



Student Finance

Unravelled by ARU

Your Future. Amplified.

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Anglia Ruskin University



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What we'll cover...

1

Student Finance Explained

2

Applying for Student Finance

3

Repayment

4

Budgeting



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CAN YOU FIGURE OUT THE ANSWERS TO OUR STUDENT FINANCE QUESTIONS?

What is Student Finance?

Money to help with the
cost of university

Money to help with the
cost of living away from
home

The amount of debt
students leave university
with

I don't know



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Student Finance is made up of TWO main loans. They are 'Tuition Fees Loans' and what other?

Accommodation

Maintenance

Personal

University



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What is the maximum cost of a tuition fee per year?

£3,000

£9,250

£9,790

£2,600



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What can the maintenance loan be used for?

Accommodation &
bills

Clubs, societies &
gym memberships

University books &
resources

All of the above!



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How do you apply for student finance?

Through your
university

WhatsApp

Email

GOV.UK online website
or paper application



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When do you start repaying your student loan?

After the first year
of university

Graduation day

The April after you
graduate

Whenever you want
to



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Student Finance Explained

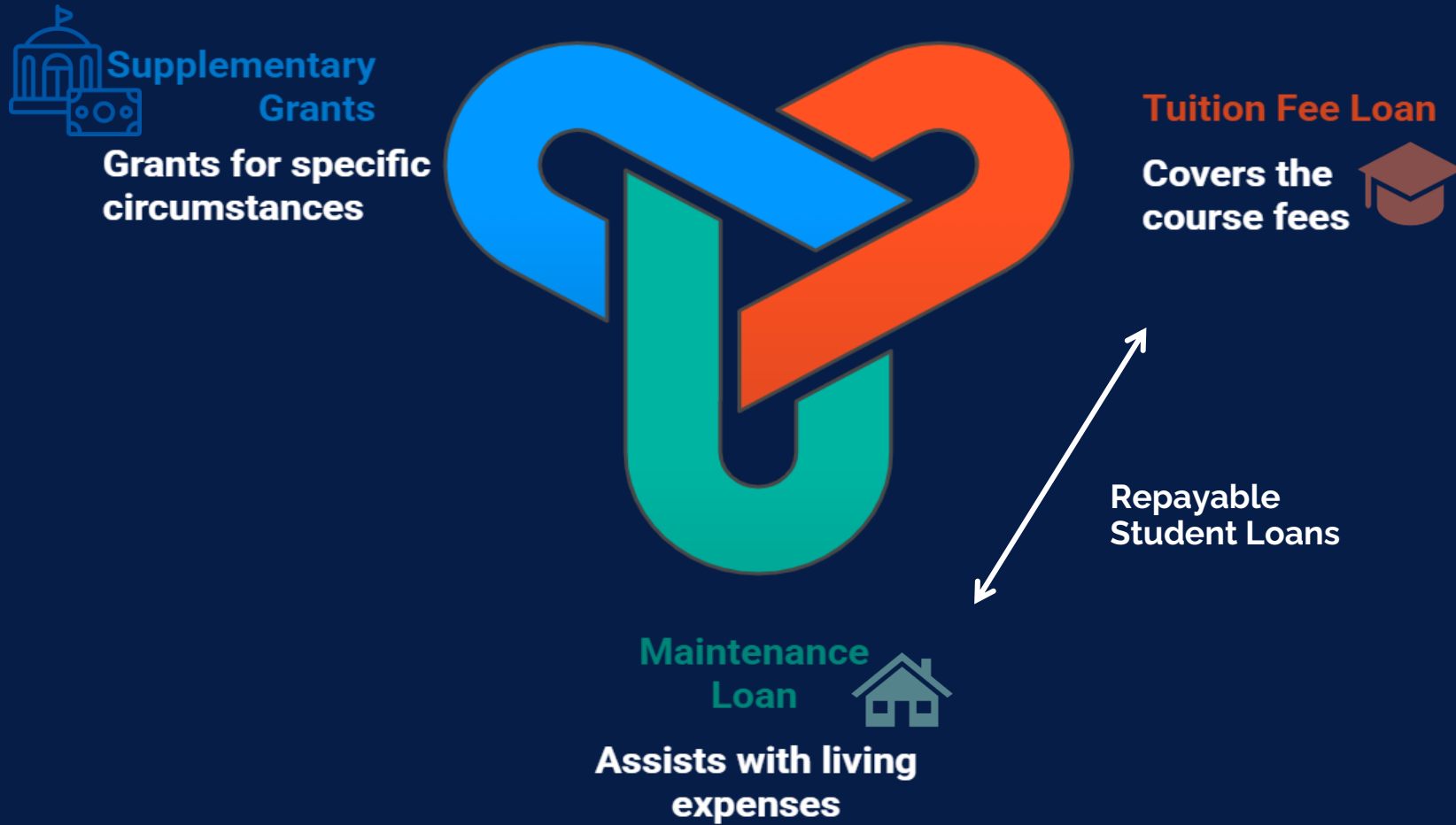
How do you pay for university?



