



**Northumbria  
University**  
NEWCASTLE

Please note that the information in this presentation is accurate at the time of delivery. This presentation should only be delivered by trained staff in the Northumbria University Student Recruitment Team. For further information please email [studentrecruitment@northumbria.ac.uk](mailto:studentrecruitment@northumbria.ac.uk)



# Student Finance Explained

# What is Student Finance?

↘ **Apply for funding from Student Finance England**

↘ **Students must apply for funding every year of the course for students (including foundation and placement years).**

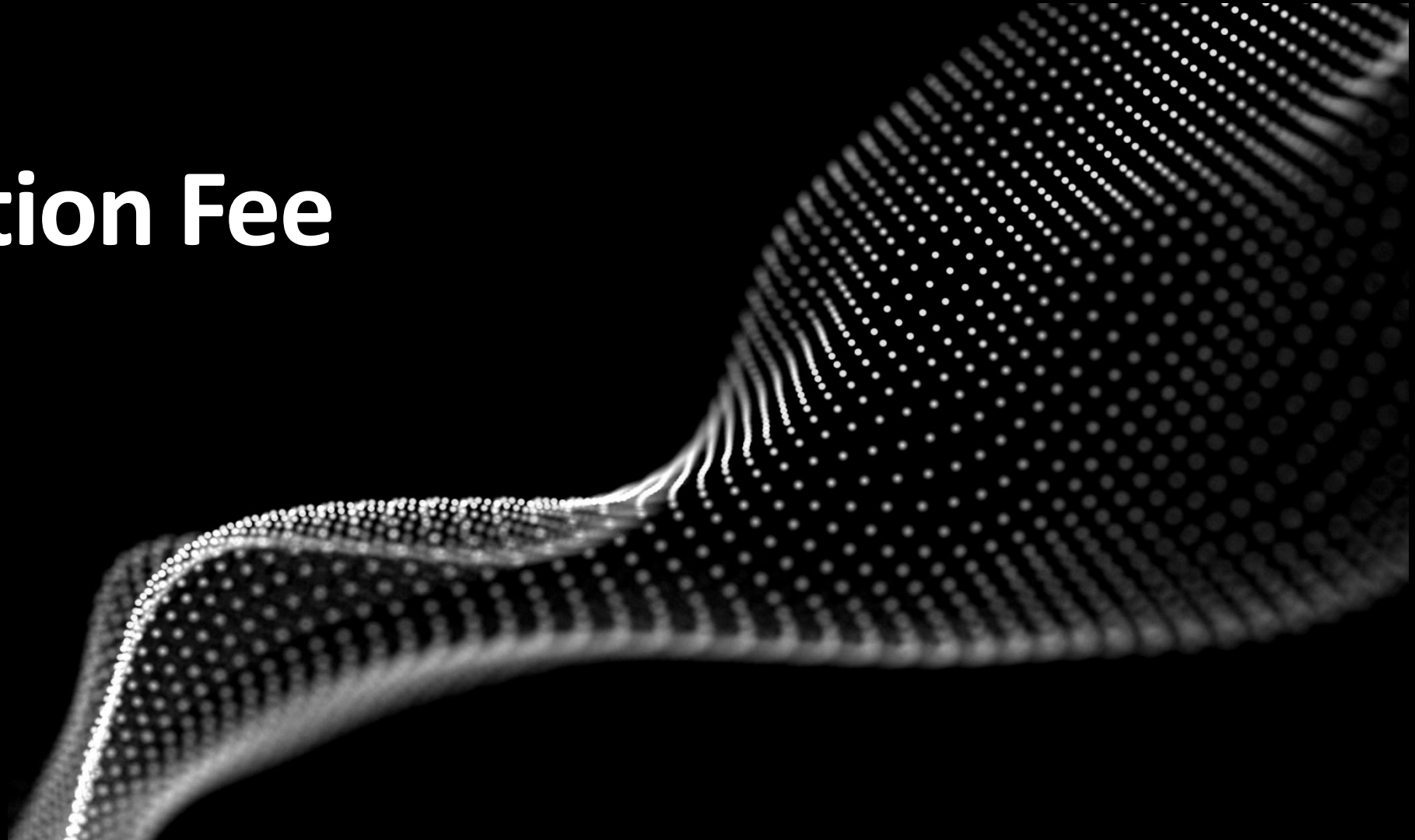
↘ **Applications can be made before a place is confirmed at university, and amendments can be made after submission**

