

# Tuition Fee Information & Resources

At NUSU, we know that tuition fees are one of your main concerns.

As a Union, we're opposed to any increase in tuition fees. We hope that the FAQ below will answer the main questions you might have about tuition fees.

If you have further questions about tuition fees or the Higher Education landscape more generally you can contact your Education Officer Sian Dickie ([education.union@ncl.ac.uk](mailto:education.union@ncl.ac.uk)) or Joe Barton ([rrc.union@ncl.ac.uk](mailto:rrc.union@ncl.ac.uk)). If you require personal advice and guidance on finance and fees related issues, you can contact our impartial Student Advice Centre.

## **Undergraduate programmes - Who sets tuition fee rates for English universities?**

The UK Government sets the fee rate for undergraduate programmes for UK and EU students. This is currently capped at £9,250 per year. This is enforced by Office for Students (OfS), which is the regulatory and competition authority for Higher Education in England.

Individual English universities are free to set their own fee rate for non-EU students enrolled on undergraduate programmes. There is no upper limit. For 2020/21, full-time fee rates for non-EU students at Newcastle University range from £18,000 to £33,600 per year depending on the degree programme.

## **Postgraduate programmes - Who sets tuition fee rates for English universities?**

Individual English universities are also free to set their own fee rates for postgraduate taught and research programmes.

For 2020/21, full time fee rates at Newcastle University range from £4,407 to £34,400 per year depending on the degree/research programme and whether a student is from either the UK/EU or a non-UK/EU country. Postgraduate research fees will also depend on the research topic and its resource requirements.

## **What will be the tuition fee rates for undergraduate students for 2020/21?**

UK students: £9,250

EU students: £9,250

Non-UK/EU students: Variable (£18,000-£33,600)

## **What will be the tuition fee rates for full-time postgraduate taught students for 2020/21?**

UK students: Variable (£7,800-£12,150)

EU students: Variable (£7,800-£12,150)

Non-UK/EU students: Variable (£18,000-£24,000)

### **What will be the tuition fee rates for full-time postgraduate research students for 2020/21?**

UK students: Variable (£4,407-£15,607)

EU students: Variable (£4,407-£15,607)

Non-UK/EU students: Variable (£17,340-£34,400)

### **Will tuition fees increase in the future?**

As of writing, Newcastle University has not published its tuition fee rates for 2021/22. Some Russell Group universities have announced that they plan to charge £9,250 in 2021/22 but reserve the right to increase this fee in line with the full rate of inflation should UK Government policy allow. Newcastle University also retains this right.

In May 2019, an independent review of UK Higher Education finance recommended that tuition fees be reduced to £7,500 for all subjects, effective 2021/22. The UK Government has shown no intention to implement this recommendation.

### **How are tuition fee loans repaid in England?**

If you are a UK Home student, you will begin to pay back your student loans (plus interest – see below) from the 5 April after you finish your degree, but only if you are earning more than £ 26,575 a year.

You are required to repay 9% of everything all earnings above the £26,575 threshold each year. If you earn less than £26,575 you do not have to pay anything back.

Any loan not repaid after 30 years is wiped off.

### **What about interest?**

Interest is 5.6% while you are studying. This is calculated from the Retail Price Index (RPI) plus 3%. RPI is currently set at 2.6%.

This rate applies until 5 April after you finish your degree, or for the first 4 years of your degree if you're studying part-time, unless the RPI changes. After that, your interest rate depends on your income in the current tax year.

### **How will student loan debt affect my ability to borrow money?**

Unlike other forms of debt, student loans do not appear on your credit history. This means that lenders will not know the size of your student loan and in most cases will not ask about it. The main exception is mortgage applications.

According to Which? Magazine: "Most mortgage lenders will ask you if you're carrying a student loan debt, but it's not necessarily for the reason you think. A large debt won't automatically lead to a black mark against your application in the way a large credit card debt or personal loan might. Instead, lenders will look at how much you have to repay each month and how that will affect your ability to meet your mortgage payments."

### **Where do my tuition fees go?**

In its most recent financial report, the University claimed that, in 2018/19 students “contributed more than 50% of our total income through tuition fees and accommodation payments, either directly or via the Student Loans Company or sponsors.”

In 2019, the University published a breakdown of its total expenditure. Teaching delivery made up 55% of spending, scholarships and bursaries made up 4% while student support made up a further 2%.

### **What is NUSU's position on tuition fees?**

NUSU is opposed to any increase in tuition fees. This is the result of a motion passed at the December 2013 meeting of NUSU's Student Council which mandated “all NUSU Officers to highlight NUSU's opposition to increased tuition fees, whenever it is appropriate to do so.”

### **How NUSU has made your university experience more affordable?**

Although NUSU cannot stop fees from increasing, we can make a difference on campus. Therefore, throughout 2020/21 we will be campaigning to ensure that you are aware of how to support your finances and we will signpost you to the services that can offer support. Be sure to check our website for updates on our affordability agenda. Here are some recent examples of how we have campaigned to support you on financial issues:

1. We provide student finance advice at the Student Advice Centre.
2. We lobbied for a Newcastle University gym membership reimbursement.
3. We asked the University to agree to waive/reimburse 3rd term rent.
4. We lobbied the University to buy laptops for students with no access to IT.
5. We are now a Real Living Wage employer.
6. We secured funding for free gown hire for all students graduating at July and December 2018 congregations.