-time undergraduate degree.

There is no application process; candidates for this bursary will be recommended by the UCL Outreach and Student Funding Offices.

 [www.ucl.ac.uk/care-leavers](http://www.ucl.ac.uk/care-leavers)

## Fees and finance / cont.

### Financial assistance if you study abroad

Students studying abroad on exchanges, under the Study Abroad scheme for example, pay only their UCL tuition fees and no fees to the host institution.

If you study abroad at a European university with which UCL has a student exchange agreement with (Erasmus programme), you are eligible for a special monthly grant funded by the European Commission.

We also offer Study Abroad Bursaries, designed to assist those students most in financial need who are planning to study overseas. These are available in addition to the UCL Undergraduate Bursary.


 [www.ucl.ac.uk/studyabroad/finance](http://www.ucl.ac.uk/studyabroad/finance)

### Funding for students with disabilities

If you're a UK student with a disability, you may be eligible for the Disabled Students' Allowance. This covers additional study-related costs that arise because of your disability. The allowance is not means-tested.


### Working while studying for UK/EU students

You can work part-time, as many students do, to supplement your income during your studies. That said, we'd like to emphasise that your academic work should take priority! One of the many benefits of studying and living in London is there is no shortage of opportunities for varied and reasonably paid part-time work. UCLU's JobShop service could help you find flexible part-time employment.

 [www.uclu.org/find-a-job](http://www.uclu.org/find-a-job)

### For further information

We know that financial issues can seem a little daunting, but a good starting point for information about student finance is:

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

In addition, the UNIAID Student Calculator can help you plan and manage your money for your studies.


 [www.studentcalculator.org.uk](http://www.studentcalculator.org.uk)

## Sources of funding for overseas students


### Scholarships

We offer you a range of scholarships if you're a student from overseas. These vary in terms of both value and eligibility criteria. They include:

// the International Outreach Bursaries which cover fees, maintenance and travel, and are offered in partnership with the Africa Educational Trust and the United World Colleges


 [www.ucl.ac.uk/scholarships](http://www.ucl.ac.uk/scholarships)

// if you're from the US or Canada you will be able to access the official student loan schemes in your home country to study at UCL.

 [www.ucl.ac.uk/current-students/money](http://www.ucl.ac.uk/current-students/money)

### Funding for overseas students with disabilities


If you're a student from outside the UK and have a disability, you may receive support through the UCL Fund for International Disabled Students.

 [www.ucl.ac.uk/disability/financial-support](http://www.ucl.ac.uk/disability/financial-support)

### Working while studying

You can work part-time, as many students do, to supplement your income during your studies. That said, we'd like to emphasise that your academic work should take priority! One of the many benefits of studying and living in London is there is no shortage of opportunities for varied and reasonably paid part-time work. UCLU's JobShop service could help you find flexible part-time employment.

International students who require a visa or prior entry clearance are normally permitted to work for up to 20 hours per week during term-time and full-time in the vacations. This restriction applies to voluntary as well as to paid employment.


 [www.uclu.org/find-a-job](http://www.uclu.org/find-a-job)

 [www.ukcisa.org.uk](http://www.ukcisa.org.uk)

### For further information

We know that financial issues can seem a little daunting, but a good starting point for information about funding opportunities is the Ministry of Education in your home country.

In addition, the UNIAID International Student Calculator can help you plan and manage your money for your studies.

 [www.studentcalculator.org.uk/international](http://www.studentcalculator.org.uk/international)



### Scholarships

**Jemma Permalloo, First Year, Statistics, Economics and Finance BSc**

Through a challenging and mentally arduous application process which was initially based on academic merit, personal achievements and an essay writing competition at the final stage, I was awarded the UCL-African Educational Trust Bursary. This incredible scholarship covers my tuition fees and living costs over a period of three years. UCL is definitely an institution that believes in enrolling those who are intellectually deserving!