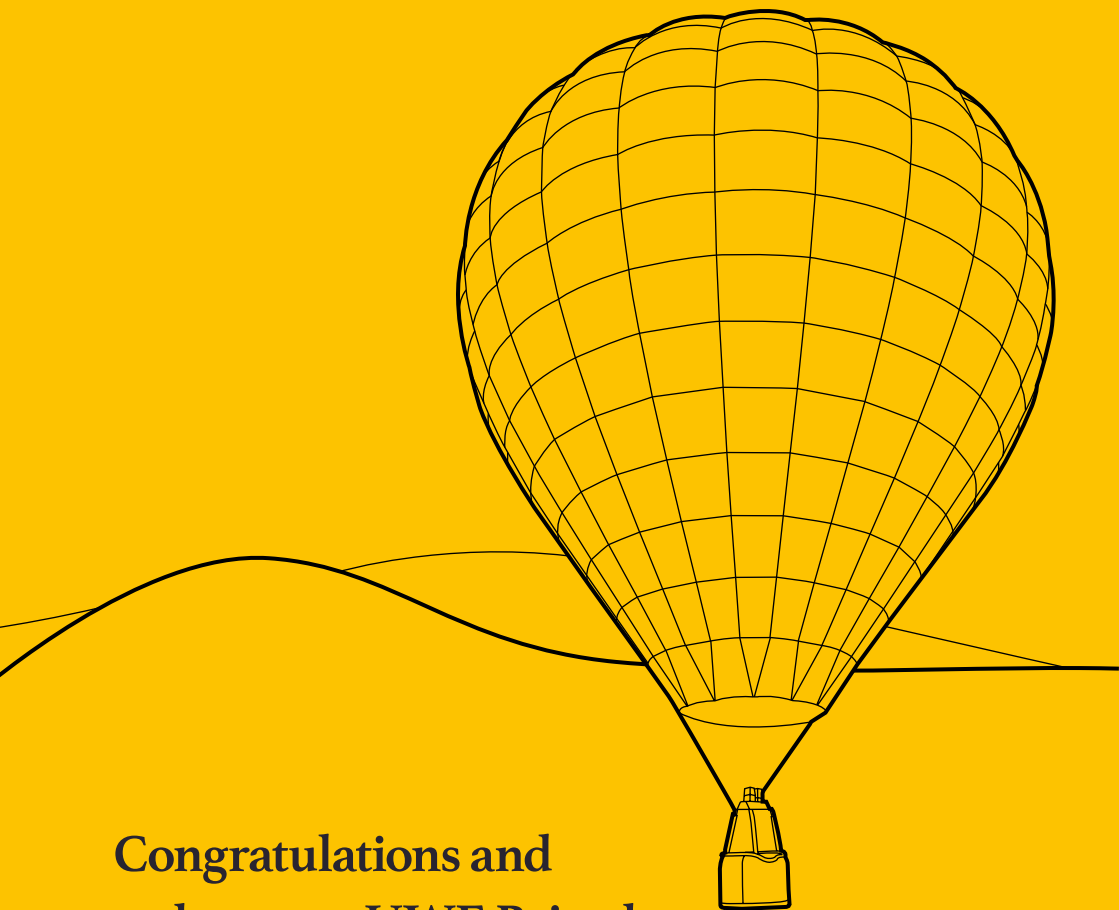


MONEY MATTERS

2021/2022



Congratulations and welcome to UWE Bristol

To those of you just starting your journey with us, and those who are returning to your studies, it's always important to budget and plan your finances.

For some of you, this may be the first time you will have to look after your own finances. This guide will help you understand your financial contract with UWE Bristol and our processes, and give you pointers to more detailed information. Remember, financial problems have a habit of getting worse unless they're tackled quickly. You can reduce unnecessary worries through good money management, dealing with fees and any debts immediately and asking for help if you need it.

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Tuition fees – your responsibility

It's important to remember that you will become liable for your tuition fees for the whole academic year from the official start date of your course, even if you choose to pay by instalments.

Your liability may be reduced following withdrawal, suspension or external/internal transfer part-way through the academic year. If you are a continuing student, we will assume that you will be resuming your studies with us unless you notify us otherwise in writing (see page 25 for further details).

You have a statutory right to cancel your contract (registration) with the University within 14 calendar days of the completion of that contract (registration). This applies to all students registering at the University at the start of each academic session. Further details on this can be found at page 25 of this booklet and in the 2021/22 Tuition Fee Policy.

UK/EU/Offshore full-time, part-time and postgraduate students

If you are not paying your fees with a fee loan or by a third party sponsor, UWE Bristol will require payment:

- In full prior to or at registration; or
- Via one of the instalment options outlined in this guide.

International students (non-EU)

If you are a new international (non-EU) student, you will be asked to pay a deposit before registration (deposit amount will vary dependent on course, for Visa students this needs to be paid before your Confirmation of Acceptance for Studies (CAS) is produced). The preferred method of payment is by Flywire (see page 13 for details). Overpayments cannot be accepted, and will not be recorded on the CAS.

The remaining balance of your fees must be paid:

- In full prior to or at registration; or
- Via one of the instalment options outlined in this guide.

Returning international (non-EU) students will not be required to pay a deposit to re-register, and are able to select one of the instalment options outlined in this section.

Payment by Direct Debit instalments (all students)

A direct debit is an instruction you must give to your UK bank to pay us direct. You have the option of paying by instalments to help spread the cost of your tuition fees, although you cannot pay by instalments if the cost of your fees is less than £250. We offer two instalment plans, which allow you to pay over either three or six consecutive monthly payments.

Please see the tables in this section for confirmation of the collection dates. Please note that payment plan lengths may vary for short courses and CPD modules.

To pay by instalments, a Direct Debit (DD) mandate must be completed by the end of your registration period. For September starters this period ends on 13 October 2021. For January starters this period ends on 10 February 2022. Please set up a new mandate with your bank for each year of study.

If you have not selected to pay by instalments by the close of registration, you will be invoiced for the full amount due, which will be payable immediately. If your direct debit fails we may not be able to offer you this method of payment in subsequent years. Direct debits can be set up via myUWE.



The option to pay by instalments is at the discretion of the University and may be withdrawn if you fall behind with your monthly payments. You will then be expected to pay the outstanding balance immediately and in full.

If by prior agreement with the Credit Control Team, you complete your DD mandate late, the payment plan will start at the next available collection date.

However, the final payment must be made on or before 1st April 2022 for students starting in September 2021, and on or before 1 August 2022 for those starting in January 2022. This means that you may end up paying more for each instalment if you complete your DD late.

