**Cost of Attendance (COA) for 2019/20**

**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](http://www.rvc.ac.uk/study/fees-and-funding/funding-options/usa/fafsa/disbursement) **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 allow, 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 | £174.50 | 48 | £8,376.00 | £300.00 | Free | £71.00 |
| Mary Brancker House | £208.06 | 50 | £10,403.00 | £250.00 | Free | £71.00 |
| Intercollegiate Halls - The Garden Halls | £195.65 | 40 | £7,826.00 | £525.00 | Free | £31.00 |
| Intercollegiate Halls – College Hall | £214.90 | 48 | £10,315.00 | £525.00 | Free | £31.00 |
| Mannequin House (silver) | £199.00 | 45 | £8,955.00 | £250.00 | Free | £71.00 |
| Mannequin House (bronze) | £194.00 | 45 | £8,730.00 | £250.00 | Free | £71.00 |
| Student Village  | £131.00 | 46 | £6,026.00 | £300.00 | Free | £71.00 |
| College Close | £119.50 | Flexible contract | £119.50 | Free | £71.00 |
| Private Accommodation (London) | £179.10 | 52 | £9,313.00 | £776 | Not included | £71.00 |
| Private (Herts) - Shared Housing | £104.50 | 52 | £5,439.00 | 0.00 | Not included | £71.00 |
| Private (Herts) – living with spouse/partner | £131.00 | 52 | £6,812.00 | 0.00 | Not included | £71.00 |

**Students in Halls**

***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.

Deposits are included in the cost of Halls. It is assumed that these deposits will be returned and used to secure accommodation in future years. Students moving out of Mary Brancker into private accommodation or the Student Village can claim an extra £250 towards their deposit.

Total charges for College Grove are £8,676 including a returnable deposit of £300 in 2019/0. Total charges for Mary Brancker are £10,653 including a returnable deposit of £250 in 2019/0. The allowance for Mannequin House is £9,205 (including deposit of £250) in 2019/0.

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 £5,935 including a returnable deposit of £300 in 2017/8.

Intercollegiate Halls have variable pricing, but is based on the most expensive, College Hall, which in 2019/0 is £12,952 including an estimated deposit of £525. This is assuming 48 weeks (as these halls are intended for 1st year students) rather than the minimum 40 weeks. 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 £112.20 per week (£5,834 per year) in Hertfordshire.

In London, prices are based on three students sharing in Kentish Town (NW5). The budget is £188.70 per week (£9,812 per year) plus £1,132 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 £188.70 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 £134pw (£581 per month/£6,968 per year) for Hertfordshire.

The limit of £188.70 per week (£9,812 per year) plus £1,132 deposit 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 those 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 £560.

**Utilities**

These are your gas, electricity and water costs. The allowance is £18 per week. Students in halls do not get a utilities allowance.

**Food/Essentials**

**There is a budget of £71 per week for food. Intercollegiate Halls are fully catered, so a budget of £31 to cover lunches, snacks and drinks has been set.**

**Laundry & Clothing**

**There is a budget of £11 per week.**

**Travel**

Students studying at Camden have a travel allowance of £25 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. Camden is in Zone 2. A [zone 2 Student Weekly Travelcard](https://www.oyster-rail.org.uk/fares-guide/daily-caps-and-travelcards-2019/) is £24.50. Many students will spend less on travel by walking or cycling to college.

Students studying at Hawkshead have a travel allowance of £39 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 Bart Station to the campus.

**Internet & Phone**

Students in private accommodation will require broadband and landline phone, plus mobile phone. Allowance is £12.00 per week.

Students in halls will require mobile phone. Allowance is £9 per week.

**Entertainment**

All students get a £71 weekly entertainment allowance, freshers get an additional £121.

**Visa Costs**

You can claim up to £348 for Visa costs plus the Immigration Health Surcharge, if you are a new student, or need to apply for an extension in the final year.

Charges vary according to individual circumstances, but the following allowance is available

4 Year BVetMed: £1,350

5 Year BVetMed: £1,650

3 Year BSc: 1,050

1 Year MSc: £650

 You must claim the full amount you are due to pay up front when claiming visa expenses.

**Flights**

**The budget of £2,000 is intended 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. Postgraduate students are allowed one return flight.**

**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 course you select and (for degree programs) academic year on starting the course.

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

[More information on Tuition Fees](http://www.rvc.ac.uk/study/fees-and-funding/funding-options/usa/fafsa/disbursement#panel-tuition-fee-collection).

**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 - £5,304

Other course years – Between £1,938 and £2,040.

**NAVLE**

The NAVLE application fee is $670 U.S.D. There is an additional fee of $320 for overseas testing.

Applicants applying online through NAVLE to the following states will also be required to pay a $55 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

The (potential) total is $1,045.