

A young man and woman are smiling and looking at each other in a kitchen. The man is holding a wooden spoon and stirring a pot on the stove. The woman is standing next to him, also smiling. In the foreground, there is a blue plate with several apples. The background shows a modern kitchen with white cabinets and a sink.

Making the most of your money  
Our guide to UK student finance

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Going to university is a big investment in your future. It also involves a financial commitment, and it will be important to plan your finances carefully.

The University of Southampton offers a range of bursaries and scholarships as well as providing help and advice to students about money matters, so you will have all the support you need to stay in control of your finances.

Within this guide you will find information about the financial support available from the government and the University. It also contains details of the advice and help you can access, the everyday costs you are likely to incur and some useful tips to help your money go further.



# How much will it cost?



## Tuition fees

Students are required to pay their own tuition fees. Full-time undergraduate course fees for UK and EU students starting their studies in 2010/11 are £3,290. Tuition fees are subject to change at the beginning of every academic year. There are different fee structures for part-time and international students.

To cover the costs you can apply for a government tuition fee loan, which is available to some UK and EU students.

Visit [www.southampton.ac.uk/study/feesandfunding](http://www.southampton.ac.uk/study/feesandfunding) for further details of tuition fees and loans.

## Additional course costs

Whatever your course of study, there will be some additional costs on top of your tuition fees for things like books, stationery and photocopying. Some courses may have additional costs, for example field trips or art materials. Contact your Faculty to check whether there are any extra costs to consider when you are budgeting.

For more tips relating to additional specific course costs please visit: [www.southampton.ac.uk/sais/sfo/coursecosts.html](http://www.southampton.ac.uk/sais/sfo/coursecosts.html)

## Accommodation

Most first-year students opt to live in University halls of residence. This makes budgeting easier as bills are often included in the cost.\* The price varies depending on the type of room and whether you live in a part-catered hall, where some meals are included, or a self-catered hall.

In 2010/11, the cost of self-catered accommodation ranges from £71.40 to £168.63 per week, while part-catered accommodation is between £105 and £147.77 per week.

A room in privately rented accommodation is another option. This costs around £65-£70 per week, which in most cases does not include bills such as gas and electricity.

For more information about accommodation and costs visit [www.southampton.ac.uk/accommodation](http://www.southampton.ac.uk/accommodation).

\*Not all University of Southampton halls include the cost of utility bills – for further information please contact the Accommodation department on +44 (0)23 8059 5959

## Living costs

As well as course and accommodation costs, there are various other expenses such as food, socialising, travel and other essential items that you will need to factor into your budget. The University has a variety of facilities to help keep your spending to a minimum.

## Food

A variety of meals can be purchased on campus for around £3. If you are in self-catered accommodation, you can stock up at the Students' Union shop or at the weekly fruit and vegetable market on the main campus. There are also supermarkets within easy reach of campus.

### TIP: Save money on course books

Wait until your course begins before you buy your text books. Our extensive library services mean you may be able to borrow many of the books you need, and core texts can often be purchased second hand online or from local bookshops.

## Keeping fit

Student membership of the University's Jubilee Sports Centre costs just £115.00 for a year (2010/11), and includes access to the gym, pool, sports halls, fitness classes and much more.

## Shopping

Regular stalls are held on campus where you can buy items such as recreational reading books, DVDs, CDs and Fair Trade products at bargain prices.

# Funding your studies\*

## Government grants and loans

If you are a UK student you can apply for a Student Maintenance Loan to help with living expenses, repayable after you have graduated and are earning more than £15,000 per year.

Maintenance Grants are also available to some UK students who come from a lower household income. The amount you receive will depend on your household income, and if you live within London or away from your parental home. These grants are non-repayable.

These figures relate to students studying outside of London and away from their parental home

Household income (up to)	Maintenance grant (non-repayable)	Maintenance loan (repayable)	Total support
£25,000	£2,906	£3,497	£6,403
£30,000	£1,906	£3,997	£5,903
£34,000	£1,106	£4,397	£5,503
£40,000	£711	£4,595	£5,306
£50,000	£50	£4,925	£4,975
£60,000	No Grant	£3,564	£3,564

Figures sourced from [www.direct.gov.uk/en/EducationAndLearning/UniversityAndHigherEducation/StudentFinance/Applyingfortheirstime/DG\\_174046](http://www.direct.gov.uk/en/EducationAndLearning/UniversityAndHigherEducation/StudentFinance/Applyingfortheirstime/DG_174046)

