

CARDIFF
UNIVERSITY

PRIFYSGOL
CAERDYDD

STUDENT FINANCE GUIDE

for UK students

ENTRY 2023

Tuition Fees / Living Cost Funding / NHS Funding /
Budgeting / Cardiff University Bursaries /

www.cardiff.ac.uk



STUDENT FINANCE FOR UK STUDENTS

Confused?

Don't worry you're not the only one!
Student finance is a complex subject.

This guide is designed to give you a basic overview of the tuition fees we charge, the student funding that you may be able to get to help with your living costs, and outline the bursaries that are available to students planning to begin their studies at Cardiff University in September 2023.

The information in the guide may not answer all your questions, because your personal circumstances may affect what you are entitled to receive, but it will point you in the right direction, and list other useful websites and contact details for people, and organisations, who can help you.

Contents

Tuition fees	4
Living cost funding	6
Additional funding	9
Applying for funding	10
Repayments	11
Living costs and budgeting	12
Funding a healthcare course	13
Cardiff University bursaries	18

Tuition Fees

How much does Cardiff University charge?

Our tuition fees for UK students are currently £9,000 for each year of your studies.

The fee covers all tuition fees, essential course costs, registration and exams. Please note that charges for accommodation in university halls of residence are additional.

Any exceptions?

If you undertake a placement year as part of your degree you will pay a reduced tuition fee for that academic year.

This includes UK and world wide work placements and study. Finally, students on the work-based learning year of BSc/ MArch Architecture programme will pay 50% of the full fee.

Will my fees change each year?

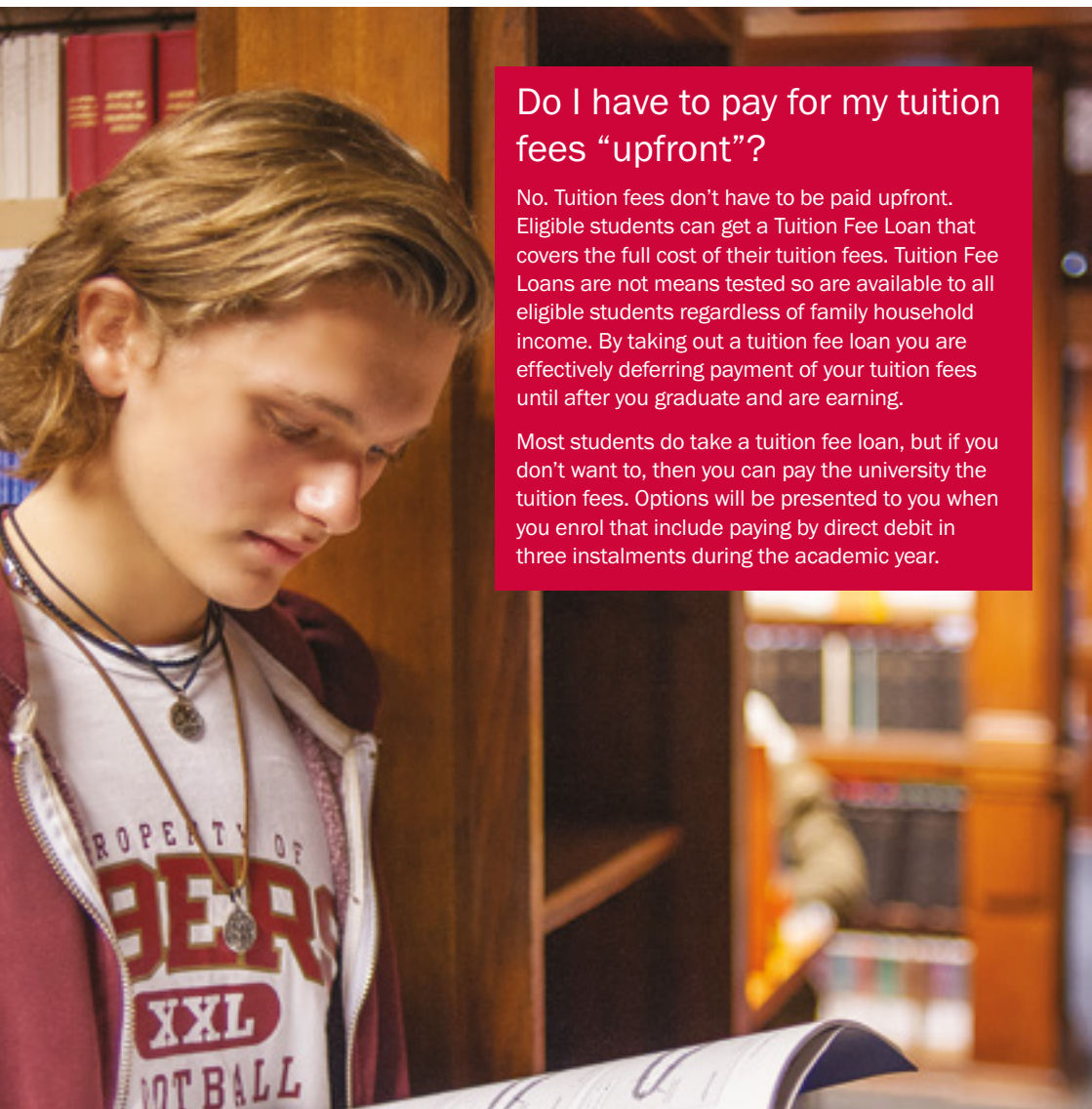
Currently our tuition fee for UK students is set at £9,000 a year but fees can be subject to change, in line with government policy.

