

Financial Support for Undergraduates at St John's College

St John's College wishes our undergraduates to have the resources to fulfil their academic potential and participate in co-curricular activities and student life. To support their educational experience, we provide students with additional funding.

Means-tested support

- **Cambridge Bursary Scheme and St John's College Studentships**

The starting point for maintenance support is the **Cambridge Bursary Scheme** ([Cambridge Bursary Scheme funding | Cambridge students](#)) and its Educational Premium.

UK undergraduates from the most disadvantaged financial backgrounds are able to access annual grants of up to **£6,500**, through the combination of the Cambridge Bursary Scheme, its Educational Premium and St John's own undergraduate **Studentships** scheme.

A **St John's College Studentship** adds to the Cambridge Bursary and Education Premium a further **£2,000** of 'top-up' funding for all UK undergraduates with household incomes of £16,190 or less. Students with household incomes above £16,190 will receive an amount tapering from just under £2,000 at a household income of £16,191 to £100 for those with a household income of £25,000.ⁱ

Eligible students are automatically awarded a Cambridge Bursary and a St John's College Studentship. No application is necessary.

- **Financial Shortfall Assistance**

Financial Shortfall Assistance (FSA) is intended to bridge the gap between the Cambridge University 'maintenance rate' – the sum to which the University recommends students should have access to cover their living costs during term time – and students' accessible maintenance support. The maintenance rate is currently £10,950.ⁱⁱ

By 'accessible maintenance support', we mean:

- Government maintenance loans
- Parental contribution
- Bursaries, studentships, or scholarships
- Other financial grants
- Earnings

If you are already in receipt of a government maintenance loan and a Cambridge Bursary, and if your family's household income is up to c. £50,000 p.a., it is likely that you will already have access to sufficient maintenance funding to meet the University maintenance rate.

But students whose family's household income is in the range c. £50,000 to c. £75,000 can sometimes struggle to access the maintenance funding they reasonably need, even if they are in receipt of a government maintenance loan and a Cambridge Bursary. This is because the size of the maintenance loan and the Bursary to which they are entitled is smaller than is the case for students whose household income is below c. £50,000. If you are in this situation, you might be eligible to receive FSA and should consider applying.

Students whose families have a household income above c. £75,000 tend to sit above the threshold for receiving FSA.

To apply for FSA, please fill in a downloadable form available from Student Services: [Student Services | St John's College, University of Cambridge](#). There are separate forms for UK and Overseas undergraduates. The form should be sent here: scholarshipadmin@joh.cam.ac.uk.

The form will be checked and some information on it may be verified, and colleagues in the Senior Tutor's Office and your Tutor will then make a recommendation about whether you qualify for FSA, and at what level.

Please note that the College cannot replace missing parental contribution that UK undergraduate funding bodies expect parents to provide. Please also note that all maintenance loans to which you are entitled must be fully accessed before the College can consider providing you with FSA.

- **Summer Bursaries**

Summer Bursaries of up to £2,250 (depending upon financial circumstances and the duration of the proposed activity) are available for students whose family's household income is up to £67,000 p.a., and who are not in their final year of undergraduate study. Awards are made on a competitive basis for academic activities or those relating to career development.

Other financial support

- **Learning and Research Fund**

The **Learning and Research Fund (LRF)** provides undergraduates with up to £300 p.a. towards the cost of approved, course-related items such as books, computer hardware and academic research. LRF provides up to 50% of such costs and up to 80% of such costs for students in receipt of a Cambridge Bursary. Further information is available via the St John's College intranet.

- **Travel Grants**

Travel Grants of up to £500 are available to facilitate travel, especially for people who have not had the opportunity to travel before and who are doing so in an environmentally sustainable manner. Further information is available via the St John's College intranet.

- **Undergraduate Academic Research Projects**

Undergraduate Academic Research Projects (UARPS) are available to help fund academic research projects during the vacations. Awards of up to £1,200 (depending upon financial circumstances and the cost of the project) may be made on a competitive basis. Further information is available via the St John's College intranet.

ⁱ **MVST students** will be eligible for a St John's College Studentship only during the first three years of their studies (pre-clinical studies).

Students on their **year abroad** will be eligible to receive the St John's Studentship provided the year abroad is an integral part of their course at St John's.

The College bases the **financial assessment** on Government Student Finance data. The basic measure, household income, refers to a family's income before tax but after pension contributions. In order to prove

eligibility, students will need to apply to Student Finance for a means-tested financial assessment. The College reserves the right to ask for additional information and/or evidence if required, and potentially to withhold any award until all requirements have been satisfied. For the academic year 2023-24, Student Finance England will ordinarily base the assessment of the household income on the tax year 2021-22, unless there has been a significant drop of income since then.

To distribute the funds available for means-tested financial support in the most efficient way and support the students who are in greatest need, the College takes into account all other funding available to students, either from the College, or from the University, or from external bodies. **If a student has access to funds (*grants, bursaries, scholarships, prizes etc*) which are deemed sufficient to cover their living costs in full, the College will not make a top-up Studentship award.**

ⁱⁱ Information on how the rate is calculated is available here: [Living costs | Undergraduate Study \(cam.ac.uk\)](https://www.cam.ac.uk/undergraduate-study/living-costs).