



FALMOUTH
UNIVERSITY

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Introduction

There's a lot to consider about when thinking about how you're going to finance your Higher Education experience.

That's why we've put together this guide to help you understand the cost of studying as well as the range of finance and support that's available to you at undergraduate level.

Although it might seem complicated, student finance is nothing to be worried about.

If you have any questions or concerns, you can speak to our Student Funding Team. Just call us on +44 (0)1326 213744 / 255159 or send us an email at studentfunding@falmouth.ac.uk

How much does it cost?

When planning your finances at university, you need to consider all the academic, social and practical costs involved.

You can break down expenses into four areas of spending, so you can make a rough calculation when thinking about what university might cost you:

- Tuition fees
- Accommodation
- Costs related to your course
- Cost of living

We take a look at each of these below.

Remember, that while tuition fees are a large proportion of the overall expense of studying at university, so you might need a loan to cover cost, you don't start paying it off until you start earning a salary.

TUITION FEES

Tuition Fees vary depending upon your country of residence and they may go up each year in line with inflation.

At Falmouth, undergraduate fees are currently:

UK and EU students £9,250 per year

International students £15,000 per year

Please contact our Income Team for further information on course fees:

W: falmouth.ac.uk/fees
T: 01326 213778
E: student.fees@falmouth.ac.uk

ACCOMMODATION COSTS

The weekly rental cost for university managed halls of residence at Falmouth currently ranges from £106 to £189, although this may change before September 2019. Rent includes heating, lighting and water. Each room is furnished and the majority of rooms have provision for television, telephone and internet access. All of our residences are self-catering. Most private sector housing costs between £85 and £150 per week (excluding utility bills), depending on location, quality of the accommodation and the number of people sharing. Telephone lines and internet access will likely cost extra.

Please contact our Accommodation Team for further information on rents:

W: falmouth.ac.uk/facilities/university-accommodation
T: 01326 370436
E: accommodation@fxplus.ac.uk

COURSE COSTS

Dependent upon your field of specialism, you may need to budget for specific materials, trips or equipment.

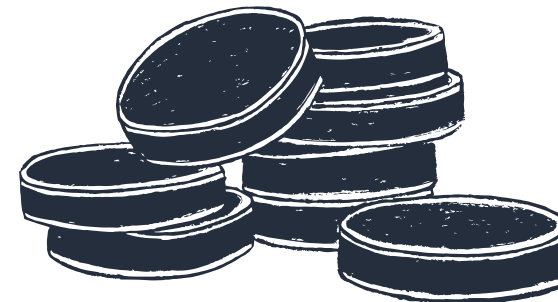
This will vary from student to student and from course to course.

Further details on these costs are available from the Applicant Services Team and on the individual course pages at falmouth.ac.uk/courses.

COST OF LIVING

In addition to course costs and rent, you will have to budget for all other living expenses.

Of course, these will vary for everyone, but you'll need to think about how much you might spend over the whole year. Remember that you'll be in Falmouth for at least 31 weeks of the year, maybe more.



How much does it cost? cont.