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What is Student Finance?



Tuition Fee and Maintenance Loans form the core, repayable elements of student finance. Supplementary Grants are additional and based on individual circumstances.



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Tuition Fee Loan

UG Home Tuition Fees capped at **£9,790** 2026 entry

It covers the **full amount** of the course paid directly to the university by **Student Finance England (SFE)**



Specialist Equipment



Expert Staff In All Teams



State-Of-The-Art Facilities



Diverse Resources



Student Services



£9,790 per year



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Undergraduate Student Tuition Loan Figures 2026/27

Study Type	Max. Amount
Full time (Including non classroom-based subjects)	£9,790
Foundation Year (Classroom based subjects)	£5,760
Part time	£7,335
Accelerated (study full degree in 2 years)	£11,750

Check the **GOV.UK student** finance website for more detail:

[Changes to tuition fees: 2026 to 2027 academic year and 2027 to 2028 academic year](#)



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Maintenance Loan

Intended to support with **living costs**

Student must register at university to receive payments

Paid in **three instalments** per year directly to the student

Means tested based on household income

- ✓ **Accommodation**
- ✓ **Food**
- ✓ **Bills**
- ✓ **Clothes & toiletries**
- ✓ **Cleaning products**
- ✓ **Travel/public transport**
- ✓ **Socialising**
- ✓ **Clubs, Societies, Gym**
- ✓ **TV Licence**
- ✓ **Mobile phone contract**



PAID TO STUDENT



PAYS FOR



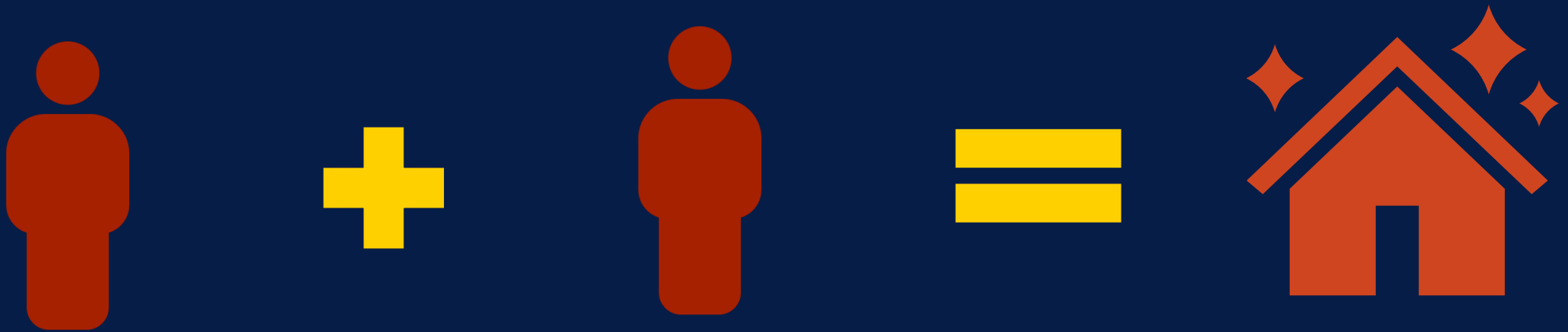
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What Do I Mean By Household Income?

Household income is the total income of the household in which you live.

Example: student lives with parents.



Parent/Carer 1 earns **£25,000** a year.

Parent/Carer 2 earns **£30,000** a year.

Combined income is **£55,000**.

The combined income is the figure that will determine how much maintenance loan you will get.

There are many variations of this, dependent on your living situation.



