



**Student finance guide 2012**  
for undergraduate students from  
England, Wales and Northern Ireland



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**The University of Glasgow** offers a world-class education and exceptional student experience. Our recent graduates are some of the highest earners in the UK.

This guide provides prospective students from England, Wales and Northern Ireland and their parents with information about student finance at the University of Glasgow from 2012.

The tuition fees for English, Welsh and Northern Ireland domiciled students from 2012 as well as the financial support that will be available, from the University and from government funding, are outlined in this guide. Some information about

the annual and day-to-day living costs a student should expect when studying at the University has also been included.

The need to change the fee level paid by students from England, Wales and Northern Ireland to study in Scotland has been prompted by changes to university funding brought forward by the UK Government. English universities are set to charge annual tuition fees of up to £9,000 a year from 2012-13.

‘We greatly value the contribution, both academic and social, that students from England, Wales and Northern Ireland make to our campus and are committed to doing all that we can to ensure that they continue to be a welcome part of our University.’

Professor Anton Muscatelli, Principal and Vice-Chancellor of the University of Glasgow

<sup>1</sup> National Students Survey 2011.

<sup>2</sup> Glasgow is ranked 59th in the QS World University Rankings September 2011.

<sup>3</sup> Glasgow is ranked 20th in the Sunday Times University Guide, September 2011.

- **Glasgow is rated fifth in the UK for overall student satisfaction.<sup>1</sup>**
- **Glasgow is ranked amongst the world’s top 100 universities.<sup>2</sup>**
- **Glasgow is ranked in the top 20 UK universities by The Sunday Times Guide.<sup>3</sup>**



## Our tuition fees

The University of Glasgow wants to continue to welcome talented students from across the United Kingdom. We believe in setting a tuition fee that is simple, straightforward and easy to understand: one that also reflects the world-class education and exceptional student experience that you will receive from your time in Glasgow.

### All programmes

(apart from Dentistry, Medicine and Veterinary Medicine)

The annual tuition fee for all programmes at our main campus in Glasgow and at our Dumfries campus will be £6,750 (excluding Dentistry, Medicine and Veterinary Medicine). This means that the cost of a four-year degree from the University of Glasgow will be the equivalent to the fee charged by a majority of Russell Group universities. A Welcome Bursary of £1,000 may also be available.

Four-year degree	Annual fee
Year one	£6,750
Year two	£6,750
Year three	£6,750
Year four	£6,750
<b>Total tuition fee</b>	<b>£27,000</b>
Minus £1,000 Welcome Bursary	<b>£26,000</b>

### Faster Route degrees

For exceptionally well-qualified students, the University of Glasgow offers a growing range of 'Faster Route' degrees which can be completed over three years. As the annual fee at Glasgow remains the same, this means that students can complete their studies over a shorter period and graduate with a degree from one of the world's top 100 universities, with a significantly lower student loan.

Faster Route Three-year degree	Annual fee
Year one	£6,750
Year two	£6,750
Year three	£6,750
<b>Total tuition fee</b>	<b>£20,250</b>

Please see the University website for information about the extensive range of degrees on offer and for entry requirements for Faster Route degrees.

‘The education we provide is hugely supported by our research environment. That’s one of the key attractions to the students who come here. They want to be taught by world-leaders and they want to be challenged.’

Professor Andrea Nolan, Senior Vice-Principal & Deputy Vice-Chancellor



### Dentistry, Medicine and Veterinary Medicine & Surgery

The annual fee for these programmes will be £9,000. A degree in Dentistry, Medicine or Veterinary Medicine & Surgery will cost the same as these degrees from most other UK universities, plus first-year students will receive a £1,000 Welcome Bursary.

### Access tuition fee discounts for students from low income households

Glasgow has a long and proud tradition of providing financial support to talented students who (for reasons of financial hardship) might not be able to take a place at the University. Our range of fee discounts for students from low-income households is part of our commitment to continue to attract and support students from a diverse range of backgrounds.

Eligibility for access tuition fee discounts or cash scholarships will be assessed using evidence related to an individual's eligibility for government funded living cost grants. The University will not independently assess household income.

Annual household income	Annual fee discount
Less than £20,000	£2,000
£20,001 - £30,000	£1,000
£30,001 - £42,600	£500

### Welcome Bursary

All students from England, Wales and Northern Ireland studying on a standard-length four or five-year degree and who are NOT eligible for any fee discount based on low household income will be offered a Glasgow Welcome Bursary of £1,000 for their first year of study. This can be taken as either a fee discount or a cash bursary. See page 5 for more information.

