Student Finance

Unravelled by ARU

Your Future. Amplified.

Chloe French

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What we'll cover...

1. Student Finance Explained
2. Applying for Student Finance
3. Repayments

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Student Finance Explained

How do you pay for university?

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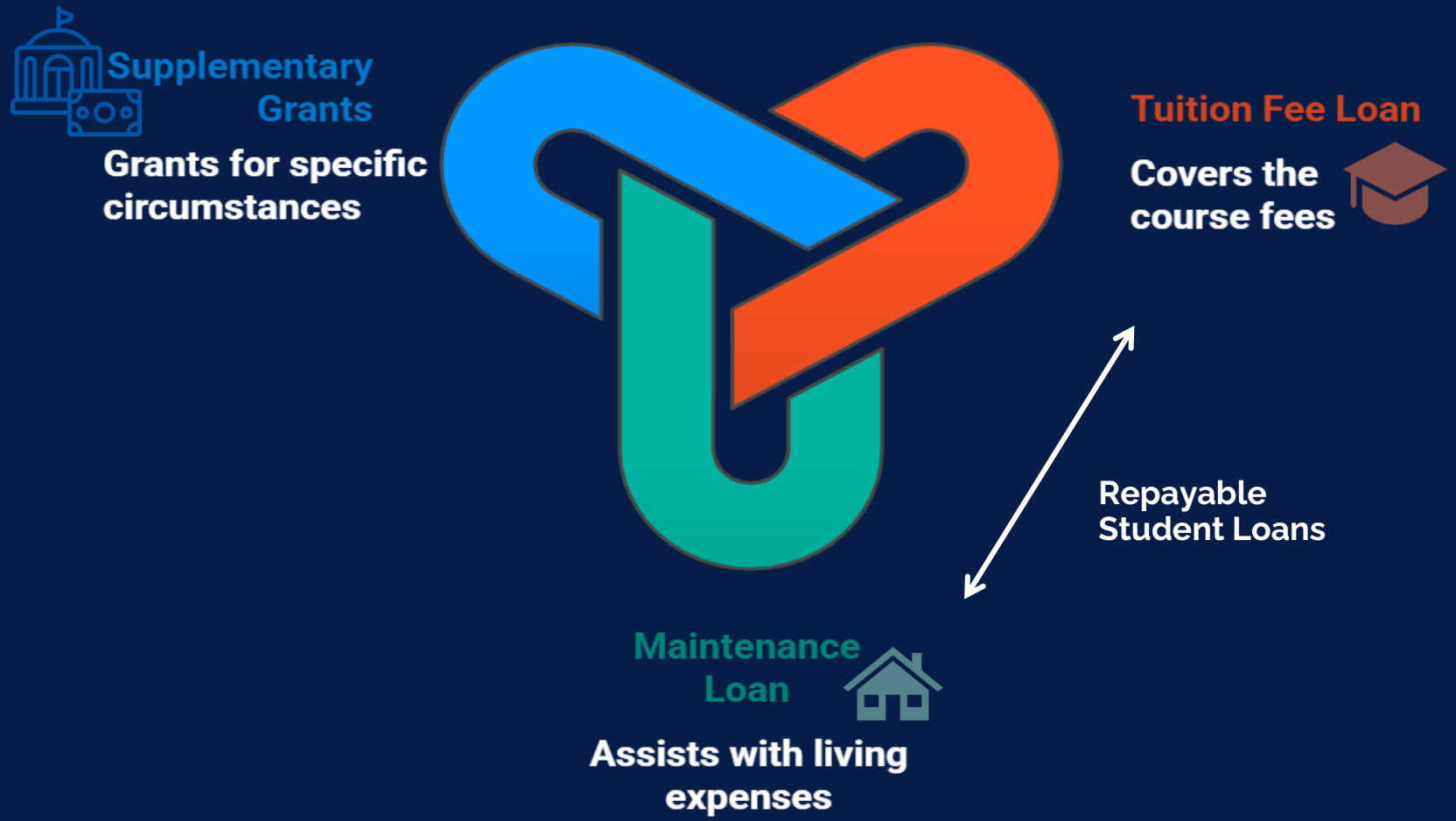
What is Student Finance?