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Student Maintenance Loan Figures 2026/27

Household Income	Living at home	Away from home (outside London)	Away from home (London)
£25,000 or less	£9,118	£10,830	£14,135
£35,000	£7,534	£9,283	£12,563
£45,000	£5,992	£7,736	£10,989
£55,000	£4,526	£6,189	£9,416
£60,000	£4,013	£5,415	£8,630
£65,000	£4,013	£5,048	£7,844
£70,000 (plus)	£4,013	£5,048	£7,039

These figures are provided as a general guide. We encourage you to contact our Money Advice team, who can advise on any additional funding or support you may be eligible for.

Figures are from “[Support with living and other costs: 2026 to 2027 academic year](#)” and correct as of January 2026



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Grants, Scholarships & Bursaries



Student Finance Grants

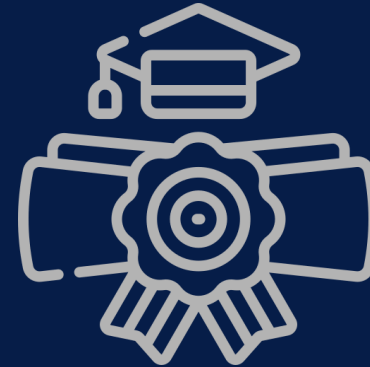
To support specific student needs

Disabled Students' Allowance

Adult Dependents' Grant

Childcare Grant

Parents' Learning Allowance



Scholarships & Bursaries

More money if you meet their criteria

Academic/Sport Excellence Scholarships

Needs-Based Scholarships

Community/Identity-Based Scholarships

Faculty Scholarship

You **do not** need to pay grants, scholarships and bursaries back



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Which one is NOT the scholarship/ grant?

Vegetarian Charity Grant

For students under 26 who are vegetarian or vegan and in financial need - £500 one-off award.

Arkwright Engineering Scholarship

Prestigious award for A-level (or equivalent) students in the UK and Channel Islands pursuing Engineering.

Graham Trust Scholarship

Available to students whose surname is *Graham*, studying in the Glasgow area.

