

Student finance for 2012



Welcome

Choosing to study for a degree is a big step in your life – and one of the most rewarding. You'll experience a rich and diverse social and cultural life, expand your horizons, learn about what you love, and ultimately enjoy increased earnings and a more rewarding career.

At Goldsmiths, we understand that you have chosen to make a significant investment in your future, and are confident that our unique, world-renowned approach to learning will ensure you get the best out of that investment.

We also know that the world of fees, costs, grants and loans can be more than a little confusing when you're also trying to work out what programme to study, where to stay and what groups to join. So read on for a comprehensive introduction to funding your life at Goldsmiths, including the wide range of bursaries and scholarships we offer.

Our academic departments also offer a range of subject-specific awards and prizes for prospective and current students. Visit www.gold.ac.uk/pg/costs/departmental-awards/ to find out more about what your department could offer.



Help with costs and fees from Goldsmiths

We appreciate that you are making a big investment in your future, and we're delighted you chose to make it at Goldsmiths. We are investing 30% of our our additional fee income into widening access to Goldsmiths and helping our students achieve their full potential. We understand that financial support is a key part of this, and have a range of bursaries, scholarships and additional funding in place.

Sir John Cass' Foundation

- Lord Mayor's Bursary Programme

If you are under 25 and live in inner London as a permanent resident, then you could be eligible for a bursary of £7,000 per year for up to three years. These generous bursaries are jointly funded by Sir John Cass's Foundation and the Lord Mayor's Office in the City of London.

If you find yourself experiencing financial difficulties during your studies, we can offer additional support through the following grant and loan schemes:

Short-term emergency loan

Sometimes things crop up that you weren't expecting – perhaps your student loan is delayed, for example. If you're a fully enrolled, full time home student experiencing short-term financial hardship then we can help by loaning you up to £300, which you pay back within the academic year you borrowed it.

Access to Learning Fund

If you're facing financial difficulties that may affect your studies – for example, extra costs as a result of being a mature student or a parent – then this government-funded scheme could help out by giving you a non-repayable grant towards your living costs (but not your tuition fees).

Applying for additional support

Before you apply for help, you must have taken out the full entitlement of your student loans. We accept applications at any time in the academic year, and you will be given priority if you are:

- a parent caring for dependent children (and particularly if you are a lone parent)
- a mature student, especially if you have existing financial commitments or priority debts
- from a low-income family
- disabled (especially where the DSA are unable to meet particular costs)
- entering higher education from care
- homeless, or from Foyers
- receiving the final year loan rate and are in financial difficulty

Visit www.gold.ac.uk/student-services/student-funding to check your eligibility and find application forms and guidance notes. Or you can visit us in person at the Student Funding and Information Office, phone us on +44 020 7919 7757, or email us at studentsupp@gold.ac.uk. However you choose to get in touch, we'll be happy to help you.



I am a home student

How much is it to study at Goldsmiths?

Studying at Goldsmiths is an investment in your future. If you enrol in the academic year 2012-13, your fees will be £9,000 for each academic year of study. Our fees are in line with the majority of universities in the UK.

How do I pay my fees?

You don't have to pay your fees upfront, unless of course you want to! You can take out a tuition fee loan from the government, through the Student Loan Company (SLC), to pay some or all of your fees. The loan isn't means-tested, so your household income doesn't affect the amount you receive. And you won't be required to pay Goldsmiths yourself - Goldsmiths receives your loan directly from the SLC.

When do I have to repay the loan?

Not until you have left or completed your course and are earning more than £21,000 per year. A percentage of your pay will be deducted by your employer every month and go towards paying off your tuition fee loan and any Maintenance Loans you took out (see Living costs, below). Collectively these loans are known as your student loans.

If you stop earning more than £21,000 for any reason, then your repayments stop too, and only start again when you are earning above the threshold. After 30 years, regardless of how much you have paid back, any remaining student loans you owe are written off.

What about money for living costs, like accommodation, food, books and going out?

You'll find New Cross is relatively inexpensive, especially for London, but we recommend that if you are an undergraduate student living away from home then you will need at least £8,000 per year to cover all your living and accommodation expenses.

Help with living costs from the government

Maintenance Loan

- This is likely to be the biggest source of funding for your living costs. The amount you get depends on where you study and where you live. So if you are studying in London and living away from home you could apply for a higher loan. The maximum loan is £7,675. 72% is non-means tested, and the remainder is means-tested based on your household income.
- If you also receive the Maintenance Grant (see below), your Maintenance Loan will be reduced accordingly, up to a maximum reduction of £1,364. However, if you are receiving the Special Support Grant, your Maintenance Loan will not be affected in this way.
- Your Maintenance Loans are added to your tuition fee loan and repaid in the same way, at the same time (see 'When do I have to repay my loan?' above).

Maintenance Grant

- This is available for students from low income backgrounds and is also paid by the government. You can receive up to £3,250, depending on your household income.
- If you are eligible for means-tested benefits - for example, if you are a single parent or have a disability that stops you from working - you will receive a Special Support Grant instead of the Maintenance Grant. However, this is the same amount and means-tested in the same way as the Maintenance Grant.
- The Maintenance Grant and the Special Support Grant do not have to be repaid.

How do I apply for my student loans?

Visit www.direct.gov.uk for more information on how to apply. You should also check the website regularly for any updates and changes to the loans and grants that may have occurred since this booklet was printed.

One more thing!

You'll get a final assessment letter telling you your loan and grant entitlements. Keep this safe, as you need to bring a copy to Goldsmiths when you enrol.



