



PRIFYSGOL  
**BANGOR**  
UNIVERSITY



# A GUIDE TO STUDENT FINANCE

2021 Entry



# FINANCING YOUR STUDIES

- As a full-time undergraduate student\* you will have two main costs to meet: your tuition fees and your living costs (see pages 4-9).
  - There are no up-front tuition fees – payment is made with a Tuition Fee Loan and payment of the loan is deferred until after you graduate (see page 5).
  - UK students can apply for a Maintenance Loan to help cover your living costs (see page 6).
  - Non-repayable, Welsh Government Learning Grants will be available for students from Wales (see page 7).
  - Bangor University scholarships and bursary awards are available to provide extra financial help (see pages 10-15).
  - We are keen to help you as much as we can on financial matters – advice is available before you apply and while you are studying from the Money Support Unit within Student Services.
  - For more information, please visit the website: [www.bangor.ac.uk/studentfinance](http://www.bangor.ac.uk/studentfinance)
- \*This leaflet mainly applies to full-time undergraduate students from England and Wales. Exceptions to this will be highlighted. All other students should visit the websites listed on page 5.

# STUDENT FINANCE

You will have two main costs to meet as a full-time undergraduate student: your tuition fees and your living costs.

The cost of your course, the tuition fee, is a deferred payment – you pay the tuition fee with a Tuition Fee Loan that you don't have to pay back until you graduate and start earning over £26,575 a year (see page 5).

Your living costs will include items such as accommodation, food, books, clothes and travel. You can apply for a Maintenance Loan to help towards your living costs (see page 6).

For students from Wales, eligible students will receive a Maintenance Grant of £1,000 a year and may also be eligible for an additional means-tested grant (see page 7).

You can also apply for various Bangor University bursaries and scholarships which could help with your living costs (see pages 10-15).

Most students have part-time jobs during the holidays and/or term-time to help cover their costs. When you are here, the student employment bureau, TARGETConnect, can help you find part-time work, and the work experience opportunities available through the Skills and Employability Service will also enhance your CV.

## Tuition fees - paying for your course

- There will be a tuition fee of £9,000 a year for the 2021/22 academic year. For the most up-to-date information, go to: [www.bangor.ac.uk/studentfinance](http://www.bangor.ac.uk/studentfinance)
- UK students will not have to pay the tuition fee upfront. The deferred fee system means 'study first, pay back when you're earning'.
- You can defer payment of your tuition fee until after you graduate through a Tuition Fee Loan. The Tuition Fee Loan is paid directly to the University by the Student Loans Company on your behalf.
- Repayment of the Tuition Fee Loan starts as soon as you earn over £26,575 a year.
- You apply for your Tuition Fee Loan and Maintenance Loan on the same form, called the *Application for Student Finance (PN1)* form. The form can be completed on-line (see box on the right).
- The *Application for Student Finance (PN1)* form is expected to be available early in 2021. You are advised to complete the form as soon as possible in order to ensure that the financial assessment is completed well before your course starts in September 2021.
- Eligible full-time UK students can apply for a loan to cover the full amount of their tuition fees. The Tuition Fee Loan will be paid directly to the university to cover the tuition fee costs on your behalf.

## Additional course-specific costs

- Depending on the course you are studying, there may be additional course-specific costs that you will be required to meet.
- These range from costs relating to a particular core or compulsory module that you'll be required to complete to achieve your qualification e.g. compulsory field trips, uniforms for students on placement, DBS check; costs relating to professional body membership, travel to placements, specialist software, personal safety equipment, or optional costs such as graduation events for your course, optional field trips, or Welcome Week trips.
- Please see the course description on the website for details of any additional course-specific costs.

### Tuition fees information:

- For students from England:  
[www.gov.uk/student-finance](http://www.gov.uk/student-finance)
- For students from Wales:  
[www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)
- For students from Scotland:  
[www.saas.gov.uk](http://www.saas.gov.uk)
- For students from Northern Ireland:  
[www.studentfinancenir.co.uk](http://www.studentfinancenir.co.uk)

## Maintenance Loans

- Maintenance Loans are available to help you pay for living expenses such as accommodation, food, books, clothes and travel. This comes from the government via the Student Loans Company.
- Loan rates are based on where you live and study, your household income and, if you're a student from Wales, the amount of non-repayable grant you are entitled to.
- Details of the 2021 Maintenance Loans are still to be announced and will be on the websites listed on page 5 and on [www.slc.co.uk](http://www.slc.co.uk).
- You apply for your Tuition Fee Loan and Maintenance Loan at the same time on the *Application for Student Finance (PN1)* form. The form can be completed on-line (see details on page 5).
- The Maintenance Loan will be paid directly into your bank or building society account in three instalments – one at the start of each term.
- A Maintenance Loan has to be repaid once you leave your course and start earning more than £26,575 a year. Deductions are usually made through by your employer in the same way as tax and National Insurance contributions.
- Student loans attract a very low rate of interest – at inflation levels plus 3% whilst you study. This ensures that the value of the loan that is repaid remains the same in real terms as the amount you borrowed.

