



**FALMOUTH**  
UNIVERSITY

## Contents

Frequently asked questions	2
Not from England? Funding options	5
Additional support from Student Finance England	7
Falmouth University bursaries and awards	10
Useful contacts	12

## Introduction

Student finance is nothing to worry about, but it isn't always straightforward. There's lots to consider and you might have some questions about when to apply, what to do if you have a change of circumstance and whether there is any additional support.

This guide will hopefully answer any queries, but if you have any other questions or concerns, just get in touch.

You can speak to our Student Funding Team on [+44 \(0\)1326 213744 / 255159](tel:+441326213744) or send us an email at [studentfunding@falmouth.ac.uk](mailto:studentfunding@falmouth.ac.uk).

## Frequently asked questions - all applicants

### WHEN CAN I APPLY FOR MY FUNDING?

Applications will open in the spring, prior to the academic year in question.

### I HAVEN'T RECEIVED MY MAINTENANCE LOAN

#### What should I do?

You may not have sent everything to Student Finance, or the university may not have reported that you've enrolled. Either call Student Finance directly yourself, or contact the Student Funding Team, or the Student Union, to check.

### I DON'T THINK I'M GETTING THE CORRECT AMOUNT OF LOAN

You may not have been income assessed. Either call Student Finance directly yourself, or contact either the Student Funding Team of the Student Union to check.

### I HAVEN'T BEEN 'INCOME ASSESSED'

#### What should I do?

If you haven't been income assessed, then you'll be in receipt of the lower level of loan. Check with your parents (sponsors) to see if they have still to submit additional information to

Student Finance. If they're not sure, either call Student Finance directly yourself, or contact either the Student Funding Team or the Student Union to check what needs completing.

### WHAT IS AN 'INCOME ASSESSMENT'?

An income assessment means that Student Finance will consider your sponsor's/parent's income to determine how much Maintenance Loan you can access. We will also use it to assess your eligibility for some bursaries. As such, you must ensure you give 'consent to share information' when prompted in your application.

### WHICH INCOME DO THEY ASSESS?

If you ask to be income assessed, they will look at the income which is coming into the address which you class as 'home' – this will usually be the same as the address on your UCAS application. Key points are:

- If you are under the age of 25 then they will assess the adults living in your 'home'.
- This will usually mean assessing

the income of your Mum/Dad, carer or partner, but if you live with only one of your parents then they won't assess the parent who lives elsewhere. However, they will assess a step-parent (or parent's partner) if they reside at your home address.

- If you are over 25, married, have a child or can demonstrate you are financially independent, then it's your own household which will be assessed (not your parent's). This will include your partner, if you live with them.
- For the academic year 2018/19, they will initially assess the household income for financial year 2016/17.

### MY INCOME IS OVER £25,000PA, BUT MY PARENTS WON'T HELP

Your parents (sponsors) need to be clear that in these circumstances the government is expecting a contribution towards your living costs. Their contribution, when added to your Maintenance Loan, should total approx. £8,700pa to put you on parity with other students. Be clear that this is a government expectation. If your parent's (sponsors) income has dropped since the original assessment, then they can get reassessed (see below).

### WHAT IF MY 'HOUSEHOLD INCOME' CHANGES?

Initially you will be assessed on your household income as per the financial year

2016/17. If your household income drops (by at least 15%) then you can ask Student Finance to reassess you, based on current figures. Use a 'Current Year Assessment' form to do this. You can download this at [gov.uk/student-finance-forms](http://gov.uk/student-finance-forms) and you can ask for this reassessment at any point during the academic year.

### DO I NEED TO APPLY FOR MY FUNDING EACH YEAR?

You need to check your Student Finance portal in the spring, and any forms which need completing will be available there. Students who only wish to be non-means tested, might only need to complete the 'declaration' form.

