

CARDIFF
UNIVERSITY

PRIFYSGOL
CAERDYDD



Student Finance Guide

For UK students | Entry 2025



Student finance for UK students Confused?



Don't worry you're not the only one! Student finance is a complex subject.

This guide is designed to give you a basic overview of the tuition fees we charge, the student funding that you may be able to get to help with your living costs, and outline the bursaries that are available to students planning to begin their studies at Cardiff University in September 2025.

The information in the guide may not answer all your questions, because your personal circumstances may affect what you are entitled to receive, but it will point you in the right direction, and list other useful websites and contact details for people, and organisations, who can help you.

Contents

Tuition fees	4
Living cost funding	5
Additional funding	9
Applying for funding	10
Repayments	11
Living costs and budgeting	13
Funding a healthcare course	14
Cardiff University bursaries	19

Tuition fees

How much does Cardiff University charge?

Our tuition fees for UK students are currently £9,250 for each year of your studies. The fee covers all tuition fees, essential course costs, registration and exams.

Please note that charges for accommodation in university halls of residence are additional.

Any exceptions?

If you undertake a placement year as part of your degree you will pay a reduced tuition fee for that academic year. This includes UK and world wide work placements and study.

Finally, students on the work-based learning year of BSc/MArch Architecture programme will pay 50% of the full fee.

Will my fees change each year?

Currently our tuition fee for UK students is set at £9,250 a year but fees can be subject to change, in line with government policy.

Can I get a tuition fee loan?

It depends on what course you study, where you live now (i.e. before starting your course) and if you have previously studied in higher education. If you live in Wales, you will need to apply to Student Finance Wales and if you live in England you will need to apply to Student Finance England. (Scotland and Northern Ireland

have their own student funding bodies.) If eligible, the money will not be paid to you directly. Instead it is paid directly to the university. If eligible, you will normally receive tuition fee funding for the ordinary duration of your course.

If you have previously studied in higher education then please contact the Student Funding and Advice Team for advice.

Do I have to pay for my tuition fees “upfront”?

No. Tuition fees don't have to be paid upfront. Eligible students can get a Tuition Fee Loan that covers the full cost of their tuition fees. Tuition Fee Loans are not means tested so are available to all eligible students regardless of family household income. By taking out a tuition fee loan you are effectively deferring payment of your tuition fees until after you graduate and are earning.

Most students do take a tuition fee loan, but if you don't want to, then you can pay the university the tuition fees. Options will be presented to you when you enrol that include paying by direct debit in three instalments during the academic year.

Alternatively, if you have opted into the NHS Wales Bursary Package and are eligible to receive this funding, then your tuition fees will be paid directly to the university by NHS Wales.

www.cardiff.ac.uk/fees



Living cost funding

While you're at university, in addition to your tuition fees, you will also have your living costs to cover, such as; accommodation, food, books, social life, clothes, laundry, travel and phone. Eligible students can apply for maintenance funding to help with these costs.

Can I get funding to help with my living costs?

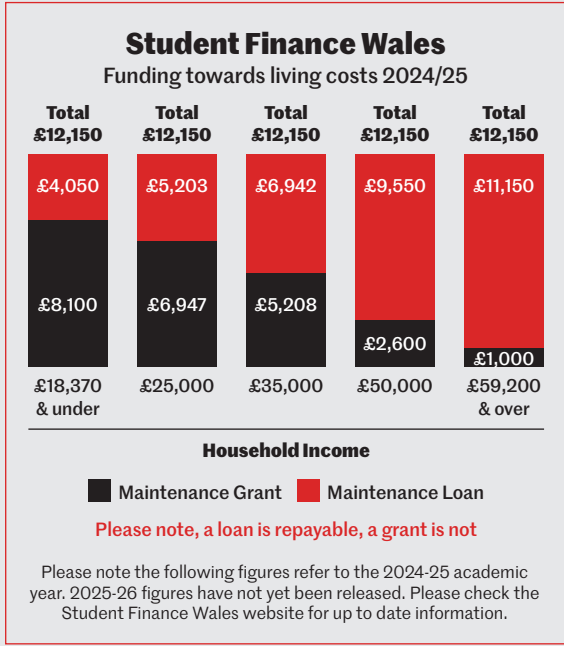
Yes, if you meet the eligibility criteria. There are regional variations in the maintenance funding that will be available to you. Also, family income is taken into account as some of the funding is means-tested.