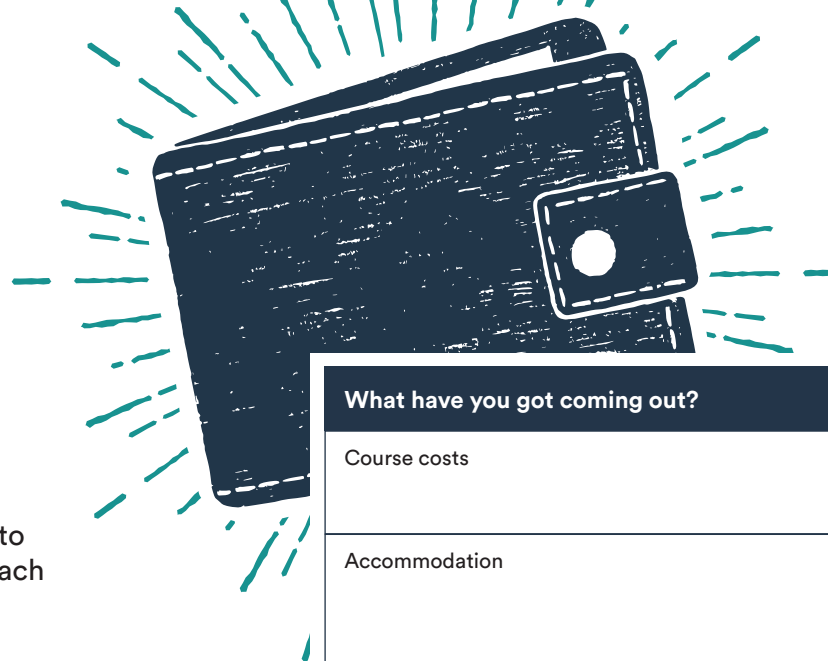
BUDGETING FOR UNIVERSITY

Before enrolling onto a university course, it's important that you try to put together a budget.

This will help you understand what you can afford and what funding you need to apply for. It will also give you an idea of how much money you have to spend each week on any little extras.

Compare your income to your costs. Assuming that your fees are already paid (probably by a Tuition Fee Loan) then you should consider:

What will you have going into your bank?	£
Maintenance Loan	
Bursary	
Income from a part time job	
Savings	
If you are not getting full maintenance loan, then the government expects a contribution from your household/parents.	



What have you got coming out?

Course costs	Check out some indicative costs for your course in this year's academic letters - www.falmouth.ac.uk/new-students/welcome-letters
Accommodation	Costs will vary depending on your preferences. Most first year students opt for university managed accommodation which includes bills and ranges from £106/wk to £189/wk. You can see the options here: fxplus.ac.uk/accommodation/new-students-falmouth-university
Food	You might be a lavish cook, or an expert with leftovers, so food costs can also differ widely. We'd recommend budgeting around £35 a week.
Travel	The bus between Falmouth and Penryn is only £1! Budget £10-15 for weekly travel, but think about travel to and from University and your home, too.
Bills	Utility bills are usually included in the cost of university owned accommodation, but will be payable if you move into private accommodation. This will include water, electricity/gas, internet. You'll probably have a mobile phone bill and you'll need a TV licence if you want to watch live television or the iPlayer.
Insurance	We recommend that all students suitably insure their possessions while at university.
Social spending	You can adjust this, depending on your lifestyle. But consider what you might like to spend on clothing, a gym membership, meals out and socialising.

There are a number of useful websites which can further help with budgeting:

UCAS (Managing Money):
ucas.com/finance/managing-money

National Union of Students (NUS):
nus.org.uk/en/advice/money-and-funding

Funding from Student

Finance England

Most UK students pay for at least of some of their university experience by accessing funding from the Government. For students from England, government funding is handled by an organisation called Student Finance England and in this section we look at the support they offer and how you apply.

If you are a student from outside England, please see page 14: 'Not from England? Funding Options'.

Please note that if you have studied in Higher Education at any point in the past, your eligibility for funding may be affected. Please check with Student Finance England in advance of application if you're in doubt.

AVAILABLE SUPPORT

Student Finance England (SFE) offers support to cover your tuition fees and help with living costs, often referred to as 'maintenance costs'. How much you are eligible to receive depends largely upon your level of household income.

You only need to make one application to SFE to be considered for all of the funding options, but you do need to apply each year.

Additional support is also available for those students with additional or specialist need (for example, those with disabilities or dependants) and these are covered on page 9. Students on accelerated degrees (two years) will qualify for a different rate of support. Please see below.

TUITION FEE LOAN

Designed to cover the cost of your tuition fees, at Falmouth this is currently £9,250 per year. UK and EU students can take out a loan for the full cost, which is then paid directly to your university.

You don't have to take out a Tuition Fee Loan if you don't need to, instead you can arrange to pay your fees up front or in two instalments (one at enrolment and one in January).

For more details on how to pay your own fees, contact our Income Team at: student.fees@falmouth.ac.uk

It's important to remember that student loans are unlike most other types of loan. You don't start repaying until the April after graduation and only once you start earning over £25,000 per year.

Once you start repayment, you pay 9% of everything earned 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/ stop accordingly.

The Government will write off student loan balances which are unpaid, 30 years after starting repayments.

