

Guide to Student Finance 2014 Entry

Undergraduate UK and EU students
Edition 2 (September 2013)



Student Finance 2014

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Investing in Your Future

At Newcastle, we are committed to providing an outstanding student experience that will help to shape your future. We offer challenging, exciting and relevant degrees, taught by experts whose research enriches the learning experience for all of our students. Your study here is underpinned by a supportive learning environment and excellent student services provision.

There are excellent opportunities for you to add value to your academic studies by gaining additional skills and experiences that will prepare you for whatever career you take up after graduation. Our vocationally relevant degrees, a focus on developing your employability skills and our investment in an award-winning University Careers Service, are reflected in our excellent record of graduate employability and the reputation of our graduates.

We aim to admit the brightest and best students, and we want to make sure that you have the opportunity to study here regardless of your financial circumstances. That is why, year on year, we continue to invest millions of pounds in scholarships to support our students during their studies (see pages 5–6).

www.ncl.ac.uk/about/quality

Please note: the arrangements outlined in this Guide apply **mainly** to students from England studying for their first degree at English universities, and at Newcastle in particular.

If you are a student from Scotland, Northern Ireland or Wales you will be treated in the same way as students from England with regard to tuition fees and Newcastle University Scholarships. However, you will need to apply to your equivalent body to Student Finance England for loans and grants.

If you are an EU student who meets certain eligibility criteria you will be treated in the same way as students from England with regard to tuition fees and tuition fee loans. EU students can only be considered for the tuition fee discount element of our scholarships. Under current government regulations EU students may not be eligible for government living cost loans or non-repayable grants.

See the back page for contact details for Scottish, Northern Irish, Welsh and other EU students.



Newcastle University's Tuition Fees

Key facts for 2014 entry

- Newcastle University will be charging a tuition fee of £9,000 per year for new undergraduates who start University in September 2014
- You will not have to pay any tuition fees upfront or while you are studying (see page 3)
- Student loans are available for all students – you only start to pay the loan back after you have graduated and are in employment and earning over £21,000
- Repayment is based on what you earn and not what you owe – all outstanding repayments will be written off after 30 years
- Government grants are available to help with living costs such as food, accommodation and travel
- We expect approximately 30 per cent of our undergraduate students to benefit from our extra financial support of up to £9,000 per year from 2014 (see pages 5–6)

You can find specific fee and funding information for our degrees by visiting each online degree profile at:
www.ncl.ac.uk/undergraduate/degrees

Alumni discount

Self-financing students who have already completed a Newcastle University degree-level qualification, and who are studying for a second undergraduate degree at Newcastle, may be eligible for our Alumni discount of 20 per cent off tuition fee costs.

Courses with different tuition fees

Medicine and Dentistry degrees

If you are studying on the **five-year Medicine or Dentistry degree programmes**, you will not have to pay tuition fees in the fifth year of these courses because they are funded by the NHS. You will also be able to apply for a means-tested bursary towards maintenance costs. If you are studying on the **four-year accelerated Medicine course** for graduates, the NHS will part-fund your course in years two, three and four.

Speech and Language Sciences BSc Honours

UK students do not normally pay tuition fees for this degree because it is funded by the NHS. Eligible students will receive a £1,000 grant each year. They will also be able to apply for an additional means-tested bursary of up to £4,395 per year.

Placement years/years abroad

For most of our degrees* with placement years, including full-year Erasmus placements, you will pay just £1,000 fee for that year, because we provide an £8,000 fee discount.

*Fees for four-year Integrated Masters' programmes may differ – please check online.

You can find specific fee and funding information for our degrees by visiting each online degree profile at:
www.ncl.ac.uk/undergraduate/degrees

Deferred entry students

If you are a deferred entry student, you will be liable for the tuition fee (and eligible for the scholarship schemes) applicable for the year in which you start university.



Financing Your Education

No payment upfront

It is important to remember that all eligible* students from the UK and the EU entering university in 2014 can study without paying a penny in tuition fees upfront, or during their course.