## NHS students

NHS-funded students may be eligible for a non-repayable NHS Bursary. There are different arrangements for students taking diplomas and degree programmes. You can find out more by calling the NHS Student Grants Unit on 0845 358 6655 or visiting their website, [www.nhsstudentgrants.co.uk](http://www.nhsstudentgrants.co.uk)

## Further sources of funding

Additional grants and allowances may be available to some UK students, for example those with children or those who have a disability. Find out more at [www.direct.gov.uk/en/EducationAndLearning/UniversityAndHigherEducation/StudentFinance/](http://www.direct.gov.uk/en/EducationAndLearning/UniversityAndHigherEducation/StudentFinance/)

\*All information on this page is subject to change

## Support from the University of Southampton

The University offers a range of non-repayable bursaries,\*\* based on financial need, as well as scholarships that recognise and encourage academic excellence. Bursaries and scholarships are non-repayable.

The table below shows the various bursaries and scholarships that are available. Each has its own criteria and application arrangements – for further details visit [www.southampton.ac.uk/sais/sfo/index.shtml](http://www.southampton.ac.uk/sais/sfo/index.shtml).

\*\* University bursaries are not available to NHS students and postgraduates.

Support available***	Who is eligible?	How much? ****
University of Southampton UK Bursary	Household incomes below £25,000	£1,200
	and between £25,001 and £35,000	£600
University of Southampton Hampshire and Isle of Wight Bursary	Students studying at a college/sixth form with a Hampshire and Isle of Wight postcode, with a household income of less than £35,000	£1,000 (only 150 bursaries available)
University of Southampton Part-Time Bursary	Undergraduate students studying 60 credits or more	£260
University of Southampton scholarships	Awarded for academic excellence. Each University of Southampton Faculty has its own criteria for awarding scholarships	For further information, contact your academic department directly or look online

\*\*\* Only available to UK students, excludes the Channel Islands, Isle of Man, NHS bursary recipients, EU and International students.

\*\*\*\* Figures correct as of 2009/10.



## Access to Learning Fund

This is a discretionary fund to help students who are experiencing significant financial hardship. Funds are limited and priority is given to certain groups such as students with children, those who have a disability or students who have left care. Applications for this fund are made through the University's Financial Information and Assistance team.

## Students leaving care and Foyer students

The University provides students leaving care and Foyer students with financial information and guidance relevant to their individual circumstances, as well as some additional financial support. Please contact the Students' Union Advice and Information Centre for information on 023 8059 2085.

The Frank Buttle Trust set up the Quality Mark in 2006 in recognition of Higher Education institutions who go that extra mile to support students who have been in public care. The University of Southampton was one of the first universities to be awarded the Quality Mark and continues to meet the high standards of care required to maintain it.

## Part-time work

Career Destinations is available to all students, whether you are looking for part-time work to help fund your studies, volunteer opportunities to increase your skills, looking for an internship or work experience placement or seeking a graduate role. We offer CV advice, guidance interviews, information resources, many events and career fairs to help you succeed.

Please visit: [www.southampton.ac.uk/careers](http://www.southampton.ac.uk/careers) for more information.

Part-time work opportunities, working at the University of Southampton, can also be found through our Temp bank service please visit: [www.southampton.ac.uk/study/careerprospects/parttimework.html](http://www.southampton.ac.uk/study/careerprospects/parttimework.html)

# Managing your money

There will be plenty of advice and support on hand throughout your time at Southampton to help you stay in control of your finances. The University and the Students' Union work together to promote a proactive approach to money management through the Money Doctors scheme.

Managing your finances can be a challenge, so it is important to set a realistic budget and keep an eye on your spending. However there are plenty of ways to make your money go further during your time at University.

**Travel** – a student railcard costs £26 a year and can save you a third on rail fares in Britain. A similar card is available for discounted coach travel.

**Shopping** – ask for a discount! Many shops, services and restaurants offer discounts to students.

**Entertainment** – there are plenty of things to do on campus for free, including lunchtime concerts at the Turner Sims concert hall and exhibitions at the John Hansard gallery. The Nuffield Theatre offers free tickets to people under 26,\* or for just £2 you can see a film at the Students' Union cinema.

\*Subject to terms and conditions. Please visit the website for further details: [www.nuffieldtheatre.co.uk/under26/](http://www.nuffieldtheatre.co.uk/under26/)

## Banking

Most banks have accounts designed specifically for students. They offer a range of different packages and incentives, so it is worth shopping around to get a deal that suits you. In particular, find out about possible overdraft facilities and charges.