Can I get a tuition fee loan?

It depends on where you live now (i.e. before starting your course) and if you have previously studied in higher education. If you live in Wales, you will need to apply to Student Finance Wales and if you live in England you will need to apply to Student Finance England. (Scotland and Northern Ireland have their own student funding bodies.) If eligible, the money will not be paid to you directly. Instead it is paid directly to the university. The funding body you apply to will fund you for the ordinary duration of your course.

If you have previously studied in higher education then please contact the Student Funding and Advice Team for advice.





Do I have to pay for my tuition fees “upfront”?

No. Tuition fees don't have to be paid upfront. Eligible students can get a Tuition Fee Loan that covers the full cost of their tuition fees. Tuition Fee Loans are not means tested so are available to all eligible students regardless of family household income. By taking out a tuition fee loan you are effectively deferring payment of your tuition fees until after you graduate and are earning.

Most students do take a tuition fee loan, but if you don't want to, then you can pay the university the tuition fees. Options will be presented to you when you enrol that include paying by direct debit in three instalments during the academic year.

www.cardiff.ac.uk/fees

LIVING COST FUNDING

While you're at university, in addition to your tuition fees, you will also have your living costs to cover, such as; accommodation, food, books, social life, clothes, laundry, travel and phone. Eligible students can apply for maintenance funding to help with these costs.

Can I get funding to help with my living costs?

Yes, if you meet the eligibility criteria. There are regional variations in the maintenance funding that will be available to you. Also, family income is taken into account as some of the funding is means-tested.



www.cardiff.ac.uk/funding-ug

How much could I get?

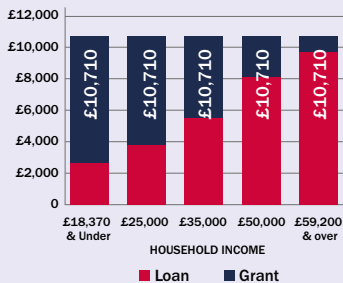
It will depend on where you live now.

I CURRENTLY LIVE IN WALES

Please note the following figures refer to the 2022/23 academic year. 2023/24 figures have not yet been released. Please check the Student Finance Wales website for up to date information.

In Wales, all students who apply to Student Finance Wales, living away from the parental home, are able to access £10,710 in funding to support your living costs. Some is available in the form of a grant which you don't have to repay. The remainder is available as a loan. The proportion available as a grant and loan will depend on your family household income. The minimum grant will be £1,000. The chart below illustrates this:

Student Finance Wales
Funding towards living costs 2022/23



If your family has a household income of £18,370 or less then you may be eligible for a grant of £8,100 and a loan of £2,610.

If your family has a household income of £35,000 then you may be eligible for a grant of £5,208 and a loan of £5,502.

