



HUGHES HALL
UNIVERSITY OF CAMBRIDGE

A Guide to Student Finance for 2019-20 Home/EU Undergraduates

*Are you thinking of applying for a
student loan?*

Are you self-funding your studies?

Have you heard about the Cambridge Bursary
Scheme?

Wondering how & when accommodation bills
need to be paid by?

See inside for further details!

Hughes Hall, Wollaston Road, Cambridge CB1 2EW | www.hughes.cam.ac.uk

Applying for a Tuition and/or Maintenance Loan

Thinking of applying for a Student Loan to help with costs whilst at University?

Applications for 2019-20 are now open!

We advise all students to apply for funding as early as possible to guarantee that this is in place for October. The Student Loans Company does become increasingly busy towards the summer meaning that applications take longer to process, leaving a risk that your funding may not be in place before the start of the academic year. If you haven't used up all years of funding for previous study, you may be eligible for a loan.

The application process varies depending on whether you are English, Welsh, Scottish or from Northern Ireland. Please consult your relevant award body for eligibility criteria and information on how to apply:

Place of Residence	Where to Apply	How to Apply
England	https://www.gov.uk/apply-online-for-	Online
Wales	https://www.studentfinancewales.co.uk/	Online
Scotland	https://www.saas.gov.uk/	Online
Northern Ireland	https://www.studentfinancenir.co.uk/	Online
EU	https://www.gov.uk/student-finance/eu-students	Online/Paper application

To see if you are eligible for a maintenance loan, you may need to submit details of your household income. The maximum amount of maintenance loan that may be available to you varies depending on where you normally reside. Please check the individual award bodies for further information.

You can take a maintenance loan without taking a tuition fee loan. In these cases, you will need to apply for a zero fee loan but you will still need to go through the income assessment process to be assessed for a maintenance loan.

Once your Application Has Been Processed

Once your application has been processed, you should be notified by the awarding body you applied for a loan through. If you are eligible for a tuition fee and/or maintenance loan, you will be sent a hard copy of your paperwork in the post. You should also be able to access the document through your online account with the awarding body.

Please send us a copy of your paperwork as early as possible!!!

We do require a copy of your paperwork for our records and also to show that you have secured a loan in time for the academic year. The document that we require is titled 'University or College Payment Advice'. You should be able to access this online by following the below instructions;

1. Log onto your online account with the Student Loans Company
2. Click on 'View letters and correspondence'
3. A link may appear in the middle of the screen which you will need to click on
4. Click on the document titled 'Your Notification of Entitlement'
5. The University or College Payment Advice should be on page 3 of this document.

Please send your paperwork to student.finance@hughes.cam.ac.uk. You should be able to send your document as a PDF file. If not, a screenshot of the page will be okay, so long as the text is clear and readable and that your name, student support number and academic year are showing.

If you have any issues locating the document, please do let us know and we will try to help the best we can!

If you have any concerns or if there are any issues with your application and you think that your application may not be processed in time for the start of the new academic year, please do let us know by emailing our Student Finance Administrator.

Financial Support Form

You should have been sent a Financial Support Form that we require you to complete and return to the Student Finance Administrator. Please could you kindly ensure that this is returned as soon as possible and no later than the deadline of 31st July 2019.

Are you Self-Funding your Studies?

A Financial Support Form would have been sent to you shortly after we made you an offer of a place to study at Hughes Hall. Please indicate on the form if you will be self-funding your studies and return this as soon as possible, but no later than 31st July 2019.

We also require you to submit supporting financial evidence to show that you have the means available to be able to fund at least the first year of your course. Evidence can be in the form of a bank statement.

We will contact you if we require any further evidence after you have submitted the initial documents.

Once we are happy that you have the funds in place, we will notify the College's Finance Office who will then issue you with a 'Request for Pre-Payment'. Please see section on tuition and accommodation payments for further details.

Tuition and Accommodation Payments

Tuition Fees

If you are SLC funded, once we have notified the Finance Office that we have received your completed Financial Undertaking Form and SLC paperwork and you have attended registration day, you will be able to matriculate.

If you are self-funding your tuition fees, once we are happy that you have provided sufficient evidence that proves you have the funds available for at least the first year of your studies, we will notify the Finance Office.

The Finance Office will then send you a 'Request for Pre-Payment' and we will require you to settle your tuition fees prior to your arrival at Cambridge. This was stated in our 'Fees, Finance and Support Letter' that was sent out with your Financial Support Form.

To be able to matriculate, you will need to pre-pay your fees and attend registration day. You will be issued with your actual fees invoice in Michaelmas Term for your reference. For more information, please see the Fees and Charges section of the College website; <https://www.hughes.cam.ac.uk/study-with-us/fees-charges/>

Accommodation Payment

Accommodation is billed on a termly basis, compared to tuition fees which are billed annually.

