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## YOUR QUESTIONS ANSWERED STUDENT FUNDING AND SUPPORT

### Maintenance loan and grant rates, based on household income:

HOUSEHOLD INCOME	MAINTENANCE LOAN	MAINTENANCE GRANT (non-repayable)	TUITION FEE LOAN
£25,000 or less	£3,875	£3,250	£7,125
£30,000	£4,330	£2,341	£6,671
£35,000	£4,784	£1,432	£6,216
£40,000	£5,239	£523	£5,762
£45,000	£5,288	£0	£5,288
£50,000	£4,788	£0	£4,788
£55,000	£4,288	£0	£4,288
£60,000	£3,788	£0	£3,788
Over £62,500	£3,575	£0	£3,575



Please note that the former Arts University College at Bournemouth (AUCB) became the **Arts University Bournemouth (AUB)** on 13th December 2012. All references in this document to AUCB, the University College or the Arts University College should be taken to refer to AUB, the University or the Arts University.

## Thinking about going to university?

*You may be aware that 2012 will introduce some big changes to the financial arrangements for students and universities. There is a range of financial support for students who are studying for their first degree, and this means that you don't have to pay for your course upfront, and will only start repaying any student loans when you have completed your degree and are earning over £21,000 per year.*



### How much are the tuition fees?

The tuition fees for all higher education courses at the Arts University College at Bournemouth are £8,600 per year. This reflects the specialist nature of our courses, our studio-based teaching and learning, and the high quality levels of equipment and resources. The rate of tuition fees will be fixed for the duration of your degree.

Part-time fees are calculated on a pro-rata basis. If you are studying an honours degree in part-time mode, your fees will be £5,733 per year. You will be eligible for a student loan to cover this fee.

### What student loans are available?

There are 2 types of student loans available – tuition fee loans and maintenance loans.

- Tuition fee loans of up to £8,600 per year are to cover the cost of your course tuition fees – if you take out this loan, it will be paid direct to the University College at the beginning of your course.
- Maintenance loans of up to £5,500 per year are to help with accommodation, living and study costs. If you live with your parents during your time at university a loan of up to £4,375 is available. How much loan you will receive depends on your parents' or partner's income. Maintenance loans are paid direct to your bank account in three termly instalments.

Part time students are able to apply for tuition fee loans but not for maintenance loans.

### What grants are available?

In addition to student loans, grants are available to some full time students. The amount of grant you are entitled to will depend on your household income; if your household income is below £42,600 you will be eligible for a maintenance grant of up to £3,250, which does not have to be repaid. Like the maintenance loan, the grant is paid direct to your bank account in three termly instalments.

The amount of maintenance loan available is reduced if you receive a grant, so you won't receive the maximum maintenance loan and the maximum grant. The table at the back of this booklet will give you an indication of how much you can expect to receive, and the student finance calculator on the Directgov website can give you more accurate estimates.

### What about repaying my loans?

You only start to pay back your student loans when you are earning over £21,000 a year.

You repay 9% of your income above £21,000 a year. So, if you are earning £25,000 a year, you would repay 9% of £4,000, which would equate to £30 a month.

Payments are deducted from your salary, just like tax and national insurance. If your salary falls below £21,000 for any reason, including periods of illness or unemployment, repayments would stop. If you have not repaid your loan after 30 years it is written off.

### Is interest charged on my student loans?

The interest on your loan is applied at inflation (retail price index) plus 3% while you are studying, and up until the April after you leave university. When you leave university, the interest you pay will depend on how much you earn.

### What is the National Scholarship Programme?

This government initiative allows universities to offer additional financial support to a small number of students from lower household incomes who fulfill certain criteria. Support is primarily in the form of reduced tuition fees. More information is available on the University College website.

### When should I apply for my student loans, grants and bursaries?

You should apply for financial help as soon as possible after you have applied for your course – check [direct.gov.uk/studentfinance](http://direct.gov.uk/studentfinance) for 2012 applications.

### How do I apply for loans, grants and bursaries?

The quickest and easiest way to apply is online at [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

You will need to register, login and apply. The application is for both maintenance and tuition fee loans and grants.

### What does the on-line application involve?

#### Step One – Register:

You need to register your details with Student Finance England. After you have registered you will be given a Customer Reference Number.

#### Step Two – Login:

When registered, you can access your online account and “My Account” page. From there you can apply for student loans and grants and maintain your account details.