Three-monthly instalment plan

If you start in September 2021	1 November 2021	1 December 2021	1 January 2022
If you start in January 2022	1 March 2022	1 April 2022	1 May 2022

Six-monthly instalment plan if you are starting your course in September 2021

DD completion before 14 October	1 November 2021	1 December 2021	1 January 2022	1 February 2022	1 March 2022	1 April 2022
Completion between 14-31 October	1 December 2021	1 January 2022	1 February 2022	1 March 2022	1 April 2022	

If you miss the first instalment date ie. 1 November 2021, and still wish to pay over 6 instalments, you will be expected to pay the first instalment manually using one

of our Ways to Pay, and set up a DD to pay the remaining instalments. No extensions will be granted past 1 April 2022, unless agreed with the Credit Control Team.

Six-monthly instalment plan if you are starting your course in January 2022

DD completion before 11 February	1 March 2022	1 April 2022	1 May 2022	1 June 2022	1 July 2022	1 August 2022
Completion between 11-28 February	1 April 2022	1 May 2022	1 June 2022	1 July 2022	1 August 2022	

What if my course starts at a different time to those stated?

If you do not fall into one of these start dates, your final payment dates will be confirmed in writing.

Please note: when setting up a new Direct Debit, we require 10 working days before the first collection date to give your bank notice of the agreement. If insufficient time is given, then the payments will be taken over the remaining available instalments.

Students with a Visa

If your Direct Debit fails on two consecutive collections, you will receive an email to your UWE Bristol email address, warning that your access to UWE Bristol systems will be removed. You should take immediate action to pay the outstanding debt.

If you fail to act, your access to systems will be removed. You will then have five working days to resolve the matter before UWE Bristol withdraws sponsorship and informs the Home Office. If this happens, you will be unable to continue your studies at UWE Bristol, or remain in the UK.

What happens if someone else is paying your fees?

Third party sponsors

If your employer, government or other organisation agrees to pay all or part of your tuition fees, they become your sponsor and we will invoice them for the appropriate amount.

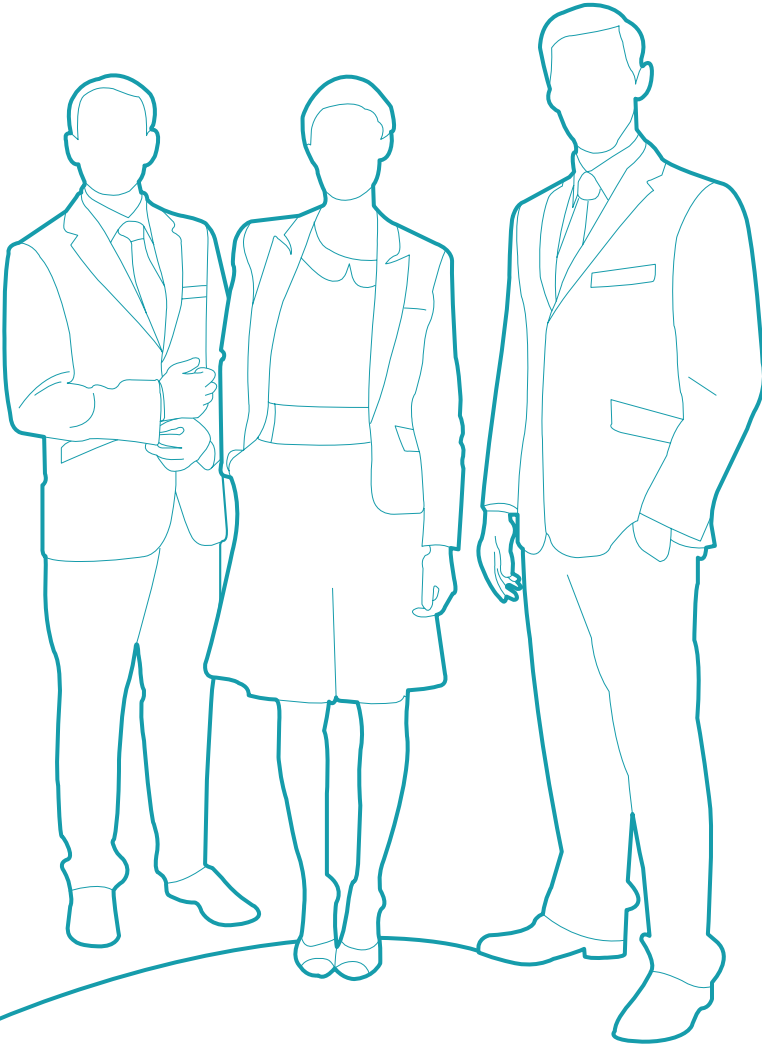
Payment is due in full on receipt of the invoice. Sponsors cannot pay by instalments.

You will need to:

- Complete the Sponsor Form at or before registration. This can be found at <https://www.uwe.ac.uk/courses/fees/paying-your-fees/employer-or-other-sponsor>
- Send the completed form to the address on the top of the form, or see page 33 for further contact details.
- If we do not receive your completed form, you will be invoiced for the full fees.
- You will need to complete a new form for each year or module of study.

Please note:

- We reserve the right to reject a sponsor or sponsorship letter, and we may conduct credit checks on the sponsor or organisation.
- If you're a new international student, you'll have completed these details before registering and so won't be asked to submit an additional form.
- Ultimately you are liable for your fees. If your sponsor fails to pay, you will be invoiced for your fees.
- Family members are not considered a third party sponsor. If a family member is paying your fees directly from their bank account, they must complete a Direct Debit mandate with their bank details, and instalments will be collected as outlined in page 6.



Tuition fee loans – UK/EU Undergraduate students

Applying for funding

Most UK/EU undergraduate and PGCE students can take out a loan to cover the tuition fee. This is paid directly to us by Student Finance. International and Offshore students cannot take out loans through Student Finance.

Please note:

- You must check the amount of fees charged by us before completing your funding application.
- If you do not request the full amount, you will need to make arrangements to pay the balance (see pages 5–7).
- If you have not yet applied for the tuition fee loan or your funding application has been delayed, you will be asked to provide evidence of your funding application at registration. You will remain liable for the full fee until we have confirmation of your tuition fee loan.
- If you are not entitled to a tuition fee loan, you will be personally responsible for paying your fees.
- If your funding application is delayed and you require advice, please contact our Student Money Service (see page 33).
- Student Finance can reassess your funding entitlement at any stage. If you become liable for fees unexpectedly as a result of a reassessment, you will need to contact our Credit Control Team (see page 33) to discuss repayment as soon as possible.
- Should you choose to withdraw from your course, or suspend your studies during the academic year, you must inform us and Student Finance in writing. Your tuition fee liability will be amended in accordance with our Withdrawal Policy (see page 25 for details).



Postgraduate Loans

Postgraduate students are eligible to apply for funding for their Masters course. Students from England who start a new course during academic year 2021/2022 can apply for a repayable loan of up to £11,570 through Student Finance England as a contribution towards the cost of study.

Where your course is 12 months or less, you will receive the full loan in three instalments during that academic year.

It's important to be aware that the loan will not be enough to cover both the costs of tuition fees and living expenses, therefore you will need to have additional funding/ money to fund these costs. See overleaf for instalment dates, and details of instalment plans available to recipients of the postgraduate loan.

