Cost of Living Allowance
Terms and Conditions

Introduction

The Cost-of-Living Allowance (COLA) is financial support provided by University College Birmingham to help eligible students with day-to-day living costs while studying. The allowance does not need to be repaid.

1. Who can receive the allowance?

You may qualify if you meet all of the following conditions:

- You have UK Home fee status.
- You are starting a full-time undergraduate course at University College Birmingham in February 2028.
- You are funding your tuition fees through a Student Finance England loan, or an equivalent UK student funding body.
- You have not been enrolled on a University College Birmingham higher education course during the previous 12 months.
- You are joining the first year of an eligible course, including a Foundation Year where applicable.
- You meet the attendance requirements of the scheme.
- You attend classes in person where required as part of your course (online engagement alone is insufficient).

2. How much could I receive?

Students on a standard three-year degree

Year of study	Total allowance	Payment Schedule
Year 1	£3,000	April £425, May £425, June £450, November £425, December £425, January £425 and February £425.
Year 2	£2,000	April £275, May £275, June £350, November £275, December £275, January £275 and February £275.
Year 3	£1,000	Two payments of £500 in April and December.

Note: Payments are made on the 2nd working day of the month
Placement years are not included in the scheme

Students on a standard three-year degree with a foundation year

Year of study	Total allowance	Payment Schedule
Year 1	£1,000	April £140, May £140, June £160, November £140, December £140, January £140 and February £140.
Year 2	£2,000	April £275, May £275, June £350, November £275, December £275, January £275 and February £275.

Year of study	Total allowance	Payment Schedule
Year 3	£2,000	April £275, May £275, June £350, November £275, December £275, January £275 and February £275.
Year 4	£1,000	Two payments of £500 in April and December.

Note: Payments are made on the 2nd working day of the month
Placement years are not included in the scheme

3. Students on other qualifying courses

- One-year courses: £3,000 during your year of study.
- Two-year courses: £5,000 across the two years of study (i.e. Accelerated degree, Foundation degree).
- Students progressing from a Foundation degree under the COLA scheme and who progress to top-up to a BSc / BA degree: £1,000 for the top-up year, received in 2 payments of £500 in April and December.

4. What do I need to do to receive payments?

To receive payments:

- Your student funding must be approved and in place with enrolment status confirmed for 4 weeks from either:
    - Term start date, or
    - Enrolment completion date (whichever is later)
- Payments are conditional upon meeting course-specific minimum attendance requirements
- Physical attendance must be recorded (portal engagement alone is insufficient)

5. Attendance requirements

The allowance is intended to support students who are actively engaging with their studies. Attendance will be reviewed regularly. Authorised absences will be considered in line with the University's Attendance Policy.

- Attendance above 75%: you will receive your payment.
- Attendance between 60% and 74%: the University may review your circumstances and authorised absences before deciding whether a payment can be made.
- Attendance below 60%: you may not be eligible for payment.
- Attendance monitoring will consist of both on a month-by-month basis and a three- month aggregate percentage (for the preceding three months). Where applicable, authorised absences will be applied by the relevant Attendance Administrator in line with the Higher Education Attendance Policy. Attendance may be assessed using both monthly attendance and attendance over the preceding three-month period.
- Attendance will first be assessed in March, with the initial payment made on the second working day of April.

6. What happens if my student funding is delayed?

If your student funding is approved later than expected, you may receive backdated COLA payments. Backdated payments are limited to a maximum of three months from the date your student funding is approved, providing all other conditions are also met.

7. Who is not eligible?

The allowance is not available for:

- Part-time courses.
- Online-only courses.
- Placement years.
- Students repeating study.
- Students entering directly into Year 2 or Year 3 of a course.
- Students who do not meet the attendance requirements.

8. Legal Provisions

- The University may amend or withdraw the scheme for future entrants where external funding arrangements or government support materially change. Any changes affecting students already enrolled and receiving the allowance will be communicated in advance and applied fairly and proportionately.
- These terms and conditions are governed by English law
- The University will process all personal data in accordance with current data protection legislation Our data protection resources are available here.
- Any complaints related to this scheme will be dealt with in accordance with the University's Student Complaints Procedure

9. Complaints and reviews

If you believe your eligibility has been assessed incorrectly or a payment has been wrongly withheld, contact the University at costofliving@ucb.ac.uk for clarification. If you remain dissatisfied, you may raise the matter through the University's Student Complaints Procedure.

10. Data protection

The University will process your personal information in accordance with UK data protection legislation and University policies.

11. Do I need to apply?

No application is required. If you meet the eligibility criteria and maintain the required attendance levels, the allowance will be applied automatically.