## Extra Help

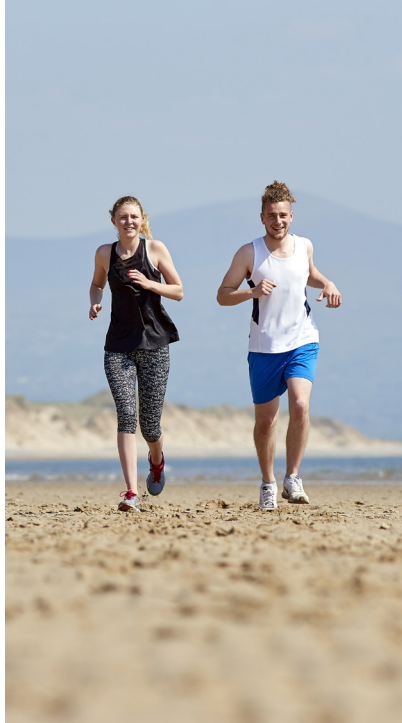
Depending on your individual circumstances, you may be eligible for financial support other than that described elsewhere in this leaflet.

For disabled students, Disabled Students' Allowances (DSA) help with costs you incur in attending your course, as a direct result of your disability, specific learning difficulty or long term health condition. Depending on your needs, the DSA could, for example, provide support for specialist equipment, a non-medical helpers allowance, or help towards the additional costs of travelling to university.

Students with children or other dependants may be eligible for extra assistance such as the Childcare Grant, the Adult Dependants' Grant or the Parents' Learning Allowance – contact your student funding organisation for more information.

## Welsh Government Learning Grant for students from Wales

- A £1,000 minimum grant will be available to all eligible students who live in Wales.
- Students from Wales may also be eligible for an additional means-tested grant, which will be based on taxable household income.
- Students from homes with the lowest household income received the highest grant, up to £8,100 a year in 2020/21. Figures for 2021 are yet to be confirmed.
- For the most up-to-date information go to: [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)
- Students from Wales can apply for a Tuition Fee Loan, Maintenance Loan and Welsh Government Learning Grant by completing an *Application for Student Finance (PN1)* form. This form can be complete on-line via the Student Finance Wales website.
- The Student Finance application form is expected to be available early in 2021. You are advised to complete the form as soon as possible so that the financial assessment is completed well before your course starts in September 2021.
- Grants will be paid directly into your bank or building society account in three instalments, at the start of each term.



## Help while you're here

At Bangor University, we are keen to help you as much as we can on financial matters. Many students face financial problems at some time during their course. The important thing is to seek help and advice as soon as possible by contacting the Money Support Unit within Student Services, the Academic Representation Unit in the Students' Union or your Bank.

You might also be eligible for extra help from the University after you start your course. Bangor's Hardship Fund exists to provide financial help to students who face unexpected financial difficulties in meeting living costs for whatever reason.

Any payment made may not have to be paid back - details of eligibility and how to apply is available from the Money Support Unit within Student Services once you are here.

To contact the Money Support Unit:  
Tel: 01248 383566 / 383637  
E-mail: [moneysupport@bangor.ac.uk](mailto:moneysupport@bangor.ac.uk)

## Funding Summary

- No up-front tuition fees – payment is deferred until after you graduate.
- You can apply for a Tuition Fee Loan that is paid directly to the University by the Student Loans Company on your behalf.
- Repayment of the Tuition Fee Loan starts as soon as you earn over£26,575 a year.
- You can apply for a Maintenance Loan to help cover your living costs.
- For students from Wales, eligible students will receive £1,000 Welsh Government Learning Grant and may also be eligible for an additional means-tested grant.
- Extra financial support is available for some categories of students, for example, those with dependants, disabled students.
- For more information, please visit: [www.bangor.ac.uk/studentfinance](http://www.bangor.ac.uk/studentfinance)





# BURSARIES & SCHOLARSHIPS

As you would expect from a university that places great emphasis on student support, we are keen to offer extra help to students. Bangor University offers a range of bursaries and scholarships worth over £3.4M to new and returning students.

The bursaries offered at the University are awarded according to certain criteria – for example, the Bangor Bursaries are awarded to those whose household income makes them eligible for such a bursary payment. As long as you meet the criteria and have completed the necessary student finance form, then you should automatically receive the relevant bursary award.

However, the majority of the Scholarships offered by the University are awarded upon merit. For example, those who excel in the University's Entrance Scholarship examinations can be awarded Merit Scholarship awards worth up to £3,000.

# Bangor Bursaries

For those from the UK (excluding Wales<sup>1</sup>) the Bangor Bursary means you could receive up to £3,000 in extra financial help over the duration of a three-year course.

Bangor Bursaries are available on top of any loans and other University bursaries you may be eligible for and they do not have to be paid back. Your eligibility for a Bangor Bursary depends on:

- your taxable household income: all those with a household income below £40,000 will get a bursary of either £1,000 or £500 a year from the University and
- the course you are studying; you must be studying on a full-time undergraduate course<sup>2</sup> with a tuition fee of £9,000 payable to Bangor University.

