Cost of Attendance (COA) for 2025/6

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 when you are renting private accommodation, where it is recognised you will be tied into a 12-month contract. Your <u>course</u> <u>disbursement dates</u> 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.
- Any pet related costs must come from your entertainment budget. Any additional
 costs incurred in flights or accommodation due to pet ownership will not be
 fundable out of your loans and will not be approved.
- You cannot use your loan to support a partner. We recognise 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

Accommodation	Per week	Weeks	Per Year	Deposit	Wi-Fi	Food Allowance
Mary Brancker House	£285.75	50	£14,287.50	£250.00	Free	£96.72
College Grove	£285.75	48	£13,716	-	Free	£96.72
Intercollegiate Halls - The Garden Halls	£324.42	40	£12,976.80	£500.00	Free	£48.88
Student Village	£166.00	46	£7,636.00	-	Free	£96.72
Private Accommodation (London)	£261.56	52	£13,601.12	£1,656.00	Not included	£96.72
Private (Herts) - Shared Housing	£135.38	52	£7,039.76	£676.90	Not included	£96.72
Private (Herts) – living with spouse/partner	£173.28	52	£9,010.56	£866.40	Not included	£96.72

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). Please note, that your loan cannot be used to support your spouse/partner so your accommodation costs should be split 50/50.

Deposits are not charged for RVC accommodation but other student accommodation will require a deposit.

Total charges for Mary Brancker House are £14,537.50 including a returnable deposit of £250 in 2025/6.

Total charges for College Grove are £13,716 in 2025/6.

The allowance for RVC Halls (Herts) is based upon charges for the Student Village. Total charges for Student Village are £7,636.

We have places at Garden Halls, an intercollegiate hall managed by the University of London. Garden Halls have variable pricing, but for 2025/6 a "Standard Superior" single room with private toilet and shared shower and kitchen, is £12,667.60 including a deposit of £500. A "Townhouse Single" room with shared bathroom and kitchen is £13,476.80 including a deposit of £500. 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 £135.38 per week (£7,039.76 per year) plus a deposit of £676.90 in Hertfordshire.

In London, prices are based on three students sharing in Kentish Town (NW5). The budget is £261.56 per week plus a deposit of £1,656. Prices may vary in other areas which may have direct bus and underground routes to Camden. Camden (NW1) is generally more expensive than the budget allows.

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 £173.28pw (£9,010.56 per year) plus a deposit of £866.40 for Hertfordshire.

The limit of £261.56 per week (£13,601.12 per year) plus £1,656 deposit for private accommodation in London still applies.

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 RVC campuses. If you are requesting extra funds over the budget set to support living alone, you must make a case for this living arrangement.

Utilities

These are your gas, electricity and water costs. The allowance is £60.50 per week, £55.00 for energy and £5.50 for water. Students in halls do not get a utilities allowance.

Food/Essentials

There is a budget of £96.72 per week for food. Intercollegiate Halls are fully catered, so a budget of £48.88 to cover lunches, snacks and drinks has been set.

Laundry & Clothing

There is a budget of £13 per week.

Travel

Students studying at Camden have a travel allowance of £31.20 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 2-3 Student Weekly Travelcard is £23.40. Many students will spend less on travel by walking or cycling to college.

Students studying at Hawkshead have a travel allowance of £47.00 per week. This will cover train costs if commuting in from Welwyn Garden City, St. Albans, Hatfield, etc. to the Hawkshead campus plus some other travel costs. Students living in Potters Bar can use the RVC free shuttle service from Potters Bar Station to the Hawkshead campus.

Internet & Phone

Students in private accommodation will require a cost for Wi-Fi. The allowance of this is £5 per week.

Students will require a mobile phone, and the allowance is £9 per week.

Entertainment

All students get a £96.72 weekly entertainment allowance; freshers get an additional £156.

Visa Costs

You can claim up to £524 for <u>Visa costs</u> 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 for health-surcharge on top of visa cost.

4 Year BVetMed/MSci: £3,492

5 Year BVetMed: £4,268

3 Year BSc: £2,716 1 Year MSc: £1,164

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

Flights

The budget of £2,194 for BVetMed students 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, so the budget is £1554.80.

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 Budget Tool generates your tuition fee based on the course and (for degree programmes) the academic year you started 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.

Course Related Costs

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

BVetMed Clinical Years - £6,385.60 Other course years - Between £2,329.60 and £2,454.40.

NAVLE

The NAVLE application fee is \$760 U.S.D. There is an additional fee of \$365 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
- lowa
- Maine
- Maryland
- Michigan
- Minnesota
- MontanaNebraska
- Nevada
- New Hampshire
- New Jersey
- New York
- North Carolina
- Oregon
- Pennsylvania
- Rhode Island
- South Carolina
- South Dakota
- Texas
- Utah
- Vermont

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The (pot	ential) total is \$1,125 plus state fees.