Fees and finance

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

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.

UCL offers several “Dual Degree” programmes where students spend half of their degree studying at UCL and the other half at a university overseas (these are distinct from Year Abroad or International programmes). In these cases, fees are payable to UCL for the time spent studying at UCL, and to the other host university for the time spent there. More details of these can be found on the relevant pages of the UCL Undergraduate Prospectus website.

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 2016 entry are set at £9,000 per year for UK and EU students for UCL’s tuition fees for 2017 entry may be higher. Please note: the figures given on these pages are from the 2016/17 academic year.

Tuition fees for overseas students
For 2016 entry, UCL’s tuition fees (per year) for overseas students are:
- £16,130 for most Arts, Humanities and Social Science-based programmes
- £16,690 for most Law and Economics programmes
- £18,670 for Arts and Sciences
- £18,830 for most Mathematics and Statistics programmes
- £21,320 for most Science programmes but including Archaeology, Fine Art and Architecture
- £22,380 for most Engineering and Astrophysics programmes
- £31,720 for Medicine (£21,320 for integrated BSc).

UCL’s tuition fees for 2017 entry may be higher. Please note:

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 £338 per week is considered a reasonable average for about a 40-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:
- £157 for accommodation (average)
- £50 for food
- £93 for leisure and personal items
- £22 for travel
- £15 for books/equipment
- £1.66 for insurance.

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.

Additional costs on some degree programmes
Students on certain degree programmes will incur some additional costs not covered by their tuition fee; for example, for specialist equipment, artists’ materials, books or costs related to carrying out fieldwork. Students on Architecture or Fine Art programmes will need to purchase different materials depending on the nature of their work; students on Earth Sciences or Archaeology programmes will need to buy some specialist tools and may need weather-proof gear. For students on programmes with an element of fieldwork, there may also be extra costs for travel or a contribution to the department to cover costs. If possible additional costs concern you, please do not hesitate to contact the department in which you are interested for more details.

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 £10,702 per year. If you’re studying in London and living at home, the maximum loan will be £6,904 per year.

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
Making the terminology make sense

<table>
<thead>
<tr>
<th>Tuition Fee Loan</th>
<th>Maintenance Loan</th>
<th>Bursary</th>
<th>Scholarship/prize</th>
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<tr>
<td>(UK/EU students) 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.</td>
<td>(UK students) 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.</td>
<td>A cash grant which may be awarded on the basis of need or academic achievement. This does not have to be paid back.</td>
<td>A cash grant which is usually awarded on the basis of academic achievement. This does not have to be paid back.</td>
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Jonathan Wong, First Year, Law LLB

Being awarded the UCL-Hong Kong Alumni Scholarship is a fantastic opportunity, allowing me to better reach my full potential, for which I am incredibly grateful. Financially, it covers three-quarters of my tuition, offering invaluable financial support to my family funding my education. The lifting of this financial burden has liberated me to take full advantage of the diverse learning experiences UCL has to offer in nurturing my academic and career development as well as social activities. As with any scholarship or award, it symbolises the recognition of my past achievements, which has been great motivation; especially important in an environment where self-motivation and taking the initiative is key.

Graduating from high school to university has been a big step in life, but the immeasurable advantages I have had the privilege to enjoy as a result of my scholarship has already empowered me to reap the benefits of my time here at UCL, building towards what I hope will hopefully be a fulfilling and successful future.

Tuition fees and support levels for new students entering in September 2017 will be set by UCL in Summer 2016. We recommend you check our website for this information before you submit your UCAS application.

UCL Undergraduate Bursary

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 £42,875 or less (for 2016 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 £42,875 or less (for 2016 entry), will be eligible to receive a UCL Undergraduate Bursary.

Bursaries will be available to students starting in 2017, however, the levels of funding available for 2017 entry have not been set yet. Information is expected to be available in the summer of 2016; prospective students are advised to check the UCL website at:

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

UCL Scholarships

We offer a range of scholarships for UK and EU students, some tied to particular academic departments and some open to all. Certain awards are restricted to students from specific countries. Some of our scholarships are offered in partnership with companies e.g. banks and law firms. These also provide the added benefit of paid work experience and mentors.

www.ucl.ac.uk/scholarships

Financial Assistance Fund

The Financial Assistance 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/current-students/money

London Opportunity Scholarship

Awards of £4,000 per year for the duration of their programme are available for UK students who participate in certain UCL Year 12-13 Access programmes.

www.ucl.ac.uk/scholarships

UCL Care Leaver Bursary

Awards of £1,000 per year for the duration of their programme 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 Widening Participation and UK Undergraduate Recruitment and Student Funding Offices.

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 (Erasmus programme), you may be eligible for a special monthly grant funded by the European Commission.

Students on a Study Abroad placement are eligible for the same financial support they would receive from UCL and Student Finance, including the UCL Undergraduate Bursary and the Financial Assistance Fund.

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.

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 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](http://www.ucl.ac.uk/disability)

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.ucl.ac.uk/jobshop](http://www.ucl.ac.uk/jobshop)
- [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 Brightside International Student Calculator can help you plan and manage your money for your studies.

- [international.studentcalculator.org](http://international.studentcalculator.org)

Scholarships

Emily Gotch, Second Year, Anthropology BSc

Being a Lloyds Scholar has invigorated my already wonderful UCL experience. Getting a ten-week paid internship in Liverpool Street, with free accommodation in neighbouring King’s Cross, provides any fresher with bragging rights. Not to mention a second internship and, if you do well, then a place on the Lloyds Graduate Leadership Programme. Lloyds Banking Group’s range of departments is fantastic for a student like myself. I have a breadth of passions and career interests, thus being able to dip my toe into a few before deciding on a vocation has been a real plus. I also have my own Lloyds mentor who has been instrumental in helping me gain employability skills and work experience, as well as building up a network of contacts.

Alongside a generous bursary and rewards for high achievements, first-year students get an annual development weekend in the country. My experience included using green screen technology to produce advertisements, presentation and public speaking workshops, and eating lots of nibbles. Together with termly socials, the Charity Challenge, and volunteering 100 hours every year, there is a plethora of opportunities to get to know the other scholars and to amplify your experience at UCL.