### I'M THINKING OF INTERMITTING OR WITHDRAWING. HOW WILL THIS AFFECT MY FINANCES?

Please check with either the Student Funding Team or a Student Union adviser before intermitting your studies, as there will be financial implications which you need to be aware of. For example, you won't qualify for student funding while intermitting. You may also not qualify for state benefits such as Job Seekers Allowance. You should also check you have enough funding available for the remainder of your studies. If you are intermitted due to medical reasons or 'compelling personal circumstances', then you may be able to appeal to Student Finance to get an additional year of support.

## I NEED SOME FUNDING ADVICE

### WHO CAN I TALK TO?

The Student Funding Team can help with all areas of student finance. They're based on the Falmouth Campus, but also do drop-in sessions in The Compass on Tuesday and Thursday afternoons. The Student Union also has advisers who can help.

## HOW DO LOAN

### REPAYMENTS WORK?

At the time of going to print, government guidelines state that in the April after leaving university, graduates earning over £25,000pa will start to make a contribution towards their loans. All such repayments are made automatically through the income tax system and you'll only repay 9% of everything you earn annually above £25,000 (before tax). If after starting to repay the loan, you lose your job or take a pay cut; your repayments will drop accordingly. The Government will write off student loan balances which are unpaid, 30 years after you qualify for repayment (ie, the April after graduation).

Examples (based on current repayment criteria):

- A graduate earning £24,000 per year would repay £0 a month.
- A graduate earning £30,000 per year would repay £37.50 a month (9% of £5,000, over 12 months).

The levels of repayment are quite generous, so they shouldn't impact too heavily when you start working full time, and you'll receive regular statements which will help you track and manage your finances.



## Not from England? Funding options

### STUDENTS FROM

### ELSEWHERE IN THE UK

If your home address at the point of starting the course was in Scotland, Northern Ireland or Wales, you will need to apply to your regional finance team for your funding. To be considered for grants/bursaries you will need to be 'income assessed' as part of your application in order to demonstrate your household income (HHI). Levels of support will vary. For full details on available support, please check the website of your regional finance team, as listed below.

### SCOTLAND

**Student Awards Agency for Scotland (SAAS)**

**T:** 0845 111 1711

**W:** [saas.gov.uk](http://saas.gov.uk)

### WALES

**Student Finance Wales (SFW)**

**T:** 0845 602 8845

**W:** [studentfinancewales.co.uk](http://studentfinancewales.co.uk)

### NORTHERN IRELAND

**Student Finance Northern Ireland (SFNI)**

**T:** 0845 600 0662

**W:** [studentfinanceneni.co.uk](http://studentfinanceneni.co.uk)

### STUDENTS FROM THE

### EUROPEAN UNION

Full time EU students can apply for a tuition fee loan from Student Finance England, but your living costs will need

to be funded through the authorities in your home country or by your family.

Students from the EU will be considered for bursaries at Falmouth University in the same manner as UK students. If your Household income is below £25,000pa then you can request a EU18B form from Student Finance England which will enable you to be income assessed. Once this has been returned and your income confirmed then we'll consider you for a bursary. You don't have to complete this form, but it's the only way by which we'll be able to consider you for university bursaries.

Contact the EU customer services team for further advice and an application form:

