

## **FUNDING INFORMATION FOR UNDERGRADUATES 2016-17**

Thanks in large part to the generosity of alumni and other donors, the University and College are able to offer substantial financial assistance where it is most required. In particular, we are committed to the principle that no suitably qualified UK/EU student should be deterred from applying to Cambridge by their financial circumstances, and that no publicly funded UK/EU student should have to leave because of financial difficulties. This booklet provides a brief guide to the main sources of support; full details are available on the College (<http://tinyurl.com/FitzFunds>) and University websites. If you have any queries or would like to find out more, talk to your Tutor or visit the Tutorial Office.

### **Government Financial Support**

Substantial support is available to UK/EU students, varying according to country of origin: for full details, and application guidance, see <http://www.undergraduate.study.cam.ac.uk/finance/financial-support/government-financial-support>

#### **Tuition Fee Loan**

No UK or EU student studying for their first undergraduate degree has to pay their tuition fees up front: you can take out a government loan and defer payment until after you have left university and are earning a specified minimum salary. This loan is not means-tested: all students can apply for and receive it regardless of household income, and can choose to take out a full or a partial loan. The Tuition Fee Loan is paid directly to the University.

#### **Maintenance Loan for living costs**

Students from the UK can also take out a government Maintenance Loan to help with living costs. A portion of the Maintenance Loan is available to all students, while the remaining portion is means tested; so the level of loan available is dependent on your household income. Maintenance Loans are paid directly into your bank account in three instalments each year (at the beginning of each term).

Some students from the EU (outside the UK) who are studying at an English university and who meet certain conditions may also be eligible for help towards living costs. The University advises that information and eligibility criteria can be sought from the Student Finance Services Non UK Team (+44 (0) 141 243 3570).

#### **Repayment of Loans**

Interest is charged on Government Loans for Tuition Fee and Maintenance. Repayment is deferred until after graduation, at which point you will have to pay back 9% of your income over the minimum amount of £21,000 per year for students from England, Wales or the EU, or £17,495 per year for students from Scotland or Northern Ireland. Monthly repayments will continue until the Loan is paid off, unless your income drops below that threshold; any outstanding debts will be cancelled after 30 years (25 years for students from Northern Ireland, or 35 years for students from Scotland). Further information and guidance about student loans can be found on the GOV.UK website and from the relevant student finance award agency.

#### **Grants for Students from Scotland, Wales and Northern Ireland**

Some non-repayable government grants are available for students from Scotland, Wales and Northern Ireland. Levels of support and arrangements vary: see the relevant website for details.

## **Cambridge Bursary Scheme**

The Cambridge Bursary Scheme offers UK and EU students non-repayable Bursaries of up to £10,500 over three years or £14,000 over four years. These Bursaries are co-funded by the University and the College. The value of each Bursary is dependent on household income: students with a household income of £25,000 per year or less are eligible for the maximum Cambridge Bursary of £3,500 per year, while those with a household income of between £25,001 and £42,620 per year are eligible for a partial Cambridge Bursary. A higher Bursary of £5,600 per year is available to UK mature students or care leavers with family incomes of £25,000 per year or less who are also resident in Cambridge throughout the year. The Cambridge Bursary Scheme also provides European Bursaries to help EU students meet their living costs.

The Student Loan Company will automatically assess you for a Cambridge Bursary when you apply for a Maintenance Loan (UK) or a tuition fee loan (EU). Early applications are recommended in order to ensure the Bursary is paid at the first opportunity (late October); but every eligible student who applies will receive a Cambridge Bursary. Successful applicants will be notified by the College after the first week of term; payments will be made directly into the applicant's UK bank account.

More information, including an award calculator, is available at [www.cam.ac.uk/cambridgebursary](http://www.cam.ac.uk/cambridgebursary).

## **Fitzwilliam College Maintenance Bursaries**

The College offers maintenance bursaries of up to £750 annually to undergraduates based on their individual circumstances, to help cover living costs. All home and overseas students may apply. Those in receipt of a Cambridge Bursary will receive additional support through this scheme and are strongly encouraged to apply. Students classed as 'Home' for fee purposes are expected to have already taken out the maximum student loan to which they are entitled and to have applied for a Cambridge Bursary; if this is not the case, an explanation should be given.

Applications are made [online](#) but should normally first be discussed with your Tutor, who will be invited to comment on the application. The main deadline is 30 January 2017; early applications are very welcome. A second round follows, with a deadline of 24 April 2017, but only for those whose circumstances have changed substantially and unexpectedly.

Recipients of Fitzwilliam College Maintenance Bursaries are additionally offered a contribution towards the cost of up to 14 nights of accommodation in College during the vacations, regardless of their room contract (though availability of accommodation cannot be guaranteed unless covered by your contract).

## **Goldman Sachs Bursaries**

Fitzwilliam College will award up to five Goldman Sachs Bursaries in the form of maintenance awards of £1500 per year to first-year Home and EU undergraduates of outstanding promise but limited financial means. The awards are made in the Lent term (February) after admission and are renewable annually, subject to satisfactory progress. No specific application is necessary; all applicants for Fitzwilliam College Maintenance Bursaries will be considered.