Examples:

- 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).
- A graduate earning £50,000 per year would repay £187.50 a month (9% of £25,000, over 12 months)

It's also deducted automatically from your salary, so you don't have to worry about administering repayments.

MAINTENANCE LOAN

The maintenance loan is available to help with day-to-day living costs. Unlike the tuition fee loan, this is paid directly to you in three instalments; one at the start of each term. Only UK students residing in England can apply for a Maintenance Loan.

The amount you will receive depends upon your household income and where you will be living/studying.



Figures shown are for the 2018/19 academic year. Levels of loan for 2019/20 are not confirmed at time of print.			
Gross Household Income (per year).	Living at home (in London or otherwise)	Studying outside London, and away from home*	Studying in London, and away from home
Under £25,000	£7,324	£8,700	£11,354
£30,000	£6,707	£8,076	£10,719
£35,000	£6,090	£7,452	£10,084
£40,000	£5,473	£6,828	£9,449
£45,000	£4,855	£6,204	£8,813
£50,000	£4,238	£5,579	£8,178
£55,000	£3,621	£4,955	£7,543
£60,000	£3,224	£4,331	£6,907
£62,215 and above**	£3,224	£4,054	£6,272 - £5,654

*Falmouth University students are in attendance for more than the standard 30 weeks, so may be entitled to a higher level of loan than that stated above. **These levels of support also apply to those students who are non-means tested.

Funding from Student Finance England - cont.

ACCELERATED DEGREES

Students on accelerated degrees at Falmouth University will be considered for a Long Course Loan in addition to the Maintenance Loan. This is additional support for those with a household income of under £53,657pa.

For example, if your household income is under £25,000pa, and:

- You continue to live at home whilst studying, you'll qualify for the full Maintenance Loan of £7,324 plus 22 additional weeks of Long Course Loan, at a rate of £61/wk. So a total of £8,666pa.
- You live away from home whilst studying, you'll qualify for the full Maintenance Loan of £8,700 plus 22 additional weeks at a rate of £93/wk. So a total of £10,746pa.

Please contact Student Finance England, or the Student Funding Team for further details.

PREVIOUS STUDY

If you have previously studied in Higher Education, then your eligibility for funding is likely to be affected. If you have enrolled on a full-time course at some point in the past, then you may not be eligible for enough support to cover the full duration of your new course. Please check your eligibility before enrolling on the course and committing to housing contracts.



Additional support from Student Finance England

If you are a UK student, residing in England, 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 and any university bursaries for which you might also be eligible.

Please note that full details of all the below funds have yet to be confirmed for 2019/20.

STUDENTS WITH DEPENDANTS

SFE Award	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 may get will depend on your household income; the cost of your childcare and the number of children you have. In 2018/19 the maximum award rate, for 1 child is £164.70/wk. This is a non-repayable award.
Parents' Learning Allowance (PLA)	PLA helps towards your course costs, such as books, materials and travel. In 2018/19 students can get between £50 and £1,669 depending on household income. You can apply for the Parents' Learning Allowance when you apply for student finance. This is a non-repayable award.
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). The level of this award depends upon your household income and is up to £2,925 in 2018/19. This is a non-repayable award.

STUDENTS WITH A DISABILITY (INCLUDING DYSLEXIA)

SFE Award	Notes
Disabled Students Allowance (DSA)	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. Don't buy any equipment until you've been assessed – you won't be reimbursed for it. If you have questions or concerns please contact the Accessibility Office on 01326 370460 or at accessibility@fxplus.ac.uk

Further details are available through a range of government publications which can be downloaded from gov.uk/student-finance

The student finance application process

There are several steps in the application process and these are explained below. Remember, this is done in addition to your UCAS application and the application is done in your name.

HOW TO APPLY

You can access the Student Finance England application form using the link below, or use a link from your UCAS application.

Paper application forms are available but we advise applying online where possible.

Remember, if you think your household income is under £62,215pa, then ask to be income assessed as you may be eligible for a higher rate of Maintenance Loan.

W: gov.uk/student-finance
T: 0845 300 5090

WHEN TO APPLY

You'll be able to apply from January/February 2019 and we suggest that you do so at the earliest opportunity to ensure the best chance of having your money available in the first week of term.