Tuition Fee Loan

- The government will lend you the money to cover the full cost of your tuition fees for every year of your course, through a loan, known as the **Tuition Fee Loan**
- The loan is paid directly to your university, it isn't paid to you
- You only start to pay back the loan when you are earning over **£21,000 a year**

Living Cost Loan

- A loan is available to help with your living costs such as food, accommodation and travel
- The amount you can borrow depends on where you live and study, and your household income
- A loan of up to **£5,555 a year** will be available if you live away from home and study outside London
- A loan of up to **£4,418 a year** will be available if you live with your parents

*Eligibility will depend on factors including where you live, the course you choose to study, where you study, and whether or not you already hold a higher education qualification.

(Source: Department for Business, Innovation and Skills.)

Non-repayable grants

- Grants are available to help with your living costs such as food, accommodation and travel
- They do not have to be paid back
- The amount you receive depends on your household income
- If your household income is £25,000 a year or less you will be entitled to a full grant of **£3,387 a year**
- If your household income is between £25,000 and £42,620 a year you will be entitled to a partial grant of between £3,387 and £50 a year

The amount of your living cost loan entitlement varies depending on whether you are also entitled to a non-repayable grant as the following table shows:

Living away from home and studying outside London Package of support for 2014–15			
Household income	Living cost loan	Non-repayable grant	Total
£25,000 or less	£3,862	£3,387	£7,249
£30,000	£4,335	£2,441	£6,776
£35,000	£4,808	£1,494	£6,302
£40,000	£5,282	£547	£5,829
£42,620	£5,530	£50 (minimum grant)	£5,580
£42,875	£5,555 (maximum loan)	£0	£5,555
£45,000	£5,341	£0	£5,341
£50,000	£4,836	£0	£4,836
£55,000	£4,331	£0	£4,331
£60,000	£3,826	£0	£3,826
£62,132	£3,610	£0	£3,610
£65,000	£3,610	£0	£3,610

Source: Department for Business, Innovation and Skills.

How loan repayments will work

- Repayments are based on what you earn, not what you owe
- You do not start to make repayments until you earn over £21,000 a year
- If your income falls below £21,000, your repayments stop until you start earning £21,000 again
- You repay nine per cent of your income above £21,000. The amount you repay depends on how much you earn. For example, if your salary was £25,000, the nine per cent would only apply to £4,000, meaning you would repay £30 a month (see table below)
- All your student loans are added together and a single repayment is deducted from your salary, normally through the tax system
- Any outstanding balance is written off after 30 years

The table below shows some salaries and typical repayment amounts:

Salary	Amount of salary from which 9% will be deducted	Monthly repayment
£25,000	£4,000	£30.00
£30,000	£9,000	£67.50
£35,000	£14,000	£105.00
£40,000	£19,000	£142.50
£45,000	£24,000	£180.00

Source: Department for Business, Innovation and Skills.

Rates of interest

- Interest on your loan will be applied at the rate of inflation plus three per cent while you are studying and up until the April after you leave university or college
- From the April after you leave your course, interest will be applied at:
 - the rate of inflation if you are earning below £21,000
 - the rate of inflation plus up to three per cent on a gradual scale if you earn between £21,000 and £41,000
 - the rate of inflation plus three per cent if you earn over £41,000

Newcastle University Financial Support from 2014

We are investing £32 million in financial support over the next five years for UK students who choose to come and study here. Our generous range of scholarships and fee and accommodation discounts will benefit approximately 30 per cent of new undergraduate students starting their degree in 2014.

All our scholarships are in addition to any government grants to which you may be entitled and do not have to be repaid.

For further details on all aspects of financial support available (including eligibility criteria) at Newcastle University visit: www.ncl.ac.uk/undergraduate/finance

Newcastle University Opportunity Scholarships

Who are they for? All eligible new UK and EU* undergraduate students, on the basis of household income (see below).

Do you have to apply? No, we will automatically award this Scholarship on the basis of the residual household income financial assessment from Student Finance England (or equivalent assessing body).

