

## How much does it cost to Study at Cambridge?

### N.B Important Notice

The UK is due to leave the European Union on 29 March, 2019. It's not currently known how long that process will take or the impact it will have on UK policy on higher education tuition fees, loans and bursaries. [The Education Secretary confirmed on 2 July 2018](#) that: 'students from the European Union starting courses in England in the 2019/20 academic year will continue to be eligible for home fee status'. This announcement, along with the announcements made in [October 2016](#) and [April 2017](#), allows the University of Cambridge to confirm that the fee for undergraduate EU students who are already studying at Cambridge, or who will start their studies in 2018 or 2019, will be at the applicable Home rate (which for undergraduate students may be up to the maximum level allowed under UK law for each year) for the duration of their course. They will also be able to access financial support for the duration of their course. Please note that all fees are liable to rise annually.

The fee status of EU nationals for 2020 entry onwards has yet to be determined by the UK government. EU students should regularly check for updates at: [www.cam.ac.uk/eu](http://www.cam.ac.uk/eu).

### Fees

For UK/EU students starting their first undergraduate degree in 2019 the tuition fee is £9,250 (**€10,730** at €1.16 to the pound, the exchange rate used throughout this note)<sup>1</sup> for all courses. The tuition fee for 2020-21 has not yet been set. It is subject to a major government review and may be higher than the rate. It remains to

<sup>1</sup> The actual exchange rate is subject to fluctuation. Readers should check the current value at the point where they are calculating their budget.

be seen whether students from the European Union will continue to be eligible for home fee status. Further advice will be published in due course.

You are referred to the Cambridge University website for further details, and you should regularly consult these links to follow developments:

<https://www.undergraduate.study.cam.ac.uk/international-students/tuition-fee-status>

<https://www.undergraduate.study.cam.ac.uk/fees-and-finance/tuition-fees>

[www.cam.ac.uk/eu](http://www.cam.ac.uk/eu)

This last contains links to a number of articles concerning Brexit which are of interest.

**It is important to note that tuition fees are normally covered by a UK Student Loan for which all EU students are eligible, and that they are in effect not paid until after the student graduates and starts to repay the student loan (see below UK Student Finance).**

## Living expenses

The information in this section is based on the latest information from the Cambridge University website:

<https://www.undergraduate.study.cam.ac.uk/fees-and-finance/living-costs>

The university currently estimates that a student should allow a total of approximately **£9160/€10626** in 2018-19 and **£9420/€10927** in 2019-20 for living costs, depending on lifestyle.

This includes:

### 1. College accommodation

The cost varies, most colleges provide accommodation in a range of price bands to suit different budgets. Current estimates for 2018-19 based on an academic year of 30 weeks range between **£2220/€2575 to £6180/€7169** for a room with shared bathroom to **£3330/€3863 to £6180/€7169** for a room with own bathroom facilities. All Colleges guarantee College-owned accommodation to most students<sup>2</sup> during all three years of an undergraduate degree course. The above costs normally include the “kitchen facilities charge” (see “Food” below), utilities (heating,

water, electricity), cleaning, internet access and basic self-catering facilities.

### 2. Food

At Cambridge, you don't have to choose between 'catered' or 'self-catered' accommodation – Colleges provide basic self-catering facilities as well as cafeterias/dining halls. Some levy a separate charge towards the running costs of the College kitchens – the “kitchen facilities charge” which means lower prices for meals in the cafeterias while others include this within their accommodation costs (see above). A small number of Colleges require you to have a certain number of meals in the Buttery or dining hall each term (see individual College websites for details).

- Individual meals typically cost £4-£7
- Many Colleges have regular 'formal halls' (three-course dinners) that are also great value at around £10-£15.

### 3. Study costs

The costs of study materials depend on the course that you take. They include things like equipment (computer, calculator, lab coat), photocopying, materials (pens, paper, books), travel costs (e.g. field visits or dissertation research

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<sup>2</sup> The accommodation guarantee applies to single students without children, in all colleges except St Edmunds. All single undergraduates are expected to live in College-owned accommodation where possible.

trips. Specific course costs can be found on the relevant faculty/department website. The University's numerous **library and IT facilities** help to keep costs down, and some departments offer grants to cover specific costs (see departmental and College websites).

#### 4. **Personal expenses**

What you spend on food, clothing, transport, entertainment, other activities, etc, will depend on your particular lifestyle. There are, however, many free recreational activities and College-based and student-run societies – Cambridge is famous for them - that cost very little. Cambridge is a small place so transport is either cheap or free - most students walk or cycle everywhere – and there is the Uni 4 bus service that offers low-cost fares to students.

Budget travel to and from Luxembourg is not necessarily any more expensive than for students travelling from some parts of the UK. Some people use train connections involving Eurostar. Luxair and British Airways offer low-cost flights to London City or London Heathrow airports, from which there are frequent train connections to Cambridge<sup>3</sup>. RyanAir offers very low cost flights from Luxembourg and

from Frankfurt Hahn Airport to Stansted Airport, from which there are frequent direct trains to Cambridge.

There is a direct coach service from London Heathrow to Cambridge. There are lots of discount tickets for train connections with rates as low as **£7/€8** for a single journey between Cambridge and London Kings Cross. Coach services are also cheap.