#### Step Three – Create and submit an application:

Once logged in, select the link to ‘Apply for Student Support’ and start your application. You can exit the application at any stage and review or change the information you have entered up until you submit your application. Once the application is submitted it will be automatically be sent for processing.

#### Step Four – Send in your evidence:

You may be required to provide evidence in support of your application. Any additional evidence depends on your personal circumstances – Student Finance will tell you if you need to send any information.

### What happens next?

If you are applying for means-tested support, your parents or partner will need to submit their financial details. Student Finance England will assess your eligibility for finance and will write to confirm the amounts that will be paid and when. At this stage you will be sent notification of their assessment. If you applied online, you will also be sent an online declaration which must be signed and returned to Student Finance England.

If all necessary information was supplied with your application, you can expect to be advised of your support entitlement between six and eight weeks after you have submitted it.

### Do I need to bring details of my loans and grants to AUCB?

You will need to bring your Payment Schedule Letter when you come to the University College as you will need it when you register on your course. We will send Student Finance England electronic confirmation of your attendance. Student Finance England will then release payment of the first instalment of your loan and/or grant.

### I am a parent of a student – what do I need to know?

Parents and partners are usually asked to support applications for student finance by providing information about their own income. The level of help a student can get with living costs depends on their household income. As the parent or partner of a student, your own income will be counted as part of this assessment if you live in the same household as the student.

### How do parents support an on-line application?

If the student you’re supporting applies for finance online, you can supply your financial information online too:

#### Step one – get your Alias ID:

Once the student has made their application, you’ll be sent a letter with an ‘Alias ID’. You will get this by email if the student supplied an email address for you.

#### Step two – register to support an application online:

Register your details with Student Finance to get your Customer Reference Number.

#### Step three – login and supply your information:

Once you’ve registered, login and select ‘Support an application’. You’ll be asked to enter the Alias ID for the student you are supporting.

#### Step four – provide evidence:

If you are employed, you can provide proof of income by entering your national insurance number. If you are self-employed, you’ll find guidance on which original documents you need to send through the post as proof of income. You can use your online account to keep track of the documents you’ve supplied.



### **What other support is there to help me prepare for university?**

Planning for your entry to higher education is an exciting time and there are a wealth of possibilities and options to choose from. Your main priority is, of course, to choose the course of study that is right for you. However, being a student involves much more than studying. The transition to higher education is a big step and it can be challenging as well as exciting. It's natural to take a while to find your feet, and you may experience the occasional hiccup along the way.

### **Who can help me adjust to my student life?**

The University College has a dedicated Art of Studying website, to help you prepare for studying at undergraduate level. With lots of tips on developing your academic skills, and a message forum for getting to know other students, the Art of Studying is just one of the ways in which you can find out more about what university is all about. [www.artofstudying.co.uk](http://www.artofstudying.co.uk)

The Arts University College at Bournemouth's Student Services are there to look after all of the non-academic aspects of being a student and there are a range of support services available to help prepare you and help you settle into university life:

The Student Advice, Funds and Accommodation Office can offer you advice and guidance on all of the practical, day-to-day aspects of coming to university. Whether you want information about how to find accommodation, advice about managing your money, or guidance on the local area, the Student Advisers are able to help.

Once you start your course at AUCB you may feel that you need someone to talk to. The Student Wellbeing Officer or the Counselling Service can offer confidential one-to-one support. AUCB's Chaplaincy is open to people of all faiths or none, and can offer general support and spiritual guidance.

The University College also works in partnership with the local Village Surgery to offer medical appointments on campus if you need to see a GP.

You can contact our student advisers on 01202 363031 or email [studentadvice@aucb.ac.uk](mailto:studentadvice@aucb.ac.uk)

### **What if I have a disability?**

The Arts University College at Bournemouth positively welcomes disabled students. If you have a disability, please disclose this on your UCAS application – it won't disadvantage your application in any way. Our Senior Disability Officer will contact you to discuss any additional needs you may have, to ensure that any support you may need is in place at the earliest opportunity.

Our Disability and Learning Support service screens all new students for dyslexia at the start of the academic year. If your screening results suggest you may be dyslexic, we will refer you to an Educational Psychologist for a full assessment, free of charge.

If you have a disability or a specific learning difficulty such as dyslexia you may be eligible for the Disabled Students' Allowance, which can provide you with a computer and other equipment, personal help and allowances to support your studies – our Disability and Learning Support team can provide more information and help you with your application.

You can contact our Disability and Learning Support team on 01202 363273 or email [lsupport@aucb.ac.uk](mailto:lsupport@aucb.ac.uk)

