

## Cost of Attendance (COA) for 2015/6

### General Principles

- You are only allowed to claim living costs for your period of study, i.e. the academic year. The only exception to this is where renting private accommodation, where it is recognized you will be tied into a 12 month contract. Your [course disbursement dates](#) show the period your loan covers
- Federal law allows the loans to be used for tuition fees, accommodation, utility bills (including phone/broadband), food, laundry and clothing, entertainment, transport including airfares, course costs (books, supplies, equipment), professional registration costs (NAVLE, RVCS), loan origination fees, dependent care and an allowance to assist with any disability. Occasionally costs outside of these categories are approved when they are a valid study expense.
- You cannot use your loan to support a partner. We recognize that you might want to get a place of your own, and you should be able to afford that within the budget we have allowed, but they should be paying for half of the rent and other costs.
- You cannot use your loan to pay off other loans you may have.
- Don't borrow more than you need. As soon as the money is disbursed you are accumulating interest on it. It is a simple process to borrow more, provided you don't exceed your COA, and takes about two weeks.
- It doesn't matter if you exceed the amount approved in any budget category, as long as your total budget does not exceed your COA.
- If your budget exceeds your COA, you should explain why in the box provided on the COA Budget worksheet, and apply for the amount you want. We will be able to approve your budget if you give a reasonable justification and it is an allowable cost. If we have concerns, we will raise them with you.

### Accommodation Costs

Hall	Per week	Weeks	Per Year	Deposit	W-Fi	Food Allowance
College Grove	£154.00	48	£7,392.00	£300.00	Free	£65.00
Mary Brancker House	£161.46	50	£8,073.00	£250.00	Free	£65.00
Intercollegiate Halls	£241.00	42	£10,878.00	£525.00	Free	£26.00
Student Village	£115.25	46	£5,302.00	£530.00	Free	£65.00
College Close	£115.25	Flexible contract		£115.25	Free	£65.00
Private Accommodation (London)	£182.00	52	£9,464.00	Up to £789	Not included	£65.00
Private (Herts) - Shared Housing	£105.00	52	£5,460.00	£0	Not included	£65.00
Private (Herts) – living with spouse/partner	£130.00	52	£6,76.00	£0	Not included	£65.00

Students are expected to live in halls of residence or shared housing, the typical student experience in the UK. We recognise that as mature students you may wish to live with your spouse or partner, and shared accommodation would not be suitable. Such suitable accommodation, such as a studio or one bedroom flat is more expensive and our allowance for such students reflects that (see Coupled Students). It should also enable to afford a two bedroom flat situated further away from the college. Please note, that your loan cannot be used to support your spouse/partner so your accommodation costs should be split 50/50.

### **Students in Halls**

The allowance for RVC Halls (London) is based upon charges for Mary Brancker, which is more expensive than College Grove. Total charges for Mary Brancker are £8,323 including a returnable deposit of £250 in 2015/6.

The allowance for RVC Halls (Herts) is based upon charges for the Student Village (College Close is the same rate but cheaper deposit, and a flexible contract). Total charges for Student Village are £5,832 including a returnable deposit of £515.20 in 2015/6.

Intercollegiate Halls have variable pricing, but the maximum for single rooms and single studios in 2015/6 is £11,403 including a deposit of £525. As the halls are catered, the food allowance is to cover midweek lunches and snacks.

### **Students in Shared Housing**

This refers to three or more students living in shared housing. The budget is £105.00 per week (£5,460 per year) in Hertfordshire.

In London, prices are based on three students sharing in Kentish Town (NW5) which can be obtained within the budget of £182 per week (£9,464 per year) plus £789 deposit. Prices become cheaper in other nearby areas such as Holloway (N7), Upper Holloway (N19) and Finsbury Park (N4). Camden (NW1) is generally more expensive than the budget allows.

There are plenty of properties available at the budget of £182 per week for private accommodation in London in house-shares, including some in Camden or Kentish Town.

### **Coupled Students**

Students cannot support spouses/partners and are expected to split accommodation costs 50/50. Living in these circumstances is more expensive than as a single student in shared housing or halls.

The budget is £130pw (£563 per month/£6,760 per year) for Hertfordshire.

The limit of £182pw (£789 per month/£9,464 per year) plus £789 deposit set for private accommodation in London still applies. There are plenty of affordable 2 bedroom properties in Holloway, Upper Holloway and Finsbury Park.

### **Students with Dependents**

We recognise that students with dependents will have different accommodation requirements and we will treat these on a case by case basis.

### **Students Living Alone**

Students are not expected to live alone, and would not obtain a studio or one bedroom flat on the budget allocated near the college campuses. If you are requesting extra funds over the budget set to support living alone, you must make a case for this living arrangement.