### Fee discounts for compulsory study abroad

There will be a £5,000 fee discount for any year spent abroad as a compulsory part of a degree.

*‘We are delighted to be able to offer the £1,000 bursary or fee waiver to give first-year students a helping hand.’*

Professor Anton Muscatelli,  
Principal and Vice-Chancellor  
of the University of Glasgow





# University of Glasgow Welcome Bursary and Access Scholarships

The University is investing significant resources in encouraging students to enjoy one of the best student experiences in one of the world's leading universities. We are delighted to announce two new initiatives specifically to support students from England, Wales and Northern Ireland from 2012.

## Welcome Bursary

The £1,000 Welcome Bursary is available to all students enrolling on a four or five year degree programme, including clinical programmes, and who are not eligible for an Access Scholarship. Students will have the choice of a one-off £1,000 fee discount for their first year of study, or a £1,000 cash bursary to help with living costs in their first year of study. The majority of students from England, Wales and Northern Ireland will receive this bursary from the University of Glasgow.

## Access Scholarships

Access Scholarships in the form of £1,000 cash for each year of study are available to all first degree entrants with a household income of less than £42,600 per year and who have demonstrated excellent academic achievement of at least AAB at A-level (or equivalent) before starting university. (Please note, students receiving an Access Scholarship will not be eligible for any other University-funded scholarship or bursary).

Eligibility for access tuition fee discounts or cash scholarships will be assessed using evidence related to an individual's eligibility for government funded living cost grants. The University will not independently assess household income.

**Our undergraduate students rate Glasgow fifth in the UK for overall student satisfaction.**

National Student Survey 2011.



# Government funding for students domiciled in England and Wales

There are two main types of government financial support available to students: tuition fee loans and living cost loans and grants. The tuition fee loan is paid directly to the University by the government and the living cost loans and grants are paid to the student.

## Tuition fee loans

Students domiciled in **England** can apply for a tuition fee loan to cover the full cost of their programme of study from the Student Loans Company.

Students domiciled in **Wales** will normally be eligible for a tuition fee loan from the Student Loans Company of up to £3,465 per year. A tuition fee grant from the Welsh Government will pay the balance of the tuition fees.

## Living cost loans and grants

While the grant and loan levels for England and Wales domiciled students studying in Scotland have still to be confirmed, it is expected that the same financial support will be available to students choosing to study in England.

Non-repayable maintenance grants will be available to students from households with income of £42,600 or less in England and £50,020 or less in Wales.

Maintenance loans will also be available to cover living costs for students living away from home.

The 'Support Package' tables opposite outline the living cost support package that students will be entitled to in 2012-13.

## Repayments on student loans

Repayments on student loans will not start until after graduation and earnings are over £21,000 a year. The tuition fee and living cost loans are added together and a single repayment will be deducted from the salary. Graduates repay 9% of their income over £21,000. For example with a salary of £25,000 the 9% would only apply to £4,000. If earnings fall below £21,000 the graduate will stop making repayments. Any outstanding balance on loans will be written off after 30 years. The table 'Repayments on student loans' opposite shows some salaries and repayment amounts.

For further information go to **Student Finance England**  
[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)

or  
**Student Finance Wales**  
[www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)



**Support package 2012-13 for students from **England** living away from home**

Household income	Living cost loan	Non-repayable grant	Total
£25,000 or less	£3,875	£3,250	<b>£7,125</b>
£30,000	£4,330	£2,341	<b>£6,671</b>
£35,000	£4,784	£1,432	<b>£6,216</b>
£40,000	£5,239	£523	<b>£5,762</b>
£42,600	£5,475	£50	<b>£5,525</b>
£42,875	£5,500	£0	<b>£5,500</b>
£45,000	£5,288	£0	<b>£5,288</b>
£50,000	£4,788	£0	<b>£4,788</b>
£55,000	£4,288	£0	<b>£4,288</b>
£60,000	£3,788	£0	<b>£3,788</b>
Over £62,500	£3,575	£0	<b>£3,575</b>

**The University of Glasgow is ranked amongst the world's top 100 universities.**

Glasgow is ranked 59th in the QS World University Rankings, September 2011.

