Detailed Information on Living Costs

Please note some of this information has not been updated for two years, however inflation has been at 1% or less during this period.

Accommodation Costs (last updated June 2015)

Most students attending the college live in halls of residence or shared housing. Mature students often prefer to live with their spouse or partner, and feel shared accommodation would not be suitable. Suitable accommodation, such as a studio or one bedroom flat is more expensive, and beyond the budget of many international students. It is an option for our U.S. students funded by Direct loans. There will be a limited choice, probably quite far from campus, for students based at the Hawkshead campus but it is not affordable for London based students. (U.S. students please note, your student loan cannot be used to support your spouse/partner so all your costs including accommodation costs should be split 50/50).

Costs for Students in Halls

Hall	Per week	Weeks	Per Year	Deposit
College Grove	£154.00	48	£7,392.00	£300.00
Mary Brancker House	£161.46	50	£8,073.00	£250.00
Intercollegiate Halls	£241.00	42	£10,878.00	£525.00
Student Village	£115.25	46	£5,302.00	£530.00
College Close	£115.25		£115.25	

Note, for up to date information on rent and deposit please contact <u>Student Accommodation Team</u>

Costs for Students in Shared Housing

This refers to three or more students living in shared housing. Hertfordshire (for Hawkshead Campus)

Our research has determined that the majority are in 3, 4 or 5 bedroom houses

- Two thirds of rooms available are double rooms
- Double rooms are mostly in the range £90-110
- Single rooms are mostly in the range £75-100
- Students tend to live in Potters Bar/South Mymms (postcode EN6), Brookmans Park, Welham Green, North Mymms, Hatfield (all with postcode AL9 and with train links to Potters Bar)

Students studying at Hawkshead usually find themselves having to sign up for 12 month tenancies. Landlords often expect a deposit equivalent to 4-6 weeks rent, with a month's rent payable in advance. In London, the majority of students choose to live quite locally. Camden is a sought after area, so is more expensive than the surrounding areas of Kentish Town (next most expensive), Holloway, Upper Holloway and Tufnell Park where our students also tend to get shared houses. Our

research shows average prices for three students sharing in Kentish Town (NW5) are £178 per week (£9,256 per year). Prices become significantly cheaper, by up to £30 per week, in other nearby areas such as Holloway (N7), Upper Holloway (N19) and Tufnell Park (N7 & N19). These areas are up to 35 minutes' walk from the college and well served by bus and underground transport. Camden (NW1) is generally more expensive than the student loan budget allows. East London is an option rarely explored by our students, though accommodation is much cheaper and the recently upgraded London Overground serves the area and has a station at Camden Road just five minutes' walk from campus.

Living in 1 or 2 bedroom Flats/Houses

Living in these circumstances is considerably more expensive, in the range of £160 – £200 per week in London (excluding Camden) and £140 - £220 in Hertfordshire. U.S. students with loans will find limited two bed properties they can afford and are likely to find they have to live further away from campus.

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.

Commercial Student Accommodation

There has been a huge expansion of the commercial student accommodation sector, where private companies offer rooms in similar to university halls of residence. These are extremely expensive, often more than studio or one bedroom flat.

Utilities (last updated May 2013)

If you choose to live in private rented accommodation, the cost of heating, hot water and lighting will not usually be included in your rent and are expensive. Students living as part of a couple, rather than in shared housing where bills are split between more people will pay more.

Water, Gas and Electricity costs

	Water		Gas		Electricity		Total per person		
Accommodation type	Cost Per Month	Cost Per person	Cost Per Month	Cost per person	Cost Per Month	Cost per person	Monthly	Annual	Weekly
	£	£	£	£	£	£	£	£	£
Camden - 2 sharing	37	18.50	55	27.50	48	24	70	840	16.20
Camden - 3 sharing	40	13.30	60	20	50	16.70	50	600	11.50
Herts - 2 Sharing	44	22	55	27.50	48	24	73.50	882	17
Herts - 3 Sharing	59	19.70	60	20	50	16.70	56.30	676	13

