



## UNIVERSITY STUDENT HANDBOOK 2009-2010

### Fees And Payments

#### Tuition Fees

If you normally live in the United Kingdom (UK) or the European Union (EU), you will be liable to pay the 'home' tuition fee rate. If you do not normally live in the UK or EU, you will be charged 'international' fees, which are usually higher. The fees will also be different if you are studying part time or at postgraduate level. The rules around fee status are complex and if you are unsure which level of fee will be applied to you, contact the student finance advisers in the Student Services Department, who will be able to assist with any enquiries.

To make an appointment or find out more details about our service:

T: 01642 342277

E: [studentfinance@tees.ac.uk](mailto:studentfinance@tees.ac.uk)

The following information is accurate at the time of publication but may be subject to change.

#### Full-time 'Home' (UK) and European (EU) Undergraduate Students

The fee is £3,225 a year for most undergraduate courses. There are exceptions to this – if you are studying a course which is funded by the National Health Service (NHS) or, in some cases, if you began studying in higher education before September 2006.

You may be able to take out a loan to cover all or part of your tuition fees, further information on this is available in the section on Financial Support.

#### Full-time International Students

If you normally live in a country outside the EU you will not get support towards tuition fees from the UK government. The level of fee you will need to pay may vary.

As a guide, the fees for 2009-10 are:

- |   |         |
|---|---------|
| • undergraduate                         | £8,500  |
| • postgraduate                          | £9,000  |
| • MBA                                   | £11,000 |
| • MPhil/PhD in business-related subject | £8,500  |
| • placement year                        | £850    |

Some fees may differ, so you must check the fees for your programme. You will receive a 5% discount on your fees after the International Scholarship has been

deducted, provided you pay your fees in full before enrolment. International students are required to pay 50% of the year's fees before an unconditional offer letter can be released.

### **Part-time Students**

Details of part-time fees can be found on our website at [www.tees.ac.uk/funding/](http://www.tees.ac.uk/funding/) (select part-time students).

### **Postgraduate Fees**

The standard full-time fee for home or EU students on most postgraduate taught and research programmes in 2009-10 is £4,050 per year. Details of exceptions to this, and of part-time postgraduate fees, can be found on <http://www.tees.ac.uk/funding>.

### **Paying Tuition Fees**

The University operates a number of payment options for paying your tuition fees:

#### Option 1      PAYMENT IN FULL

In advance or on the day of enrolment.

#### Option 2      PAYMENT IN THREE INSTALMENTS

Due by the following dates:

30 November 2009

31 January 2010

30 April 2010.

#### Option 3      PAYMENT IN SEVEN MONTHLY INSTALMENTS

Due from 31 October 2009 and then each month until 30 April 2010.

If you choose to pay by direct debit, you will need to fill in a direct debit mandate form. There is a form in your enrolment pack but you can also get one from the University's Finance Office. You should bring the completed mandate form to enrolment if possible.

#### Please note

Direct debit can only be drawn on a UK bank which will take direct debit instructions. If in doubt, check with your bank BEFORE returning the direct debit mandate form.

If you have any queries regarding the information above, contact the Finance Office:

T: 01642 342171

E: [finance@tees.ac.uk](mailto:finance@tees.ac.uk)

### **Making Payments**

The Finance Office is on the ground floor, Middlesbrough Tower. You can pay invoices between 9.00am-4.30pm Monday to Thursday and 9.00am-4.00pm on Fridays.

Methods of payments accepted by the Cash Office are as follows:

- cash
- cheque (made payable to 'Teesside University')
- credit/debit card
- postal order
- banker's draft.

If you want to pay at the Cash Office you will need to bring something with you which has your enrolment number on it, for example your enrolment card or TUSC. This will help us serve you quickly and efficiently.

If you want to collect a bursary or payment from the Finance Office, you will need to bring something which confirms that you are enrolled. This will help us prevent fraud and deal with you efficiently.

You must remember that we are here to help if you ever have problems with payments owing to the University. This includes bills for tuition fees, accommodation, library fines, emergency loans and nursery fees.

## Financial Support

The student finance advisers in Student Services provide information and advice on student funding and other money issues. They can be contacted on:

T: 01642 342277

E: [studentfinance@tees.ac.uk](mailto:studentfinance@tees.ac.uk)

[www.tees.ac.uk/funding](http://www.tees.ac.uk/funding)

The Student Services section on the Blackboard intranet has information on funding, money management, welfare benefits and other money issues.