**T:** +44 (0) 300 100 0607

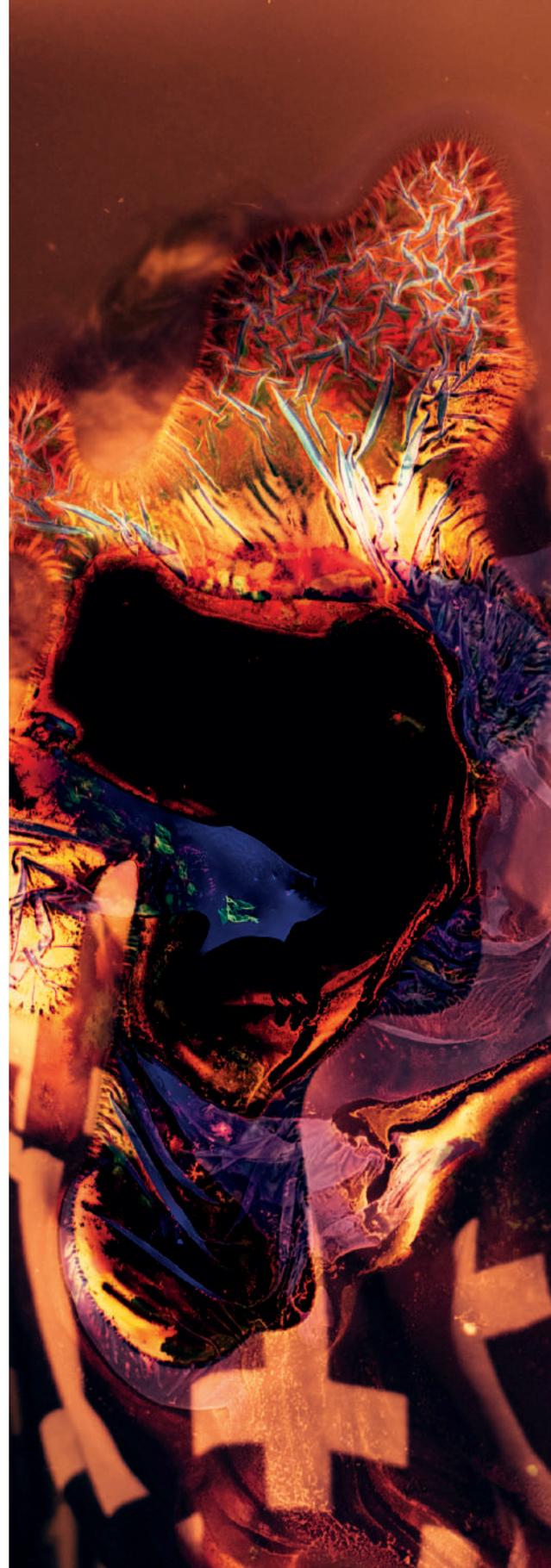
**W:** [gov.uk/student-finance](http://gov.uk/student-finance)

**Opening hours:** Monday to Friday, 10.00am to 4.00pm

## INTERNATIONAL STUDENTS (FROM OUTSIDE OF THE EUROPEAN UNION)

There is no funding available from the UK government for students from outside of the EU. We do suggest however that you consider the following:

- The British Council offers some help to non-UK nationals and details can be found in the 'Funding your studies' section of their website; britishcouncil.org. They also issue information through their 'Education UK Guide' which can also be found on their site.
- Your home authorities. In many countries it's the local educational authority who look after student funding. It's always worth contacting such departments in your home country to see if funding is available for overseas study.



## Additional support from Student Finance

If you are a UK student, who hasn't been to university before, then you might be able to get some extra government support if you have either a disability or a dependent. This is in addition to the Tuition Fee Loan and Maintenance Loan/Grant and any university bursaries for which you might also be eligible.

### STUDENTS WITH DEPENDANTS

SFE Awards	Notes
Childcare Grant	The Childcare Grant could cover as much as 85% of your childcare costs during term time and holidays. If you're eligible, the amount you get will depend on your level of household income.
Parents' Learning Allowance (PLA)	PLA helps towards your course costs, such as books, materials and travel. If you're eligible, the amount you get will depend on your level of household income.
Adult Dependents' Grant	For full-time students with an adult who is financially dependent on them. Usually a husband, wife or partner, or another adult (but not a son or daughter).