Your loan is paid to you as follows:

First instalment – paid on or shortly after the course start date, depending on when you register and as long as you have your loan in place.

Subsequent payments are made on the last Wednesday of the fourth and seventh month, following the start date of your course.

Paying your tuition fees

For invoicing purposes, you will be classed as Self-Funding, and will be required to complete a Direct Debit (DD) mandate. Please forward a copy of your loan summary to cash.office@uwe.ac.uk so that we can collect direct debits on agreed dates in line with the receipt of your loan. **You must submit your Direct Debit details no later than 13 October 2021.**

Managing these payments

If your course lasts longer than 12 months, your final instalments of the postgraduate loan may be paid after you have finished studying. We will allow you to continue with the above instalment plan until you have paid all of the tuition fees. However you will not graduate until you have paid all of your tuition fees.

If you have any questions regarding the payment terms, please contact the Credit Control Team on creditcontrol@uwe.ac.uk to discuss your individual circumstances.

You can also email our Fees Team on fees@uwe.ac.uk to discuss your eligibility and circumstances.

Full information on postgraduate loans can be viewed at gov.uk/postgraduateloan

I'm not eligible for a postgraduate loan...

If you are not eligible for a postgraduate loan, you must make arrangements to pay your fees yourself. Please see page 4–7 for further details.

I have applied for funding, but my application is delayed...

If you have applied for a postgraduate loan, but have not received confirmation that the loan is approved, please inform the Credit Control Team of your situation. Contact details can be found on page 33.

Postgraduate Doctoral Loans

If you are a prospective UK or EU doctoral student, and you normally live in England, you may be able to apply for a UK Government Postgraduate Doctoral Loan to support your study at UWE Bristol.

Full details including Key Facts, Eligibility and how to apply can be found via uwe.ac.uk/postgraduatedoctoralloans

How to pay your fees

There are several easy ways to pay your fees. Please note that all payments must be in pounds sterling (£).

The University are unable to accept cash over £50 and unable to take card payments over the telephone.

Online payment

Please see Fraud Warning statement on page 15. The University's preferred method of payment is by credit/debit card online. You should pay as part of your online registration via myUWE at my.uwe.ac.uk if you are able. Alternatively, you can pay online using our secure web payment facility at webpayments.uwe.ac.uk/open/ (tuition fee deposits webpayments.uwe.ac.uk/deposits)

You can pay with cards that display these symbols:



The secure payment website can be accessed by both students and third party payers (eg employers and parents). You will need your Student ID number as well as your invoice number to make a payment.

A step-by-step guide to paying online via myUWE and our web payments site can be found on pages 36-37.

Via Flywire (for international payers only)

We have put in place an international funds transfer facility through a partner called Flywire, which allows you to transfer money from your international account directly to our account, with favourable conversion rates. Flywire offers Alipay as a convenient e-wallet payment option for Chinese payers. For more information on paying this way, please go to our Ways to Pay webpage (details can be found in page 35).

By Direct Debit (DD)

A direct debit is an instruction you must give to your UK bank to pay us direct. You may be able to pay in monthly instalments using one of our payment plans. This means that you can spread the cost of your fees (both tuition and accommodation) over a period of time. There is no additional charge to pay this way.

How to pay your fees (continued)

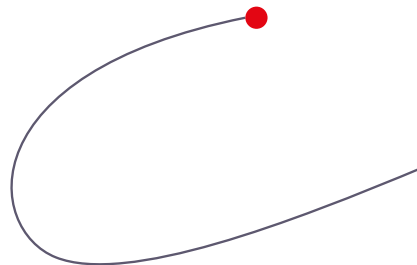
All DD mandates must be completed by the end of your registration period, or you will be invoiced for immediate full payment of the tuition or licence fee amount. You will need a UK bank account or building society account that allows DD transactions. Please note that direct debits cannot be set up on savings accounts. You will be asked to complete a DD mandate before or at registration. The instalments will be taken automatically from your bank account on the designated dates, which will be confirmed to you in writing (and also viewed on MyUWE).

Remember:

- You must make sure that you have enough money in your bank account at least the day before the collection date so that payment can be collected. This is especially important to remember if you are expecting funds to be transferred into your account to enable the collection. If you do not have sufficient cleared funds, your bank may charge you for the failed payment attempt.
- If you cancel your DD, you will forfeit your right to pay by instalments and be asked to pay any outstanding balance in full. Visa students who do not make full payment as required will be given five days warning of systems access removal.
- If you withdraw from your course, remember to cancel your DD with your bank and ensure your invoice is settled with UWE Bristol.
- If you find that you are struggling with your payments, please contact Credit Control (see page 33) as soon as possible to discuss the situation and avoid any debt recovery action being taken.

What happens if I don't make payments on time?

If you fall behind on your payments, you will enter our debt recovery cycle and therefore must contact our Credit Control Team immediately to discuss your options on creditcontrol@uwe.ac.uk. Please see page 16 for further information.



Fraud warning

Please note that we are unable to take card payments over the telephone or accept cash over £50.

Please be aware that financial fraud is on the rise. UWE does not accept any payments from third parties, **including agents of any variety**. If you have been approached by anyone offering to help you make payment, or advising you to make payment through them, sometimes with the promise of a discount, better exchange rates or faster refunds, please advise us immediately.

Nobody legitimate will ever ask you to do this, or ask for your login details. Please remember that if it sounds too good to be true, then it probably is.

Tuition fees for international students should always be paid directly to the University by the student or a parent / guardian. The University do not accept payments from friends or distant family members on behalf of students.

If you believe you have been victim to fraud contact fin.security@uwe.ac.uk. Please see uwe.ac.uk/waystopay for our approved options to make safe fee payments to the university.

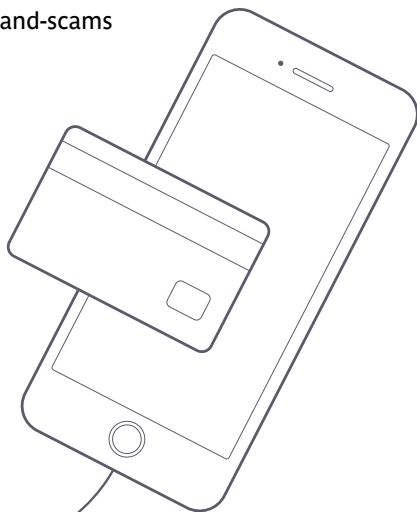
Making payments in any way other than the university's recommended payment methods may result in a loss of funding and / or being referred to law enforcement.

Please watch out for adverts or messages on social platforms, such as Facebook, Instagram or WeChat, and never agree to pay someone large sums of money in cash.

Likewise, you should never share your bank details with or transfer money to someone you do not know.

If you are facing difficulties paying your fees for any reason, contact the University at creditcontrol@uwe.ac.uk and we will endeavour to help you.