You will be issued an invoice in early October which will also include a Kitchen Fixed Charge and Caution Money.

Payment for accommodation should be made within 14 days of receipt of the invoice. These payment terms also apply to Lent and Easter

Payment of College Invoices

Payment can be made by bank transfer (the College bank details will be listed on the 'Request for Pre-Payment and/or Invoice'.

Cambridge Bursary Scheme

What is the Cambridge Bursary?

The University of Cambridge runs a bursary scheme which aims to assist students who are studying for their first degree whose income is below £42,620.

This figure has been confirmed for 2019-20 (please see the Cambridge Bursary website: <https://www.cambridgestudents.cam.ac.uk/cambridgebursary>) but maybe subject to change in future years. The bursary is not a loan and is therefore not re-payable.

How much is the maximum bursary a student can receive?

Currently, the maximum bursary is £3500 however, the amount you may be eligible for is dependent on your household income assessment. There is an enhanced bursary award which students who are classed as 'independent' or 'care leavers' may be eligible for (please see section on Independent or Care Leavers).

How is the assessment for the Bursary carried out?

The Student Loans Company carries out all the income assessments to determine if a student is eligible for a Cambridge Bursary or not. If you are a Home student, you must go through the income assessment process administered by the Student Loans Company. You will need to apply to the relevant award body of where you live. There is no separate application to complete.

The College does not get involved in the income assessment stages therefore, if you have any queries regarding this, please do contact the Student Loans Company in the first instance.

You don't have to take any of the loans that may be offered to you when you go through the assessment process, but you must have gone through the process to have your eligibility for a bursary assessed.

You can be assessed at any point throughout the academic year for a Cambridge Bursary however, the SLC closes applications at the end of June (the end of each academic year), meaning that you will not be able to be assessed for a bursary for that particular academic year after the end of June e.g. to be assessed for a bursary for academic year 2019-20, you would need to be income assessed before the end of June 2020.

Cambridge Bursary Scheme

Independent or Care Leavers

Cambridge has an enhanced bursary award which may be offered to students who have been identified as Independent or a Care Leaver. The maximum enhanced award available is £2100 per academic year. This may be subject to change in future years.

You may be eligible for the enhanced bursary if you are over 21 at the start of your course **or** if you are under 21, but you have been classed as independent by the SLC **AND** you reside in Cambridge throughout the calendar year. It is up to the College to determine if you will be residing in Cambridge throughout the calendar year.

Care leavers who have been awarded a Cambridge Bursary will receive the first instalment of their enhanced bursary before the start of Michaelmas term. This is to assist with travel costs and other items that may be essential prior to and for the start of term. As Care Leavers receive the first instalment of their enhanced bursary prior to the start of the academic year, their second instalment will not be paid until February of Lent term. Care Leavers will receive the first instalment of their main award in Michaelmas term.

How do I know if I have been awarded a bursary?

If you have been awarded a Cambridge Bursary and the College has approved this, we will write to you and notify you of the amount you have been awarded. You should receive the letter within the first few weeks of Michaelmas term.

If you are expecting to receive a bursary, but haven't heard anything after a few weeks into Michaelmas, please contact the Student Finance Administrator: student.finance@hughes.cam.ac.uk, who can look into this for you.

The bursary will be paid directly into your bank account through the Student Loans Company like how they pay maintenance loans. Payments are split over the three terms. You must ensure that you have provided the Student Loans Company with your current bank details to ensure there are no delays with your payments (if you have been awarded a bursary).

Any further Questions?

If you have any further queries, please check the frequently asked questions section on the Cambridge Bursary website: [https://](https://www.cambridgestudents.cam.ac.uk/cambridgebursary/faqs)

www.cambridgestudents.cam.ac.uk/cambridgebursary/faqs

Useful Websites

Student Loans Company

Student Finance England:

<https://www.gov.uk/student-finance-register-login>

Student Finance Wales:

<https://www.studentfinancewales.co.uk/>

Student Finance Northern Ireland:

<https://www.studentfinancenir.co.uk/>

Students Awards Agency Scotland:

<https://www.saas.gov.uk/>

Student Finance for EU Students:

<https://www.gov.uk/student-finance/eu-students>

Further Funding Information (Applying for Independent Status)

Stand Alone (Information on how to apply for Independent Status):

<https://www.standalone.org.uk/guides/student-guide/>

UCAS: Independent Status Information:

<https://www.ucas.com/finance/student-finance-england/finance-independent-students>

University of Cambridge & Hughes Hall

Hughes Hall Fees & Charges:

<https://www.hughes.cam.ac.uk/study-with-us/fees-charges/>

Fees & Finance Information University of Cambridge:

<https://www.undergraduate.study.cam.ac.uk/fees-and-finance>

Cambridge Bursary

<https://www.cambridgestudents.cam.ac.uk/cambridgebursary>

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