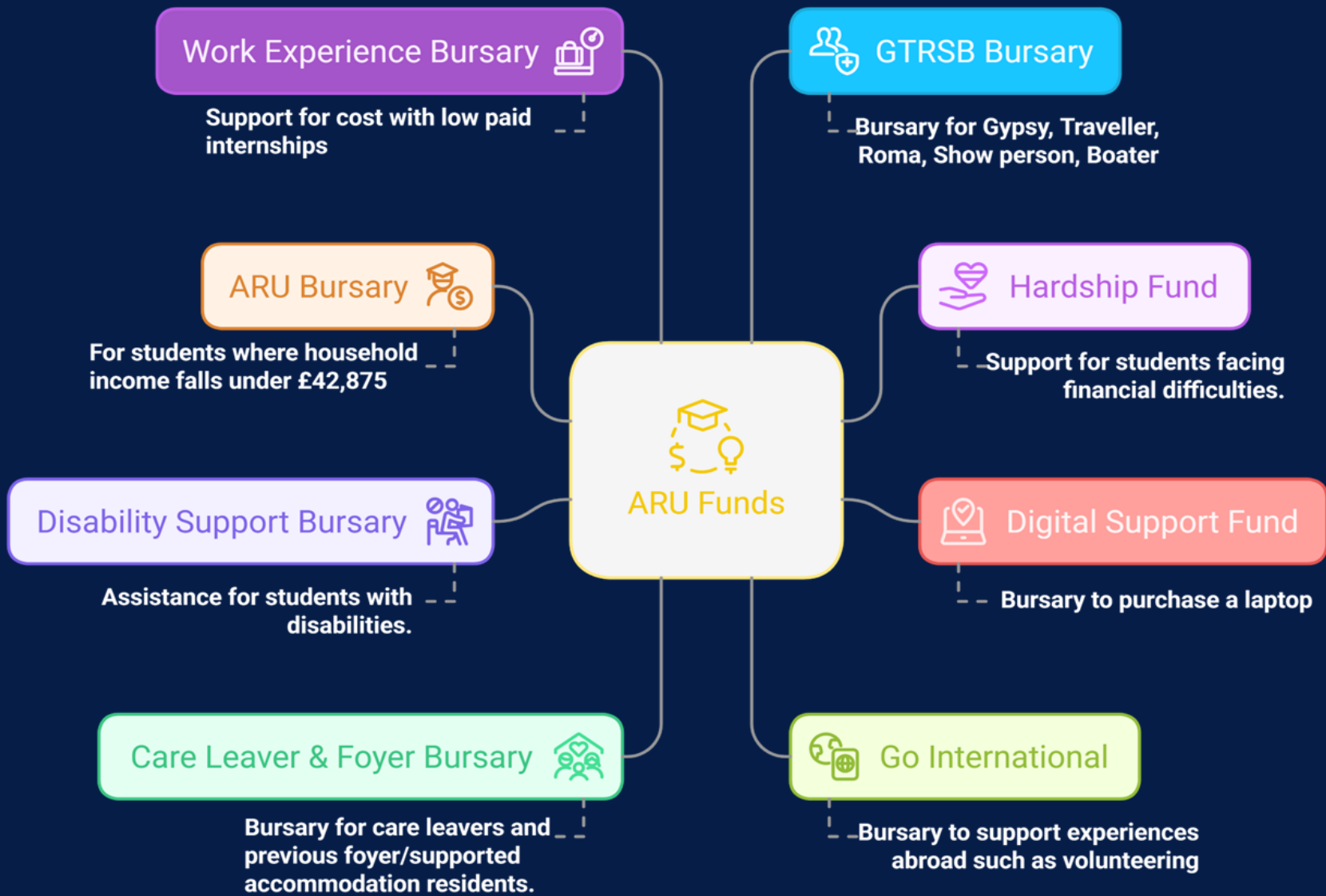
The Punctuality Pride Grant

For students with a perfect punctuality record verified by their teachers.



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Check university/college **websites** and ask at **open days** to see what they offer and how/when to apply



www.aru.ac.uk/student-life/preparing-for-study/help-with-finances
moneyadvice@aru.ac.uk



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Applying for Student Finance

How do you apply for student loans?



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Student Finance – Sept 2026 entry

- For September 2026 entry, applications for Student Finance opened:

Monday 23rd March 2026



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Applying for Student Finance

Opened 23rd March with deadline on 15th May. Apply early, even if you haven't decided on a university.



Parent/Carer or Partner
section

Nothing paid until
student is registered

Register online

www.gov.uk/student-finance

Application and proof of
ID

(Check Eligibility)

Remember – you'll need to **re-apply before the start of each academic year**, not just before your first year at university. There is a later deadline for this.



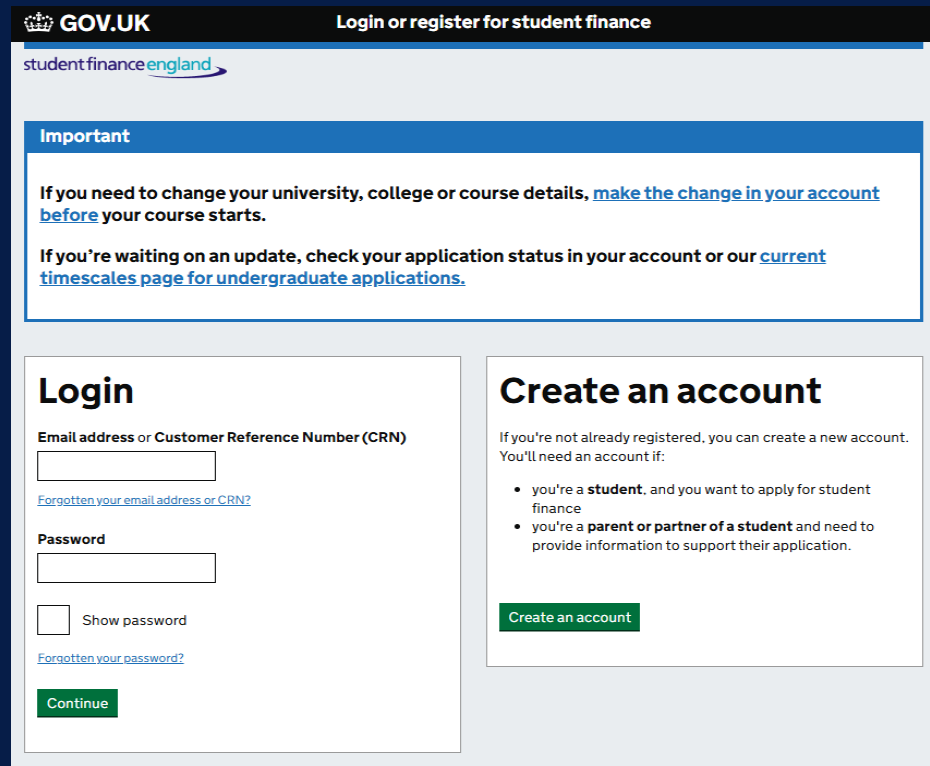
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The Application Form

All applications are handled via Student Finance England (SFE) through their **website** or **paper application**.