### **Full-time UK Undergraduate Students**

You can apply for a tuition fee loan to pay the fees, and for a loan and grants to help with your living costs. Students who ordinarily live in England can apply to Student Finance England for fee and living cost funding. See:

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

Students who ordinarily live in Scotland can apply to the Student Awards Agency Scotland for funding. See: [www.saas.gov.uk](http://www.saas.gov.uk)

Students who ordinarily live in Northern Ireland can apply to their local Education and Library Board for funding. See: [www.studentfinancenri.co.uk](http://www.studentfinancenri.co.uk)

Students who ordinarily live in Wales can apply to their local authority for funding. See: [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

### **Full-time European Undergraduate Students**

If you are a national of a European Union (EU) country and have come to the UK to study, you may be able to get a tuition fee loan from Student Finance England. If you are an EU national who has lived in the UK for at least three years before the start of your course or you have been working in the UK, you may also be eligible for the loan and grants for living costs. See: [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance) or contact the Student Finance England EU Team on:

T: 0141 243 3570

E: [EU\\_Team@slc.co.uk](mailto:EU_Team@slc.co.uk)

### **Full-time International Students**

Full fee-paying, self-supporting international students on a full-time course will be eligible for the International Scholarship of £1,500, which will be deducted from your fees at source. Continuation of the Scholarship during subsequent years of study will depend on satisfactory progress.

You can get further details on scholarships for international students from the International Student Handbook. You can get this from the Student Services Department or from the University website.

## **Previous Study**

If you have previously studied on a higher education course this can affect the number of years of student funding you may get for your current course. You should seek advice from the above agencies if you have 'previous study'.

## **Teesside University Undergraduate Bursary and Scholarships**

### Bursary

The University will also provide some bursary assistance, in addition to government support, if you are a 'home' or EU undergraduate student paying the £3,225 tuition fee. Your entitlement to a bursary will be worked out by the Student Loans Company (part of which is Student Finance England) on the University's behalf, and there is no need to make a separate application if you have applied for financial support from Student Finance England or your relevant funding body.

The bursary is calculated according to your household income. If this is £25,000 a year or less, you will receive £1,025 each year.

### Excellence Scholarship

Teesside University Excellence Scholarships of £1,000 per year are non repayable and are designed to recognise and reward academic achievement.

Excellence Scholarships are awarded to students who have achieved a minimum of 320 UCAS tariff points, from a maximum of three A levels or equivalent, and have made Teesside University their 'Firm' choice.

For example your tariff points could be from three A levels, including at least two at grade B; or DDM at BTEC National Diploma level; or ABB at Advanced Scottish Higher Level. We will not count any tariff points that you have from AS level or Key Skills and the score cannot be a combination of more than three A levels or equivalent. Equivalent non-UK qualifications also apply.

### Subject Scholarship

Subject Scholarships are non repayable and are worth £1,000 per year for up to three years, linked to specific courses at the University.

You will be automatically assessed for a Subject Scholarship if you have applied to a relevant course at the University. In order to be eligible to receive a Subject Scholarship, you must have made Teesside University your 'Firm' choice.

All bursaries and scholarships will be paid directly to your bank account in three instalments – one at the end of each term. You will receive written notification of your entitlement.

## **Social Work Students**

You can apply for funding for tuition fee and living costs from Student Finance England (see above) and also for a Social Work Bursary from the NHS. See: [www.nhsstudentgrants.co.uk](http://www.nhsstudentgrants.co.uk)

### **NHS-funded Courses**

The NHS Student Grants Unit pays the tuition fee and provides bursaries to help with living costs to students on health professional courses in the School of Health & Social Care. EU national students can apply for tuition fees to be paid. See: [www.nhsstudentgrants.co.uk](http://www.nhsstudentgrants.co.uk)

### **Initial Teacher Training Courses**

If you are on a full-time or part-time course that leads to qualified teacher status you can apply to Student Finance England for a tuition fee loan and for a loan and grant for living costs support. For part-time courses the amount of living cost support depends on how many full-time equivalent hours per week your course involves. You should apply for full-time funding. See: [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

### **Part-time Undergraduate Students**

If you are studying on a part-time course that leads to an HNC/D, foundation degree or bachelor's degree you can apply to Student Finance England for a grant to help with your tuition fees and a grant of up to £260 to help with other study costs. The amount of grant you may get depends on your income, any partner's income and the number of children you may have. You can apply after you have enrolled on your course on a form called a PTGI. For courses beginning in the autumn, you must apply before the end of the following February. For more details see: [www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

### Teesside University Fee Waiver for Part-time Students

If you, or the part-time course you are studying, are not eligible for funding from Student Finance England and you have a low income, you may be eligible for a fee waiver from the University. You will need to provide evidence of your income to the University's Finance Office at enrolment. Finance can be contacted on:

T: 01642 342171

E: [finance@tees.ac.uk](mailto:finance@tees.ac.uk)

### **Full-time Postgraduate Students**

The loans and grants for undergraduate courses are not available for postgraduate courses such as master's degrees and PhDs.

