Investing in Your Future

At Newcastle, we are committed to providing an outstanding student experience that will help to shape your future. We offer challenging, exciting and relevant degrees, taught by experts whose research enriches the learning experience for all of our students.

Our vocationally relevant degrees, a focus on developing your employability skills and investment in our award-winning Careers Service, are reflected in our excellent record of graduate employability and the reputation of our graduates.

We aim to admit the brightest and best students, and we want to make sure that you have the opportunity to study here regardless of your financial circumstances. That is why, year on year, we continue to invest millions of pounds in scholarships to support our students during their studies (see page 4).

www.ncl.ac.uk/about/quality

Your eligibility

The arrangements outlined in this Guide apply mainly to students from England studying for their first degree at English universities, and at Newcastle in particular.

If you are a student from Scotland, Northern Ireland or Wales, you will be treated in the same way as students from England with regard to tuition fees and Newcastle University Scholarships. However, you will need to apply to your equivalent body to Student Finance England for loans and grants.

If you are an EU student who meets certain eligibility criteria, you will be treated in the same way as students from England with regard to tuition fees and tuition fee loans. Under current government regulations EU students are not usually eligible for government living cost loans.

See the back page for contact details.

The information in this Guide is correct at the time of going to print (September 2018). Please refer to our website for the most up-to-date information:

www.ncl.ac.uk/undergraduate/finance
Newcastle University’s Tuition Fees

Our undergraduate tuition fees for UK and EU students in 2019–20 are £9,250. EU students will pay the same tuition fees as UK students for the duration of their course.

As a general principle, you should expect the tuition fee to increase in each subsequent academic year of your course, subject to government regulations on fee increases and in line with inflation.

Student fee loans will rise in line with the maximum fee allowed, to ensure that higher education remains affordable to all.

Courses with different tuition fees

Some of our courses have different fee levels as a result of external funding and discounts, such as Medicine and Dentistry degrees and those degrees with work placements and years abroad.

Deferred entry students

If you are a deferred entry student, you will be liable for the tuition fee (and eligible for the scholarship schemes) applicable for the year in which you start university.

Alumni discount

Self-financing students who have already completed a Newcastle University degree-level qualification, and who are studying for a second undergraduate degree at Newcastle, may be eligible for our Alumni discount of 20% off tuition fee costs.

Key facts

- For most students there are no tuition fees to pay upfront if you take out a tuition fee loan (see page 3)
- Student loans are available for all eligible UK/EU students. Tuition fee loans cover the cost of your tuition fees for each year of your course. Living cost loans are available to help with costs such as food, accommodation and travel. The amount you can borrow will depend on where you live and family income
- You only start to pay back the loans after you have graduated and are in employment earning over £25,000
- Repayment is based on what you earn and not what you owe – all outstanding repayments will be written off after 30 years

You can find specific fee and funding information for our degrees by visiting each online degree profile at:

www.ncl.ac.uk/undergraduate/degrees
Financing Your Education

No payment upfront
It is important to remember that all eligible students from the UK and the EU entering university can pay nothing upfront or during their course by taking out a tuition fee loan. Eligibility will depend on factors including where you live, the course you choose to study, where you study, and whether or not you already hold a higher education qualification. (Source: Department for Education.)

Living cost loan
- A loan is available to help UK students with living expenses such as food, accommodation and travel
- The amount you can borrow depends on where you live and study, and your household income
- A loan of up to £8,700 a year will be available if you live away from home and study outside London
- A loan of up to £7,324 a year will be available if you live with your parents

How loan repayments will work
- Repayments are based on what you earn, not what you owe
- You do not start to make repayments until you earn over £25,000 a year
- If your income falls below £25,000, your repayments stop until you start earning £25,000 again
- All your student loans are added together and a single repayment is deducted from your salary, normally through the tax system
- Any outstanding balance is written off after 30 years

Rates of interest
Interest on your loan will be applied at varying rates depending on how much you earn. See online for details.

Extra government financial support
Some students may be entitled to extra help towards living costs in addition to any loans available. You do not usually have to pay this money back. This may include students with children or dependent adults, and disabled students.

For information on support available to students who are eligible for/in receipt of benefits, get in touch with Student Finance England.

Figures on this page are based on 2018–19 funding rates. 2019–20 figures have not yet been released.
Newcastle University’s Financial Support from 2019

We invest millions of pounds in financial support for eligible UK students who choose to come and study here. Our generous range of scholarships will support new and eligible undergraduate students starting their degree in 2019. All our scholarships are in addition to any government support to which you may be entitled and do not have to be repaid.

For further details on all aspects of financial support available (including eligibility criteria) at Newcastle University visit: www.ncl.ac.uk/undergraduate/finance

Newcastle University Opportunity Scholarships

Who are they for? All eligible new undergraduate home students, on the basis of household income (see the table to the right).

Do you have to apply? No, we will automatically award this Scholarship on the basis of the residual household income financial assessment from Student Finance England (or equivalent assessing body).