<https://www.gov.uk/apply-online-for-student-finance>



The screenshot shows the 'Login or register for student finance' page on the GOV.UK website. At the top, there is a navigation bar with the GOV.UK logo and the text 'Login or register for student finance'. Below this, the 'studentfinanceengland' logo is visible. An 'Important' section contains two paragraphs of text with links: 'If you need to change your university, college or course details, [make the change in your account before](#) your course starts.' and 'If you're waiting on an update, check your application status in your account or our [current timescales page for undergraduate applications](#).' Below the important section, there are two main columns. The left column is titled 'Login' and contains a form with two input fields: 'Email address or Customer Reference Number (CRN)' and 'Password'. There are links for 'Forgotten your email address or CRN?' and 'Forgotten your password?'. A 'Show password' checkbox is also present. A green 'Continue' button is at the bottom of the login section. The right column is titled 'Create an account' and contains the text: 'If you're not already registered, you can create a new account. You'll need an account if:'. Below this, there is a bulleted list: '• you're a **student**, and you want to apply for student finance' and '• you're a **parent or partner of a student** and need to provide information to support their application.' A green 'Create an account' button is at the bottom of the right section.



The screenshot shows the 'PN1 Form' application for student finance for new students. At the top right, the 'sfe student finance england' logo is visible. The main content area is a large, light blue rectangular box. Below this box, there is a dark blue banner with the text 'PN1 Form Application for student finance for new students'. Below the banner, there is a white box with the text '2025/26 You can also apply online at www.gov.uk/studentfinance'. At the bottom left, there is a QR code and the text 'SFE/PN1/0526/8'. A small number '1' is visible at the bottom left corner of the page.



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What's on the Application Form?

Section	What You'll Be Asked	Who Completes It
Personal Details	Name, DOB, contact info, NI number, passport details	Student
Course & University	University, course, year, living at home/away	Student
Loan Choices	Tuition Fee Loan, Maintenance Loan (full or partial)	Student
Residency/Identity	Where you've lived, citizenship, immigration status	Student
Household Income	Parents'/carers' income from last tax year	Parents/Carers
Extra Support	Disability, dependents, previous study details	Student
Bank Details	Account number & sort code	Student
Evidence & Declaration	Upload docs, sign declaration, parent consent	Student & Parents/Carers

What will you need?

- Valid passport (or birth certificate details)
- National Insurance number
- Bank account details
- University/course choice
- Household income details from parent(s)/carer(s)



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Disabled Students' Allowance (DSA)

What is DSA?

Financial support for students with disabilities, long-term health conditions or specific learning difficulties (e.g. dyslexia)

What can DSA cover?

- Specialist equipment e.g. laptops/software
- Extra support e.g. note-takers
- Other study-related costs linked to the disability e.g. travel allowance

Who can apply?

Students with a diagnosed disability or condition that affects their studies. Must be intending to study in higher education.



Apply for DSA



Get Support at University



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Repayments

How do you pay back your student loan?



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True or False

- Graduates start paying back your student loan the month after they graduate
- The student loan gets written off after 40 years, even if the graduate hasn't paid it all back
- Student loans appear on your credit report like credit card debt
- Graduates only pay back their student loan when they earn over £25,000
- The monthly amount graduates pay back is based on the amount they owe

FALSE

TRUE

FALSE

TRUE

FALSE



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Repaying the Loan

The tuition fee and maintenance loan are treated as one loan.



+£25k

Monthly repayments begin the **April after graduation** but will not start until the graduate's income exceeds **£25,000**. You pay **9%** of anything earned after £25,000.



The amount paid back is based on **what you earn, not what you owe.**



The loan is written off after **40 years.**



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Repayment Scale

Yearly income	Monthly Income	Monthly Repayment
£24,000	£2000	£0
£26,000	£2166	£7.47
£28,000	£2333	£22.50
£30,000	£2500	£37.53
£32,000	£2666	£52.50
£38,000	£3166	£97.47

Repayments are 9% on earnings over **£25,000**



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This is the amount that is paid to you after deductions, that goes straight into your bank account.