#### **Other universities in the United Kingdom**

The costs of studying at other major universities in the UK will not be very different. Living costs in big cities like Birmingham or Manchester are unlikely to be lower, and those in and around London are most likely higher.

### **What Funding is available to students from Luxembourg?**

The amounts currently available are as follows:

- A basic grant of **€2000 (€1000 per semester)**
- A “mobility” grant of **€2450 (€1225 per semester)** for students who study in a country other than that of their residence and who pay rent for their accommodation

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<sup>3</sup> EasyJet also flies between Luxembourg and Gatwick Airport, but the connection Gatwick-Cambridge is longer and more complicated.

- A grant based on social criteria ranging from **€0 to €3800 (€1900 per semester)** which depends on the total annual revenue of the household of the student. The part of this grant which is not awarded – up to the total amount of the grant - can be added to the student loan
- A family grant of **€500 (€250 per semester)** awarded if other children of the student's household also receive higher education funding. This grant is only paid in a single lump sum in the summer term
- An optional student loan of **€6500 (€3250 per semester)**. This loan has a maximum interest rate of 2% per annum and is guaranteed by the Luxembourg Government. The student begins to repay the loan two years after having completed or stopped his/her studies. The maximum repayment period is ten years.

In addition, CEDIES pays a student's university registration (tuition) fees up to a maximum of **€3700 (€1850 per semester)** after deduction of €100 for administrative costs. Half of the registration (tuition) fees paid are added to the basic grant, and half are added to the amount of the student loan.

The financial assistance available is subject to various conditions. Full details are available on the CEDIES website ( <https://cedies.public.lu/fr.html> ) which also includes a calculation simulator at

<https://cedies.public.lu/fr/obtenir-aide-financiere.html>

## UK Student Finance

### N.B. Important notice

The UK government has announced that financial support for undergraduate EU students who are already studying in the UK, who have an offer to study at Cambridge, or who apply to start their studies in 2019, will (subject to eligibility) continue to be available. For more information, please see <https://www.gov.uk/student-finance/eu-students>

Cambridge bursaries will also continue be available to undergraduate EU students who are already studying at the University, and to students commencing studies in 2019, subject to eligibility. Support arrangements for EU applicants considering entry in 2020 (including deferred entry from 2019), have yet to be announced, and will clearly depend on whatever arrangements , if any, are negotiated in the context of Brexit.

In addition to financial support from the Luxembourg Government, EU Nationals normally resident outside the UK are currently entitled to a UK Student Loan to cover the tuition fees but not living expenses. Details are available on the Student Loans Company website <http://www.slc.co.uk/>

Repayments on a UK Student Loan start in the April following graduation and continue for 30 years (depending on your income) after that date, after which any balance still outstanding is written off. Currently, repayments are only due when the graduate's

income exceeds £25000 per year and are charged at 9% on the part of the graduate's income exceeding that amount. If you return to Luxembourg after your studies, repayment will become due when your earnings exceed £25000, equivalent to €28654 at the official exchange rate of £0.872486/€1 (see

[http://www.studentloanrepayment.co.uk/portal/page?\\_pageid=93,6678823&\\_dad=portal&\\_schema=PORTAL](http://www.studentloanrepayment.co.uk/portal/page?_pageid=93,6678823&_dad=portal&_schema=PORTAL)

Interest rates on UK Student Loans have been higher (6,3% for the 2018-19 year) up to now than on those provided by the Luxembourg Government. This means that a UK Student Loan is more expensive in the longer term, but it has built in safety measures to ensure affordability for those on lower incomes or during any periods of unemployment.

## University of Cambridge Financial Support

The University and Colleges are committed to the principle that no suitably qualified UK/EU student should be deterred from applying to Cambridge by their financial circumstances, and that no publicly funded UK/EU student should have to leave because of financial difficulties. The **Cambridge Bursary Scheme** provides non-repayable bursaries of up to **£3500/€4060 per year** for living costs for students coming from families where the household income does not exceed **£42620/€49439 per year** (see

<https://www.cambridgestudents.cam.ac.uk/cambridgebursary>

Students with a household income of **£25000/€29000 per year or less** are entitled to the full £3500 bursary, between £25000 and £42620 it tapers downwards on a sliding scale. "Household income" is defined as the joint pre-tax income of students' parents (or those adults who have taken responsibility for providing financial support) during the last calendar year. You will need to get these household income figures independently verified for the purposes of the bursary application (in practice this will be done as part of application for a UK Student Loan to cover tuition fees, see below).

When applying for a Cambridge European Bursary, you will be asked to show that you have applied to the Student Loans Company for a UK Student Loan to cover your tuition fees.

## College Awards and Grants

Additional sources of funding may be available from your College, such as:

- book and equipment grants to help with specific study-related costs
- scholarships and prizes for academic or other achievements
- travel grants, for academic work and personal enrichment
- grants and loans to help deal with unforeseen financial difficulties

Information on these funds is available from College websites.

## Disclaimer

*The information in this note is provided without responsibility on the part of the Cambridge Society of Luxembourg asbl and its members. The information is intended to assist potential candidates for admission to the University of Cambridge in making a provisional evaluation of the cost and the availability of financing for undergraduate study at the University. It is based on information believed to be reliable at the time of writing and on an interpretation of the application of the relevant rules and regulations. Candidates for Cambridge should make their own enquiries about living costs and the sources of funding for study before making any decision to proceed with an application or otherwise.*