↘ **Applications open in March for September 2026**



# What is Student Finance?

## Part 1 – Tuition Fee Loans



# Tuition

*£9,790 per year*



## How is it paid?

Paid directly to the University

If eligible, students can take out a loan for the full amount of fees per year

Nothing payable upfront

## This pays for....

Expert Academics

Industry-standard Facilities

World Class Research

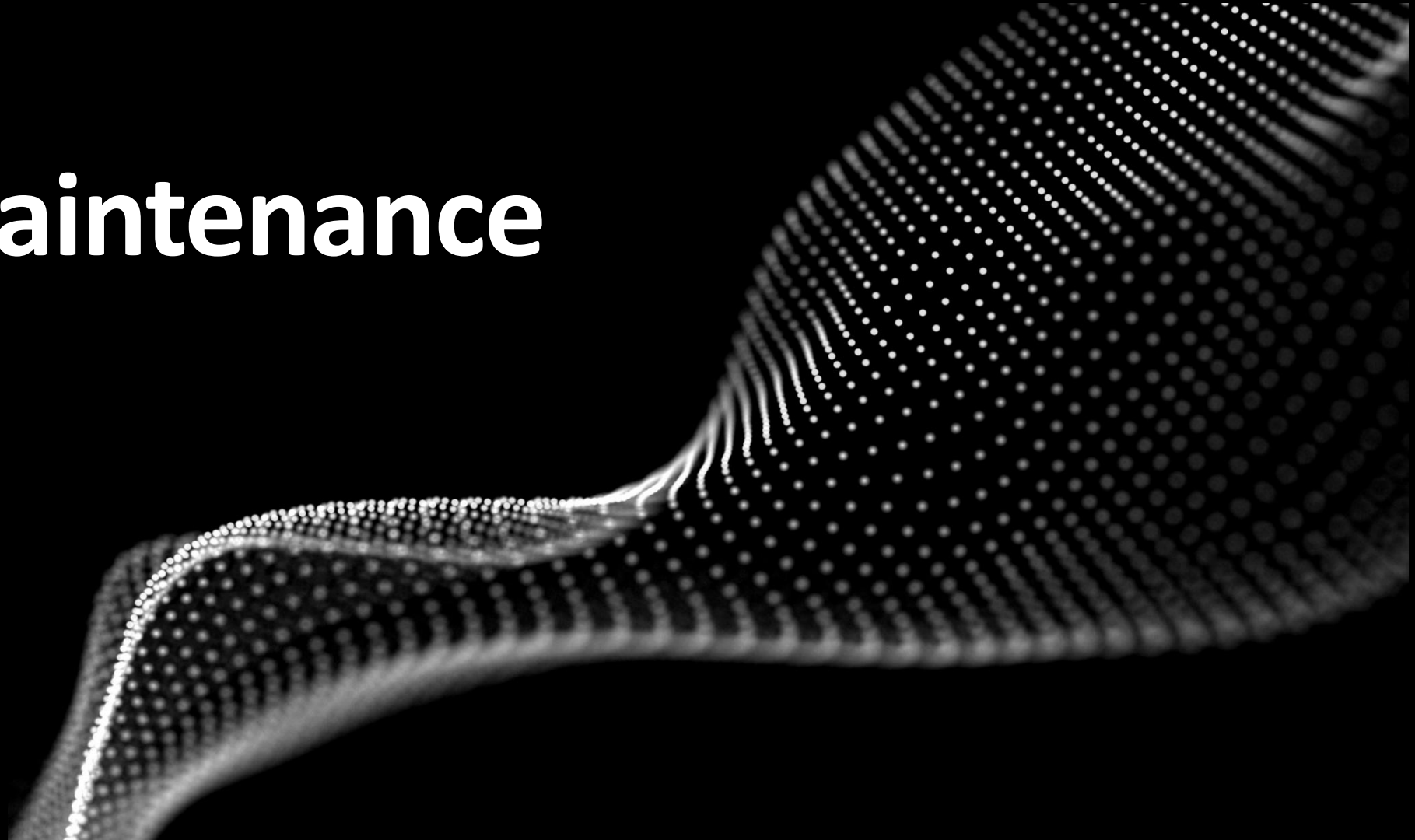
Professional Accreditations

Student Support

And more!