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

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£9,790 per year

PAID TO UNIVERSITY

PAYS FOR

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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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What does this mean for me?

1. **Higher tuition fees WON'T change what most pay each year**

The amount you repay each year (9% over £25,000) solely depends on what you earn, not on what you borrow.

2. **Increasing tuition fees will only see those who clear their loan in full over the 40 years pay more**

Most lower and middle earning university leavers will pay 9% extra tax above the threshold for 40 years (and higher tuition fees won't change that).

3. **The biggest practical problem for students isn't tuition fees, it is the cost of going to university**

ARU has many things to support students with the cost of living while studying with us.

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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

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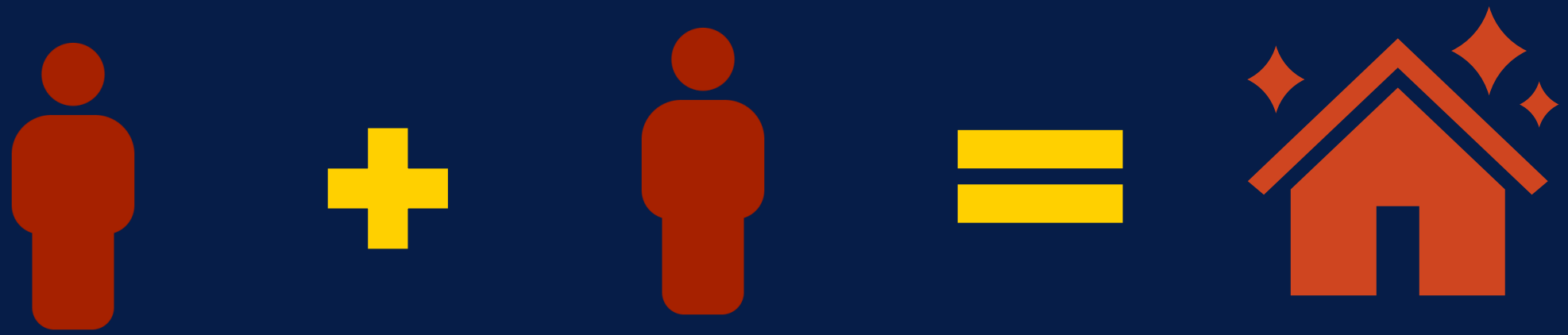
What Do I Mean By Household Income?

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

***Example**: student lives with parents.*



*Parent/Carer 1 earns **£20,000** a year.*

*Parent/Carer 2 earns **£15,000** a year.*

*Combined income is **£35,000**.*

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

Location	Max Amount*	Min Amount*	Max Entitlement with Support*
Living at home	£9,118	£4,013	£10,757
Living away from home & studying outside London	£10,830	£5,048	£12,345
Living Away from home and studying in London	£14,135	£7,039	£15,415

*Support with living and other costs: 2026 to 2027 academic year (Correct as of January 2026)

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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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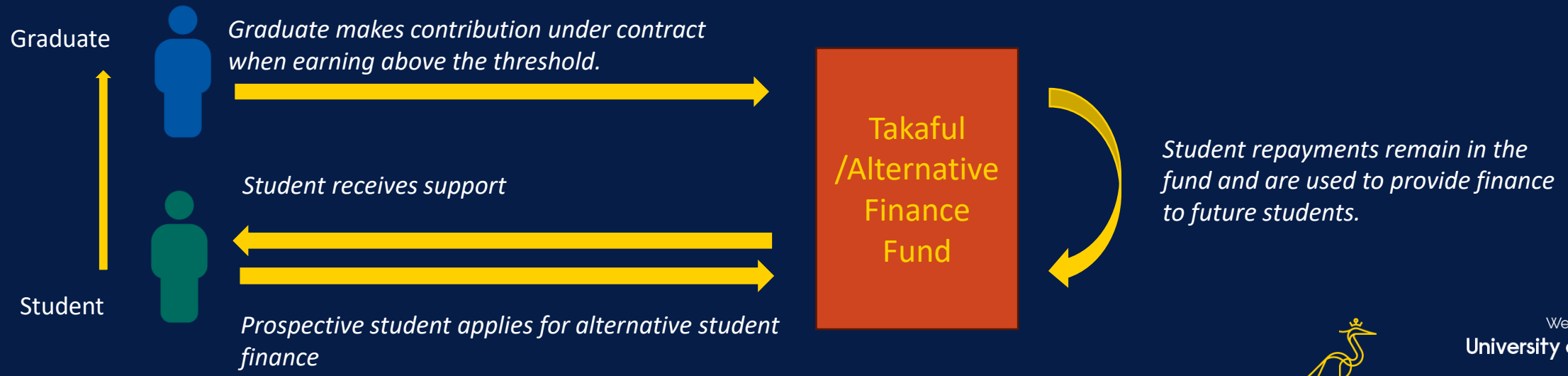
Sharia-Compliant Student Finance

