



Opportunity Scholarship

Terms and Conditions 2026/27

1. If you are a UK undergraduate student and you commenced your studies at Newcastle between the 2014/15 academic year and the 2026/27 academic year then you may be eligible for the Opportunity Scholarship. You need to meet the conditions detailed in this document in order to be considered for the scholarship.
2. In order to be considered for the scholarship you need to be income assessed by Student Finance England (SFE), Wales, Northern Ireland or the Student Awards Agency for Scotland. **The university does not complete income assessments.**
3. You need to have a household income figure **at or below £40,000** to be considered for the Opportunity Scholarship.
4. When completing the income assessment, you need to ensure that you have **consented to share** your household income details with the University in order to be considered for a scholarship. If you are unsure if you have done this then you should contact the Student Loans Company (SLC) on 0300 100 0612.
5. If you have been classified as **independent** by SFE (or equivalent) then they will consider your household income to be your personal income (or your personal income and that of your partner). Any enquiries regarding a change of status should be directed to SFE (or equivalent).
6. Once you have completed the steps above, we will review your eligibility for a scholarship. If you are eligible then you will receive an email from the SLC between registration and early November. This will be sent to the email address that you have registered with the SLC.

If you think you are eligible for a scholarship and have completed all required steps but not received an award letter by mid-November 2026, then please contact us at ukscholarships@ncl.ac.uk.

7. If you are eligible for the Opportunity Scholarship you will receive one of the following awards depending on your household income:

If your household income is **at or below £25,000**, you will receive a **£2,000 cash bursary**.

If your household income is **between £25,001 and £35,000**, you will receive a **£1,250 cash bursary**.

If your household income is **between £35,001 and £40,000**, you will receive a **£750 cash bursary**.

8. If you are approved for the scholarship, then your payments will be split as below:

40% on 11th November 2026

30% on 10th February 2027

30% on 12th May 2027

There will be no early payments or exceptions to the above payment dates. ***If your income assessment is completed after 28th October 2026, you will receive any missed instalments 10 working days after we approve your scholarship (unless the academic year has ended).***

You should allow two working days for potential delays and carefully check all bank accounts before contacting us regarding any non-payment.

9. Your eligibility for the Opportunity Scholarship is reassessed each year based upon your income assessment with SFE (or equivalent). We do not consider any scholarship eligibility from previous years.
10. If you are on placement then you **will not** be considered for the Opportunity Scholarship as you will be receiving a significant tuition fee discount. However, if you are studying a partial placement and you are liable to pay the full tuition fee then you will be considered for a scholarship.
11. If you are studying Business Accounting and Finance you will have a reduced fee liability in years 2, 3 and 4 as you will be on work placement. If you are eligible for the Opportunity Scholarship you will receive a pro rata award of either a **£1,332, £833 or £500 cash bursary in years 2, 3 and 4** depending on your household income.
12. If you are **repeating part of a year** or **studying part-time**, then you will have a reduced fee liability. In this scenario you will receive a pro rata Opportunity Scholarship (e.g. if you are paying 50% of the total tuition fee then you will receive 50% of the scholarship).
13. Your eligibility for the Opportunity Scholarship is continually reviewed. **Failure to continue meeting the eligibility criteria could lead to your scholarship being cancelled.** When this happens, we will cancel all future payments, but you will not normally need to repay any instalments that you have already received.
14. You will not be considered for the Opportunity Scholarship under the following circumstances:
 - a) You already hold a degree at honours level or equivalent.
 - b) You are receiving full or partial support from the NHS as a grant (e.g. you are studying **Speech and Language Science, Dental Hygiene** or you are in your **final year of Medicine or Dentistry**).
 - c) You are studying a course leading to a PGCE qualification.
 - d) You are already in receipt of the Cowrie Scholarship.

Many of the allied health profession students can access support of at least £5,000 per year from September 2020 in addition to SLC finance. If you receive this bursary, you will not be eligible for the Opportunity Scholarship. For more information about this grant visit the [NHS Health Careers website](#).

Please note that these rules are guided by government regulations stipulated by the Office for Students and **no exceptions can be made.**

15. You will not receive the scholarship or any backdated payments if your income assessment is completed, or you are reassessed after **Friday 4th June 2027** or if you fail to provide your bank details to SFE (or equivalent) before then.
16. The University reserves the right to terminate your Opportunity Scholarship and recover any payments made in the event you fail to continue to meet the eligibility criteria for the award. If you withdraw or suspend your studies, then we will cancel all future payments.