I have a disability

Goldsmiths welcomes applications from people with disabilities, and we work hard through our Disability Team to ensure our disabled students can participate equally in all areas of life at Goldsmiths.

If you are an undergraduate home student and have a disability, then the Disabled Students' Allowance (DSA) could help. The help you get is based entirely upon your needs and not your income, and helps you access the same opportunities as able-bodied students. This could include:

- Specialist equipment, such as a computer
- A non-medical personal helper, such as a note-taker
- General allowance for costs like books and Braille paper
- Travel costs to attend your degree as a result of your disability

Our Disability Team is always on hand to help. If you are not eligible for government assistance, or find yourself struggling to find the resources you need, then contact them for information, advice and guidance.

I am a student with dependants

Supporting or caring for children and adults can be challenging, especially when combined with your studies. Fortunately, there are a range of grants available to you on top of your student loans and the Special Support Grant.

Adult Dependents' Grant

If you are a full time student with an adult who depends on you financially, then you could be eligible for a grant, based on your income and the income of your dependants.

Childcare Grant and Parents Learning Allowance

The Childcare Grant could help with childcare costs during term time and holidays, while the Parents' Learning Allowance could provide an additional grant for essential costs. The amount you receive is based on your income and, for the Childcare Grant, the actual costs of your childcare.

Child Tax Credit and other benefits

Depending on your income and personal services, you could claim Child Tax Credit from the government through HM Revenue and Customs (HMRC). Any money you get from the Childcare Grant and Parents' Learning Allowance won't be counted as income.

Visit www.direct.gov.uk for more information and how to apply.



I am a part time student

If you're starting September 2012, the maximum you will pay for a part time course is £6,750. And, for the first time, if you are studying a degree for the first time you do not have to pay for your course upfront: you can apply for a government loan to cover the cost of your tuition if you are studying at least 25% of a full time course.

If you are from a lower income household and looking for help with living costs, the government is launching a National Scholarship Programme from 2012. Details will be available on our website from summer 2011, so keep checking back.

You repay your tuition fees loan for a part time course the same way you would for a full time course - only when you're earning over £21,000 a year.

I am a student from the EU

If you are from the EU and coming to the UK to study as an undergraduate, then your investment in your course will be the same as a home student - £9,000 per year of study.

Like home students, you can apply for a tuition fee loan from the UK government to cover some or all of your fees. Usually, you must have been resident in the European Economic Area (EEA) and/or Switzerland for at least three years before the start of your course, but not mainly for the purpose of receiving full time education.

To get the best out of your university experience in London, we recommend that you will need at least £8,000 per year for living and accommodation expenses.

To find out more about the financial support you may be entitled to, to help you with your fees and living costs, visit www.direct.gov.uk for eligibility and applications details.



I want to find out more

Student Funding and Information Office

Tel: +44 (0) 20 7919 7757

Email: student-supp@gold.ac.uk

www.gold.ac.uk/student-services/student-funding

Disability Team

Tel: +44 (0) 20 7919 2292

Email: disability@gold.ac.uk

www.gold.ac.uk/disability

Fees Office

Tel: +44 (0) 20 7919 5311

Email: fees@gold.ac.uk

www.gold.ac.uk/costs

International Office

Tel: +44 (0) 20 7919 7702

Email: international-office@gold.ac.uk

www.gold.ac.uk/international

Student Finance England

Email: +44 (0) 845 300 50 90

www.direct.gov.uk



We can supply information in alternative formats for people with a visual impairment or dyslexia. Please contact the Course Enquiries team, tel +44 (0)20 7078 5300, email course-info@gold.ac.uk or visit www.gold.ac.uk/disability.

Obligations of Goldsmiths

Goldsmiths undertakes all reasonable steps to provide educational services including teaching, examination, assessment and other related services, set out in its prospectuses and programme literature (“Educational Services”). However, except where otherwise expressly stated, Goldsmiths regrets that it cannot accept liability or pay any compensation where the performance or prompt performance of its obligations to provide Educational Services is prevented or affected by “force majeure”. “Force majeure” means any event which the College could not, even with all due care, foresee or avoid. Such events may include (but are not limited to) war or threat of war, riot, civil strife, terrorist activity, industrial dispute, natural or nuclear disaster, adverse weather conditions, interruption in power supplies or other services for any reason, fire and all similar events outside our control.

Disclaimer

The information in this booklet was correct in June 2011. Whilst it is as far as possible accurate at the date of publication, and Goldsmiths will attempt to inform applicants of any substantial changes in the information contained in it, the College does not intend by publication of the Prospectus to create any contractual or other legal relation with applicants, accepted students, their advisers or any other person. Goldsmiths is unable to accept liability for the cancellation of proposed programmes of study prior to their scheduled start; in the event of such cancellation, and where possible, the College will take reasonable steps to transfer students affected by the cancellation to similar or related programmes of study. Please see the Terms and Conditions in the relevant prospectus.

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Manufacturing accreditation: ISO 9001, ISO 14001.
Product certification: FSC 100% recycled,
NAPM recycled approved.



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At Goldsmiths we believe that an understanding of sustainability in terms of environmental, social and economic matters is fundamental to holistic learning, and we acknowledge that protection of our environment is an integral part of good and sustainable institutional practice. We recognise that the College can contribute towards environmental protection and conservation by improving our own environmental practices and promoting awareness of both corporate and individual responsibility to all students and staff. We have resolved to achieve a continual improvement in how we measure and minimise our own environmental impacts.