### **Deposits**

Deposits have been factored in for all accommodation categories, except private accommodation (Herts). It is assumed students choosing that category will have paid deposits previously they can re-use. Similarly students moving from halls to private accommodation in London will have a reduced deposit allowance of £550.

### **Agency Fees & Moving Costs**

Fees range between £100 and £400, but are not an allowable expense. Moving costs are not an allowable expense either.

Please note we undertook research in June 2015 to set the budget amounts, based on data from the London Rents Map (<http://legacy.london.gov.uk/rents/>) and properties available to rent on

<http://www.rightmove.co.uk/>. The budget for shared housing in Hertfordshire is based on an analysis of house shares advertised on the college intranet.

## **Utilities**

These are your gas, electricity and water costs. The allowance is £15 per week. Students in halls do not get a utilities allowance.

## **Food**

There is a budget of £65 per week for food. Intercollegiate Halls are fully catered, so a budget of £26 to cover lunches, snacks and drinks has been set.

## **Travel**

Students studying at Camden have a travel allowance of £23 per week. This will cover the cost of a Student Zone 1-2 Weekly Travelcard, which includes all tube and most train services within zones 1 and 2, plus all bus journeys, for £21.90. Camden is in Zone 2. A zone 2 Student Weekly Travelcard is £16.50. Many students will spend less on travel by walking or cycling to college.

Students studying at Hawkshead have a travel allowance of £33 per week. This will cover train costs if commuting in from Welwyn Garden City, St. Albans, Hatfield, etc to Hawkshead campus plus other travel (e.g. return train journey into London). Students living in Potters Bar can use the college free shuttle service from Potters Bar Station to the campus.

Please note the travel allowance only covers travel to college. Travel for social purposes comes within the Entertainment budget. Travel costs incurred on placements are covered by Course Related Costs.

## **Internet & Phone**

Students in private accommodation will require broadband and a landline phone line. Packages from the main suppliers range from £21.50 to £29.50 per month. Bill split three ways comes to £120 each per year. This is under the budget of £3 per week set.

Mobile phone allowance is £6 per week.

## **Entertainment**

All students get a £60 weekly entertainment allowance, freshers get an additional £100.

## **Visa Costs**

You can claim up to £322 for Visa costs if you are a new student. If you are a continuing student who needs to extend your visa, please enter these into the Additional Costs – Other budget category.

## **Flights**

The budget of £1,785 is meant to allow for two return flights to the United States including travel to and from airports. It is expected students will use these to visit home, do EMS, or both at the same time.

Students coming to the RVC for a year are not expected to return home during their course, so their budget is set at £1,250.

If your planned flights are more expensive please indicate why, including where and when you are going. We can then consider extending your budget.

## **Tuition Fees**

The COA Calculator generates your tuition fee based on the year of course you select. If you repeat a year of study, you are charged the same tuition fee as if you had progressed, so the calculator will be showing the wrong amount. We will adjust that when processing your request.

If you are a new student, the amount shown is your total tuition fee, including the deposit that you have already paid.

## **Course Related Costs**

These include books, computers and peripherals, equipment, etc. It also includes an allowance for AHEMS and EMS costs, including buying and running a car during clinical years and extra accommodation costs.

BVetMed Clinical Years - £4,810

BSc Veterinary Nursing - £2,500

Other course years – Between £1,660 and £1,870.

Please note, if budgeting for computing equipment, the loan is not intending to cover top of the range products, as these are a lifestyle choice rather than necessary for your studies.

## **NAVLE**

The NAVLE application fee is \$570 U.S.D. There is an additional fee of \$275 for overseas testing. There is no repeat fee if resits are taken in the same academic year.

Applicants applying online through NAVLE to the following states will also be required to pay a \$50 state application fee:

- Arizona
- Colorado
- Connecticut
- Florida
- Georgia
- Idaho
- Indiana
- Iowa
- Maine
- Maryland
- Michigan
- Minnesota
- Montana
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- New York
- North Carolina
- Oregon
- Pennsylvania
- Rhode Island
- South Carolina
- South Dakota
- Texas

- Utah
- Vermont
- Virginia

If you select BVetMed Year 4 as your course and year the NAVLE costs will appear as an additional budget line. If taking the NAVLE in another year please enter these into the Additional Costs – Other budget category.

### **Loan Period (Number of Weeks)**

Most cost categories except accommodation are calculated as the weekly allowance multiplied by the number of weeks in the loan period. This is based on your official term dates. Veterinary Medicine students have additional weeks built into their term dates to cover [placements.

The maximum number of weeks in a year allowed by federal rules is 48.

**Financial Aid Office  
June 2016**