Source: Department for Business, Innovation & Skills

**Support package 2012-13 for students from **Wales** living away from home**

Household income	Living cost loan	Assembly Learning Grant	Total
£18,370 or less	£1,901	£5,000	<b>£6,901</b>
£25,000	£2,800	£3,242	<b>£6,042</b>
£30,000	£3,526	£2,033	<b>£5,559</b>
£34,000	£4,082	£1,106	<b>£5,188</b>
£40,000	£4,319	£711	<b>£5,030</b>
£45,000	£4,517	£381	<b>£4,898</b>
£50,020	£4,715	£50	<b>£4,765</b>
£50,778	£4,745	£0	<b>£4,745</b>

Source: Student Finance Wales

**Repayments on student loans**

Salary	Amount of salary from which 9% will be deducted	Monthly repayment
£25,000	£4,000	£30.00
£30,000	£9,000	£67.50
£35,000	£14,000	£105.00
£40,000	£19,000	£142.50
£45,000	£24,000	£180.00

Source: Department for Business, Innovation & Skills



## Government funding for students domiciled in Northern Ireland

There are two main types of government financial support available to students: tuition fee loans and living cost loans and grants. The tuition fee loan is paid directly to the University by the government and the living cost loans and grants are paid directly to the student.

### Tuition fee loans

Students domiciled in **Northern Ireland** can apply for a tuition fee loan to cover the full cost of their programme of study from the Student Loans Company.

### Living cost loans and grants

A maintenance grant towards cost of living is available to students with a household income of less than £41,065 a year. The maximum grant of £3,475 is available to students with a household income of less than £19,203.

A loan for living costs is available to students. The maximum loan for students living away from home is up to £4,840. Regardless of household income all eligible students will be entitled to 75% of the maximum loan available.

### Repayments on student loans

Repayments on student loans will not start until after graduation and earnings are over £15,795 a year. The tuition fee and living cost loans are added together and a single repayment will be deducted from the graduate's salary. Graduates repay 9% of their income over £15,795. For example with a salary of £25,000 the 9% would only apply to £9,205 and the monthly repayment would be £69 per month. Any outstanding balance on loans will be written off after twenty five years.

For further information go to **Student Finance Northern Ireland** [www.studentfinancenir.co.uk](http://www.studentfinancenir.co.uk)

## Glasgow is ranked in the top 20 UK universities by The Sunday Times Guide.

Glasgow is ranked 20th in the Sunday Times University Guide, September 2011.





## Cost of living

The University of Glasgow offers one of the lowest overall living costs of any English or Scottish Russell Group institution. In fact, with an annual cost of living of as little as £7,000<sup>1</sup>, Glasgow offers some of the best and most affordable living of any big-city university in the whole of the UK.

### Accommodation

For students moving away from home accommodation is the single biggest living expense, but we pride ourselves on offering safe and affordable halls for you to choose from. With an average cost for our standard, self-catered halls of residence of £90 per week, we're more than 10% lower than the Russell Group average. We offer accommodation to suit different budgets, and all of our halls are within easy reach of the main campus. What's more, all utility bills (plus high-speed internet and even contents insurance) are included in the cost of each of our halls of residence, and trained wardens ensure residents' comfort and safety at all times.

### Food

On your short walk from campus to halls you'll be able to access the full range of food shops, from upmarket independent delicatessens, M&S and Waitrose through to Tesco, Iceland and Lidl. Planning ahead and eating both healthily and economically is easy in Glasgow and your weekly food bill could be as little as £35.

### Getting around

The cost of transport within Glasgow is one of the cheapest of any UK cities. A single fare on the underground from the University into the city centre is just £1.20, and you can walk into town in less than half an hour. Taxi fares from the city centre to the West End are around £5 after midnight – again, some of the cheapest in the UK. Plus, the Student Representative Council's free minibus service makes getting from halls to the main campus easy, with morning and evening pick-ups and drop-offs every day of term.

### Leisure and sport

The University is surrounded by beautiful parkland and gardens, free museums and galleries, and proudly boasts two students' unions. Both unions offer subsidised or free activities for members, and the University has over 100 student clubs and societies – there will always be new ways for you to fill your evenings and weekends with affordable fun. The University's sports facilities – which include a pool, sauna, brand new cardio and weights suites, and a full calendar of classes – cost just £50 for an annual student membership.

<sup>1</sup>Based on a standard 30-week academic year (with a 39-week accommodation rental period).

'I stayed in halls in first year. It's a great way of meeting other people, especially if you have moved far from home and don't know anybody. There is always someone to go out with, go to uni with and talk to in your flat.'

Emily McIlwaine, Genetics student



### Books and course materials

With one of the best academic libraries in Europe our University has the lending capacity to keep your spending low. With over 2.5 million books and 30,000 journals, as well as extensive electronic and short-loan collections, you won't have to wait long for the core titles. Plus, the Students' Representative Council (SRC) runs a second hand bookshop on campus, helping you save even more.