“In the first year accommodation is reasonably priced... Food at the shop and cafes on campus are reasonably priced too, which is good for students.”

**H Jones**  
Second-year student, BSc Psychology

## Seeking help

Sometimes it is not possible to manage financial problems alone. Situations such as debt or worse may arise; help and advice is on offer should you find yourself in these circumstances. Even if you are not in debt but find that you are struggling, do not bury your head in the sand, help is always at hand so please go ahead and ask for it.

Information and advice on these matters is available from the Financial Information and Assistance team and the Students' Union Advice and Information Centre. A similar service is offered by the Citizens Advice Bureau and the Consumer Credit Counselling Service.

Money Doctors: [www.southampton.ac.uk/sais/sfo/moneydoc/index.shtml](http://www.southampton.ac.uk/sais/sfo/moneydoc/index.shtml)

Financial Information and Assistance:  
[www.southampton.ac.uk/sais/sfo/index.shtml](http://www.southampton.ac.uk/sais/sfo/index.shtml)

Students' Union Advice and Information Centre:  
<http://suaic.susu.org/>

### TIP:

Keep track of your finances. Spend some time every week reviewing the activity in your bank account and if you find you are struggling, seek help early on. Online budgeting tools such as UniAid can help you to stay on top of your finances. [www.uniaid.org.uk](http://www.uniaid.org.uk)



If you live in University-run halls in Southampton you will receive a bus pass for our award-winning bus service, uni-link. The service runs regularly between the Southampton-based halls of residence and campuses, the city centre and the main train stations and airport.



## Find out more

### For further information on:

- student finance, funding and the payment of tuition fees  
[www.southampton.ac.uk/moneymatters](http://www.southampton.ac.uk/moneymatters)
- help for students with a disability  
<http://www.southampton.ac.uk/edusupport/index.shtml>
- Financial Information and Assistance  
[www.southampton.ac.uk/sais/sfo/index.shtml](http://www.southampton.ac.uk/sais/sfo/index.shtml)

Please contact the Student Services Centre  
Telephone: 023 8059 9599

### Other useful contacts:

Students' Union Advice and Information Centre (SUAIC)

Telephone: 023 8059 2085

<http://suaic.susu.org>

Student Finance England

Telephone: 0845 300 5090

[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

HM Revenue and Customs (Tax)

[www.hmrc.gov.uk/students](http://www.hmrc.gov.uk/students)

Aim Higher

[www.aimhigher.ac.uk](http://www.aimhigher.ac.uk)

NHS Student Bursaries

Telephone: 0845 358 6655

[www.nhsstudentgrants.co.uk](http://www.nhsstudentgrants.co.uk)

Consumer Credit Counselling Service

Freephone: 0800 138 1111

[www.cccs.co.uk](http://www.cccs.co.uk)

We continuously work towards improving the services we provide to meet the needs of you, our customer. We therefore welcome any feedback, compliments and suggestions you may have through your experiences of the services we provide. Receiving your feedback will help us to provide the best possible service.

To let us know about any feedback, compliments and suggestions please do so by:

Telephone: 023 8059 3287

Email: [stufunds@southampton.ac.uk](mailto:stufunds@southampton.ac.uk)

Or you can write to us at:  
Student Services Centre  
University Of Southampton  
Highfield  
Southampton  
SO17 1BJ

We appreciate that there are times when our customers may wish to make a formal complaint regarding our services. Should you be dissatisfied with the services we provide please consult our University of Southampton formal Complaints Procedure which can be found online. Please visit: <http://www.calendar.soton.ac.uk/sectionIV/student-complaints.html>

This information can be made available, on request, in alternative formats such as electronic, large print, Braille or audio tape and, in some cases, other languages.

### Disclaimer

This brochure is prepared well in advance of the academic year to which it relates and the University offers the information contained in it as a guide only. While the University makes every effort to check the accuracy of the factual content at the time of drafting, some changes will inevitably have occurred in the interval between publication and the start of the relevant academic year. You should not therefore rely solely on this brochure and should contact the Enquiries Office for up-to-date information concerning fees, programme content and entry requirements for the current academic year. You should also consult the University's prospectus or go to [www.southampton.ac.uk/inf/termsandconditions.html](http://www.southampton.ac.uk/inf/termsandconditions.html) for more specific details about the limits of the University's liability in the event of changes to advertised courses/programmes and related information.

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