For further guidance please see ukcisa.org.uk/Information--Advice/Studying--living-in-the-UK/Frauds-and-scams



Non-payment

In the event you fall behind on your payment plan, or are unable to meet the payment date of an invoice, it's important for you to understand the implications and who you should contact to discuss your options.

Remember that you have signed agreements with UWE Bristol, which cover your responsibilities with regards to payment of your tuition fees, accommodation licence fees (where applicable), and use of our facilities such as the libraries and student services. Prompt payment of invoices ensures we can invest money back into UWE Bristol and our students' futures.

With this in mind, UWE Bristol will pursue any student in debt using the following methods:

- Automated reminders will be sent at key intervals to your UWE Bristol email account.
- Telephone calls to the numbers we have on file.
- Letters to both addresses on file.
- Emails to personal email addresses and your UWE Bristol email account.

Please note:

It is your responsibility to ensure that you check your emails and respond to mail sent to you.

UWE Bristol sanctions for non-payment

Failure to pay may result in the following sanctions being applied to you.

1. Tuition fees

- Loss of systems access eg. myUWE and Blackboard. This means you will be unable to submit or access learning materials.
- Prevention from re-enrolment.
- Prevention from attending of graduation ceremonies.
- Certificates, references and transcripts will be withheld.

- Escalation to our recovery agents, STA International for collection where additional costs may be incurred.
- Withdrawal from your programme of study.
- Deportation and withdrawal (Visa student).

Please note:

If you are a September starter who has not paid in full and who has not set up an effective Direct Debit by 1 December 2021, your Blackboard access will be removed. We will withdraw you from your studies for failure to pay. The same process will apply for other registrations (for example January starter), but the deadline date will differ.

2. Accommodation licence fees

- Blocks placed on your gym access.
- Eviction
- Escalation to our third party recovery agents, STA International for collection where additional costs may be incurred.

Please note:

If you are a September starter who has not paid in full, failed their first Direct Debit or has not set up a Direct Debit by 1 December 2021, you will receive a warning of Notice to Quit procedures. If you fail to contact us following this notification, we will issue formal Notice to Quit proceedings whereby you will be asked to leave our property. The same will apply for any other contract start date, but the dates will vary. If you are issued with a Notice to Quit, this will not release you from your financial obligations.

3. Library debts

- Loss of library access.
- Escalation to our recovery agents, STA International for collection where additional costs may be incurred.

4. Other debts

Eg. short-term loans, field trips, placement accommodation charges

- If you do not pay your short-term loan back, this will limit your access to our financial support funds.
- Escalation to our recovery agents, STA International for collection where additional costs may be incurred.

Here to help

Following these steps should help you resolve most problems:

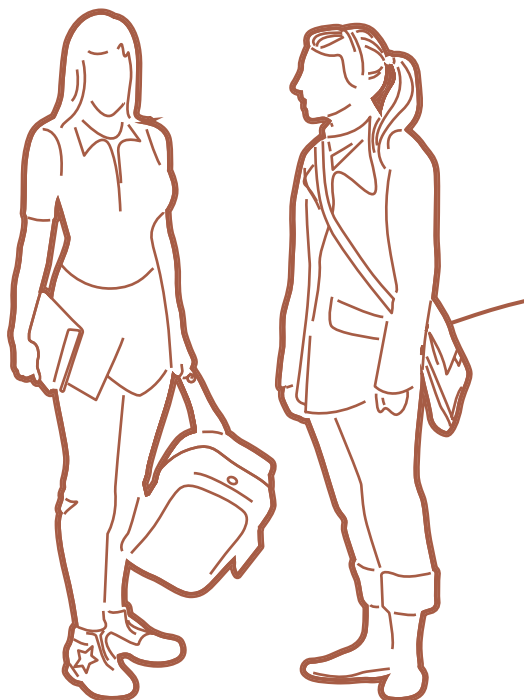
1. First of all, don't panic if you receive an invoice or reminder. Read the information carefully, as the answers to your questions are likely to be in the text.
2. If you do not think the invoice or reminder is correct, don't assume we know this. Use the contact information provided to find out. If you do not contact us, we will not know that there is a problem and so will continue to implement the sanctions listed previously.
3. If you are struggling with payment, or need further advice, please contact us. We are here to help you! The Credit Control Team are dedicated to helping students with debt problems, and work closely with The University's Student Money Service (SMS) to find resolutions where possible. SMS can advise on statutory funding entitlement, UWE Bristol funds and general funding queries.

UWE Students have full and free access to Blackbullion (see page 29) which offers comprehensive financial education, including budgeting support.

If a student would like to discuss their individual financial circumstances with a Money Advisor then please see page 29 for how to contact the team.

Who should I contact for help?

In the first instance, you should contact our Credit Control Department on creditcontrol@uwe.ac.uk or call **0117 32 87888** to discuss a repayment plan.



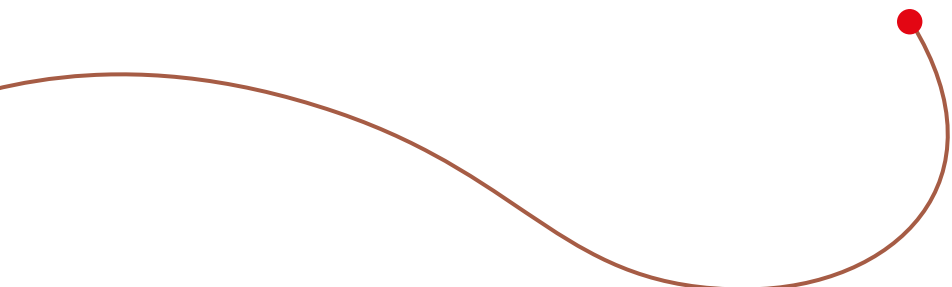
Keeping us informed

It's your responsibility to keep us informed of any changes to your personal details, including where you live, your telephone number and bank or card details.

Personal details can be changed on myUWE, or by contacting an Information Point on **0117 32 85678** (see page 33).

If your bank or card details have changed and you are paying accommodation or tuition fees by instalments, please let the Cash Office Team (Income Office) know immediately so that your payments can be collected on time. If you fail to do so, your option to pay by instalments could be withdrawn.

We will email all information to your UWE Bristol email account, so you must check this regularly. For essential financial services contacts, see page 33.



