Cost of Attendance (COA) for 2024/5

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 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 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

I Hall	Per week	Weeks	Per Year	Deposit	I\/\/-⊢ı	Food Allowance
Mary Brancker House	£275.76	50	£13,789.00	£250.00	Free	£93.00
Intercollegiate Halls - The Garden Halls	£293.23	40	£11,729.00	£500.00	Free	£47.00
Intercollegiate Halls – Eleanor Rosa House	£213.15	50	£10,658.00	£500.00	Free	£93.00
Student Village	£160.00	46	£7,360.00	£300.00	Free	£93.00
Private Accommodation (London)	£238.00	52	£12,376.00			£93.00
Housing	£154.00		£8,008.00		miciaaca	£93.00
Private (Herts) – living with spouse/partner	£160.00	52	£8,320.00	0.00	Not included	£93.00

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 Mary Brancker are £14,039 including a returnable deposit of £250 in 2024/5. The allowance for RVC Halls (Herts) is based upon charges for the Student Village. Total charges for Student Village are £7,660 including a returnable deposit of £300 in 2024/5.

We have places at Garden Halls, an intercollegiate hall managed by the University of London. Garden Halls have variable pricing, but is based on a single ensuite room, which in 2024/5 is £12,229 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 £125 per week (£6,500 per year) in Hertfordshire.

In London, prices are based on three students sharing in Kentish Town (NW5). The budget is £238 per week (£12,376 per year) plus £1,507 deposit. Prices become cheaper in other nearby areas such as Holloway (N7), Upper Holloway (N19), Tufnell Park and Archway (N19) which have direct bus and underground routes to Camden. Camden (NW1) is generally more expensive than the budget allows.

There are plenty of properties available at the budget of £238 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 £160pw (£693 per month/£8,320 per year) for Hertfordshire.

The limit of £238 per week (£12,376 per year) plus £1,507 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 £1,000.

Utilities

These are your gas, electricity and water costs. The allowance is £49.50 per week, £45.00 for energy and £4.50 for water. Students in halls do not get a utilities allowance.

Food/Essentials

There is a budget of £93.00 per week for food. Intercollegiate Halls are fully catered, so a budget of £47.00 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 £29.80 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 £22.30. 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 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 £11 per week.

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

Entertainment

All students get a £93.00 weekly entertainment allowance, freshers get an additional £150.

Visa Costs

You can claim up to £490 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 <u>health</u> <u>surcharge</u> on top of visa cost.

4 Year BVetMed: £3,492 5 Year BVetMed: £4,268 3 Year BSc: £2,328 1 Year MSc: £776

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

Flights

The budget of £2,110 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 £1495.

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 programs) 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 - £6,140 Other course years – Between £2,240 and £2,360.

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
- 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 \$1,125 plus state fees.