### STUDENTS WITH A DISABILITY (INCLUDING DYSLEXIA)

SFE Awards	Notes
Disabled Students Allowance (DSA)	To help students pay the extra costs you may have because of your disability. How much you get depends on your individual needs - not your household income. Support can then be offered for specialist equipment, non-medical helpers and/or a general allowance. If you have questions or concerns please contact the Accessibility Office on 01326 370460 or at <a href="mailto:accessibility@fxplus.ac.uk">accessibility@fxplus.ac.uk</a>

Further details are available through a range of government publications which can be downloaded from [gov.uk/student-finance](https://www.gov.uk/student-finance)

## Falmouth University

### Bursaries and Awards

We offer a range of bursaries and awards to help students fund their studies and make the most of opportunities available to them throughout their time at Falmouth University.

Eligibility for each bursary and award varies and can be dependent upon year of entry into higher education and/or level of household income. Before submitting an application, students should check the details of the bursary or award they are interested in. Information is available here and also on the University's website at [falmouth.ac.uk/student-funding](http://falmouth.ac.uk/student-funding).

#### INCOME ASSESSED BURSARIES

All UK and EU students\* who are assessed by Student Finance as having a household income of under £25,000 will automatically receive a Materials Award. The amount of award depends on which course a student is enrolled on, and their year of entry to higher education.

Full details on eligibility can be found here: [falmouth.ac.uk/student-funding/undergraduate/falmouth-bursaries](http://falmouth.ac.uk/student-funding/undergraduate/falmouth-bursaries). Income Assessed bursaries are paid each year at the end of Semester 1, by bank transfer.

*\*Only EU students who entered higher education since 2015.*

#### CORNWALL AWARD

Each year, new UK students who have a Cornish home address are automatically considered for a Cornwall Award. To be eligible for an award, Cornish students need to meet at least one of the following criteria:

- Have been assessed by Student Finance as having a household income of under £42,875 in their 1st year of study. We cannot consider applications after the 1st year of study.
- Eligible for Disabled Student Allowance (DSA) in your 1st year of study. We cannot consider applications after your 1st year of study.

- Have a home address from an 'under-represented' area of Cornwall. These are specific postcode areas which historically have had low numbers of residents enter higher education (as per the Government's Low Participation Neighbourhood indicator). All eligible students are identified in their 1st year of study.

Full details on eligibility and award levels can be found here: [falmouth.ac.uk/student-funding/undergraduate/falmouth-bursaries](http://falmouth.ac.uk/student-funding/undergraduate/falmouth-bursaries).

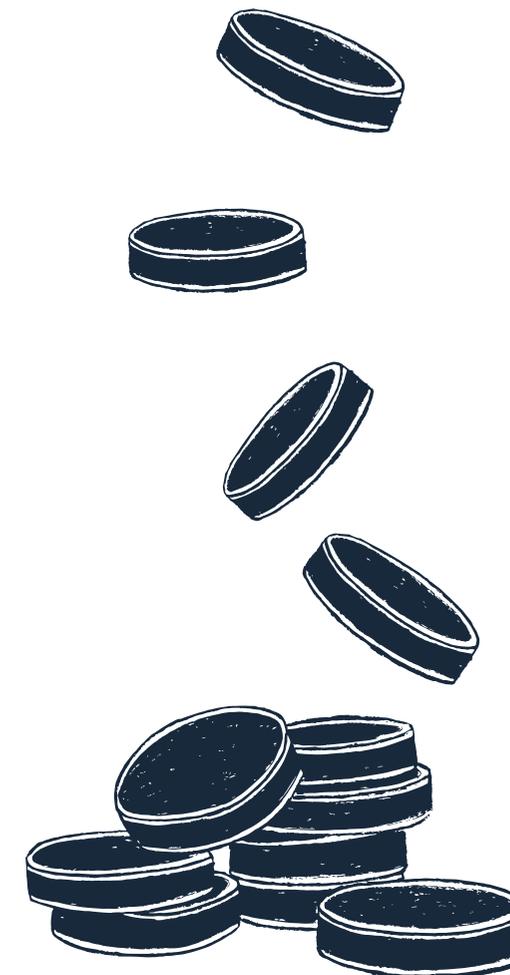
Cornwall awards are paid in a variety of ways, dependent upon the year of entry and level of study.