You don't need to have a confirmed place at a university to apply, just quote your first choice place on your application – you can always change it later should you need. If you are applying for a deferred place (ie, starting in 2020), then don't apply for your funding until 2020.



1

APPLY Open a finance application at either gov.uk/student-finance or via your UCAS application. You'll need your National Insurance Number and passport number.

- Enter all your personal details
- When asked for the title of your course, state the one which you have put as your first choice with UCAS (you can always change this later).
- You will also need to submit your passport number if you have one and your National Insurance Number.
- State how much Tuition Fee Loan you need (most students tick the maximum amount).
- If you think your household income is under

£62,215pa then ask for your income to be considered when prompted, in order to maximise your loan entitlement.

- You will then be asked to submit the name and an email address of each adult in your household. When you're under 25 years of age this is often your parent(s) or carer and they will be referred to as your sponsors. If you're 25 or over, then it will just be your partner, if you live with them
- When prompted, ensure you give your 'consent to share' information. This will enable Falmouth University to consider you for bursaries.
- Hit Submit.

If being income assessed (means tested)

If being income assessed (non-means tested)

2

ACTION BY YOUR PARENTS (SPONSORS) OR PARTNER Student Finance will send your parent(s) each an email asking them to register as your sponsor. They should follow the link provided in the email to do this. They will then need to state how much they earned in financial year 17/18 and Student Finance will then check this against records held by HMRC.

None.

3

ASSESSMENT Once Student Finance receives all the requested information they'll check that you are a UK student and haven't been to university before. Then they'll calculate your household income. Taking into account what your sponsors earn and if they have any other dependants.

They will check that you are a UK student and that you haven't been to university before.

4

NOTIFYING YOU OF THE OUTCOME Based on the calculated level of household income, they will write to you saying how much Tuition Fee Loan and Maintenance Loan you are eligible for. They won't however state what they calculated your household income to be. They will also ask you to sign a declaration form.

You will be written to, confirming which loans you will receive. Usually this will be the Tuition Fee Loan and the Maintenance Loan at the basic rate. They will also ask you to sign a declaration form.

5

DECLARATION You must sign the declaration ASAP, which can be done online. Your money won't be released without it. If you don't return this form within six weeks your assessment will revert to 'Non-Means Tested'.

6

ENROL ON THE COURSE You will be emailed details (from the university) on how to enrol for your course in early September 2019. You should complete this prior to arrival if you can.

7

START AT FALMOUTH Once you arrive at Falmouth, and assuming you've enrolled online, the first instalment of your Maintenance Loan will be released during the first week of term.

BURSARIES There isn't a separate application process for income assessed bursaries instead we draw down your details from the Student Loans Company. It's important that you make this application promptly and act on any requests from Student Finance England as soon as possible. Details on Falmouth University bursaries can be found on page 17.

Top tips for applying for Student Finance

APPLY EARLY

You don't need to have confirmed a place at university to apply for student finance.

APPLY ONLINE

This allows you to check on the progress of your application and make changes when needed. Do this through [gov.uk/student-finance](https://www.gov.uk/student-finance)

HAVE EVERYTHING TO HAND

Have all the information you need, ready to hand before starting your on-line application and if possible, complete your application with your sponsors (parents, carer or partner). Required documentation will vary depending on your situation but you'll certainly need your National Insurance Number and, ideally your passport number (which will need to be current and in-date).

PREVIOUS STUDY?

Ensure you know what funding you can get before committing to a university place and paying the fees. If you've previously been to university (even if you didn't complete the course) the amount of funding available will be affected. Contact Student Finance if you're unsure.

MAXIMUM FEE LOAN

Tick the box to apply for the maximum tuition fee loan. You will only ever be able to borrow up to the amount of your fees, but if you change your mind and accept a place at a university which charges more than you initially applied for, you won't be able to change your application to apply for a higher amount.

GET YOUR NAME RIGHT

Make sure you apply for student finance using your full, correct name as it appears on your passport. Any discrepancies will almost certainly delay processing your application.

REMEMBER 'SPONSORS' DETAILS

Ensure you submit your sponsor's (parents', carer or partner) email addresses on your application. They will then be sent a link through which they'll need to submit their income information.