Example Payslip

Your student loan is deducted from your pay, just like your tax.

You never get this money; it goes straight to the Government.

ANGLIA RUSKIN UNIVERSITY – PAYSLIP FOR MICHAEL

Salary: £28,000

Payments:

Monthly pay: £2,333

Deductions:

National Insurance Tax: -£154

Basic Tax: -£257

Student Loan Deduction: -£22.50

Total deductions: -£433.50

Total Payments:

£1,899.50



Michael earns **£28,000** per year

His income before tax is **£2,333** per month

Student Loan Repayment is **£22.50** per month



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Budgeting

How do you budget your money as a university student?



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Budgeting

University students should plan to:

- Track income (loans, jobs, bursaries)
- Cover essentials like rent, food, and bills
- Avoid debt and overspending
- Save or enjoy extras without running out of money



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Monthly Expenses

Spare Income
for non-essentials or
savings

“Hidden” costs like
laundry, memberships,
printing, etc.

At ARU, the range of
costs of student
accommodation per
month (Sept 25):
£524.16 - £1,039.72



Expenses: £900



Income: £1,100

Additional Support:

- Part-Time Job
- Family Support
- Student Bank Account



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Money Saving Tips

- ❑ **Student discount cards** (e.g. TOTUM, NUS, UNiDAYS) for savings on food, travel, tech & more
- ❑ **Create (and stick to) a monthly budget**
- ❑ **Meal prep at home** – batch cook and avoid expensive takeaway
- ❑ **Buy in bulk** or look for **value packs** to save on everyday essentials
- ❑ **Get a student bank account** – often come with perks as a student such as discounts or railcards.
- ❑ **Know the difference between needs vs. wants** – prioritise essentials before spending on extras



ARU Support with the Cost of Living

Free health and wellbeing resources

Free and confidential counselling

Emergency Shopping Vouchers



Hot Meal

Affordable food options



Free Food Items

Access to complimentary fruit, porridge & soup sachets



Kitchen Access

Facilities for heating food & hot water provided



Sanitary Products

Free products stocked in all toilets

£1 Campus Sports sessions

Discounts on bus and train travel, as well as discounts at selected cycle stores

Access to premium IT software and well-stocked library, including e-journals

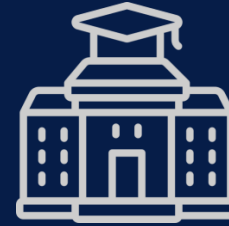
Utility, internet and insurance included in rent for ARU-managed accommodation

Discounted memberships of our Helmore and Old Factory gym

Your Student Finance Journey

BEFORE UNIVERSITY

Decide to go to university



Find out more about student finance



Apply for student finance online at www.gov.uk/student-finance



Parents/carers provide income details



SFE assess the application and send a letter of acceptance



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Start university



Receive maintenance loan payments in three instalments throughout the year

Reapply for student finance each year

www.gov.uk/student-finance



Graduate university



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Loan will be cancelled after 40 years



Start repaying the April after graduating or leaving your course, but only when income is over a certain amount (£25,000 per year)



If the graduate's income drops below the repayment threshold, repayments will stop



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Useful Websites

Student Finance:

Student Finance England ([gov.uk/student-finance](https://www.gov.uk/student-finance)) - Apply for loans, check repayments, manage your account

Repayment:

Student Finance England ([gov.uk/repaying-your-student-loan](https://www.gov.uk/repaying-your-student-loan)) - Everything about repayments and thresholds

Budgeting & Money Management:

- **Save the Student** ([savethestudent.org](https://www.savethestudent.org)) - Student money guides, budgeting tips, and deals
- **Money Saving Expert Student Section** (<https://www.moneysavingexpert.com/students/>) - Martin Lewis's student finance guides
- **UCAS Budget Calculator** (<https://www.ucas.com/finance/managing-money/budget-calculator>)
- **Student Finance England Calculator** (<https://www.gov.uk/student-finance-calculator>)



Pro Tip: Most universities also have dedicated money advisors - always worth speaking to them if you need help



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Open Days at ARU



Upcoming dates:

- 6th June 2026



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Download your
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prospectus now



SCAN ME



Thank you!

Do you have any questions?

For more information:

www.aru.ac.uk

answers@aru.ac.uk

moneyadvice@aru.ac.uk