If your family has a household income of £59,200 or more then you may be eligible for a grant of £1,000 and a loan of £9,710.

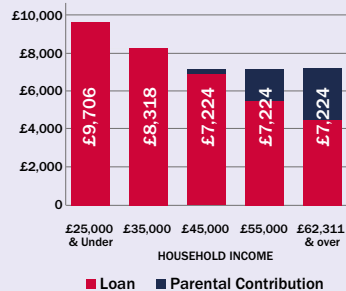
Please note these are examples of funding available at these specific household incomes. If your income is between the examples we have included then the funding will be worked out using exact details of household income.

I CURRENTLY LIVE IN ENGLAND

Please note the following figures refer to the 2022/23 academic year. 2023/24 figures have not yet been released. Please check the Student Finance England website for up to date information.

The minimum loan you will receive from Student Finance England will be £4,524 if you are living away from the parental home. However, depending on your family household income, you could access a maximum loan of up to £9,706. The chart below illustrates how the amount of funding available depends on household income details.

Student Finance England
Funding towards living costs 2022/23



If your family has a household income of £25,000 or less then you may be eligible for a loan of £9,706.

If your family has a household income of £45,000 then you may be eligible for a loan of £6,929.

If your family has a household income of £62,311 then you may be eligible for a loan of £4,524.

Please note these are examples of funding available at these specific household incomes. If your income is between the examples we have included then the funding will be worked out using exact details of household income.

Where the household income is higher, there is an expectation by the Government and funding body that parents will contribute towards living costs.

When will I get my funding?

Your student funding should normally be paid to you in three instalments, so long as you have received confirmation of your funding from your funding body with the correct course and university details. The first instalment is normally paid within three to five working days of you having completed enrolment and may require you having to collect your ID card, the second is normally early January and the third is normally after Easter. This means that it is possible you could be at university for about two weeks before your first instalment of funding is paid to you. Therefore our advice is to plan to arrive at university with some money available to help with your day to day living costs.

If you haven't received your funding after two weeks of term you should contact our Student Funding and Advice Team for advice. Similarly, if during the year, you find yourself running out of money or struggling to meet the cost of your rent and bills, you should contact the Student Funding and Advice Team.

What if I decide to live at home?

You are still eligible to apply for maintenance funding if you live in your parental home, however, the funding is slightly reduced.

I previously studied at university. Will this affect my entitlement?

Yes it might do. We advise you to contact our Student Funding and Advice Team for further information.

What if I change course or move to another university?

If you decide to change course or move university before coming to university then you need to inform your funding body before the 1st September. You can do this by updating your online student funding account.

If you decide to change course or university once you have actually begun your studies then you should take advice from the Student Funding and Advice Team as there may be financial implications.

What if I apply via clearing?

If you are coming to Cardiff University through Clearing and have already applied for student finance, but you've changed your course or university through Clearing, you need to update Student Finance through your online account with them. If you do not update your Student Finance application with the correct university and course details, your funding cannot be paid to you. If you have not updated your funding by 1st September of the year you enrol then you will need to contact the Student Funding and Advice Team.

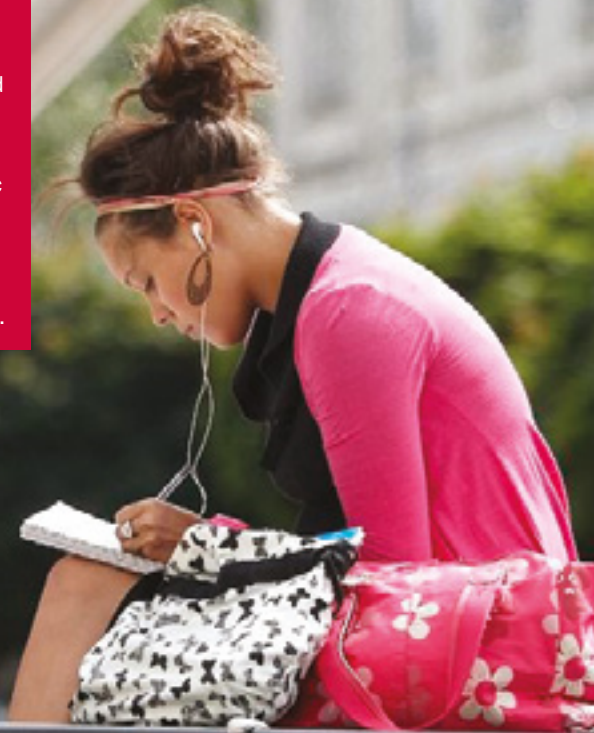
If prior to clearing you had not applied for funding then please submit an application as soon as possible. Student Finance bodies advise the process can take up to c.6 weeks depending on what funding you are applying for. If there is a delay with your funding and you require any help, please contact the Student Funding and Advice Team.