How much could I get?

It will depend on where you live now.

I currently live in Wales

In Wales, all students who apply to Student Finance Wales, living away from the parental home, are able to access £12,150 in funding to support your living costs. Some is available in the form of a grant which you don't have to repay. The remainder is available as a loan. The proportion available as a grant and loan will depend on your family household income. The minimum grant will be £1,000. The chart below illustrates this:



If your family has a household income of £18,370 or less then you may be eligible for a grant of £8,100 and a loan of £4,050.

If your family has a household income of £35,000 then you may be eligible for a grant of £5,208 and a loan of £6,942.

If your family has a household income of £59,200 or more then you may be eligible for a grant of £1,000 and a loan of £11,150.

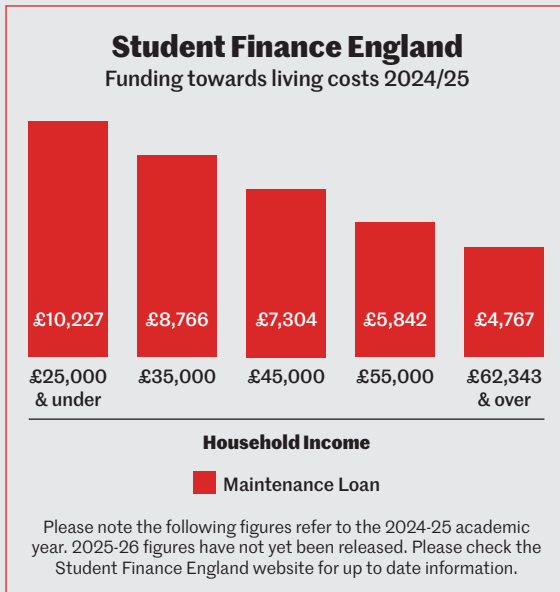
Please note these are examples of funding available at these specific household incomes. If your income is between the examples we have included then the funding will be worked out using exact details of household income



Find out more
www.cardiff.ac.uk/funding-ug

I currently live in England

The minimum loan you will receive from Student Finance England will be £4,767 if you are living away from the parental home. However, depending on your family household income, you could access a maximum loan of up to £10,227. The chart below illustrates how the amount of funding available depends on household income details.



Please note these are examples of funding available at these specific household incomes. If your income is between the examples we have included then the funding will be worked out using exact details of household income.

Where the household income is higher, there is an expectation by the Government and funding body that parents will contribute towards living costs.



When will I get my funding?

Your student funding should normally be paid to you in three instalments, so long as you have received confirmation of your funding from your funding body with the correct course and university details. The first instalment is normally paid within three to five working days of you having completed enrolment and may require you having to collect your ID card, the second instalment is normally early January and the third instalment is normally after Easter. This means that it is possible you could be at university for about two weeks before your first instalment of funding is paid to you.

Therefore our advice is to plan to arrive at university with some money available to help with your day to day living costs.

If you haven't received your funding after two weeks of term you should contact our Student Funding and Advice Team for advice. Similarly, if during the year, you find yourself running out of money or struggling to meet the cost of your rent and bills, you should contact the Student Funding and Advice Team.

What if I decide to live at home?

You are still eligible to apply for maintenance funding if you live in your parental home, however, the funding is slightly reduced.

I previously studied at university. Will this affect my entitlement?

Yes it might do. We advise you to contact our Student Funding and Advice Team for further information.

What if I change course or move to another university?

If you decide to change course or move university before coming to university then you need to inform your funding body before the 1st September. You can do this by updating your online student funding account.

If you decide to change course or university once you have actually begun your studies then you should take advice from the Student Funding and Advice Team as there may be financial implications.

Is there funding available on a placement year?

Yes. The funding available will depend on what you do during your placement.

What if I apply via clearing?