### Budgeting tips

- Write down your income and outgoings – don't spend more than you have.
- Always shop around – Glasgow's West End is full of great little greengrocers with lower prices than big supermarket chains.
- Subscribe to emails offering discounts on everything from eating out to cinema tickets from Groupon, Living Social, Money Saving Expert, etc.
- Buy multipacks of food from big supermarkets and share the cost with friends.
- Try supermarket basics ranges – you normally can't tell the difference!

#### Budget planner

Item	Weekly	Annual
Rent	£90	£3,510
Food	£35	£1,050
Travel	£10	£300
Going out	£30	£900
Lunch, books, etc	£30	£900
<b>Total</b>	<b>£195</b>	<b>£6,600<sup>2</sup></b>

<sup>2</sup>Based on a standard 30-week academic year (with a 39-week accommodation rental period).

'It's easy to get into student-mode and when you do, the savings you can make – especially in Glasgow – are amazing. Take advantage of the University's facilities and definitely join some clubs and societies – these are subsidised and can be a great way to fill your evenings and weekends without breaking the bank.'

Jennifer, Engineering student



## Why choose Glasgow?

Founded in 1451, Glasgow is the fourth oldest university in the English speaking world. Ranked amongst the world's top 100 universities<sup>1</sup> and in the UK top 20<sup>2</sup>, Glasgow's global reputation attracts students from over 100 different countries worldwide.

### Student satisfaction

Glasgow is rated fifth in the UK for overall student satisfaction according to the National Student Survey 2011 and Glasgow and St Andrews have the most satisfied students in Scotland. An impressive 90% of Glasgow's final-year students rate themselves as satisfied with their courses, which is above the national average of 83%.

### Research-informed teaching

Glasgow is a member of the prestigious Russell Group of leading UK research universities and in the UK's top 10 earners for research<sup>3</sup>. Students are taught by pioneering academics whose research is internationally recognised.

### Career success

93% of Glasgow's 2010 UK and EU graduates were in employment or further study six months after graduation. Glasgow is ranked among the UK's top 20 universities for low levels of graduate unemployment and for the highest number of graduates entering graduate level jobs and high graduate salaries.<sup>4</sup>

### Support for students

Students from England, Wales and Northern Ireland are guaranteed university accommodation in their first year and have a choice of nine student residences to choose from, all with 24/7 wardens.

On campus the centrally located £10 million student services centre, the Fraser Building, offers a one-stop-shop to all services as well as a GP surgery, bookshop and café/restaurant.

### Facilities for students

Glasgow's campus provides world-class teaching space, one of the best academic libraries in Europe, state-of-the-art sports facilities, two student unions, a theatre, cinema, museum and art gallery.

### Outstanding student experience

Glasgow offers one of the best student experiences in the UK with an elected Students' Representative Council, four award-winning student media teams, over 100 clubs and societies, two student unions and sports facilities for all levels of fitness. Student life on campus really has something for everyone.

### One of the world's most exciting cities

Glasgow was the UK's first UNESCO city of music and has a wealth of arts and cultural venues, excellent shopping and a brilliant night-life. The city, already famous for its football, has much to offer sports fans in the run-up to the 2014 Commonwealth Games. Further afield Scotland's beautiful mountains, lochs, beaches and islands are only a train or bus journey away. The Glaswegian reputation for friendliness is legendary and Glasgow is one of the UK's most student welcoming and accessible cities.

<sup>1</sup> Glasgow is ranked 59th in the QS World University Rankings, September 2011.

<sup>2</sup> Glasgow is ranked 20th in the Sunday Times University Guide, September 2011.

<sup>3</sup> Research Contract Income.

<sup>4</sup> Sunday Times University Guide 2012.



## Useful contacts and information

**University of Glasgow fees and scholarships**  
[www.glasgow.ac.uk/scholarships](http://www.glasgow.ac.uk/scholarships)

**University of Glasgow undergraduate degree programmes**  
[www.glasgow.ac.uk/undergraduate](http://www.glasgow.ac.uk/undergraduate)

**Student Finance England**  
[www.direct.gov.uk/studentfinance](http://www.direct.gov.uk/studentfinance)  
Tel: 0845 300 5090

**Student Finance Wales**  
[www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)  
Tel: 0845 602 8845

**Student Finance Northern Ireland**  
[www.studentfinancenir.co.uk](http://www.studentfinancenir.co.uk)  
Tel: 0845 600 0662

The tuition fees and University of Glasgow scholarship information is subject to the Scottish Parliament passing the necessary legislation to change the fees for UK students from outside Scotland. While every effort has been made to ensure the accuracy of the information contained within this publication please refer to the University website which contains all up-to-date information on tuition fees and eligibility criteria for scholarships and bursaries.

**Education**   
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Innovative. Individual. Inspirational.

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