# Cambridge Bursary Scheme Guide to Policy 2019

This guide is for UK and EU students at the University of Cambridge in 2019-20 who will begin their course in October 2019.

## **Eligibility**

#### To be eligible for a bursary a student must:

• Be a Home or EU student doing a Cambridge full-time undergraduate course as their first degree.

**NB** this includes some students who have qualified for the BA degree but who are still classed as undergraduates. The principal categories are:

**Clinical medical and veterinary students** doing the  $4^{th}$ ,  $5^{th}$  and  $6^{th}$  year of their course;

Any student doing a course at undergraduate level in Medicine, Veterinary Science or Architecture is eligible even if this is not their first degree. This includes affiliated students in these subjects.

**Students on the Cambridge Graduate Course in Medicine** (at one of three colleges: Hughes Hall, Lucy Cavendish College or Wolfson College) are also eligible for a bursary. These students will be assessed by the Student Loans Company in the same way as other students and must therefore apply to be means tested by SLC.

**Bachelor of Theology** students who receive a means-tested grant and who are matriculated at another College while studying also at a Theological College (they should be included with the applications for the former College);

MPhil students in Architecture and Urban Design.

• Have applied to the Student Loans Company for student financial assistance, be eligible for such assistance for at least one year of their course and been assessed as having a household income (or own income in the case of independent students) of £42,620 per year or less.

**NB** EU students must make sure that they have applied to the Student Finance Services Non UK Team for tuition fee financial support, even if they do not wish to take up the support.

• Be liable to pay tuition fees to the University of Cambridge

NB the level of the fee charged does not affect eligibility. Cambridge students on a year abroad are eligible to apply for a Cambridge Bursary if and only if they pay a tuition fee that year. Students from other universities visiting Cambridge as an Erasmus student are not eligible for support. Some disabled students who are classified as full-time students but who are, for medical rather than academic reasons, completing their course over a longer period and who do not pay tuition fees every year, are eligible each year providing they meet the other criteria above.

In order to receive a bursary, students themselves, and their parents/partners who complete the relevant sections of the SLC application form, must leave unticked the 'Opt Out' box on the form which relates to consent to share their

financial details with the university. If a student or his/her parents/partners tick this box, the University will assume that the student does not wish to receive a Cambridge Bursary.

When completing the SLC finance application form, students must sign a declaration confirming the truth of the data submitted, agreeing to inform the SLC of subsequent changes of financial circumstance, and acknowledging that they must repay any overpayment. This declaration covers all of the student finance available to the student, including the Cambridge Bursary Scheme.

### **Data Protection**

The University and the College will hold and process information that students and sponsors have agreed that the SLC can share with them for communication and mailings, and in order to conduct research to evaluate the impact of the Scheme on admissions, on students' progress at Cambridge, and post graduation. This data may be disclosed in confidence to UK Government bodies, and to donors to the Scheme.

#### Levels of award

The maximum bursary awarded to eligible students who started their first course before October 2012 will be £3,400, while the maximum amount awarded to eligible students starting in and after 2012 will be £3,500. These rates will apply until further notice. The maximum level of award will be made to eligible students whose household income ranges between £0 and £25,000.

Those whose income is between £25,001 and £42,620 (or £50,020 in the case of pre-2012 beginners) are awarded a lower level of bursary according to a sliding scale, to a minimum of £300.

Began the course	Lower income threshold (max award)	Upper income threshold (min award)
In 2011-12 or earlier	£25,000	£50,020
In October 2012 or later	£25,000	£42,620

There will therefore be slight variations in the amount of bursary that will result from any given household income, depending on the student's year group.

#### Independent applicants and care-leavers

The independent student bursary level is 60% higher than the standard bursary level.

Applicants who are classed as independent by SLC and who reside independently in Cambridge throughout the **calendar year** (i.e. they have no parental home to which to return during the vacations) are regarded as independent applicants. If the student has reason to be away from Cambridge during vacations but is still responsible for paying for their own accommodation (e.g. if offered an internship or summer job elsewhere) they can still receive the independent level of bursary.

Below is a list of categories that SLC uses to determine if a student is Independent:

- Over the age of 25
- Under the age of 25 and self-funding
- Under the age of 25 and has a dependant
- Under the age of 25 and a Care Leaver
- Other

The 'Other' category includes but is not limited to students that are estranged from their parents, where both parents are deceased or where the parents live outside the EU and an assessment of financial circumstances would place them in jeopardy.

Care leavers receive the first instalment of the enhanced element of the bursary in advance before the start of term to assist with transportation and other essential costs. If a student who receives this advance payment does not then take up their place at Cambridge, any bursary funds paid in advance must be repaid.

#### **Scottish Students**

Students assessed by the Student Awards Agency Scotland will be entitled to a bursary uplift to compensate for their sponsors' pension contributions not being deducted from the gross figure when their household income is calculated by SAAS. In order for the uplift to be awarded, sponsors will be required to provide proof of pension contributions made in the relevant assessment year.

#### **Closing dates and reassessments**

Bursaries are awarded annually for help with living costs during the academic year, which normally runs from October, when the student arrives in Cambridge, to June. The Scheme closes each year at the end of this period, on 30 June, and adjustments of any sort cannot subsequently be made.

All applications which have not yet been approved (usually because financial details are lacking) automatically lapse at the end of the year on 30 June.

Bursaries are adjusted when SLC reassesses the household income of students. Reassessments are announced when a student's income decreases by at least 15% from the original figure. After 30 June, no more reassessments of any bursaries awarded will be undertaken. SLC normally requires financial evidence from previous tax years but in exceptional circumstances, can reassess based on prospective expected income (i.e. for the coming year).

#### **Intermissions**

Bursary amounts are normally paid termly. If, at any point, a student intermits for the academic year, the bursary will not be paid for the subsequent terms of the year, but students will not be asked to repay any bursary that they have already received. Students who intermit at a date before the termly bursary payment has been made will not normally receive that payment unless they have incurred significant costs (such as fee payments) in relation to that term which cannot be reimbursed.

#### **Contributors to the Bursary Scheme**

The division of bursary costs awarded to students matriculating before 2012 will be the following:

University: 75% College: 25%

The division of bursary costs awarded to students matriculating in and since 2012 will be the following:

University: 50% College: 50%

## **Additional Bursaries**

Recipients of the Cambridge Bursary will automatically be considered for further bursary awards which are funded by various donors to the University. These awards may be paid in addition to the Cambridge Bursary or used as a contribution towards the cost of providing the scheme. Students will be notified by email if they are selected for an award and must notify the Funding Team immediately if they wish to decline it by emailing cambridge.bursary@admin.cam.ac.uk.