An alternative to ‘Student Finance’

- The new student finance product is compatible with **Islamic finance principles**
- Apply in the same way through Student Finance England for both tuition fee and living costs
- Available from 2025/26



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Lifelong Learning Entitlement (LLE)

The Lifelong Learning Entitlement (LLE) will transform the post-18 student finance system in England, to create a single funding system:

From January 2027, LLE funding will replace higher education student finance (HESF) and Advanced Learner Loans (ALL)

It unifies funding for undergraduate degrees and Advanced Learner Loans into one flexible pot.

LLE will provide new eligible learners with Tuition Fee Loan entitlement to the equivalent of 4 years post-18 education funding to use up to the age of 60

LLE will allow for flexible and modular learning of courses and this delivery model will enable eligible learners to stop and start their training at a time that’s right for them

Provide a £38,140 Entitlement: New learners get a tuition fee loan equivalent to four years of study (based on 2025/26 fees) to use flexibly throughout their working lives

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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Activity: 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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NHS Learning Support Fund

- NHS Learning Support Fund (LSF) is funding to support eligible healthcare students
- Must be eligible for both Tuition Fee Loan & Maintenance Loan
- Paid 3 times a year
- Applied for yearly
- Non repayable grants

Training Grant per year	Parental Support Allowance per year	Exceptional Support Fund	Travel and Duel Accommodation Expenses
£5000 - £6000	£2000	£0 - £3000	Per cost

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To apply, you need to be on one of the following pre-registration undergraduate courses:

- dental therapy or dental hygiene (level 5 and 6 courses)
- dietetics
- midwifery
- nursing (adult, child, mental health, learning disability, joint nursing, or social work)
- occupational therapy
- operating department practitioner
- orthoptics
- orthotics and prosthetics
- paramedics (except DipHE and FD courses)
- physiotherapy
- podiatry or chiropody
- radiography (diagnostic and therapeutic)
- speech and language therapy

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ARU Funds

Work Experience Bursary

Support for cost with low paid internships

GTRSB Bursary

Bursary for Gypsy, Traveller, Roma, Show person, Boater

ARU Bursary

For students where household income falls under £42,875

Hardship Fund

Support for students facing financial difficulties.

Disability Support Bursary

Assistance for students with disabilities.

Digital Support Fund

Bursary to purchase a laptop

Care Leaver & Foyer Bursary

Bursary for care leavers and previous foyer/supported accommodation residents.

Go International

Bursary to support experiences abroad such as volunteering

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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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

Applying for Student Finance

How do you apply for student loans?

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Applying for Student Finance

Opens **Monday 23rd March** with deadline in May. Apply early, even if you haven't decided on a university.

Register online

www.gov.uk/student-finance

Parent/Carer or Partner section

Application and proof of ID

(Check Eligibility)

Nothing paid until student is registered

Remember – you'll need to **re-apply before the start of each academic year**, not just before your first year at university.

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Key points for supporting a student's application

- You'll get an email within **3 hours** with a link to submit your household income details.
- When you register, you'll need to supply your National Insurance number
- You might be asked you to send evidence if the details you've submitted don't match HMRC's records.
- You'll also need to say if you have:
  - paid into private pensions
  - made additional voluntary contributions
  - children (other than the student) who depend on you financially
- You can submit an estimate of your financial details for the current tax year, if you think your household income will be at least 15% lower than the previous tax year. Read Student Finance England's guide to find out how to do this, and to download a Current Year Income (CYI) application form.
- Once your part is complete, it can take six to eight weeks to process applications.