If you are coming to Cardiff University through Clearing and have already applied for student finance, but you've changed your course or university through Clearing, you need to update Student Finance through your online account with them. If you do not update your Student Finance application with the correct university and course details, your funding cannot be paid to you. If you have not updated your funding by 1st September of the year you enrol then you will need to contact the Student Funding and Advice Team.

If prior to clearing you had not applied for funding then please submit an application as soon as possible. Student Finance bodies advise the process can take up to c.6 weeks depending on what funding you are applying for. If there is a delay with your funding and you require any help, please contact the Student Funding and Advice Team.



Additional Funding

Is there any additional funding I can apply for?

- **Adult Dependants' Grant** – if you have a financially dependant adult
- **Parents' Learning Allowance** – if you have a dependant child/ren
- **Childcare Grant** – if you use registered or approved childcare
- **Disabled Students' Allowance** – to help with associated costs of a specific learning difficulty or disability.

You apply for these through your funding body at the same time as you apply for your tuition fee and maintenance funding.

There may also be additional support available with Childcare costs for eligible parents of 3 to 4 year old via the Childcare offer for Wales. For more information please visit: www.gov.wales/childcare-offer-for-wales-campaign

Applying for funding

You apply to your funding body for tuition fee and living cost support.

If you live in Wales, before starting your course, it will be Student Finance Wales, and if you live in England, it will be Student Finance England (there are separate bodies in Scotland and Northern Ireland). You will need to register and create an online account and create a password with your funding body. Make sure you keep your login details safe as you will need these for all communication with your funding body. Once this is complete, you can apply for tuition fee and living cost support.

When do I apply?

You should apply early to ensure your funding is paid at the start of term. Applications usually open in the March before you are due to start your course. The deadline is usually May/June if you want to be sure of having your funding in place by the start of term. Deadline dates can vary each academic year, please check with your funding body. Take your time completing the application. You may also need some information from your parents/guardians. If you apply after the deadline then the payment of your funding could be delayed and may not be paid to you within 3-5 working days of completing enrolment.

Further information on the Student Funding Bodies

If you normally live in Wales:
Student Finance Wales
www.studentfinancewales.co.uk

If you normally live in England:
Student Finance England
www.direct.gov.uk/studentfinance

If you normally live in Northern Ireland: Student Finance NI
www.studentfinancenl.co.uk

If you normally live in Scotland:
Student Awards Agency for Scotland www.saas.gov.uk

Remember you will need to apply for your funding each academic year.



Repayments

The repayment of student loans is managed by the Student Loan Company. Any tuition fee loan or maintenance loan you take during your studies will be combined to form one amount that you repay. You will not be required to pay back any student loan until after you have left your course and are earning over a specific income.

Key facts

- There are differences in the repayment system depending on where you ordinarily live prior to starting your course and who your funding body is.
- You enter repayment in the April after you have stopped studying.
- You only repay once you are earning over a certain income threshold.
- You repay at a rate of 9% of your income over the relevant income threshold.
- If your income falls below the repayment threshold, your repayments will stop and only restart when your income is over the threshold again.
- There is a minimum term of repayment; you will either clear your balance within this time, or any outstanding balance at the end of the term will be written off.
- You only have to repay loans; if you receive a maintenance grant you do not need to repay this.
- You are charged interest on any loan taken from the time it is paid to you (maintenance loan) or on your behalf (tuition fee loan) until your loan is paid back in full, or any balance is written off.

System for students who start their course after September 2023

	Student Finance Wales	Student Finance England
SLC Repayment Plan	Plan 2	Plan 5
Income threshold	£27,295*	£25,000**
Interest Rate	RPI + up to 3%	RPI + 0%
Term of repayment	30 years	40 years
Other	Welsh Loan Cancellation: write off up to £1500 maintenance loan when you make your first loan repayment www.gov.uk/guidance/welsh-partial-loan-cancellation	
Arrangements for Entry 2025	Continuing as above but subject to annual review	Continuing as above

*Threshold may increase annually **Staying at £25,000 until April 2027 when it will begin to rise with RPI.

Examples of monthly repayment based on income

Income	Student Finance Wales	Student Finance England
£26,000	£0	£7.50
£35,000	£57.79	£75
£45,000	£132.79	£150



You can find out more from the Student Loans Company: www.gov.uk/repaying-your-student-loan

Living costs and budgeting

Your student funding is meant to cover the living costs of being at university but the actual cost will depend on your personal circumstances.