Household income	Award amount	Award detail
Up to £25,000**	£3,000 in Year 1	<ul style="list-style-type: none"> £1,000 cash bursary £2,000 accommodation discount (for students in University-owned accommodation) OR £2,000 tuition fee discount (for students not in University-owned accommodation)
	£2,000 per year from Year 2 onwards	<ul style="list-style-type: none"> £1,500 cash bursary £500 tuition fee discount
£25,001–£35,000	£1,000 per year	<ul style="list-style-type: none"> Cash bursary

*EU students eligible for tuition fee discount only.

**If you are a student from England or the EU (non-UK), part of your scholarship is funded from the National Scholarship Scheme.

Newcastle University Access Scholarships

Who are they for? All eligible new UK undergraduate students on the basis of the award criteria listed below.

Do you have to apply? No, we will automatically award these scholarships.

Anything else you need to know? For students with a household income of up to £35,000, this Scholarship is awarded in addition to the Newcastle University Opportunity Scholarship listed above.

Award criteria	Award amount	Award detail
<ul style="list-style-type: none"> Household income of up to £42,600 AND one of the following: Lives in an area of the UK from which very few students progress to higher education (officially defined as a Low Participation Neighbourhood). Check your postcode on our look-up system: www.ncl.ac.uk/undergraduate/finance/2014/scholarships/access Entered the University through our PARTNERS Programme Supported Entry Route Entered the University through the Realising Opportunities programme 	£500 per year	Cash bursary

Newcastle University Promise Scholarships

What are they and who are they for? Up to 20 Promise Scholarships worth up to £9,000 per year for eligible UK and EU* students of high ability from low income backgrounds, who meet specific criteria (see table below).

Do you have to apply? Yes, there is a two-stage application process and all applicants are provided with information on how to apply.

Anything else you need to know? If you receive a Promise Scholarship you will not be eligible to receive a Newcastle University Opportunity Scholarship or a Newcastle University Access Scholarship.

Award criteria	Award amount	Award detail
<ul style="list-style-type: none">Household income of £15,000 or lessPredicted to achieve (or have already achieved) at least grades AAB at A level or equivalentMeets at least one of the additional criteria listed on our website	Up to £9,000 per year	50 per cent cash bursary 50 per cent tuition fee discount

*EU students eligible for tuition fee discount only.

For full information, including information on specific scholarship exclusions, check our online information:

www.ncl.ac.uk/undergraduate/finance

Subject Scholarships

A number of our academic Schools offer their own financial support, including scholarships and cash prizes, often sponsored by industry. You can find further information on all Newcastle University Scholarships at:

www.ncl.ac.uk/undergraduate/finance/2014/scholarships

Sports Scholarships for outstanding athletes

Newcastle offers a range of scholarships to support talented sportsmen and sportswomen who choose to study here, linked to our Performance Sport Strategy. Eligibility is assessed on a case-by-case basis.

- Recruitment Sport Scholarships – up to 20 scholarships worth between £1,000 and £1,500 are available for the first year of study only. You must apply for these scholarships before you come to Newcastle
- Performance Sport Scholarships – up to 40 scholarships worth £1,000 per year are available for each year of your course. You must apply for these scholarships annually in September/October

www.ncl.ac.uk/sport/performance/scholarships

Help while you are at University

Additional financial help and advice

If you have unexpected financial problems while you are studying at Newcastle, there are additional sources of funding to which you can apply, such as the Access to Learning Fund. This enables the University to provide selective help, on a discretionary basis, to students who are in financial difficulty. As a registered student at Newcastle, you can apply for financial assistance at any time. This money does not usually have to be paid back.

Emergency loans are also available to assist students with short-term financial difficulties, but may have to be repaid.

Advice and help

The Student Advice Centre, based in the Students' Union, provides impartial, confidential and free advice about a wide range of issues, including student finance.

www.unionsociety.co.uk/sac

Managing Your Money

Your spending patterns as a student (particularly if you're living away from home) may differ from what they have been up to now. But if you plan ahead and are realistic about your budget, you shouldn't have any problems striking a balance between work and play.

You will need to allow around £8,500 a year to cover your living costs. This figure is for guidance only and will depend on your personal spending patterns and money-managing skills. See our budget planner (right) for an idea of some of the costs you can expect to encounter in your first year. We've also come up with some top tips to help you make your money go further in Britain's favourite student city.