ADDITIONAL FUNDING

Is there any additional funding I can apply for?

- **Adult Dependants' Grant** – if you have a financially dependant adult
- **Parents' Learning Allowance** – if you have a dependant child/ren
- **Childcare Grant** – if you use registered or approved childcare
- **Disabled Students' Allowance** – to help with associated costs of a specific learning difficulty or disability.

You apply for these through your funding body at the same time as you apply for your tuition fee and maintenance funding.



APPLYING FOR FUNDING

You apply to your funding body for tuition fee and living cost support.

If you live in Wales, before starting your course, it will be Student Finance Wales, and if you live in England, it will be Student Finance England (there are separate bodies in Scotland and Northern Ireland). You will need to register and create an online account and create a password with your funding body. Make sure you keep your login details safe as you will need these for all communication with your funding body. Once this is complete, you can apply for tuition fee and living cost support.



When do I apply?

You should apply early to ensure your funding is paid at the start of term. Applications usually open in the March before you are due to start your course. The deadline is May if you want to be sure of having your funding in place by the start of term. Take your time completing the application. You may also need some information from your parents/guardians. If you apply after May then the payment of your funding could be delayed and may not be paid to you within three-five working days of completing enrolment.

Further information on the Student Funding Bodies

If you normally live in Wales:
Student Finance Wales
www.studentfinancewales.co.uk

If you normally live in England:
Student Finance England
www.direct.gov.uk/studentfinance

If you normally live in Northern Ireland:
Student Finance NI
www.studentfinancenl.co.uk

If you normally live in Scotland:
Student Awards Agency for Scotland
www.saas.gov.uk

**Remember
you will need
to apply for
your funding
each academic
year.**

Repayments

You will not be required to pay back your student loans until after you have graduated and start earning over £27,295* per year. Student loan repayments are managed by the Student Loans Company.

*This is the 2022/23 figure and is reviewed annually.

So, if I am not earning more than £27,295 I don't have to repay my student loan?

Correct.

Once I am earning more than £27,295 how much do I have to pay back?

Your repayments will be 9% of your income above £27,295. For example, if you are earning £30,000 per year, your repayments will be approximately £20.29 per month.

What is the interest rate?

It depends on your income:

Income	Interest rate
£27,295 or less	RPI (Retail Price Index)
£27,295 to £49,130	RPI plus up to 3% (depending on income)
Over £49,130	RPI plus 3%

What happens if I don't ever earn over £27,295 per year?

The loan and interest is written off 30 years from the April after you have left your course.

Where can I find out more?

The following website is useful:

www.gov.uk/repaying-your-student-loan



LIVING COSTS AND BUDGETING

Your student funding is meant to cover the living costs of being at university but the actual cost will depend on your personal circumstances. For example, if you travel further away to university then your travel costs may be higher. Similarly, some students go out more than others, and therefore their costs on socialising and entertainment may be higher.

As long as you have received confirmation of your student funding from your funding body (this is called a letter of entitlement) and this details the correct course and university, then your first instalment should be paid within three-five working days of you completing enrolment but it is best to arrive at university with money for living costs for about two weeks. If you have not received your funding after two weeks, please contact the Student Funding and Advice Team.

On average what does it cost to live and study in Cardiff?

Independent surveys reveal that of the major university cities in the UK, Cardiff is relatively cheap.

4th most affordable for monthly rental costs in UK university cities

Source: Natwest Student Living Index 2021

How do I go about planning my budget?