Additional module charges

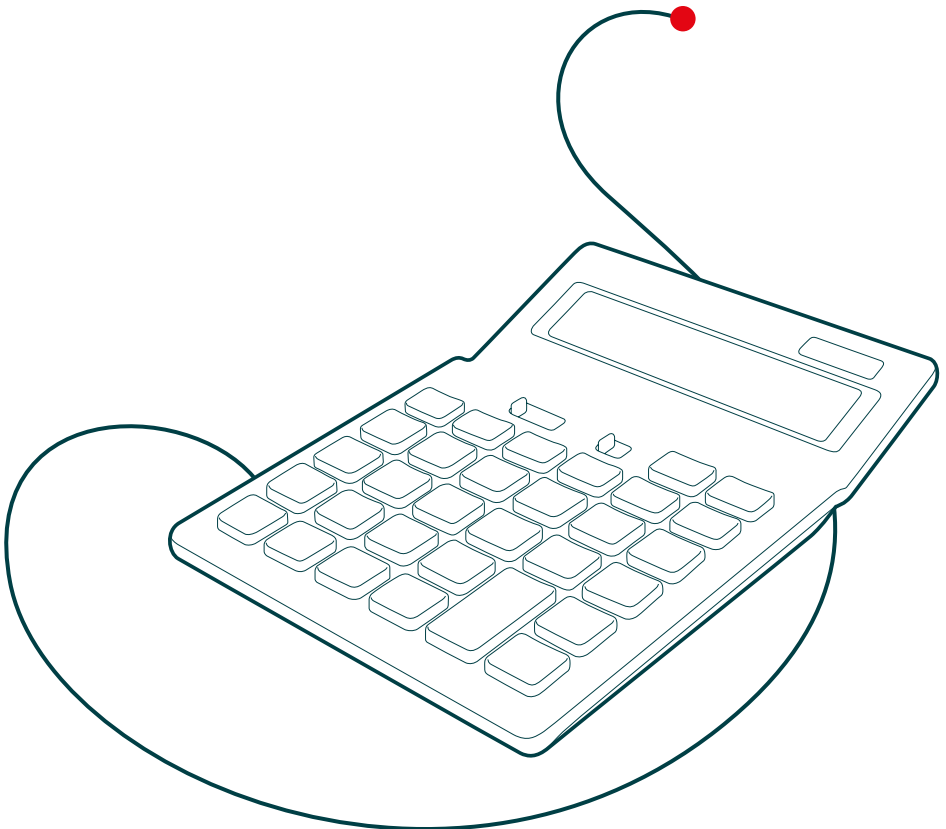
If you retake (or repeat) a module, you may be charged the module fee for this.

Invoices for additional retake modules will be issued either as part of, or shortly after, the registration period.

These charges are payable as soon as you are invoiced, or a charge appears on myUWE. Remember, if the amount exceeds £250, you can arrange to pay by instalments.

Who can I speak to about my module charge?

If you wish to discuss your module charge, please contact an Information Point (see page 33).



Accommodation and charges

Our Residents' Guide tells you everything you need to know about living in UWE Bristol accommodation:

uwe.ac.uk/accommodation

If you have accepted a place in UWE Bristol accommodation, the following applies to the payment of your licence fee:

- When you accept your accommodation offer with us, you must make an upfront payment of £250 to secure your place.
- You can choose to pay your licence fee in full at the start of the contract period, in three instalments or through an eight-month instalment plan.

If your funding is paid termly, it is easier to manage your money by paying for your accommodation in three equal instalments. If you have signed up for eight monthly instalments and wish to change to three instalments please contact the Cash Office on **cash.office@uwe.ac.uk**.

- Payments are taken out of your bank account as per the table on page 22. You will receive an advance notice by email. Direct debits can be set up via myUWE portal.
- Payment dates and amounts may differ from your licence agreement if you fail to set up your direct debit on time.

Three instalment plan

Start of course	1 instalment	2 instalment	3 instalment
September 2021	1 October 2021	1 February 2022	1 May 2022

Eight instalment plan

Instalment	1	2	3	4	5	6	7	8
If you start your course in September 2021	1	1	1	1	1	1	1	1
	October 2021	November 2021	December 2021	January 2022	February 2022	March 2022	April 2022	May 2022

If you choose to pay by instalments, you will be required to complete a Direct Debit mandate before you collect your keys. If you don't complete the required mandate, you will be invoiced in full for the amount due and will be asked to pay it immediately. If you are in receipt of Student Maintenance Loan you may prefer to pay by three instalments.

Other types of students (e.g. pre-sessional English and Erasmus students) will have their payment plans confirmed in their joining instructions.

For details on paying your licence fee, please refer to your licence or contact Accommodation Services (see page 33).

Additional charges

During your stay in UWE Bristol accommodation, you may incur additional charges for damages or offenses. Full details can be found in the online Residents' Guides: uwe.ac.uk/accommodation

Any charges added to your account during the year will be payable immediately. These charges will be discussed with you by your Accommodation Manager before they are added to your account, and can be viewed and paid on myUWE.

Leaving your accommodation early

If for any reason during your licence period you decide to leave your accommodation early, you must notify Accommodation Services in writing and complete an official Notice Letter. This will have contractual and financial implications for you. We urge you to discuss early departure with your Accommodation Manager before taking any firm decision so that you are fully aware of these implications.

Please note:

- Your accommodation licence is a separate agreement to your Tuition Fees, and you are bound by its terms and conditions.
- The end date of your licence coincides with the official end of the academic year and is NOT linked to course dates as these vary widely from course to course.
- If you choose to leave your room before the end date of your licence, you will still be liable to pay your licence fee to the end date and the licence fee will not be reduced.

Upfront payment

The payment of £250 that you made at the beginning of your contract will be used to reduce your final instalment of licence fees. If you have paid in full, or leave your contract early with a reduced fee liability and nothing further owed, this payment will be returned to you via the original payment method eg. a card refund.

I want to move house, what happens next?

If you are thinking of moving house, or wish to change your current accommodation agreement, please contact Accommodation Services to discuss your options at accommodation@uwe.ac.uk.

Support

We understand that moving into new accommodation can be an exciting and sometimes difficult time. If at any stage you feel that you need support or advice, there are a number of services that can help you. The Resident Assistants and Accommodation Managers should be your first point of contact, but you can also contact an Information Point or The Students' Union Advice Centre for additional support (see pages 33–34).

Library charges

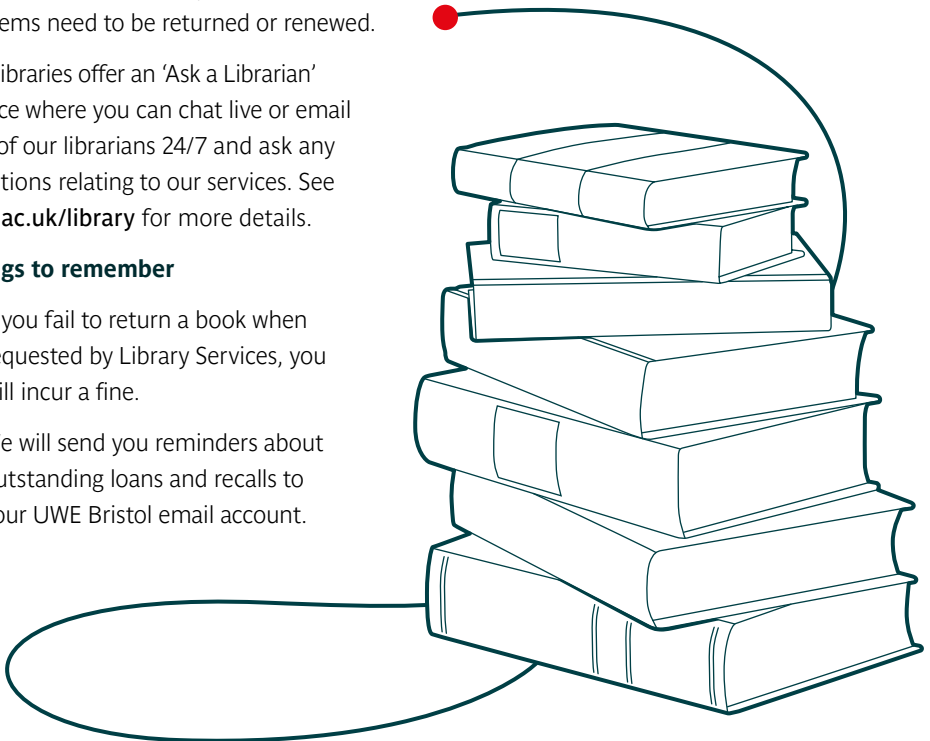
When you register for your course, you will be given a PIN for your library account. You will then be able to view your loans, reservations and any other information relating to your account.