SIGN ON THE DOTTED

LINE WHEN ASKED

Remember to sign your declaration form. This will be available online at the end of the application process and without this Student Finance won't release your funding to you.

ENROL

In the weeks leading up to the first week of term, you'll be asked to enrol online and it's this process which triggers your grant and loan payments. As long as you have enrolled, your money should then come through to you during the first week of term – assuming your student finance assessment has been completed.



Not from England?

Funding options

STUDENTS FROM ELSEWHERE IN THE UK

If you live in Scotland, Northern Ireland or Wales, you will need to apply to your regional finance funding body. The below information is a guide to the support you can expect to receive. To be considered for grants/ bursaries you will need to be 'income assessed' in order to demonstrate your household income (HHI). For full details on available support, please check the website of your regional finance body, as listed below.

SCOTLAND

Students should apply for support through the Student Awards Agency for Scotland (SAAS). The rates quoted here are for dependant students (under 25). If you're over 25 or independent, then you'll get a smaller bursary rate and a higher loan. All students are eligible for a tuition fee loan. At time of going to print, 2019/20 maintenance support levels were still to be confirmed.

As a guide, 2018/19 support levels are:

HHI	YP Bursary	Maximum Loan
<£18,999	£1,875	£5,750
£19,000 to £33,999	Partial bursary	£5,750
>£34,000	£0	£4,750

T: 0845 111 1711
W: saas.gov.uk

WALES

Students can apply online through Student Finance Wales, which will help cover the cost of tuition fees through a Tuition Fee loan, in addition to the provision of maintenance support. At time of going to print, 2019/20 maintenance support levels were still to be confirmed.

As a guide, 2018/19 support levels are:

HHI	LA Grant	Maximum Loan
<£18,370	£8,100	£900
£18,370 to £50,753	Partial grant	£900 to £8,000
>£50,200	£1,000	£8,000

T: 0845 602 8845
W: studentfinancewales.co.uk

NORTHERN IRELAND

All students are eligible for a tuition fee loan. If you normally live in Northern Ireland, contact the Student Finance NI Contact Centre. At time of going to print, 2019/20 maintenance support levels were still to be confirmed.

HHI	Grant	Loan
<£19,203	£3,475	£2,953
£19,204 to £41,065	Partial grant	£2,953 to £4,840
>£41,065	£0	£4,840

T: 0845 600 0662
W: studentfinancenl.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.

If you have been resident in the UK for five years or more (outside of education) before the start date of your proposed course, then it would be worth checking if you in fact qualify as a UK student.

Students from the EU will be considered for bursaries at Falmouth University in the same manner as UK students. After applying for your Tuition Fee Loan from Student Finance England you will be sent a EU19B form which will request details of your household income.

Once this has been returned and your income assessed then we'll consider you for a bursary (see page 17). 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: overseas study.

T: +44 (0)3001 000607
W: gov.uk/student-finance
Opening hours: Monday to Friday, 10.00am to 4.00pm

Not from England?

Funding options - cont.

INTERNATIONAL STUDENTS

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:

- Falmouth Scholarships. Each year we endeavour to offer a range of International Scholarships. Once we have full details confirmed, we will announce them on our website at falmouth.ac.uk/international. They usually have a closing date in May.
- The British Council offer 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 authorities who look after student funding. It's always worth contacting such departments in your home country to see if funding is available for you.



Falmouth University

bursaries and awards

We offer a range of awards which we hope will encourage applications from people who might not have previously considered university study. These include the Cornwall Award, Materials Award, Dependants Bursary and Care Leavers Bursary.

In order to be considered for most awards you'll need to have been income assessed by Student Finance. As such, we would advise you to apply for your finance as soon as possible.

CORNWALL AWARD

Eligibility: UK students who have a Cornish address at the point of application to the course and for whom least one of the following points applies. No additional application is needed.

- Assessed by Student Finance as having a household income of under £42,875
- Eligible for Disabled Student Allowance (DSA)
- 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. A full list of qualifying postcodes is available on our website at falmouth.ac.uk/funding

Recipients of the Cornwall Award will receive the following support:

LEVEL 1 £500

Equipment Award To help all students with the costs of starting at university, such as the purchase of a laptop or additional equipment.