For example, if you travel further away to university then your travel costs may be higher. Similarly, some students go out more than others, and therefore their costs on socialising and entertainment may be higher.

As long as you have received confirmation of your student funding from your funding body (this is called a letter of entitlement) and this details the correct course and university, then your first instalment should be paid within 3-5 working days of you completing enrolment but it is best to arrive at university with money for living costs for about two weeks. If you have not received your funding after two weeks, please contact the Student Funding and Advice Team.

How do I go about planning my budget?

Once you have an estimate of how much student funding you will receive, complete a budget to work out, for example, how much rent you can afford to pay, and how much you can spend on food and socialising each week. Compare your university budget to what you are spending now.

There is some really useful information and some tips on our website at: www.cardiff.ac.uk/new-students/before-you-arrive/your-finances/living-expenses-and-budgeting

Independent surveys have named Cardiff as the most affordable of all UK university cities.

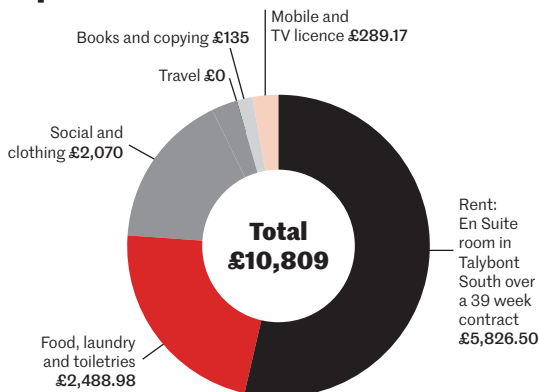
www.natwest.com/life-moments/students-and-graduates/student-living-index.html#download-the-student-living-index

Can you give me some sample costs?

This example is based on a first year undergraduate student living in Halls of Residence.

It's important to emphasise this example is based on expected average costs for 2024/25 academic year, and does not take into account your personal circumstances.

Therefore it is important that you work out your own budget, taking into account the student funding available to you.



Funding a healthcare course



For students intending to start a healthcare course in September 2025 the Welsh Government are currently conducting a review of the student funding that will be available.

The following figures can be used as a guide for 2025 entry but are not yet confirmed.

Healthcare courses at Cardiff University include:

- Diagnostic Radiography and Imaging (BSc)
- Occupational Therapy (BSc)
- Nursing (BN)
- Midwifery (BMid)
- Radiotherapy and Oncology (BSc)
- Physiotherapy (BSc)
- Dental Therapy and Hygiene (BSc)
- Dental Hygiene (DipHE)

Please find below an overview of the current funding system, for students who start a course in September 2024, for information only. Please note that this funding is not confirmed for students who will begin a course in September 2025.

For up to date information please visit our website: www.cardiff.ac.uk/study/undergraduate/funding/funding-your-healthcare-course

You can also stay up to date by checking the NHS Student Awards Service (Wales) webpage: www.nwssp.nhs.wales/ourservices/student-awards-services



Home students who start a healthcare course in Wales in September 2024 have a choice of two funding systems.



They can either choose to be funded through the NHS Bursary Scheme administered by the NHS Student Awards Service (Wales) or by their Student Finance body (which is determined by where a student is ordinarily resident before they start their course and outlined on pages 4-11 of this guide). Students currently have to decide which funding system is best for them.

The NHS Wales Bursary Scheme

The current **NHS Wales Bursary Scheme**, available from the NHS Student Awards Service (Wales), is available to students from across the UK studying healthcare in Wales. It is made up of a number of elements:

- **NHS Tuition Fee support** – which covers tuition fees in full and is non-income assessed. Students still need to apply for this as part of their NHS Bursary Scheme application.
- **NHS Grant** – non-income assessed grant of £1,000 per year to help with living costs. This is non-repayable and paid monthly.
- **NHS Bursary** – a maximum of £2,643 per year to help with living costs. This is assessed against household income but is non-repayable and paid monthly.