Your eligibility for a Bangor Bursary will be assessed as part of the statutory means test carried out by your student finance organisation, when you complete the student finance application form. You do not have to apply directly to the University for a Bangor Bursary – you will be assessed automatically and awards paid from the 1 March each academic year.

## How much will you be eligible for?

- If your household income is below £25,000 you will receive a Bangor Bursary of £1,000 a year.
- If your household income is between £25,000 and £40,000 you will receive a Bangor Bursary of £500 a year.
- As you need to complete the student finance application form every year, then the amount of Bangor Bursary you may be eligible for may also change from year to year.
- Depending on household income and the subject area studied, some PGCE students will also be eligible to receive Bangor Bursaries. This will apply to PGCE students with a household income below £40,000 who are not eligible for ITT training grants.

<sup>1</sup> Students from Wales – please see page 7 for information on the minimum £1,000 Maintenance Grant and possible additional Maintenance Grant that may be available to you.

<sup>2</sup> Please note, students in receipt of other bursary payments (e.g. NHS, Health & Social Care Council) will not be eligible for the Bangor Bursary scheme.



## Other Bursaries

### **Start-up Bursaries**

Start Up Bursaries of £1,000 are available to students entering the University from care, former Foyer residents and estranged students. These are intended to cover course-related costs such as books, travel and study aids. These are non-repayable bursaries, paid in the first year only.

### **Carers' Bursary**

The University is aware that caring may have financial implications with students experiencing higher travel costs and or find themselves less able to work part-time to supplement their student finance awards. Bangor University offers unpaid student carers an annual bursary of up to £1,000.

### **Welsh-medium Bursary**

As part of the Welsh Government's drive to increase the number of students studying through the medium of Welsh, Bangor has bursaries to support those who choose to study all or part of their course through the medium of Welsh. Full details are in the Welsh-medium version of this leaflet



# Bangor Scholarships

Bangor offers one of the most generous undergraduate scholarship schemes in the UK, with around £100,000 awarded each year to undergraduate students. You must apply for the Scholarships detailed below and overleaf.

## Entrance and Merit Scholarships

As part of Bangor's Entrance Scholarships scheme, there are approximately 40 Merit Scholarships of up to £3,000 available to those who excel in the University's annual Entrance Scholarships examinations.

To be considered for the Merit Scholarships, you have to:

- complete an Entrance Scholarships application form (closing date January 15, 2021 for the 2021 Entrance Scholarships)
- sit an examination in the subject of your choice, (with the exam being held at your school/college on Wednesday 27 January 2021).

Entrance Scholarship examinations are currently offered in the following subjects: Biology, Business Studies, Chinese, Computing, Design & Technology, Economics, English Language, English Literature, Electronics, French, German, Geography, Health & Social Care, History, Italian, Law, Mathematics, Media Studies, Music, Philosophy, Physics, Psychology, Religious Studies, Sociology, Spanish, Sport & Exercise Science, Theatre Studies, Welsh (First or Second Language).

The successful candidates will receive the Merit Scholarship in the first year, with the award being made at a presentation ceremony usually held at the end of the autumn term.

## Other Entrance Scholarships

Bangor's Entrance Scholarships also include a number of trust fund scholarships, scholarships awarded by local authorities in Wales, and subject scholarships such as the School of Law Scholarship, Normal Fund Scholarship (Education), Computer Science Scholarship and the Electronic Engineering Scholarship.

For more information on all the Entrance Scholarships, please request a copy of the Entrance Scholarships Handbook or go to: [www.bangor.ac.uk/scholarships](http://www.bangor.ac.uk/scholarships)

## Sports Scholarships

Bangor's Sports Scholarship scheme aims to recognise and support sporting excellence and achievement.

The Scholarships, which are worth up to £3,000 a year, aren't limited to any particular sport or to students on any specific courses. However, in most cases, preference will be given to those individuals who will be able to represent Bangor University in the British University and Colleges Sport (BUCS) competitions.

To be eligible for consideration for a Sports Scholarship, you must:

- Be likely to achieve a podium, or points scoring position, at the appropriate BUCS championship
- Be a European, Commonwealth or World level competitor in your chosen sport
- Not currently be competing in a sport or at a level that provides prize money.

For UCAS applicants, the deadline for applications for the Sports Scholarship is March 31, 2021. Full details of the Sports Scholarships criteria and the application form are available on the website at: [www.bangor.ac.uk/sportscholarship](http://www.bangor.ac.uk/sportscholarship)

## Summary

The scholarships and bursaries for September 2021 include:

- **Bangor Bursary** (available to those from the UK (excluding Wales\*) and the EU to support those from lower income families.
- **Start-up Bursary** of £1,000 for Care Experienced and Estranged students.
- **Merit Scholarships** of up to £3,000 for those who excel in the annual Entrance Scholarships examinations.

\* Students from Wales – please see page 7 for information on the minimum £1,000 Welsh Government Learning Grant and possible additional grant that may be available to you.

Please note: Bangor University has taken all possible steps to ensure that the information contained in this booklet is correct at time of publication (October 2020). However, the information may be subject to change if decisions taken either inside or outside the University affect policies and procedures regarding fees, bursaries, grants and loans.