If you are a regular borrower, you should check your account on a weekly basis to ensure no items need to be returned or renewed.

Our libraries offer an 'Ask a Librarian' service where you can chat live or email one of our librarians 24/7 and ask any questions relating to our services. See uwe.ac.uk/library for more details.

Things to remember

- If you fail to return a book when requested by Library Services, you will incur a fine.
- We will send you reminders about outstanding loans and recalls to your UWE Bristol email account.
- If you fail to return your items, we will consider them lost. You will be invoiced for the replacement book. This invoice will appear automatically on myUWE.
- If you return the book once this invoice has been raised, we will clear the debt.
- If you are due to graduate, or choose to leave your course early, please check both your library account and myUWE for any outstanding loans, or fines and make sure this is cleared.



Withdrawing from your studies

If you wish to withdraw from or suspend your studies, you must make an appointment to see a Student Support Adviser (see page 33).

You will become liable to pay fees from the official start date of your course. However, students have the right to cancel their contract (registration) with the University within 14 calendar days of the completion of that contract (registration). This applies to all students registering at the start of each academic session.

You can withdraw from the University without incurring a financial penalty if you cancel your contract:

- 14 calendar days from the day after you complete your registration.

OR

- 14 calendar days from the day after the start of term.

whichever is the later date!

See the link on the right for term dates.

Cancellation of your contract must be received in writing or on a 'Cancellation of Registration' form within the time frame outlined, and it is advisable to keep a copy of this as well as proof of postage.

At the end of this 'cooling off' period, withdrawal or suspension from the University is subject to the liability periods laid out below.

Should you decide to leave the University part-way through the academic year, and we have received your withdrawal notification in writing, your tuition fee liability will be reduced as follows:

Tuition fee liability*

Term 1 (from the first day of term 1 but before the first day of term 2)
25% of full fees.

Term 1 (from the first day of term 2 but before the first day of term 3)
50% of full fees.

Term 3 (from the first day of term 3)
Full fees.

* Calculation of fee liability includes any deposits paid.

See uwe.ac.uk/courses/fees/paying-your-fees/dates-for-fee-liability for further details.

Please remember you may also have other fees which need to be paid, including additional module charges, library charges and accommodation fees.

If you are a PGR student please contact the Graduate School graduateschool@uwe.ac.uk
tel: **0117 32 85109**

Refunds

If you are due a refund, you will need to contact the Credit Control Team (see page 33) to arrange for this money to be paid back to you. When you contact us, please have the following information to hand, which will help us deal with your refund quickly:

- The name of the person who originally paid the money.
- The contact address, telephone number and email address of the payer.

In the first instance, we will attempt to return the money to the account it came from and by the method used eg. card payment, so do not usually require any further information to process this. If we require more information, we will contact you on your UWE Bristol email account.

Please note: We aim to refund any money due within 14 days of your request.

International deposit refunds

Please refer to our International Deposit Refund policy uwe.ac.uk/courses/fees/paying-your-fees/international-student-payment/refund-policy-for-international-deposits to see if you are eligible for a refund of your deposit.

If you have any queries about your eligibility for a refund, please contact the International Office (see page 34).

Financial support and advice

Most students have a limited income, so it's essential that you make a realistic spending plan at the beginning of each year. Preventing money worries enables you to concentrate on your course and achieve your qualification.

How much? Make your money stretch!

The first step is to draw up and keep to a realistic budget. If you don't have a budget you'll probably become confused over how much money you have coming in and out. Budgeting tools are designed to help you with planning and let you see exactly where your money is going so you can make informed decisions.

Your student loan will come in three instalments, and planning your budget will help you ensure that your payments cover all the essentials. Your lifestyle choices will determine how much money you need to get by every month.

In order to prevent overspending and running out of money try using Blackbullion's online budget calculator or a budget spreadsheet to get a clear picture of your finances. (log in to **Blackbullion.com** using your UWE Bristol email address) You can use the budget planner on the next page as a first draft of your income and expenses.

Budget

Once you have established what you feel is a reasonable budget, you should monitor your financial situation against this on a weekly or monthly basis. If it's obvious that you don't have enough money for the essentials, you will need to take steps to minimise your expenditure and maximise your income.

Budget planner

Income	Amount you receive each month (£)	Expenses	Amount you spend each month (£)
Maintenance Loan		Rent/mortgage	
Maintenance Grant		TV licence	
Bursary		Water	
Other Grants		Energy	
Benefits		Mobile phone	
Work		Internet	
Savings		Insurance	
Other		Food and housekeeping	
Other		Travel	
Other		Clothes	
		Course books and supplies	
		Hobbies/entertainment	
		Birthdays/Christmas presents	
		Hair cuts	
		Other	
		Other	
		Other	
Total income per month		Total expenditure per month	
Total income – total expenditure = monthly excess or shortfall			

Join our Financial Capability Module

Our Financial Capability Module will help you to develop and improve your financial knowledge and confidence, ultimately giving you the essential skills to flourish both at university and in life after graduation.

The module blends the practical with the theoretical to help you understand financial management and financial products.

See our 'Manage your Money Events' pages for 2021/22 workshops.

uwe.ac.uk/events/manage-your-money-events

Get money smart with Blackbullion

We've teamed up with Blackbullion to provide easily accessible online financial education training. We've invested in a tool for you to learn the right financial skills to help you make the right financial decisions for your future.

Blackbullion is an online learning platform that you have free access to as a UWE Bristol student. You'll find videos, quizzes, and a bunch of tools to help you learn and develop key money skills.

If you've ever wondered where your money goes, needed help with budgeting, or just wanted to learn more about personal finance, Blackbullion's free learning platform is the place to be.

Learn anywhere through a range of easy to follow, useful training programs and animated videos. Go to **Blackbullion.com** and register with your UWE Bristol email address to gain full and free access.

Money advice

We offer free and confidential advice about Student Money.