- **A fixed rate top up maintenance loan from Student Finance to help with living costs** – this is non-income assessed and students can apply for it online via their home UK country Student Finance service. This source of funding is paid termly and it is a repayable loan. For Student Finance England in 2024 the rate is £2,670 per year. For Student Finance Wales the amount of maintenance loan available is £11,150.
- **Help with placement costs from the NHS** – such as additional travel and accommodation costs (subject to terms and conditions) – administered by the School of Healthcare Sciences.

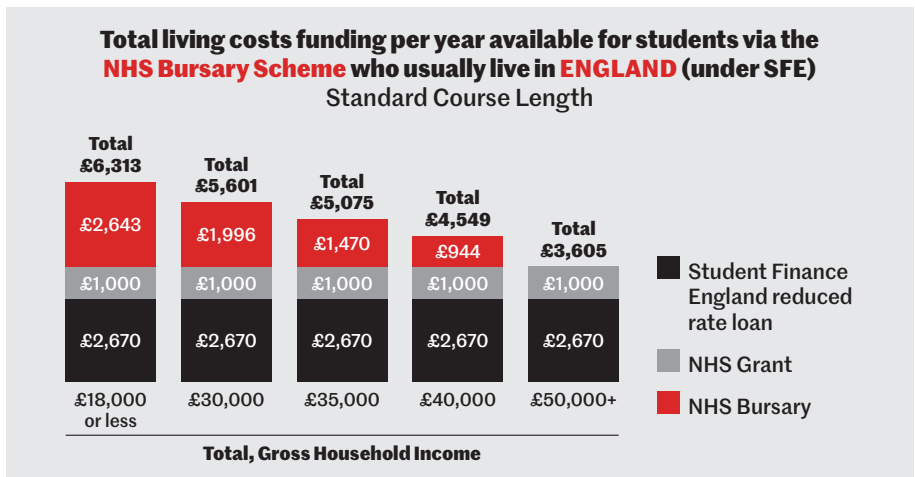
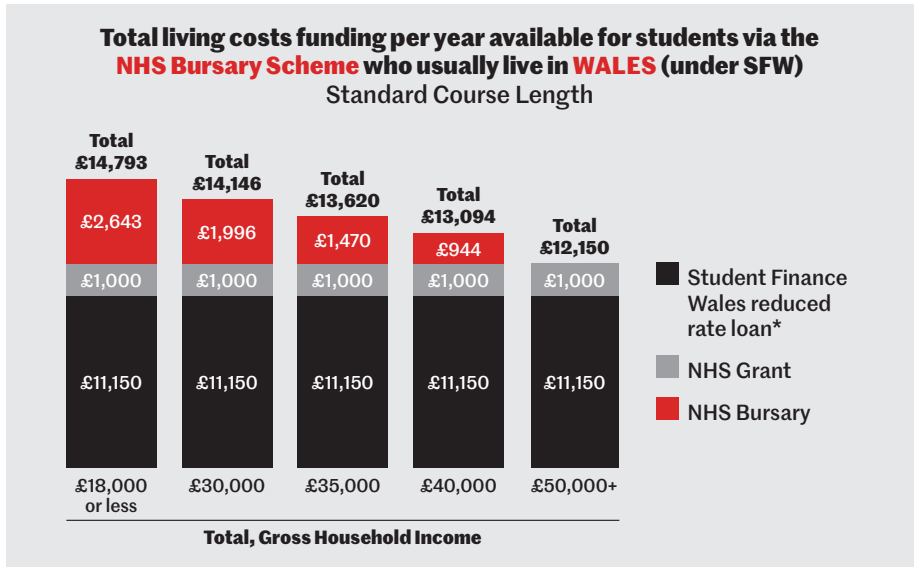
To receive this **NHS Bursary Scheme** funding a student needs to commit to working in Wales for the NHS for two years after they qualify, or 18 months for a 2 year course.

One application to the NHS Student Awards Service (Wales) covers the NHS tuition fee support, the NHS Grant and NHS Bursary. Students need to apply to their home funding body for the fixed rate top up maintenance loan only (SFE/SFW/SFNI/SAAS).

Here are examples of living costs funding available via the NHS Wales Bursary Scheme for a student starting a standard 30 week course in September 2024.