LEVEL 2 £500

Placement & Internship Award For students who wish to undertake a placement or internship which has the backing of their course team.

LEVEL 3 £500

Exhibition Award To help with final year costs which are likely to include end-of-year shows or exhibitions.

ALL YEARS Variable

All recipients of the Cornwall Award will also qualify for the below Material Award in each academic year. (see over)

Falmouth University bursaries and awards

MATERIALS AWARD

Eligibility: UK and EU students who are assessed by Student Finance as having a household income of under £25,000pa will automatically receive a Materials Award which varies in size dependent upon your area of study.

This will be an annual award, assuming that your circumstances don't change. Recipients of a Cornwall Award will also qualify for a Materials Award.

BAND 1 £200pa

Architecture, Fine Art, Graphic Design, Illustration, Marine & Natural History Photography, Photography, Press & Editorial Photography, Fashion Design, Fashion Photography, Game Art, Performance Sportswear Design, Sportswear Design, Sustainable Product Design, Textile Design, Animation & Visual Effects, Drawing, Fashion Marketing, Creative Advertising.

BAND 2 £200pa

Acting, Computing for Games, Creative Music Technology, Film, Game Development, All Game Development routes, Interior Design, Music, Popular Music, Television, Business Entrepreneurship, Creative Events Management, Creative Writing, Dance & Choreography, All English routes, Journalism, Journalism and Communications, Journalism and Creative Writing, Music Theatre & Entertainment Management, Sports Journalism, Theatre & Performance, All Business routes, Technical Theatre Arts.

FALMOUTH UNIVERSITY AWARDS

Falmouth University offers a number of other awards to assist our students. These are for specific purposes rather than just general living costs and are available once you have started studying with us. Information is circulated to students via university email accounts and may require you to complete an application form. See our separate funding pages at falmouth.ac.uk/funding for further details.

DEPARTMENTAL EDGE AWARDS

Each department have their own subject focused EDGE scholarships. These are open to all students and will help fund a range of activities which will vary dependent upon academic department.

PRIVATELY FUNDED AWARDS

There are a number of private awards available specifically to Falmouth University students and we will inform eligible students via university email accounts.

There is also a wide range of private awards, charities and organisations to which students can apply. Eligibility criteria will vary hugely.

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, come and talk to us – we're here to help.

The Falmouth University Hardship Fund

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 this usually takes three to four weeks to complete. For further details please speak to an adviser at the Student Union on [\(01326\) 255861](tel:01326255861) or via fxu.org.uk

Short-term Loans

Loans can be offered to first year students, during the autumn term, who are experiencing delays in their Student Finance application. For further details please speak to an adviser at the Student Union on [\(01326\) 255861](tel:01326255861) or via fxu.org.uk

UNIVERSITY BURSARIES

Students from the below groups will automatically qualify for an additional bursary, in addition to any other awards.

CARE LEAVERS BURSARY £1,000pa

Students who were in care at age 16

DEPENDANTS BURSARY £250pa

Students who are in receipt of either Childcare Grant or Adult Dependents Grant from Student Finance

Useful contacts

Falmouth University funding and bursary pages

falmouth.ac.uk/funding

Falmouth University tuition fees pages

falmouth.ac.uk/tuition-fees

student.fees@falmouth.ac.uk

Finance Figures, for Falmouth University

falmouth.ac.uk/sites/default/files/download/

[falmouth_university_finance_figures_2016-2017.pdf](#)

Student Finance England: Introduction to student finance and application portal

gov.uk/student-finance

Search for funding; budget planner; loan repayment and wage predictor scholarship-search.org.uk

Independent advice on Student Finance

moneysavingexpert.com/students

Get in touch

Student Funding Team

Falmouth University, Woodlane Falmouth, Cornwall TR11 4RH UK

T: +44 (0)1326 213744 / 255159 E: studentfunding@falmouth.ac.uk

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.



Student work:

Samantha Wakely, Fashion Design
Emily Tapp, Fine Art
Helena Park, Fine Art

Photography:

Laura Bailey
Alex Fleming

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