# What is Student Finance?

## Part 2 – Maintenance Loans



# Maintenance



## How is it paid?

Paid to student in instalments

Amount depends on personal circumstances

Nothing payable upfront

## Contributes to....

Rent and Bills

Travel

Food and Drink

Resources

Social Life

The things that 'maintain' the student

\*Approximate figure

# How Much Maintenance Will Students Get?



Living with  
parents at home

Up to  
£9,118

Live away from  
home, outside  
LDN

Up to  
£10,830

Living away from  
home, inside LDN

Up to  
£14,403

Check the Student  
Finance Calculator  
for an estimate

# Additional Support

Independent Student	Case by case*
Child Dependents	£342.24 a week for 2 or more children
Adult Dependents	£3,438
Disability, Mental or Physical Health Support	£27,783
NHS Learning Support Fund/ Specialist Subject Grant	£5,000 + £1,000 Grant

*\*Figures accurate as of March 2026*

***Check the Student Finance Calculator for an estimate!***

# Paying It Back



**Tuition and maintenance combine into one loan**



**Paying the loan back depends on how much they earn**



**They don't pay anything back until they are earning over £25,000 per year**



# Paying It Back



**9% of earnings OVER £25,000**



**Written off after 40 years**



**Paid monthly - taken automatically from graduate's paycheque, unless they are self-employed or work overseas**



# Repayment Figures

<b>Annual salary</b>	<b>Monthly salary</b>	<b>Monthly repayment</b>
<b>£25,000</b>	<b>£2,083</b>	<b>£0</b>
<b>£28,000</b>	<b>£2,333</b>	<b>£22.50</b>
<b>£31,000*</b>	<b>£2,583</b>	<b>£45</b>
<b>£33,000</b>	<b>£2,750</b>	<b>£60</b>

# Interest

↘ Interest is charged from the date of the first payment made by the SLC

↘ Interest rate is based on the Retail Price Index – updated once a year in September, using the RPI from March of that year

↘ It does not affect repayment amounts



# How Do Students Apply?

*gov.uk/apply-online-for-student-finance*

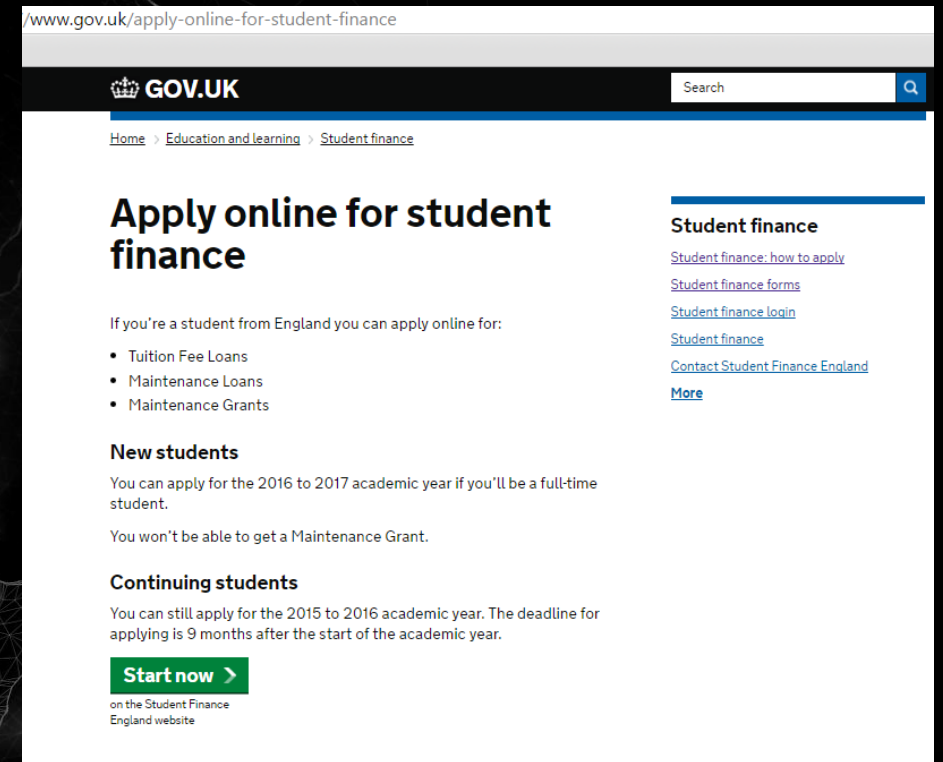
↘ **Personal Details (Name, DOB, NI Number, Passport Number)**

↘ **Where they've lived in the last 3-5 years**

↘ **University and course details**

↘ **Bank details & their income**

↘ **Parent/Guardian financial information from the past year**



The screenshot shows the gov.uk website page for applying for student finance. The URL in the browser is www.gov.uk/apply-online-for-student-finance. The page features the GOV.UK logo and a search bar. The main heading is "Apply online for student finance". Below this, it states "If you're a student from England you can apply online for:" followed by a list of options: Tuition Fee Loans, Maintenance Loans, and Maintenance Grants. There are also links for "Student finance: how to apply", "Student finance forms", "Student finance login", "Contact Student Finance England", and "More". The page is divided into sections for "New students" and "Continuing students", providing specific application details for each. A green "Start now" button is prominently displayed at the bottom of the main content area.

www.gov.uk/apply-online-for-student-finance

GOV.UK

Home > Education and Learning > Student finance

## Apply online for student finance

If you're a student from England you can apply online for:

- Tuition Fee Loans
- Maintenance Loans
- Maintenance Grants

**New students**

You can apply for the 2016 to 2017 academic year if you'll be a full-time student.