Please note that most healthcare courses have extra weeks of study each year on top of the standard 30 week academic year and funding would be increased to reflect longer academic years as detailed. Please note these figures are based on the student living away from the parental home. If a student lives in their parental home then this could reduce the funding available.

Tuition fees are paid for in full by the NHS in addition to funding available for living costs outlined below.



Student Finance Funding

Alternatively, students can choose to 'opt out' of the NHS Bursary Scheme, registering this decision with the NHS Student Awards Service (Wales) and instead be funded by their Student Finance body which is determined by where they are resident before they start their course, as outlined on pages 4-11 of this guide.

Funding available varies depending on the funding body but may include tuition fee loans, maintenance loans and grants. Your funding body is determined by where you normally live before you start the course.

Normally live in:

Wales

www.studentfinancewales.co.uk

England

www.gov.uk/student-finance

Scotland

www.saas.gov.uk

Northern Ireland

www.studentfinancenir.co.uk

Extra Weeks Allowances and Practice Placement Costs

Whether students choose the NHS Bursary funding route or to be funded by their Student Finance body, extra funding is given for any weeks on the course each year over the standard 30 weeks, 3 days. Extra weeks' funding is given to help with living costs and varies between £84 and £141 per week, depending on your funding route.

In addition, funding is often given to help students with extra costs associated with placements. This is administered by the School of Healthcare Sciences.

Additional Support

Whether funded through the NHS Bursary Scheme or a Student Finance body, there is additional support available based on personal circumstances. These include:

- Disabled students' allowance
- Childcare Allowance
- Dependents Allowances for children
- Parents Learning Allowance
- Adult Dependents Grant

You would apply for this at the same time as applying for the funding package you choose.



Cardiff University Bursaries

Bursaries at Cardiff University 2024-25

Cardiff University aims to support students from a range of backgrounds through our bursary schemes.

The following bursaries are available to registered students who receive UK statutory funding for living costs. Terms and Conditions apply to all schemes below.

Cardiff University Bursary

£500 per year of study to students who meet the following criteria:

Full time, undergraduate study – Liable for £9,250 tuition fees

Assessed household contribution of £35,000 or below by your UK statutory funding body

(PGCE and NHS funded students are not eligible).

There is no application for this bursary as we receive information on household income from your student finance body.

Together at Cardiff Bursary

We provide full time undergraduate and postgraduate UK funded students who are care leavers, estranged, military experienced and young adult carers with a bursary of £1,000 per year of their academic study.

Students will need to disclose to our Together at Cardiff support after enrolment to be eligible. If you have indicated that you meet one of the groups supported by Together at Cardiff via the tick box in your UCAS application or at enrolment you will be contacted directly via email.

Next Step Award

For students who have completed the full Step-Up scheme via Cardiff University and have an assessed household income of £35,000 or below.

New for 2024-25

Registered Childcare Contribution Bursary

Available to UK funded undergraduate students who receive a Childcare Grant from their funding body and have registered childcare costs.

CARDIFF
UNIVERSITY

PRIFYSGOL
CAERDYDD

Find out more online at: www.cardiff.ac.uk

Student Bloggers

From study tips to where to eat, to societies, weekend trips and where to get your books, our student bloggers are real students talking about the reality of being a student in Cardiff.

Don't miss their latest blogs for the chance to find out more about what its like to study and live in Cardiff.

www.cardiff.ac.uk/studentbloggers

Come and visit!

For more information about visiting Cardiff University:

www.cardiff.ac.uk/opendays

For further advice on student finance please contact:

Student Funding and Advice Team via Student Connect

Tel: **029 2251 8888**

Email: StudentConnect@Cardiff.ac.uk

CardiffConnected

 [instagram.com/cardiffuni](https://www.instagram.com/cardiffuni)

 [youtube.com/user/cardiffuni](https://www.youtube.com/user/cardiffuni)

 [facebook.com/cardiffuni](https://www.facebook.com/cardiffuni)

 [@cardiffuni](https://twitter.com/cardiffuni)



Important Legal Information

The contents of this brochure relate to the Entry 2024/25 admissions cycle and are correct at the time of going to press in September 2024.