## **Bell, Abbott, and Barnes Funds**

The Bell, Abbott, and Barnes Funds provide assistance to undergraduate students in financial difficulties, and particularly to those suffering unexpected hardship. They provide grants of £100 to £1,000 (or up to £2,000 in exceptional circumstances) per annum. Applicants must first have taken up all available

Government support and (if applicable) a Cambridge Bursary, and sought maintenance support from the College.

Applications can only be made by your Tutor, on your behalf, with whom you will need to discuss your financial situation in detail. The termly deadlines are 9 November 2016, 13 February 2017 and 14 May 2017. For more information, see <http://tinyurl.com/Bell-Abbott-and-Barnes>.

### **Additional Support**

Some students may be eligible for additional government funding, depending on particular circumstances/needs, for example through Disabled Students' Allowance (DSA), Childcare Grant, Parents' Learning Allowance or Adult Dependants' Grant. See the [gov.uk](http://gov.uk) website and the relevant student finance agency website for details.

The University offers some funding opportunities for International Students, usually partial and means-tested and usually only available prior to commencement of a course. See [www.undergraduate.study.cam.ac.uk/international-students/financial-support](http://www.undergraduate.study.cam.ac.uk/international-students/financial-support).

Some faculties and departments may offer funds, grants and/or prizes for students, usually in recognition of academic achievement. Where available, details of such awards can be found on the relevant faculty/department website.

The University funding search tool [CamFunds](#) allows users to search for funding sources.

### **Fitzwilliam College Travel Awards**

Grants are awarded to enable undergraduates to pursue projects and travel plans of a broadly educational nature both at home and abroad. A maximum of £400 may be awarded to any student during the course of an academic year. Applications for Christmas and Easter vacations should only be for projects directly related to an academic course; in the long vacations travel proposals of broader interest may be supported (except that during the Long Vacation following graduation, awards are only available for projects related to a further course of study at Fitzwilliam College). Applications are considered termly, with deadlines on 31 October 2016, 30 January 2017 and 24 April 2017. An application form is available [online](#); Directors of Studies and Tutors are given an opportunity to comment on each application so it is a good idea to discuss the proposal with them first.

### **Charitable and Community Project Awards**

Through the Student Opportunities Fund, the College offers up to £250 towards the cost of taking part in charitable or community projects (normally without remuneration). Awards may supplement other streams of College funding, with an overall cap at no more than 50% of the full project cost. An application form is available [online](#).

### **Sailbridge Special Project Awards**

A small number of larger Sailbridge Special Project Awards are available to students undertaking ambitious projects of educational, environmental, charitable or entrepreneurial value, which will broaden their experience and have a positive impact. Applicants (who may not be in the final year of their course) must demonstrate that they have applied for complementary funding from other sources. An application form is available [online](#). Deadlines will be advertised.

### **Vacation Project Accommodation Allowance**

An allowance of £50 per week may be made to an undergraduate staying in College accommodation during the Long Vacation while taking part in a research project (not directly related to coursework) or academic-related internship in or near Cambridge. Awards are for a maximum of 10 weeks and are subject to the availability of a suitable College room. An application form is available [online](#).

### **Sports Funding**

The College is able to make awards to help with the costs of sporting activities. Applications are considered termly, with deadlines on 31 October 2016, 30 January 2017 and 24 April 2017. An application form is available [online](#). Awards may be from the Paul Day Sports Fund (for students playing sport at the highest levels), or the Sports Support Fund. Additionally, Bursaries from the John Adams Fund may be awarded to students who have incurred expenses in connection with rowing either for the College Boat Club or for University crews.

### **Fitzwilliam Society Milner Walton Fund**

Awards are made in support of drama or music projects. Applicants are encouraged to consult a member of the awarding panel prior to submission of the application [form](#), which must include a detailed budget. Deadlines are 24 October 2016, 23 January 2017 and 19 June 2017.

### **Master's Gift Fund**

The Master's Gift Fund provides awards to students to support extracurricular activities which cannot be adequately supported by the JMA or other College Funds. Applications should be made through your Tutor to the Master, and can be made at any time.

### **Language Study**

Through the Student Opportunities Fund the College offers support to students taking foreign language courses or English courses (Academic Development and Training for International Students (ADTIS)) run by the University Language Centre. Further details [online](#).

### **Music Lessons**

Assistance is available to all students with the cost of music lessons. Further details [online](#).

### **Fitzwilliam Society**

The Fitzwilliam Society annually invites applications from individual students and groups for financial assistance with activities, projects and resources in College.

### **Student Opportunities Fund**

Funded mainly by donations from many former students of the College, the Student Opportunities Fund exists to provide assistance to current students in taking advantage of academic or extra-curricular opportunities in Cambridge. If you need support, or have an idea for a new project, talk to your Tutor or directly to the Senior Tutor (email: [senior.tutor@fitz.cam.ac.uk](mailto:senior.tutor@fitz.cam.ac.uk)).