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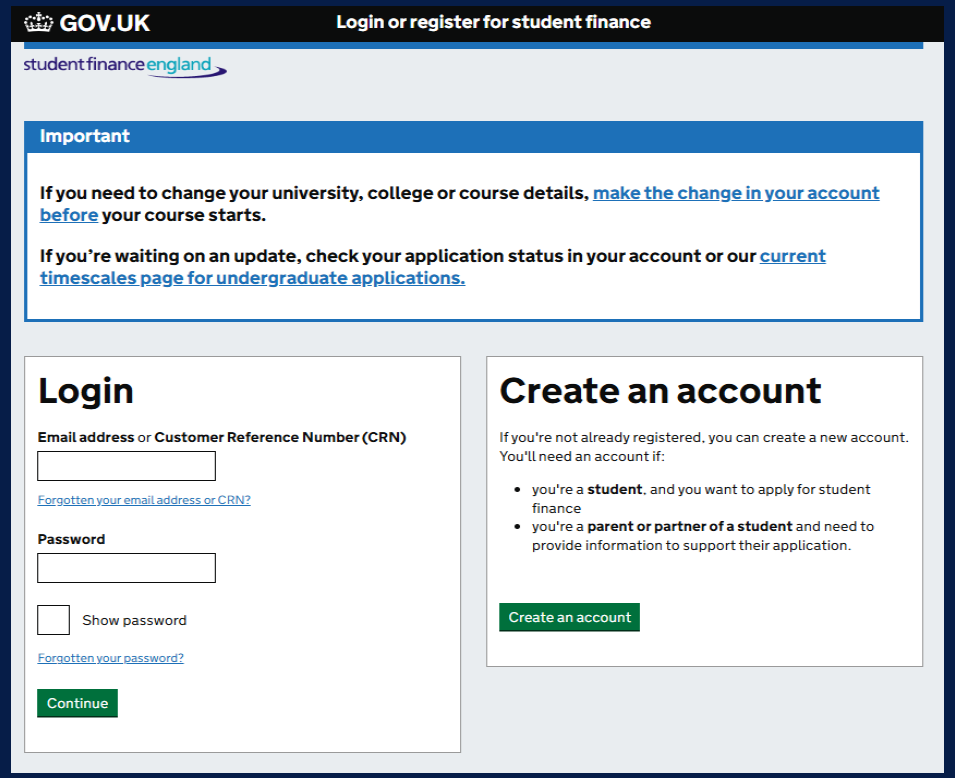
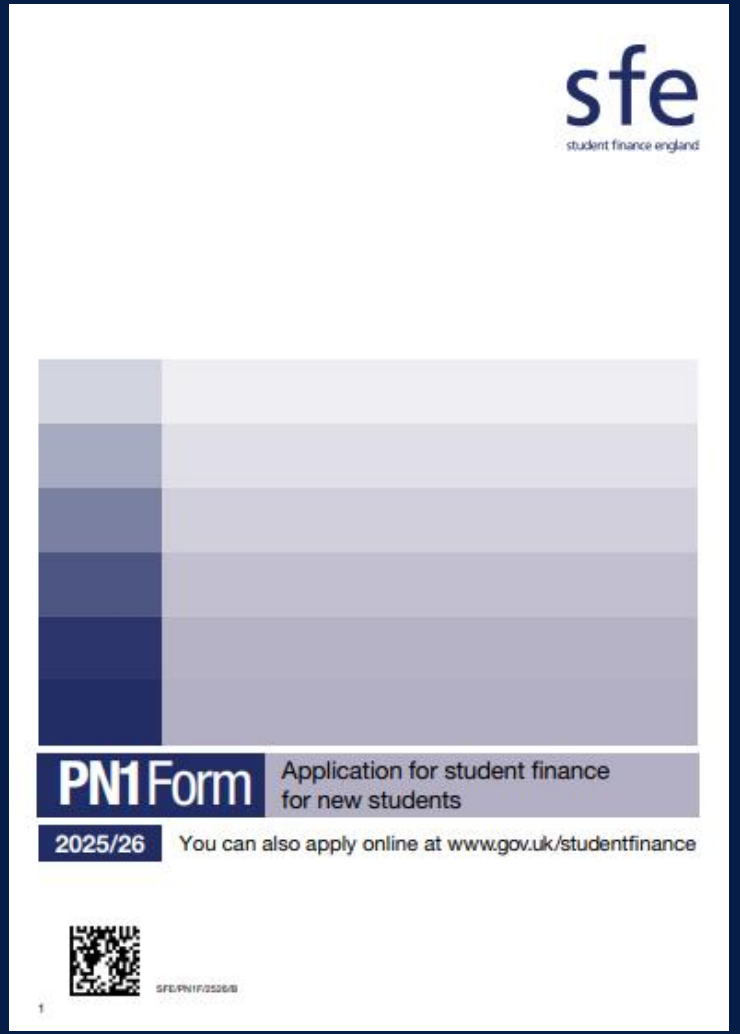
The Application Form