‘The cost of living is reasonable and town-gown relations better than in many cities.’

The Times Good University Guide 2013

Budget planner

Accommodation

(£260-£500 per month based on a 12-month contract)

Most first-year students are guaranteed a place in our University accommodation, with both catered and self-catering rooms available. Energy and water bills will usually be included.

Food (£150 per month)

Don't forget, if you live in catered accommodation, Monday-Friday breakfast and evening meals will be included in your rent!

Clothes/toiletries

(£60-£75 per month)

Costs will vary depending on your personal tastes, how much shopping you do, and where you shop!

Travel costs (£30-£55 per month)

Depending on where you live, you may need to budget for daily bus or Metro journeys. Don't forget the cost of travelling to and from the University at the beginning and end of term!

Social life (£150 per month)

This is an important part of university life, so it's important you budget for it. How much you actually spend will depend on you.

Insurance (£20 per month)

In University accommodation, contents insurance is often included in your rent. However, you may want to consider additional insurance if you are bringing any items of particular value with you.

Mobile phone (£35 per month)

The amount you spend will depend on how much talking and texting you do!

Television (£13 per month)

If you decide to have a television in your room, you are required to have a television licence.

Miscellaneous (£25 per month)

You should budget for occasional expenses such as haircuts, gifts and medical or dental costs.

Please note: these costs are approximate, based on a 38-week period, which covers a normal academic year, and should be used as a guideline only.

Making your money go further

It's important to remember that your money has to last for the whole term, so don't be tempted to spend everything as soon as you get it! Be aware of how much you're spending and make sure you budget carefully; there are lots of things you can do to make your money go further...

Make use of facilities on campus

Students at Newcastle have access to a wide range of facilities, which are provided either free of charge or for a very small cost. These include excellent libraries, around 1,400 computers with Internet access, language learning facilities and extensive sports facilities, with membership charges currently ranging from £5 to approximately £14 per month. For cheap nights out, the Students' Union has an entertainment programme that runs throughout the year.

Don't buy everything on your reading list

Our award-winning University Library has over one million books and 100,000 electronic resources. We also have an ongoing programme to make core book chapters and journal articles available electronically via our 24/7 virtual learning environment. Blackwell's bookshop, located next to campus, also has a second-hand book scheme which you can use.

Save money on travel

Newcastle is a very compact city and the University campus is in the city centre. This means that everything is within walking distance. If you live further away, or you just want to explore the surrounding area, you can get cheaper student travel tickets for the Metro and local buses.

Supplement your income with a part-time job

The University's Careers Service can help you find part-time, temporary or vacation work on campus or with a local business through various University initiatives including JobsOC (Jobs on Campus) and Newcastle Work Experience scheme. Not only will this boost your income, but you'll also gain valuable skills and experience to add to your CV.

Don't panic – help is at hand!

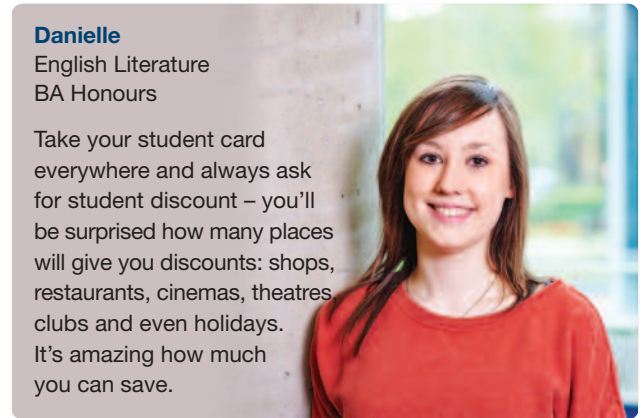
If you do encounter any financial difficulties, staff in the Student Wellbeing Service, or the Student Advice Centre in the Students' Union, are on hand to help you sort it out. The University also provides financial assistance to support students who find themselves in financial difficulties whilst studying here.



Sam

Computer Science
BSc Honours

Buy your food from Grainger Market! You can always find fantastic deals on meat and fish, as well as fresh fruit and vegetables. They are a lot cheaper than the supermarket, you get much more for your money, and they're tastier too!