The NHS Student Grants Unit does provide an income-assessed bursary for master's degrees in the health professions. See: [www.nhsstudentgrants.co.uk](http://www.nhsstudentgrants.co.uk)

The University is offering full-time 'home' and EU postgraduate students on taught master's programmes a bursary of £2,400. This will be set against fees and will be shown as a deduction on your fees invoice. Many postgraduate students pay for their courses through 'portfolio' funding. This is another way of saying that they fund it from diverse sources such as:

- their own/family income and savings
- sponsorship from their employer
- research councils
- European Social Fund for particular courses
- private loans from banks
- private grants.

For more information, visit the Careers Service or see the Postgraduate Funding pages on the Prospects website:  
[www.prospects.ac.uk](http://www.prospects.ac.uk)

### **Managing Your Money**

Effective money management is a skill for life, not just as a student. The skills may seem like common sense but they need to be constantly put into practice.

For example:

- make sure you are getting all the money you are entitled to receive
- work out your money on a weekly or monthly basis
- make sure you cover all your fixed essential costs (such as rent, mortgage, fuel, travel costs, insurances, etc) and check that you are getting 'the best deal'
- set yourself a budget for non-essential costs or flexible essential costs (such as socialising, clothes, food) and try to stick to it – ask yourself whether you 'need' something or just 'want' it
- take into account irregular costs (such as TV licence, MOTs, birthday presents, travel home from University, etc)
- keep a track on where your money goes (keep receipts and/or a spending diary)
- try to avoid using credit which charges interest (such as credit cards and store cards)
- review your budget every week or month.

Check the Student Services section of Blackboard for updated information on funding and money issues.

Some useful websites (some of which have information specifically for students) are:

[www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk)

[www.creditaction.org.uk](http://www.creditaction.org.uk)

[www.moneysavingexpert.com](http://www.moneysavingexpert.com)

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

### **Access to Learning Fund**

The Access to Learning Fund is government funding given to universities to help students who may face financial hardship. It is administered by the Student Funding Team in Student Services who can be contacted on:

T: 01642 342286

E: [sfo@tees.ac.uk](mailto:sfo@tees.ac.uk)

Application forms are available from Student Services or downloadable from the University website. You must have taken out all potential sources of funding available to you (loans, grants, welfare benefits, tax credits etc) before applying to the Fund. Full-time postgraduate students are expected by the government to have accessed sufficient funding for their fees and living costs before applying to the Fund; the Fund cannot provide nor replace substantive funding.

Full-time students can apply for a 'Grant for Living Costs' to help with general living and study costs and for a 'Special Request' to help with unforeseen costs or financial difficulties.

Part-time students can apply for a 'Course Contribution Grant' to help with study costs such as books and travel.

### **Changes to Study and Withdrawals – Financial Implications**

Everyone at the University wants you to enjoy your time here and to succeed at your course; and we will support you in achieving this. Due to personal or academic issues you may, however, think about changing course, suspending your studies or withdrawing from your course. There can be financial implications involved with such changes to study – for example, liability for tuition fees, having to repay student funding, funding whilst taking time out and/or the impact on funding for future studies.

Before taking any course of action, it is in your best interests to talk with a tutor about your considerations and to contact a student finance adviser in Student Services about the financial implications.

If you are thinking about withdrawing, you **MUST** talk to an adviser from the Student Services Department or The Link in the Students' Union about the financial implications of your decision, and a member of staff from your School about the academic options available to you. If you are worrying about continuing your course, we want you to be able to talk through the difficulties which you are experiencing. We would like to explore with you what might make a difference and help you to carry on.

If you decide you do want to leave, our discussions will ensure that you have made an informed decision. If you do decide to leave, you must formally notify us of your decision. You will need to fill in a withdrawal form, which you can get from your School office. We will not know that you have left until we receive the completed form, and the precise date of your withdrawal can be significant for a variety of reasons. Withdrawal will be deemed to be effective from the date that this form is received. You must remember that withdrawal does not end all your obligations to us as a student (such as your liability to pay tuition fees or accommodation costs). Contact the student finance advisers on:

T: 01642 342277

E: [studentfinance@tees.ac.uk](mailto:studentfinance@tees.ac.uk)

### **Full-time Students and Council Tax**

Certain kinds of properties are exempt from the Council Tax collected by local councils to pay for their services. This includes student halls of residence and 'dwellings occupied only by full-time students'. If you live in University halls, University-managed housing, you are the only adult in your home or everyone in your shared house is a full-time student, you will not have to pay Council Tax. If you share your home with one other adult who is not a full-time student (for example, your partner), the Council Tax bill can be reduced by 25%; it is the non-student who is held liable by the council to pay the bill. If they are on a low income, the non-student may be eligible for Council Tax Benefit to further reduce the bill. Your council may require you to provide a Council Tax Certificate from the University as proof that you are a full-time student. Certificates for new students can usually be collected from your School office a few weeks after enrolment, but for some students in 2009 we will be piloting a new system where certificates can be



downloaded by students from E-vision. Returning students should request a certificate from the University Registry (forms are available in Student Services).