Once you have an estimate of how much student funding you will receive, complete a budget to work out, for example, which halls of residence you can afford to live in, and how much you can spend on food and socialising each week. Compare your university budget to what you are spending now.

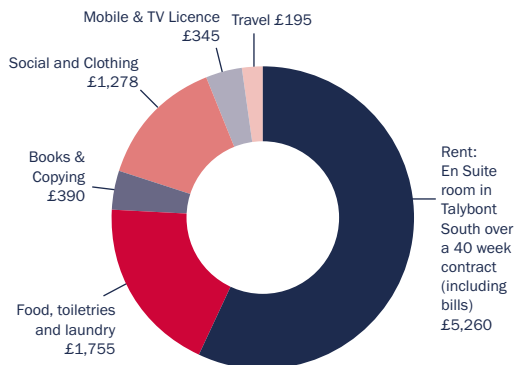
There is some really useful information and some tips on our website at: www.cardiff.ac.uk/new-students/before-you-arrive/your-finances/living-expenses-and-budgeting

Can you give me some sample costs?

A first year student living in university accommodation over a 39 week period might spend, on average, £9,223. This is broken down as follows ►

However, it's important to emphasise that this example cannot be relied upon as your personal circumstances may be different. Therefore, it's important that you work out your own budget.

Please note that the following is based on 2022/23 figures.



FUNDING A HEALTHCARE COURSE

There are two routes of funding for healthcare students on the following courses at Cardiff University.

- Diagnostic Radiography and Imaging (BSc)
- Occupational Therapy (BSc/ Postgraduate Diploma)
- Nursing (BN)
- Midwifery (BMid)
- Radiotherapy and Oncology (BSc)
- Physiotherapy (BSc)
- Dental Therapy and Hygiene (BSc)
- Dental Hygiene (DipHE)

Which funding system is best for you?

If you are intending to study a healthcare course in Wales in 2023/24 there are two funding options available to you. You must choose either to be funded via the NHS Bursary Scheme or Student Finance.

If you wish to be funded via the NHS Bursary you must commit to working in Wales after qualification (two years for a degree programme and eighteen months for a diploma). If you decide to be funded by Student Finance you will need to opt out of NHS funding.

How to opt out of NHS funding

If you plan not to commit in advance to working in Wales post-qualification, you can still study a healthcare course in Wales and apply to fund your course via Student Finance. When apply for funding for a healthcare course it will be assumed you are being funding via the NHS bursary and you will need to opt out.

Information and guidance on how to opt out can be found on our website:

www.cardiff.ac.uk/study/undergraduate/funding/funding-your-healthcare-course/student-finance-funding





NHS Funding

The NHS funding provides help for fees and living costs.

The NHS funding package is made up of 4 elements to give you your total funding entitlement. These 4 elements are:

- **Tuition Fee support**
- **Non-income assessed NHS Grant**
- **Income assessed NHS Bursary**
- **Reduced rate maintenance loan from Student Finance**

The NHS only provides financial support for tuition fees and living costs to students treated as home UK funded students. EU nationals who have pre-settled status may be eligible for the tuition fee support element only. Irish citizens are also only eligible to apply for the tuition fee support element of the NHS funding package.

Tuition Fees

The bursary covers tuition fees in full, and is non-income assessed, but you still need to apply for this as part of the online application.

Non-income assessed NHS Grant

You can apply for a non means tested NHS Grant of £1,000 per year to help with living costs. The NHS Grant is non-repayable.