Danielle

English Literature
BA Honours

Take your student card everywhere and always ask for student discount – you'll be surprised how many places will give you discounts: shops, restaurants, cinemas, theatres, clubs and even holidays. It's amazing how much you can save.



Amy

Folk and
Traditional Music
BMus Honours

The Bowling Alley in Fenham is a great, cheap night out. On student nights you can get a drink, a game and a hot dog for a fiver!

Why Choose Newcastle?

Reputation

Ranked 17th in the UK by *The Sunday Times University Guide 2013* and in the top 200 universities worldwide (QS, CWTS Leiden and *The Times Higher Education* (THE) world rankings), a Newcastle degree is well respected by employers both here and abroad.

Research-informed teaching

As a Russell Group member, our reputation for world-leading research has helped us to attract some of the leading academics and researchers from around the globe. Many of our researchers are actively involved in teaching, giving you the chance to explore the latest developments in your subject and to get involved in research activities taking place on campus.

Unrivalled student experience

Newcastle University was rated as one of the top institutions in the country in the 2013 National Student Survey, with the results placing us in the top 10 in the UK among comparator universities. Newcastle has been ranked in the top 20 in the UK in *The Times Higher Education's* Student Experience Survey for the past four years (2009–12).

Skills for life

We want you to leave Newcastle with more than your degree. We've worked with hundreds of graduate employers to identify the sort of transferable skills that are really sought after in the workplace. These skills form the basis of our Graduate Skills Framework, which makes sure you have the chance to develop these skills while you're here, regardless of which subject you choose.



Career success

We're fifth in the UK for graduate employability among comparator universities – 95.2 per cent of our 2012 UK and EU graduates entered employment or further study within the first six months of graduating. Of those in jobs, 80.4 per cent achieved a graduate-level position.

This track record places us consistently in the top 15 of the major university league tables for graduate career prospects, including *The Times Good University Guide*, *The Sunday Times University Guide* and *The Guardian University Guide*.

Britain's favourite student city

Newcastle is world famous for its culture, vibrant nightlife, fascinating history, great shopping and beautiful architecture. And with the University in the centre, it's easy to take advantage of all that Newcastle has to offer.

Guaranteed student accommodation

At Newcastle, we guarantee accommodation to all first-year undergraduates, who meet our terms and conditions. We have a range of affordable accommodation, the majority of which is within 10 minutes' walk of campus and the city centre. Take a virtual tour of all of our accommodation at: www.ncl.ac.uk/accommodation

Further Information

Students from Scotland, Wales or Northern Ireland

Please note the contact details below for further information.

Students from Scotland – Student Awards Agency for Scotland:
www.saas.gov.uk

Students from Wales – Student Finance Wales:
www.studentfinancewales.co.uk

Students from Northern Ireland – Student Finance Northern Ireland: **www.studentfinancenir.co.uk**

Students from other EU countries

Please visit the web address for further information:
www.gov.uk/contact-student-finance-england

Details are correct at the time of printing (September 2013) but should be checked against the most up-to-date information available on the University's website.

Details contained in this guide are for information and guidance purposes only and do not constitute a contract. Alternative formats of this guide are available on request from Student Services (see right for contact details).

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Designed by GDA, Northumberland.

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The University of Newcastle upon Tyne trading as Newcastle University.

Further student finance information

For more information on all aspects of student finance relating to Newcastle University: **www.ncl.ac.uk/undergraduate/finance**

For more information on general student finance arrangements, what government support you may be likely to receive and when and how to apply through Student Finance England: **www.gov.uk/student-finance**

Studying at Newcastle

To find out more about the University and its facilities, including accommodation, sports and social activities, or the city and surrounding area, take a look at the University's website or request a copy of the *Undergraduate Prospectus* from: **www.ncl.ac.uk/requests**

Student Services
Newcastle University, King's Gate
Newcastle upon Tyne NE1 7RU
United Kingdom

Telephone: (UK) 0191 208 3333
(International) +44 191 208 3333
Enquire online at:
www.ncl.ac.uk/enquiries



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