



SHARE with Schools

Material for Teachers

University Admissions and Financial Information



This work is licensed under the Creative Commons Attribution 4.0 International License. To view a copy of this license, visit <http://creativecommons.org/licenses/by/4.0/> or send a letter to Creative Commons, 444 Castro Street, Suite 900, Mountain View, California, 94041, USA.

Section 1: Financial Information

How much does it cost to go to university?

This information pack is designed to be used by teachers involved in the SHARE with Schools programme. It has been written to provide clear and concise information on the financial implications of university and the contextual admissions policy of Cardiff University. It is important to emphasise that the information in this document is correct as of May 2014. The websites listed below will always be the source of the most up-to-date information.

Firstly, www.studentfinancewales.co.uk is your go-to place for information about affording University.

Based on a CF5 postcode, here is a breakdown on what a student might be able to claim for tuition fees, both **loans** and **grants**, without taking into account household income. The screenshot is from the Student Finance Wales website:

student finance wales Cymraeg

[You are here...](#) Home > Student Finance Estimate

Student Finance Calculator

Student Finance Estimate

The following assumptions have been made about you based on your age and have not been changed

Based on the following assumptions about you:

You are under 25, single, live with your parents and have no children or adults who are financially dependant on you;	Edit details
You do not want your household income to be taken into account	Edit details
You have not confirmed where you will be studying and/or details of the course you will be studying	Edit details
You do not want more information on Disabled Students Allowance	Edit details
You have not previously studied in Higher Education	Edit details
You have no funding from any other source	Edit details

You could be entitled to the following breakdown

	If you live at your parental home	If you live away from parental home
Maintenance Loan - Paid directly to you	£3020	£3902
Tuition Fee Loan - Paid directly to your college/university	£3685	£3685
Tuition Fee Grant - Paid directly to your college/university	£5315	£5315

[Previous](#) [Save](#)

Options: Save, Print, Apply

More Information: Next steps, Payment information, Repayment Calculator, Budget Calculator

As you can see from the screenshot, all Welsh students (studying anywhere in the UK) can access tuition fee and maintenance **loans** of £7587 if living away from home, or £6705 if living at home. These loans are managed by the Student Loan Company. In addition to this you can receive a **grant** for tuition fees of £5315, which should cover the entire cost. Remember, the **grant** portion of this money will not be repaid, and all of the above amounts are not means tested – so household income doesn't matter.

If students **do** want household income to be taken into account, and their parents, step-parents or guardians earn £50,020 per year or less, they will be eligible for a **Welsh Assembly Learning Grant** to help with living costs. Depending on their household income, they may receive a lower maintenance **Loan** but a higher **Welsh Assembly Grant**, or vice versa. The following table is only a **rough guide** – you can accurately calculate what they are going to receive by using the student finance calculator on the website (shown in the screen shot above).

<u>Household Income</u> <u>2014/15</u> <u>Entrants</u>	<u>Welsh Government</u> <u>Learning Grant – Max</u> <u>grant £5000</u> <u>(Means tested,</u> <u>not paid back)</u>	<u>Maintenance</u> <u>Loan (paid</u> <u>back)</u>	<u>Total each</u> <u>year</u>
Up to £18,500	£5126.00	£2639.00	£7765.00
£18,600	£5099.00	£2653.00	£7752.00
£19,000- £20,000	£4989.00	£2708.00	£7697.00
£20,500	£4578.00	£2913.00	£7491.00
£30,000	£2099.00	£4153.00	£6252.00
£30,500	£1980.00	£4212.00	£6192.00
£40,000	£733.00	£4836.00	£5569.00

Other sources of funding...

On top of the grants and loans students can receive from the Welsh Government and the Student Loans Company, Cardiff University offers **additional** bursaries (which are not paid back) if household income is **under £50,020**.

Below are details of the bursaries offered by the university and more information can be found on this web page -

<http://www.cardiff.ac.uk/for/prospective/undergraduate/funding/bursaries.html>

Important: students do not have to apply for this bursary separately from their UCAS application. If they provide their postcode and household income they will automatically receive the bursaries if they are entitled.

Cardiff University Bursary

This is worth £1,000 in the academic year 2013/14.

Communities First Bursary

If they come from a Welsh Communities First area and have a household income below £50,020 then they will receive either a £1,000 university residence fee discount **or** £500 travel bursary for the first year. This is **in addition** to the Cardiff University Bursary of £1000.

To find out if your postcode is in a Communities First area visit the web page below:

<http://www.cardiff.ac.uk/for/prospective/undergraduate/applying/contextual-data/communities-first.html>

Care Leavers Bursary

If a student declares on their UCAS form they are in care they may be able to receive an additional £3000.

Next Step Bursary

Did they participate in the 'Step Up To University' programme? If they don't qualify for the Communities First bursary but they did participate in this programme then you can be awarded a Next Step bursary. Students receive £1000 in the first year of study.

Information on the Step Up Programme can be found at this website –

<http://www.cardiff.ac.uk/universityforall/aspirations/stepup/index.html>

Teachers! If your school is not already involved with this fantastic programme get in touch with Vicki Roylance, Cardiff's Senior Widening Access Officer -
RoylanceVJ@cardiff.ac.uk - 02920 / 870 073

Remember! All the above bursaries are **IN ADDITION** to the loans and grants available from the Student Loans Company, and the Welsh Government.

Section 2: Admissions Policies

Contextual Admissions

Cardiff University uses a contextual admissions policy to identify applicants for 'additional consideration'. This 'additional consideration' can take a number of forms depending on the course applied for but **may include a guaranteed offer or a guaranteed interview.**

In order to qualify for 'additional consideration' the applicant must have a 'tick' against **any one** of the three indicators below:

1. Socio-economic disadvantage; an applicant resident in a Communities First area
2. Low participation neighbourhood
3. In Care; applicants have spent time in care, and have indicated this on their UCAS form

More details are on the 'Applying' pages of Cardiff University's website:

<http://www.cardiff.ac.uk/for/prospective/undergraduate/applying/contextual-data.html>

In addition to these specific actions, all university departments will take the following factors into account for applicants with contextual indicators:

Non-Academic Achievements: It is recognised that applicants from disadvantaged backgrounds may have had fewer opportunities to undertake work experience or to participate in extra-curricular activities.

Interview: Applicants with contextual indicators are likely to have fewer opportunities to prepare for interview e.g. coaching in interview skills, practice interviews etc.

Please let the SHARE with Schools team know if there is anything else you would find useful to include in this information pack – sharewithschools@gmail.com