#### SPECIALIST SUPPORT

Additional financial support is available to students from the groups below, in addition to any other bursaries and awards.

Award Name	Conditions	Bursary
Care Leavers Bursary	Students who were in care at age 16	£1,000
Dependants Bursary	Students who are in receipt of either Childcare Grant or Adult Dependants Grant from Student Finance	£250

Students who think they should be in receipt of either a Care Leavers Bursary or Dependents Bursary, should contact the Student Funding Team.



## Other Falmouth Funding

Falmouth University offers a range of other funding intended to help and support students to make the most of their studies and opportunities available to them.

### OFF CAMPUS ACTIVITY

Open to UK & EU students who meet the eligibility criteria. Awards are designed to help students undertake a self-organised, extra-curricular, study-related trip in order to inform and support their academic studies. Awards can help with the cost of travel and accommodation relating to qualifying trips, including placements.

Please note: the award cannot help with course-organised or mandatory trips; short courses, or Erasmus study.

For full information and application form, see the web page: [falmouth.ac.uk/student-funding](http://falmouth.ac.uk/student-funding).

### EDGE AWARDS

Aiming to support creativity, innovation, courage and experimentation, Falmouth offers Edge Awards across each of the 10 academic departments.

Each Edge Award is tailored to the courses and cohorts of each department, so criteria and application times vary. All students will receive information

about their Edge Award via their University email account and other departmental communication.

Information will also be available via the website: [falmouth.ac.uk/student-funding/undergraduate/edge-awards](http://falmouth.ac.uk/student-funding/undergraduate/edge-awards).

### APPLYING FOR BURSARIES AND AWARDS

When applying for bursaries and awards, please ensure you read all the information provided carefully before completing and submitting an application. You must also ensure that your application is submitted by the given deadline or within the stated timeframe.

Please note that all email communication about funding, bursaries and awards will be addressed to students' University email accounts. Private email addresses will not be used.

## Privately Funded Awards

There are a number of private awards available specifically to Falmouth University students and we will inform relevant groups of these via university email accounts, during the course of the year. Information will also be available on the website at:

There is also a wide range of private trusts, charities and organisations that offer funding opportunities to students. Eligibility criteria will vary hugely, and students will need to conduct their own research to identify those to which they may be eligible to apply. As starting points, the following are suggested:

- **Turn2Us** - an independent organisation which can advise on benefits and funding support for students with additional commitments (children, dependents, disabilities etc). Their website includes a number of useful tools and can be found at [turn2us.org.uk](http://turn2us.org.uk).
- **The Directory of Grant Making Trusts** is published by the Charities Aid Foundation and enables grant seekers to search for trusts that might aid them in funding study. Available in most HE Career Centre's, including Falmouth.
- **The Education Grants Directory** provides information on almost 1,400 sources of financial help for students in need. Its listing section includes national and general sources of funds, local sources, statutory funds and student grants, company sponsorship, and career development loans. There is also guidance on selecting the right source of funds for your needs, and advice on how to make an application. Available in most HE Career Centre's, including Falmouth.
- **Crowdfunder** – online fundraising platform. Go to the website at [crowdfunder.co.uk](http://crowdfunder.co.uk).



## FINANCIAL HARDSHIP

We strongly advise that all students embark on a course of study only once they have a workable budget in place. However, even with the best laid plans, things can go wrong and it's at such times when you might need a little extra help. In such cases, we're here to help.

The Falmouth University Hardship Fund is open to all students who encounter an 'unforeseen financial problem' whilst enrolled at Falmouth (not open before enrolment to the course). The fund can't be used to pay tuition fees. Applications are assessed on an individual basis and usually take 3 to 4 weeks to complete. For further details please speak to an adviser at the Student Union on (01326) 255861 or via [fxu.org.uk](http://fxu.org.uk).