Income assessed NHS Bursary

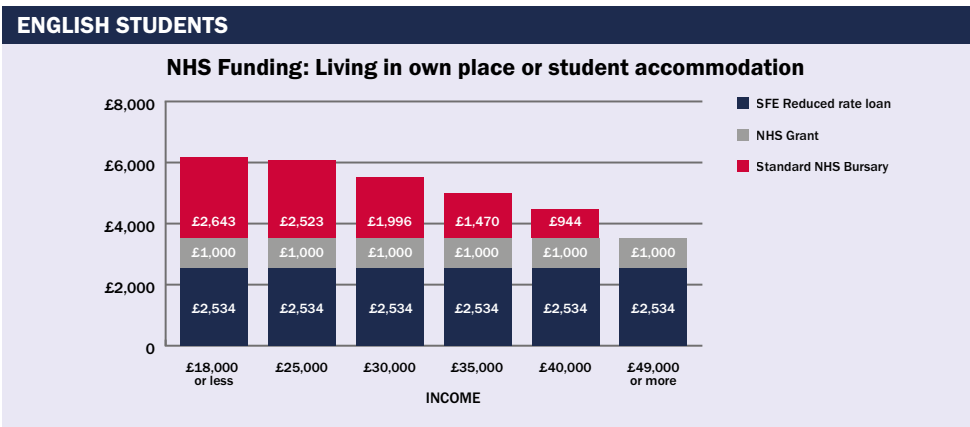
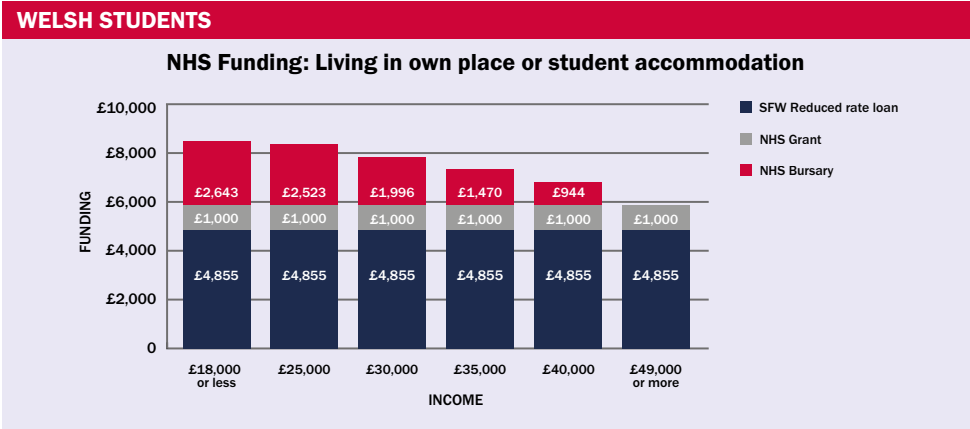
This is assessed against household income. If you live in your parental home while studying your bursary entitlement will be reduced. The NHS Bursary is non-repayable.

Reduced rate maintenance loan from Student Finance

You can also apply online for a repayable Maintenance Loan via your home UK country Student Finance Service. The loan is not income assessed.

Total Support for living costs

Most healthcare courses have extra weeks of study each year on top of the standard academic year of 30 weeks excluding vacations. Funding can be increased to reflect a longer academic year. The charts below show a standard 30 week course.



Please note these figures are based on the 2022/23 academic year.

Additional weeks are calculated at the following rates:

- NHS Bursary £84 per week
- Loan from Student Finance Wales £138 per week
- Loan from Student Finance England £104 per week

For example if you were on a 35 week course:

- Extra weeks bursary $£84 \times 5 = £420$
- and
- Extra weeks loan from Student Finance Wales $£138 \times 5 = £690$

£420 + £690 = £1,110 on top of the standard 30 week course

How to apply

Applicants can apply for NHS funding through the online application system via the NHS (Wales) Student Awards Service (SAS). Applications for September cohort usually open mid April and for March cohort students applications usually open around November.

All eligible students will need to apply online via the NHS Student Awards Services website: www.nwssp.nhs.wales/ourservices/student-awards-services

How do I get paid?

Bursary payments are paid on a monthly basis and the maintenance loan is paid on a termly basis.

Help with placement costs

Help for placement travel costs is based on the cost of a return journey from your home (term-time address) to the placement less the cost of the return journey from your home (term-time address) to Cardiff University i.e. your normal commute to attend university. If you have to pay for accommodation at your placement location you can apply for help with this cost if you also incur accommodation costs for your normal term-time address.

You'll receive guidance on how to apply from the school of healthcare.

Additional Support

- Disabled students' allowance
- Childcare Allowance
- Dependents Allowances for children
- Parents Learning Allowance
- Adult Dependents Grant

You apply for these through the NHS SAS portal at the same time that you apply for your NHS funding.



