

# Cost of Living Allowance (COLA)

## Terms and Conditions

### Introduction

The Cost of Living Allowance (COLA) is a financial support initiative designed by University College Birmingham (the University) to assist UK home undergraduate students facing financial challenges due to rising living costs. This document outlines the complete terms and conditions governing the allowance.

### 1. Eligibility Criteria

To qualify for the COLA, students must meet ALL of the following criteria:

- Be a UK resident with Home fee status
- Be enrolling in a full-time undergraduate degree at University College Birmingham starting in September 2025
- Fund tuition fees through a student loan from Student Finance England or equivalent
- Have no prior University College Birmingham higher education course enrolment within the past 12 months
- Be joining a qualifying course in its first year (i.e. Level 4 or Foundation year)
- Maintain required attendance thresholds as specified for their course. These vary by course and will be advised to students at induction
- Demonstrate physical attendance (online engagement alone is insufficient)

### 2. Payment Structure: students on three-year courses

The Cost of Living Allowance will be paid to you in instalments:

- Years 1 & 2: £2,000 annually, paid in monthly instalments of £250 (October to May)
- Year 3: £1,000 annually, paid in two £500 instalments (November and March)
- Year 4: no payment (Foundation year courses)

*Please note that placement years are not included.*

### 3. Payment Structure: students on one-year or two-year courses

- Students enrolled on a one year course (e.g. HNC) will receive funding for that year only i.e. £2,000
- Students enrolled on a two year course (e.g. Foundation Degree, accelerated degree) will receive funding for two years, i.e. £4,000
- Students who have previously completed a Foundation Degree and who progress to top-up their Foundation Degree to a BSc / BA degree will receive £1,000 for that year

## 4. Payment Conditions

- Student loan funding must be in place and enrolment status confirmed for four 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)
- All eligible students with physical attendance of above 80% will receive their payment. For students with attendance between 60% and 79% University College Birmingham reserves the right to withhold payment, pending further investigation. University College Birmingham reserves the right to withhold payment for students with attendance below 60%
- 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
- Backdated payments are limited to three months from loan approval date
- Payments will be made on the last working day of the month
- Payments are non-repayable

## 5. Exclusions

The COLA does not apply to:

- Online-only courses
- Part-time courses
- Additional placement years
- Students repeating study
- Students whose attendance falls below minimum requirements
- Students joining us in Years 2 or 3 of the course
- Students joining us in any intakes other than September 2025

## 6. Legal Provisions

- The University reserves the right to review, adjust, or withdraw the COLA scheme in the event of the government introduction of student maintenance grants
- All decisions regarding eligibility and payment are final
- 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 on the [University College Birmingham data protection resources page](#)
- Any complaints related to this scheme will be dealt in accordance with the University's Student Complaints Procedure

## 7. Administration

- No separate application is required; the COLA is automatically applied to eligible students
- Students must maintain minimum attendance thresholds, which will be provided at enrolment
- Attendance will be monitored on a monthly basis