

## BA (Hons) Person-centred Counselling and the Psychotherapeutic Relationship

### Tuition Fees and Funding 2019-20

#### How much will my tuition fees be?

2019-20 Year 1	2020-21 Year 2	2021-22 Year 3	2022-23 Year 4
90 credits (Intensity – 75%) £4,620	90 credits (Intensity – 75%) Fees tbc*	90 credits (Intensity – 75%) Fees tbc*	90 credits (Intensity – 75%) Fees tbc*

**\*The University will charge Home fee paying students £1,540 for each 30 credit module in 2019-20. Fees for subsequent years of the course have yet to be confirmed.** The University expects increase fees in line with any inflationary uplift as decided by the UK Government in the second and subsequent years of your course. It is expected that such increases will be linked to RPI (the Retail Price Index excluding mortgage interest payments).

There may be additional costs for this degree, please visit [warwick.ac.uk/cll](http://warwick.ac.uk/cll) for more information.

#### What financial help is available?

Your eligibility for the student loans will depend on certain criteria, such as your nationality and residency status, your previous study and the number of modules you are studying. You can view the full criteria at [gov.uk/student-finance/who-qualifies](http://gov.uk/student-finance/who-qualifies).

##### *Tuition Fee Loan*

A non means-tested **Tuition Fee Loan** is available from Student Finance England (SFE). SFE give financial support on behalf of the UK government to students entering higher education in the UK. The Tuition Fee Loan is paid directly to the University to cover the cost of your fees, so there are no upfront costs for you to pay.

##### *Maintenance Loan*

You can apply to SFE for a Maintenance Loan towards your living and course costs. This loan is means-tested so the amount you receive is partially based on your household income and whether you choose to live in your own home or in your parental home. Your household income will be taken from the **2017-18 tax year** and will depend on the people you live with: your parents, your parent and their partner or your partner. In certain circumstances your assessment might be based on your own income, for example if you are aged over 25 at the start of your course. You don't have to provide details of your earnings from part-time work but if you have income from another source, such as investments or income from property, you will need to declare it.

Please note that the part-time Maintenance Loan you receive may have an impact on any means-tested benefits you are entitled to. See [warwick.ac.uk/studentfunding/fundingyourstudies](http://warwick.ac.uk/studentfunding/fundingyourstudies) for more information.

As a part-time student the amount of loan available to you will also be based on your intensity of study, which, for this course, is 75% each year.

Maintenance Loan available to part time students studying **75% intensity**:

Students living in own home*	
Household income	Annual Maintenance Loan
£25,000 and below	£6,708
£30,000	£6,227
£35,000	£5,746
£40,000	£5,264
£45,000	£4,783
£50,000	£4,301
£55,000	£3,820
£60,000	£3,339
£62,212 and above	£3,126

\*Subject to parliamentary approval

Your Maintenance Loan will be paid to you in 3 termly instalments.

## How do I apply for the Tuition Fee and Maintenance Loan?

Applications for part-time Tuition Fee and Maintenance Loans are made online at [gov.uk/student-finance](http://gov.uk/student-finance). Applications are expected to open in June 2019 and you should apply as soon as the service opens to make sure that your funding is in place for the start of your course. You will need to provide evidence of your identity (current passport or birth/ adoption certificate) and your National Insurance number.

## How do the loan repayments work?

1. Repayments will begin in the April after you have completed or left your course, or after four years (whichever comes first).
2. Repayments will start only when your income is over £25,725 per year.
3. You will repay 9p for every pound you earn over the £25,725 threshold.
4. Repayments are deducted automatically through the tax system. Separate repayment arrangements exist if self-employed or working overseas.
5. If your income falls below the £25,725 threshold repayments will stop automatically.
6. There are no early repayment penalties and you can choose to make voluntary repayments to your loan at any time.
7. Any outstanding loan is written off after 30 years or if you become permanently unfit for work or die.
8. Interest is applied to your loan at the point the payment is made and is linked to the Retail Prices Index (RPI).

## Is there any extra financial support?

### *Disabled Students' Allowances*

If you have a disability, long-term health condition or specific learning difficulty there is additional non-repayable support available. **Disabled Students' Allowances** are intended to help with any disability-related costs you might have. Any support you receive will be based on your individual needs and the number of modules you are studying, not your household income. If you wish to apply for Disabled Students' Allowances, you can request an application form as part of your application for student loans.

### *Warwick Scholarship for Part-time Students*

In 2019-20, a fee waiver of £770 per 30 credit module (pro-rata for modules of less than 30 credits) will be available to part-time degree students whose tuition fees are charged at the rate of £1,540 for a 30 credit module.

You must have taken out a Tuition Fee Loan and any Maintenance Loan entitlement available to you. In addition, you must be in receipt (or have a spouse or partner who is in receipt) of one or more of the means tested benefits or tax credits listed below at the start of the 2019 academic year:

- Income Support
- Income based Job Seekers' Allowance
- Income related Employment and Support Allowance
- Housing Benefit
- Council Tax Reduction
- Working Tax Credit
- Pension Credit
- Universal Credit

Applications for Warwick Scholarships will open in June 2019. You can complete an application form on our website: [warwick.ac.uk/warwickusb](http://warwick.ac.uk/warwickusb).

Fee waiver awards for subsequent years of your study may be adjusted in line with any increase applied to tuition fees and will depend on your continued eligibility for the scheme. You must apply for the fee waiver every year of your course.

## What do I do if I am paying my own fees?

You are not required to take out the Tuition Fee Loan, you can make payments for your tuition fees directly to the university. For details on making payments, visit the Student Finance website at [warwick.ac.uk/studentfinance](http://warwick.ac.uk/studentfinance).

Should you have any queries, please contact the Student Funding team on **024 7615 0096** or email [studentfunding@warwick.ac.uk](mailto:studentfunding@warwick.ac.uk).

Produced January 2019. Information correct at time of printing.