CARDIFF UNIVERSITY BURSARIES

We wish to ensure that financial circumstances are not a barrier to undergraduate study, among those students identified as having the potential to succeed at Cardiff University.

For the most up to date information, please visit our website www.cardiff.ac.uk/funding-ug

Who will be eligible for the Bursaries?

In 2020, over 5,000 of our students benefited from a Cardiff University Bursary. The bursaries are available to full-time undergraduate students from lower income households who qualify for UK funding for living costs¹.

In order to qualify for an award you must:

- (a) be liable to pay tuition fees of £9,000
- (b) be eligible for UK student funding support for maintenance and have an assessed household income of below £35,000¹.

Please note: Some students studying healthcare-related subjects may receive NHS funding, in which case, they will **not** be eligible for Cardiff University Bursaries.

You should read the terms and conditions on our website for full information about eligibility at: www.cardiff.ac.uk/funding-ug



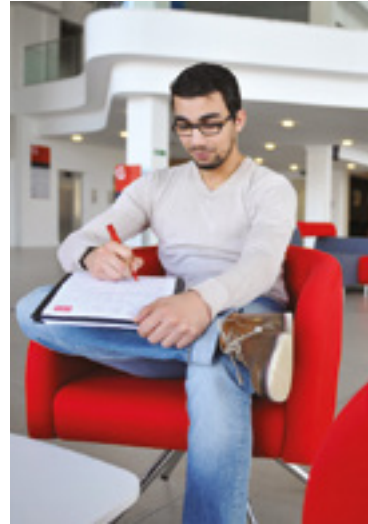
How much is the Cardiff University bursary?

In 2023, bursaries will be £1,000 for first year students. This bursary relates to the 2023/24 academic year.

In subsequent years, where a student continues to meet the eligibility criteria, a bursary of £500 will be awarded.

You don't need to apply for the Cardiff University bursary

Your eligibility will be determined through the statutory means test conducted by your UK student funding body, to determine qualification for state grants and loans, so you won't need to apply for a Cardiff University Bursary separately². You will receive confirmation of your bursary entitlement by January 2023.



Next Step Bursary

This award is for students who come to Cardiff University having completed the University's Widening Participation Scheme, Step Up, and whose household income is below £35,000. You may receive either a £1,000 Cardiff University residences fee discount or a £500 travel bursary in your first year. These payments may be made in addition to the Cardiff University Bursary.

Other Bursaries

We are committed to promoting fair access to university and offer bursaries to students (subject to terms and conditions) who are:

- Care leavers
- Estranged from their families
- Young adult carers
- Asylum Seekers
- Armed Forces Veterans

To find out more about these, please email us at:
studentconnect@cardiff.ac.uk

References

1. As defined in the Student Support funding regulations.
2. Please note that as part of the conditions of being assessed for a bursary the University will need to receive your data from your award authority regarding your household income. Therefore, you will need to ensure that you do not tick the box on the assessment form to withhold consent to share this information if you wish to be considered for the University bursary. This information is needed to assess if you are eligible for a bursary.



Find out more online at:
www.cardiff.ac.uk

Student Bloggers

From study tips to where to eat, to societies, weekend trips and where to get your books, our student bloggers are real students talking about the reality of being a student in Cardiff.

Don't miss their latest blogs for the chance to find out more about what its like to study and live in Cardiff.

www.cardiff.ac.uk/studentbloggers

Come and visit!

For more information about visiting Cardiff University: **www.cardiff.ac.uk/opendays**

For further advice on student finance please contact the

Student Funding and Advice Team via Student Connect

Tel: **029 2251 8888**

Email: **StudentConnect@Cardiff.ac.uk**

CardiffConnected

www.cardiff.ac.uk

 **[@cardiffuni](https://twitter.com/cardiffuni)**

 **facebook.com/Cardiffuni**

 **instagram.com/cardiffuni**

 **youtube.com/user/cardiffuni**



Important Legal Information

The contents of this brochure relate to the Entry 2023/24 admissions cycle and are correct at the time of going to press in June 2022.