Our Money Advisers can help with:

- Statutory funding advice.
- Financial implications of withdrawing, suspending, transferring or repeating studies.
- Disabled students/care leavers/estranged students/student parent funding.

If you require Money Advice then please visit uwe.ac.uk/life/money-and-finance/student-money-service

Financial support from UWE Bristol

If you find yourself in financial difficulty, we may be able to offer you additional financial support.

Below is a brief overview of the financial support available once you start your studies at UWE Bristol. Each fund has its own eligibility rules, so you will need to read the small print for each fund before you decide to apply.

The funds are limited, so please try to apply as soon as you can. All the details you need are available at uwe.ac.uk/funds

UWE Bristol Low Income Bursary – Student Finance England, Wales and Northern Ireland funded students only

If you accepted an offer to UWE Bristol, you will be automatically considered for the UWE Bristol Low Income Bursary. You should hear whether you are eligible for a bursary shortly after you arrive at UWE Bristol. If you have any questions about your entitlement, please email uwe.bursary@uwe.ac.uk

Student Support Fund – Opens 27 September 2021

If you are a UK student, registered on a designated course (postgraduate or undergraduate, full-time or part-time), and have extra costs or financial problems while studying, you are eligible to apply for our Student Support Fund.

The Student Support Fund is a limited pot of money, so even where there is a shortfall between income and expenditure, the award may only cover part of that shortfall. This is so we can help as many students as possible throughout the academic year.

We give priority to the following groups of students:

- lone student parents
- students with disabilities
- care leavers
- carers
- students who have recently left supported housing
- estranged students

Final year students are also encouraged to apply.

You can apply online via uwe.ac.uk/funds from 27 September 2021. If you require the application form in a different format, please email sms@uwe.ac.uk.

Summer Fund

UWE Bristol provides funds to support home (UK) undergraduate or postgraduate students during the summer vacation.

The Summer Fund opens in June and the exact date is published on UWE Bristol website in May. The online application form is available at uwe.ac.uk/funds

Funds are limited and demand is usually high, so we would recommend eligible students apply as soon as possible from this date.

Eligible groups for the fund are returning home (UK) students who are unable to work because you are:

- looking after dependants (adult or child)
- ill or disabled
- re-sitting examinations/coursework
- attending UWE Bristol during the summer period
- on a compulsory unpaid non-NHS placement
- completing dissertation
- on an NHS placement outside the standard course programme
- confirmed as a care leaver, carer or estranged by UWE Cares
- a final year home (UK) student that is re-sitting examinations/coursework.

Emergency Fund

This fund is for EU and international students who have experienced substantial and unforeseen financial hardship after the start of the academic year.

The limited size of the fund means that students in even the most severe hardship are unlikely to receive more than £1,000. Applications can only be considered after contact with the Student Money Service (SMS). To contact SMS, email sms@uwe.ac.uk with a brief outline of the circumstances that have caused the disruption to your income source.

Short-term loan scheme

The short-term loan scheme can help you if you find yourself with a temporary cash-flow problem during the academic year, including delayed funding. The loan is interest-free, and is due for repayment within 30 days of receipt.

If your loan is agreed we will lend an amount to cover your immediate essential living costs, for example £70 per week for a single student (this can be increased to cover other costs i.e. childcare/travel).

Placement costs short-term loan

If your course requires you to attend placements for which you're able to claim reimbursement of the travel and/or accommodation costs, you may be eligible to apply for a placement costs loan.

This is interest free and is usually repayable in 120 days. You can borrow up to the value of your claim for reimbursement. Please ensure that you submit your claim for reimbursement regularly during your placement if possible, so that you can repay the loan when funds are received.

You can apply online at uwe.ac.uk/funds. Once you have completed the form, you'll need to submit your supporting evidence as soon as possible. Your application will not be considered until we have received your evidence.

If you need any guidance or experience problems with the online application, please contact us at sms@uwe.ac.uk or on **0117 32 85678**.

If you owe money to the University, your access to additional funds may be affected as follows:

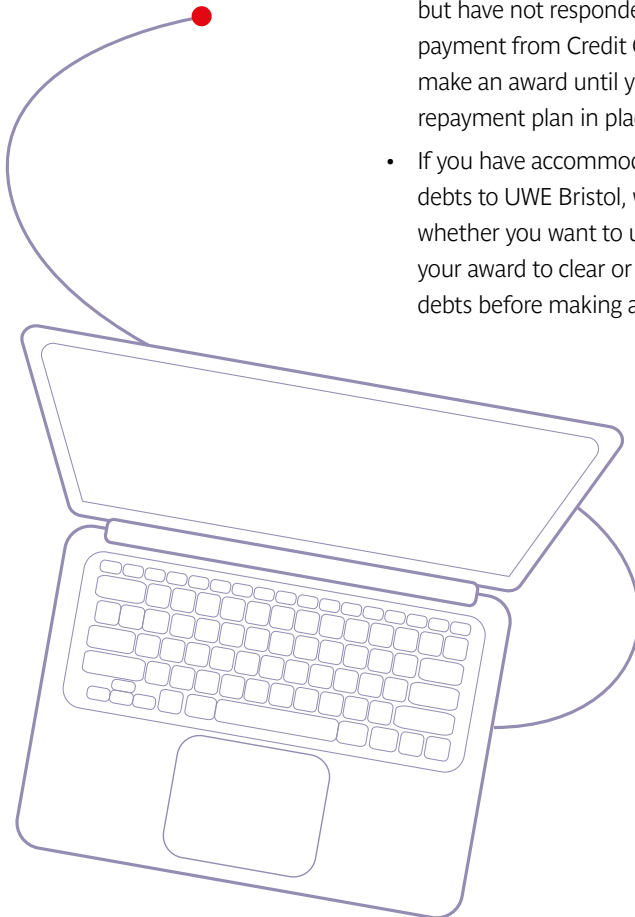
Short-term loans – we rely on students repaying their loans so we can lend to other students in a similar situation. If you don't repay, you won't be able to borrow again. If you don't repay, then the short-term loan scheme closes.

Bursaries – if you have an outstanding debt when the bursary instalment is due to be paid, you will not receive a payment automatically. Your bursary payment will be delayed until you discuss your debt with the Credit Control Team.

If you have any doubt about the debt on your account, you can check via the Payments tab in myUWE.

Student Support Fund – the sole purpose of the fund is to enable students to stay on their course.

- If you have an outstanding tuition fee debt and no clear means of paying your fees, we will not be able to support you from this fund until your tuition fees are paid.
- If you have outstanding UWE Bristol debts but have not responded to requests for payment from Credit Control, we will not make an award until you have an agreed repayment plan in place.
- If you have accommodation or other debts to UWE Bristol, we will ask you whether you want to use some or all of your award to clear or partially clear your debts before making an award.