<table>
<thead>
<tr>
<th>Household income</th>
<th>Award amount</th>
<th>Award detail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to £25,000</td>
<td>£2,000 per year</td>
<td>Cash bursary</td>
</tr>
<tr>
<td>£25,001–£35,000</td>
<td>£1,000 per year</td>
<td>Cash bursary</td>
</tr>
</tbody>
</table>

Subject Scholarships

A number of our academic schools offer their own financial support, including scholarships sponsored by industry. You can find further information on all Newcastle University Scholarships at:

www.ncl.ac.uk/undergraduate/finance/scholarships

Sports Scholarships for outstanding athletes

Newcastle offers a range of scholarships to support talented sportsmen and sportswomen who choose to study here. Eligibility is assessed on a case-by-case basis.

www.ncl.ac.uk/sport/performance/scholarships

Help while you are at University

Additional financial help and advice

If you run into unexpected financial difficulty, the Student Financial Support Team is here to help. You may qualify for additional living cost support through one of our discretionary funds:

www.ncl.ac.uk/students/wellbeing/finance/hardship

Our Student Finance Advisers can also check you are receiving the correct rate of funding and help you plan a budget:

www.ncl.ac.uk/students/wellbeing/finance/advice/

Advice and help

The Student Advice Centre, based in the Students’ Union, provides impartial, confidential and free advice about a wide range of issues, including student finance.

www.nusu.co.uk/sac
Managing Your Money

Your spending patterns as a student (particularly if you’re living away from home) may differ from what they have been up to now. But if you plan ahead and are realistic about your budget, you shouldn’t have any problems striking a balance between work and play.

You will need to allow around £9,500–£10,500 a year to cover your living costs. This figure is for guidance only and will depend on your personal spending patterns and money-managing skills. See our online budget planner for an idea of some of the costs you can expect to encounter in your first year. We’ve also come up with some top tips to help you make your money go further.

See online for our budget planner and top tips to help you make your money go further: www.ncl.ac.uk/undergraduate/finance

Advice from our students on how to budget best.

**Nerea**
Classics, BA Honours
Figure out how much you need to spend each week on food, phone, insurance, accommodation and other necessities. After that see how much you can spend on luxury items like going out, clothes etc. This will really help you plan out each week and keep on top of your spending. If you need help there are plenty of apps to help budgeting.

**Fionn**
English Literature BA Honours
I have had five part-time jobs over the course of the past two years, and they have been the best things in the world. I would definitely suggest working while doing your degree. Making things such as curries and pasta sauces from scratch are absolutely the cheapest ways to eat day to day.

**Danni**
Mathematics and Statistics BSc Honours
Walk as much as you can, but if you have to take a taxi, try and share. I have an NUS card and a railcard for travel which can save me over £100 each time I use the train.

**Claire**
Medicine, MB BS Honours
There are lots of scholarships available for home students and these really help towards funding the cost of studying.
Worth Every Penny

**Heart of the action**
Newcastle is a world-class university in a world-famous city. A city-centre campus in the heart of a student-friendly city; Newcastle is ranked as a top 10 student city in the UK (QS Best Student Cities 2018).

**Lower cost of living**
Newcastle is ranked 17th in the UK’s most affordable towns and cities by [www.totallymoney.com](http://www.totallymoney.com) 2018.

**Hassle-free living**
Guaranteed student accommodation
At Newcastle, we guarantee accommodation to all first-year undergraduates who meet our terms and conditions. We offer a range of affordable accommodation, the majority of which is within a short walk of campus. Take a virtual tour at: [www.ncl.ac.uk/accommodation](http://www.ncl.ac.uk/accommodation)

**Top 20 most-targeted university by the UK’s leading employers.**

**Career success**
96% of our 2017 UK/EU graduates progressed to employment or further study within the first six months of graduating. 85% of those in full-time paid employment were in professional or managerial jobs.
Destination of Leavers from Higher Education survey 2016–17 UK/EU undergraduate and postgraduate leavers.

**2nd in the UK for city life**
Whatuni Student Choice Awards 2018
Top student city
Newcastle is world famous for its culture, vibrant nightlife, fascinating history, great shopping and beautiful architecture. And with the University located in the city centre, it’s easy to take advantage of all that Newcastle has to offer.

**Great quality of life**
Newcastle has been ranked in the top 10 in the UK for student experience for the fourth year in a row in the Times Higher Education Student Experience Survey 2018.

**TEF Gold**
Teaching Excellence Framework
We have been awarded Gold for our exceptional teaching and learning provision in the Teaching Excellence Framework (TEF)
Further Information

Students from Scotland, Wales or Northern Ireland
Please note the contact details below for further information.

Students from Scotland – Student Awards Agency for Scotland: www.saas.gov.uk
Students from Wales – Student Finance Wales: www.studentfinancewales.co.uk
Students from Northern Ireland – Student Finance Northern Ireland: www.studentfinanceni.co.uk

All other students
For the latest information on student finance: www.ncl.ac.uk/undergraduate/finance

Further student finance information
For more information on all aspects of student finance relating to Newcastle University:
www.ncl.ac.uk/undergraduate/finance
For more information on general student finance arrangements, what government support you may be likely to receive and when and how to apply through Student Finance England:
www.gov.uk/student-finance

Studying at Newcastle
To find out more about the University and its facilities, including accommodation, sports and social activities, or the city and surrounding area, take a look at the University's website or request a copy of the Undergraduate Prospectus from:
www.ncl.ac.uk/requests

Student Services
Newcastle University, King’s Gate
Newcastle upon Tyne NE1 7RU
United Kingdom
Telephone: (UK) 0191 208 3333
(International) +44 191 208 3333
Enquire online at:
www.ncl.ac.uk/enquiries

This publication is intended as advance publicity for information and guidance purposes only. Details included are correct at the time of going to press in September 2018. The most up-to-date and detailed source of information at any time is our undergraduate website www.ncl.ac.uk/undergraduate/finance

Full details of the University’s terms and conditions, including reference to all relevant policies, procedures, regulations and information provision, are available at www.ncl.ac.uk/pre-arrival/regulations

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