The <u>water calculation</u> for the water bills are based on a large 2 bedroom flat in London using Thames water bill. Anglian water which serves Hertfordshire is slightly more expensive. Produce your own estimate using http://www.ccwater.org.uk/server.php?show=nav.388

The Gas and Electricity bills are based on a BBC report which was published in Oct 2012 and shows average bills for Gas (£60) and Electricity (£50) http://www.bbc.co.uk/news/business-19921042

To obtain a snapshot answer, please try Accommodation & Living Costs Calculator

Internet & Phone (last updated May 2013)

Students in private accommodation will require broadband and landline phone (these are normally bundled together by providers). Looking at the packages from the main suppliers e.g. Talk Talk, Virgin Media, BT & Sky;

Broadband and phones - ranges from £21.50 to £29.50 per month, in a shared house bill split by three people should come to £120 each person per year. Research costs on the websites of the major networks, or use a price comparison site such as uswitch

Mobile phone - cost £180 per year for a basic smartphone on a pay monthly contract. Contracts typically last 18 months to two years, research costs on the websites of the major networks, or use a price comparison site such as <u>uswitch</u>

Food (last updated May 2013)

We recommend a budget of around £63 per week for food. Intercollegiate Halls are fully catered, so you would only require a budget of around £23 to cover lunches, snacks and drinks. Most major supermarkets now offer online grocery shopping, so you can research costs at Tesco, Ocado, Sainsbury's or ASDA.

If you do not live in catered Halls, there is a restaurant for buying food on campus and a hot meal ranges from £3.50-£4.50. There are good choices of supermarkets nearby both Camden and Hertfordshire campuses.

Travel (last updated June 2015)

Students studying at Camden should allow £22.40 per week for travel costs. This will cover the cost of a Student Zone 1-2 Weekly Travel card, which includes all tube and most train services within zones 1 and 2, plus all bus journeys, for £21.20. Central London is in Zone 1, Camden is in Zone 2. A zone 2 Student Weekly Travel card is £16.80. Many students will spend less on travel by walking or cycling to college. See the Transport for London website for more information. Students studying at Hawkshead should allow £33 per week for travel costs. This will cover train costs if commuting in from Welwyn Garden City, St. Albans, Hatfield, etc. to Hawkshead campus plus other travel. Students living in Potters Bar can use the college free shuttle service from Potters Bar Station to the campus. Use the First Capital Connect website to research the cost of train travel in Hertfordshire.

Entertainment (last updated December 2013)

You will also need some money to follow interests and unwind sometimes, and to relax beyond your academic studies. Here is an idea of how much it might cost you:

deducting studies. Here is all face of flow mach it implies cost you.				
Glass wine	£3.50+			
Pack of cigarettes (20)	£8+			
Cinema ticket	£8+			
Cup of Tea or Coffee	£1.50 -£3.50			
Daily Newspaper	20p-£2			

Magazine	£1.50+
Books	£7+

Visa Fees (last updated June 2015)

Tier4 visa from outside of country (UK) costs £322. Should you need to extend or renew your visa whilst you are in the UK it costs £469 for a postal application, plus an £400 if you need to go to the Home Office in person, plus fees for any dependents. Please see link for other UKVI agency fees.

NAVLE Fees (last updated June 2015)

There are also some other costs for example North American Veterinary Licensing Examination (NAVLE) application fees for students wanting to practice in the U.S.A. after graduation, which are currently \$887 if taken in the UK. Our students often take them during the fourth or final years of the BVetMed. see link for more info.

Flights (last updated May 2013)

You will need to budget for flights at the start and end of the course, any visits home and course related activity such as EMS abroad (for BVetMed students). After analysing our students flights booked for EMS in the USA revealed the most popular months are February, March, April, August and December for Christmas. We also discover the four most popular EMS destinations are New York, Boston, Philadelphia, Lexington and the most common home states are California and Los Angeles. Our searching revealed that flights on these particular months and destinations were in the range of £450 to £700.