Your guide to essential financial services

This is a quick and handy reference guide on who to contact about financial matters and related services.

uwe.ac.uk/students/feesandfunding

Cash Office (Income Office)

For questions about payments and instalment plans:

Tel: 0117 32 87888

Email: cash.office@uwe.ac.uk

Opening hours: Monday to Friday

10:00–15:00 (counter service by appointment only). Telephone calls will be answered 08:30–17:00 Monday to Thursday and 08:30–16:00 on Friday.

We would prefer contact by telephone or email. (Hours subject to change.)

Credit Control (Income Office)

If you are having problems paying, or are a debtor:

Tel: 0117 32 87888

Email: creditcontrol@uwe.ac.uk

Information Points (UGT/PGT)

For questions about completing your registration, your fee invoice or any other general queries:

Tel: 0117 32 85678

Email: infopoint@uwe.ac.uk

Graduate School

PGR students only.

For questions about completing your registration, your fee invoice or any other general queries.

Tel: 0117 32 85109

Email: graduateschool@uwe.ac.uk

Student Support Advisers

For questions relating to your course

Tel: 0117 32 85678

Email: infopoint@uwe.ac.uk

Student Money Service

1. UWE Bristol Money Advisers

If you require Money Advice then please visit:

uwe.ac.uk/life/money-and-finance/student-money-service

2. UWE Bristol Funds Team

For questions relating to UWE Bristol funds and short-term loans

Tel: 0117 32 85678

Email: infopoint@uwe.ac.uk

3. UWE Bristol Bursary Team

For questions relating to bursary allocation and payment dates

Tel: 0117 32 85678

Email: uwe.bursary@uwe.ac.uk

Accommodation Services

For questions about your UWE Bristol accommodation

Tel: 0117 32 83601

Email: accommodation@uwe.ac.uk

Useful contacts

Third Party Sponsor Enquiries

For submission of Sponsor Authorisation forms and any related query.

Email: sponsor.authorisation@uwe.ac.uk

International Office

For any international fee queries.

Email: international@uwe.ac.uk

Points-Based Compliance Team

For queries relating to attendance monitoring and non-payment of Tier 4 Visa student fees.

Tel: 0117 32 85678

Email: pbshelpline@uwe.ac.uk

Disability Services

For queries and advice on disabilities.

Tel: 0117 32 85678

Email: disability@uwe.ac.uk

Students' Union Advice Centre

Confidential and non-judgemental advice for all UWE Bristol students.

Tel: 0117 32 82676

Email: advice@uwe.ac.uk

Wellbeing Service

For counselling, mental health and personal development needs

Tel: 0117 32 86268

Email: wellbeing@uwe.ac.uk

STA International

External Debt Collecting Service

Tel: 01622 528543

Useful resources

UWE Bristol ways to pay

uwe.ac.uk/about/services/finance-services/ways-to-pay

Blackbullion

blackbullion.com

Citizens Advice Bureau

citizensadvice.org.uk

Direct Gov

gov.uk/student-finance

Education and Skills Funding Agency

gov.uk/government/organisations/education-and-skills-funding-agency

myUWE

my.uwe.ac.uk

National Association of Student Money Advisers

nasma.org.uk

Student Awards Agency Scotland

saas.gov.uk

Student Finance England

www.gov.uk/student-finance

Student Finance Northern Ireland

studentfinancenir.co.uk

Student Finance England–Postgraduate Loans

www.gov.uk/funding-for-postgraduate-study

Student Finance Wales

studentfinancewales.co.uk

UWE Bristol Web payments

webpayments.uwe.ac.uk/open/default

Tuition fee deposit: webpayments.uwe.ac.uk/deposits

Paying through myUWE

Paying or setting up Direct Debits through myUWE.

1. Go to my.uwe.ac.uk and sign into your myUWE account.
2. On the home page, select the Payments tab.
3. Follow the link 'Login to Web Payments' to view your details and pay online.
4. Login to Web Payments using the same login details you have used to connect to myUWE.
5. You may see invoices outstanding. If you are paying an invoice, you need to ensure that the correct invoice is selected, amend the amount if needed then click on 'Pay Invoice'.
6. If the amount you wish to pay is not visible, you may 'Pay on Account'. Uncheck the boxes of any other visible invoices then select 'Pay on Account' in the top right hand corner. To explain what the payment is for, you need to enter a description. Click on 'Edit' and select the relevant descriptions, then click OK. In the 'Your Reference' box, enter any additional information such as course name. Enter the amount you wish to pay in the 'Amount to Pay' column and select 'Pay'.
7. If you are happy to proceed with the payment click 'Confirm and Pay'.
8. By clicking 'Confirm and Pay' you are confirming that you have read, understood and accept the University's payment Terms and Conditions, and agree to your personal data being processed as described in the Privacy Notice.
9. Enter your card details and other relevant information - we recommend that you use your UWE Bristol email address when making payments as this will be the address used for correspondence between yourself and the University.
10. Click on 'Make Payment', and complete the required security section provided by your bank.
11. Once the payment has been successful, a confirmation of payment will also be sent to the email address you provided during the payment process.
12. To set up a direct debit use Quicklinks in myUWE within the Payments tab.

Paying through UWE Bristol web payments

To make a credit or debit card payment

1. Go to webpayments.uwe.ac.uk/open. For Tuition fee deposits go to webpayments.uwe.ac.uk/deposits
2. Complete the mandatory details in the next window and, if you have read, understood and agree to the University's Terms and Conditions and Privacy Policy, check the box and click Continue.
3. You will be able to make a payment against the following payment types - **Tuition, Accommodation, Short Term Loan, Library Charges** and/or **Other Invoiced Payments** such as field trips, placement recharges and damages.

Please note:

These payments may be put to a specific invoice. If making a payment in advance without an invoice, the amount paid shall appear on your account as a credit, which shall be used to pay off outstanding invoices when they appear on your account.

4. Please complete the relevant information for the payment type you have selected and click on 'Continue'.
5. Then please complete the required payment fields and click 'Continue' until you are able to 'Confirm the Transaction'.
6. A payment confirmation email will be sent to the email address you stated in step 2.

To set up a paperless Direct Debit

1. Select one of the following links:

Set up a paperless Direct Debit – Tuition

webpayments.uwe.ac.uk/tuitiondd/default.asp

Set up a paperless Direct Debit – Accommodation

webpayments.uwe.ac.uk/accommodationdd/default.asp

2. Select the Direct Debit option and click 'Continue' three times.
3. Answer the Direct Debit questions and 'Continue' to enter your account and address details.

Please note:

The email address you enter here will be the one we use to contact you about anything relating to your Direct Debit agreement.

4. Complete the set-up of your Direct Debit by clicking on 'Confirm Details' then 'Confirm your Transaction'. A confirmation email will be sent to the address you stated in step 3.

All of the information in this guide is correct at time of printing (September 2021).

For additional information

 0117 32 85678

 infopoint@uwe.ac.uk

 uwe.ac.uk/students

or visit an Information Point
on your campus.

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 UWE Bristol

 uwechina

 University of the
West of England

 uwechina

 [uwebristol](https://www.soundcloud.com/uwebristol)