

Cost of Living at the Guildhall School of Music & Drama

COSTS

COST OF LIVING

The average cost of living for students in London is between £10 500 and £12 000 a year. Each student's circumstances will be different so we suggest you use the information below to devise your own personal budget planner.

RENT

You should expect to be paying somewhere between £75 and £125 per week on rent, but it is very important to look at all the costs when choosing accommodation. This section is designed to give you a realistic picture of the costs associated with living in London, to help you decide which type of accommodation is suitable for your budget.

TRAVEL

Public Transport

London is divided into six travel zones. The centre of London, where the Guildhall School of Music & Drama is located, is in Zone 1 but the network spreads to the outskirts, for example to Heathrow Airport, which is in Zone 6. The cost of weekly and monthly Oyster travel cards for full time students (which allow you to travel by underground, train and bus) from the different zones are:

<u>Zone</u>	<u>Weekly (£)</u>	<u>Monthly (£)</u>
1-2	*23.20	*89.10
1-3	27.40	105.30
1-4	33.20	127.50
1-5	39.80	152.90
1-6	43.00	165.20

(figures from January

2007)

Most students are eligible for up to 30% discount on these fares. This is dependent upon completing an application form. You can pick up the relevant form from Registry, and they will validate it for you. Oyster Card Helpline: 0845 330 9876.

Bicycle

There are bicycle racks around the City but these get full very quickly. There are no reserved spaces and thus no guarantee that, having braved the City roads and made it to the School in one piece, you will then be able to park your bike. You cannot bring bicycles in to the School and any bike chained to unauthorised railings will be removed.

Car

There are no free parking facilities in the City of London. Parking is available in the Barbican car parks for around £25 per day during the week. Season tickets can be purchased for approximately £4000 per year. If this seems expensive, don't bring a car. For more information about parking at the

Barbican: 020 7382 7389. You can park for free on a single yellow line or at a meter overnight (if you can find a space) from 6.30pm until 8.30am Monday to Friday, and from 1.30pm Saturday until 8.30am Monday. Please also note that we are inside the *Congestion Charge Zone* and so congestion charges of £8 per day apply (Monday – Friday, 7am – 6.30pm.).

Walk

Walking costs nothing and you won't have to worry about parking, but do consider whether you have a heavy or large instrument to carry, how well lit an area is and whether you will be safe when it is dark. (For further guidance, see the Personal Safety and Security section). Most of the areas within thirty minutes walk of the School are around the financial district of the city and can be more expensive than other parts of London.

FOOD

A basic balanced diet plus essential toiletries (toilet roll, shampoo, toothpaste etc) will probably cost between £35 and £45 per week. This adds up to between £1470 and £1890 over the course of the academic year. This does not include alcohol, cigarettes or luxury items such as clothing/footwear/books/magazines/gym membership. If you do not live within walking distance of the School, you should take into account that you may have to purchase meals or bring a packed lunch.

BILLS

Telephone

You should expect to pay for telephone calls, and in a rented property you may be asked to pay towards the rental charges. Free itemised billing makes it easy to calculate who owes what.

Utilities

Gas, electricity, heating, lighting, water rates etc. In private accommodation you will often see properties advertised as rent *plus bills* or *exclusive of bills*. You should allow between £60-£80 per month for bills. Always ask what the property owner anticipates your contribution towards the bills will be, and do not be afraid to ask for the figures to be explained. It is not usually considered fair for the cost of items that the owner would pay regardless, such as water rates, to be passed on to the student.

Insurance

You will need home contents / personal possessions insurance to cover your possessions in case of theft.

Council Tax

- **What is Council Tax?** It is a charge made by Local Authorities on residential properties to pay for local public services. It is not a tax on an individual.
- **Who has to pay Council Tax?** Most non-students who are over 18.

- **Are all students exempt from Council Tax?** Only properties occupied *solely* by full-time students are exempt. The full-time status is qualified as someone attending a course that lasts at least one academic year, with at least 21 hours of study a week.
- **What about a student with a spouse and/or dependants?** The spouse and dependants of an international student will also be treated as if they are full-time students provided they are not British citizens or are prevented from working or claiming welfare benefits by the terms of their leave to remain in the UK. A UK student would qualify for a 25% discount.

*The best way for full time students to avoid problems with their local council on the payment / non-payment of Council Tax is to make sure you get an **EXEMPTION CERTIFICATE** from the Registry department at the School.*

Miscellaneous Expenses

Think about how much you anticipate spending on going out, buying new clothes, books, CD's etc. How much will you have to pay for trips home? How much will you spend on telephone calls? Do you have a mobile phone and how much are your monthly bills likely to be? Do you have an expensive musical instrument with a high insurance premium?

TWO EXAMPLES OF WEEKLY SPENDING

Illustrated below are two examples of weekly spending.

1. Student A lives in Sundial Court Hall of Residence (2006/07 prices)
2. Student B lives in a room in a shared flat in Hendon

<u>Expenses weekly)</u>	<u>Student A (£ weekly)</u>	<u>Student B (£</u>
Rent	105.00	90.00
Travel (Zone 3)	nil	27.40
Food shopping	45.00	45.00
Snacks at School	15.00	25.00*
Going out	35.00	35.00
Bills	nil	15.00
Miscellaneous**	15.00	15.00
Total	215.00	252.40

* Higher for Student B accounting for purchasing a lunch every day at the school.

** Includes gifts, clothes, books etc.

