



Dr Corinna Russell
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To: All New Undergraduate Students

Re: Student Finances and Hardship

You should read this document in conjunction with the document you have received from the Bursar, concerning 'Financial Arrangements'.

Your costs as a student at Cambridge will be much the same as the costs you would incur at any other UK university. The maximum tuition fee contribution for home students (including EU students with settled status) will be £9,250 in 2024-25. Students here are eligible for the same level of financial support as students at all other Universities, but, in addition, the University and Colleges of Cambridge have a number of bursary, scholarship and grant schemes available to students who need additional financial support during their course.

The funds available to students to help them finance their courses vary depending upon circumstances. Students may have valid financial commitments that go beyond the funds available through statutory schemes. This can be a cause for concern for new students and their parents, but the purpose of this letter is to try to assure you that **the aim of Emmanuel College is that, whenever possible, we will help students who, through no fault of their own, find themselves in financial hardship.** There are various ways in which we try to achieve this:

Cambridge Bursary Scheme

Information about the Scheme is available online at:

www.admin.cam.ac.uk/univ/cambridgebursary/

Most UK and EU with settled status students do not need to apply separately for the Cambridge Bursary, you will be automatically assessed by the Student Loans Company as part of your application for student Finance from the UK Government. The Cambridge Bursary is, however not available to overseas students.

Funds available through the **Cambridge Bursary Scheme** (above) are part of the normal funding package available to UK and EU with settled status undergraduates whose circumstances mean they meet the appropriate financial criteria. However, there are various other funds available to meet different academic needs which are listed on the next page.

College Hardship Funds

In addition to its contribution to the Cambridge Bursary scheme, Emmanuel College has other hardship funds. If you find yourself in hardship you should explain your circumstances to your Tutor, who can then apply for funds on your behalf. The Master and Tutors' Committee evaluate all cases individually under the guidance of the Financial Tutor.

Cash-flow problems

Sometimes, students have 'cash-flow' problems and cannot pay their College bill or tuition fees on time. If that happens then you **must** tell your Tutor or the Financial Tutor as **soon as possible**. The College knows that problems sometimes arise, but we cannot take account of them if you do not tell us about them. We may be able, in appropriate circumstances, to allow you to defer your payment or to make temporary loans.

Grants from the College

The College has limited funds available to assist students who wish to undertake activities related to their courses and to official activities sponsored by the University or College. Again, you should apply for funding through your Tutor and again, because the funds are not limitless, the Master and Tutors Committee evaluate all cases individually. Funding may be available for activities related to career development, creative performance, sport or language learning which may not otherwise be possible without this support.

Grants Related to Courses

Certain courses include mandatory field-trips or similar activities. Some financial assistance to help cover some of these activities is provided by 'Vacation Study Grants'. Your Director of Studies will be able to explain how these awards work. These grants will be dealt with through your department so it is particularly important that you discuss vacation study plans with your Director of Studies who can then help you to apply for a grant to the relevant person in your department. For any queries in relation to course-related grants your Director of Studies will be able to advise you.

Further information on financial support is available online at:

<https://www.emma.cam.ac.uk/life/welfare/funding/>



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