You won't be able to get a Maintenance Grant.

**Continuing students**

You can still apply for the 2015 to 2016 academic year. The deadline for applying is 9 months after the start of the academic year.

[Start now >](#)

on the Student Finance England website

**Student finance**

- [Student finance: how to apply](#)
- [Student finance forms](#)
- [Student finance login](#)
- [Contact Student Finance England](#)
- [More](#)

# Parent/Guardian Information



- ↘ Parents/guardians need their own account to contribute to their student's application. Should receive a link 24 hours after student applies
- ↘ Will be asked to provide your NI number to support an application so that details can be gathered from HMRC
- ↘ Household income is taken from the previous tax year, e.g. 2024-2025 if you are supporting an application for September 2026
- ↘ Household income is combined income of you and your spouse/partner.
- ↘ <https://www.ucas.com/student-finance-england/student-finance-guidance-parents-and-partners>

# Additional Funding

- Scholarships, bursaries and grants
- Can be awarded in each year of study, or as a single award
- Typically, do not need to be repaid
- May be eligible for multiple but likely to only be able to accept one
- Have eligibility criteria and T&Cs

# Additional Funding

Award Type	To Help With	Based On	Offered By
Scholarship	Some living costs (one-off, annual or termly payment), tuition fees (automatic reduction or cover).	Achievement or excellence in academics, sports or music.	Universities/colleges (often donated by alumni), employers or organisations, to support young talent in their area.
Bursary	Some living costs (one-off payment).	Low household income, background or personal circumstances, e.g. disabled students, students from particular regions or countries.	Universities/colleges (often donated by alumni), employers or organisations, to support young talent in their area.
Grant	Some living costs, specific purposes, e.g. studying abroad (one-off payment).	Low household income, background or personal circumstances, e.g. disabled students, students from particular regions or countries.	Charities or trusts that represent underrepresented groups.

# The Raman Sehgal Undergraduate Scholarships

↓ Awarded to two students studying Nursing, Health, Social Care and Bio-Sciences Undergraduate programmes from September 2026

↓ £4,000 over 3 years of study, up to £4,000.

↓ Must meet one criteria from:

- Live in a low participation neighbourhood
- You are from a BAME background
- You have declared a physical and/or mental health condition, long term illness, or learning difference on UCAS

↓ Must write 500 words on 'How will this Award support your aspirations to succeed in Higher Education'

# Cobham-Ultra UK Scholarships



Awarded to two students studying Engineering and Environment Undergraduate programmes from September 2026



£3,500 in the first year of study only



Must meet one criteria from:

- Live in a low participation neighbourhood
- You are from a BAME background
- You have declared a physical and/or mental health condition, long term illness, or learning difference on UCAS



Must write 500 words on 'How will this Award support your aspirations to succeed in Higher Education'

# The Vaughan Oliver Graphic Design Scholarship



**Awarded to two students studying Undergraduate Graphic Design from September 2026**



**£2,500 in the first year of study only**



**Must meet one criteria from:**

- **Live in a low participation neighbourhood**
- **You are from a BAME background**
- **You have declared a physical and/or mental health condition, long term illness, or learning difference on UCAS**



**Must write 500 words on 'How will this Award support your aspirations to succeed in Higher Education'**

# Maximising Income

- ↘ **Employment in University (Student Rep/Help Desk/SU)**
- ↘ **Part-Time Jobs (Retail/Hospitality)**
- ↘ **Placement Years - Students will pay a reduced tuition fee loan & will receive a reduced maintenance loan**
- ↘ **Student Bank Accounts with Interest-Free Overdraft**

# How can you support your student ?



**Find your  
income details  
from the  
previous tax year**



**Complete the  
student finance  
parent  
application**



**Speak to your  
student about  
money**



**Help them to  
establish a  
budget plan**

# Takeaways



**Northumbria  
University**  
NEWCASTLE



**Check how much they're entitled to on the Student Finance Calculator & apply early**



**Check for bursaries, scholarships and grants**



**Applications open in March for September 2026**

Please note that information in this presentation is accurate as of April 2025 and is subject to change based on Student Finance England and University costs.



**Northumbria  
University  
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**#TakeOnTomorrow**

**Any Questions?**

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