## Useful contacts

### Falmouth University funding and bursary pages

[falmouth.ac.uk/funding](http://falmouth.ac.uk/funding)

### Falmouth University tuition fees pages

[falmouth.ac.uk/tuition-fees](http://falmouth.ac.uk/tuition-fees)

[student.fees@falmouth.ac.uk](mailto:student.fees@falmouth.ac.uk)

### Finance Figures, for Falmouth University

[falmouth.ac.uk/sites/default/files/download/falmouth\\_university\\_finance\\_figures\\_2016-2017.pdf](http://falmouth.ac.uk/sites/default/files/download/falmouth_university_finance_figures_2016-2017.pdf)

### Get in touch

Student Funding Team

Falmouth University, Woodlane Falmouth, Cornwall TR11 4RH UK

Tel. +44 (0)1326 213744 / 255159 [studentfunding@falmouth.ac.uk](mailto:studentfunding@falmouth.ac.uk)

### Student Finance England:

#### Introduction to student finance and application portal

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

Search for funding; budget planner;

loan repayment and wage predictor

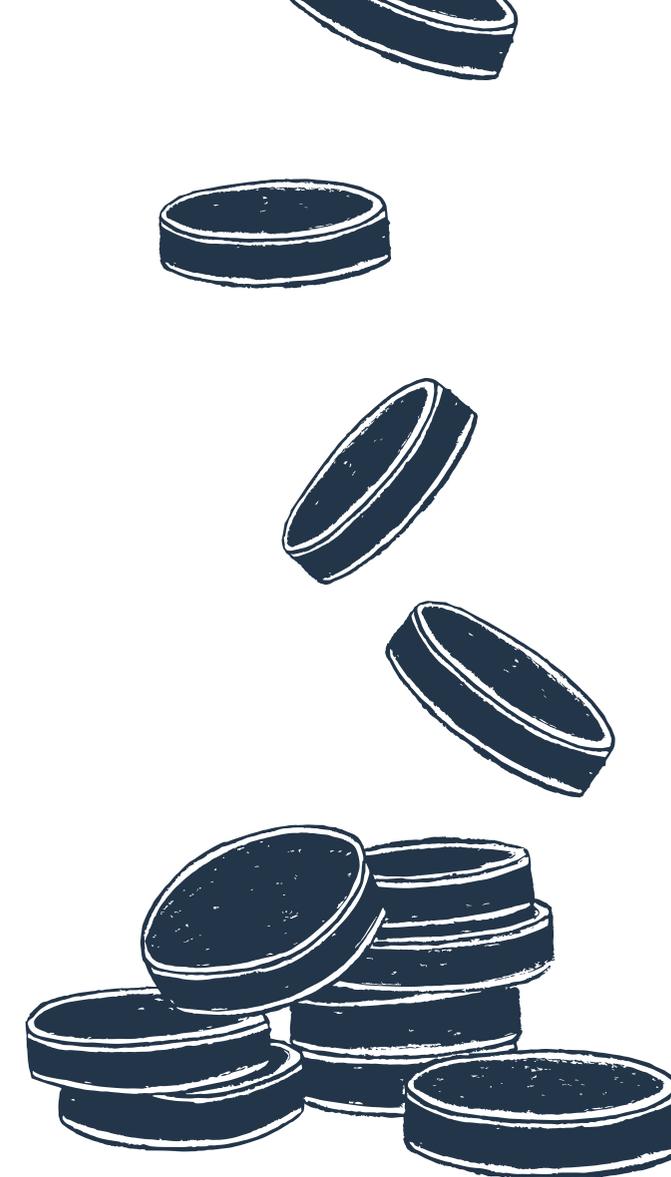
[scholarship-search.org.uk](http://scholarship-search.org.uk)

#### Independent advice on

#### Student Finance

[moneysavingexpert.com/students](http://moneysavingexpert.com/students)

*Information was believed to be correct at the time of printing (August 2018), and Falmouth University cannot be held liable for the effects of any changes in the regulations or the interpretation of them.*



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