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

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





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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.

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Apply for DSA

Get Support at University

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Repayments

How do you pay back your student loan?

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Repaying the Loan

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

Monthly repayments begin the **April after graduation** but will not start until your 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 Examples

Amira
earns **£33,000**
per year

Her income before
tax is **£2750**
per month

Student Loan Repayment is
~£60
per month

Michael
earns **£28,000**
per year

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

Student Loan Repayment is
~£23
per month

Emma
earns **£24,975**
per year

Her income before
tax is **£2,085**
per month

Student Loan Repayment is
£0.00
per month

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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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ARU Accommodation

- You need to have firmly accepted an offer to study a full-time course at ARU – Accommodation opens Spring 2026 for ARU
- Accommodation costs will vary dependent on the university, its location and what style room you choose.
- It is best to look direct on the website for the University you are applying to so you can see accurate costs.
- There is usually a deposit required to secure your room.
- Rent will be paid in instalments across your academic year.
- Some universities include within their cost's utilities (gas, water, electric, internet) - again each university will vary with what its costs are inclusive of.

We offer

- Mixed gender, self-catered accommodation
- Prices per week (Sept 25): **£131.04 - £259.93**
- Prices per tenancy (Sept 25): **£5297.86 - £10917.06**

https://www.aru.ac.uk/student-life/accommodation

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Estimated Costs

Expense type	Commuting (per month)	Living away from home (per month)
Accommodation	£0 - £110	£500 - £1,350
Books and course costs	£0 - £30	£0 - £30
Travel (bus, train, taxi, car)	£50 - £280	£0 - £25
Bills	£0 - £50	£60 - £150 (utilities, internet and insurance are included in your rent for ARU-managed university accommodation)
Clothing	£0 - £60	£0 - £60
Groceries (food and toiletries)	£0 - £100	£140 - £300
Leisure/entertainment (eating out/events)	£0 - £200	£0 - £200
Subscriptions (streaming, gym membership, mobile phone, TV licence)	£0 - £60	£15 - £100
Total expenses per month	**£50 - £890**	**£715 - £2,215**

This is an example of average costs according to the National Money Survey 2024 and compare the market survey.

Your Student Finance Journey

BEFORE UNIVERSITY

You decide to go to university

You find out more about student finance

Your parents/carer provide their income details

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

SFE assess your application and sends a letter of acceptance

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AT UNIVERSITY

You start university

You get your maintenance loan payments in three instalments throughout the year

Reapply for student finance each year

www.gov.uk/student-finance

You graduate university

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AFTER UNIVERSITY

Your loan will be cancelled after 40 years

You start repaying the April after you finish or leave your course, but only when you're earning over a certain amount (£25,000 per year)

If your income drops below the repayment threshold your repayments will stop

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Useful Websites

Student Finance:

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

Repayment:

Student Finance England (gov.uk/repaying-your-student-loan) - Everything about repayments and thresholds

Budgeting & Money Management:

- **Save the Student** (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)

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

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Open Days and Applicant Days at ARU

Upcoming dates:

- 25th April 2026
- 6th June 2026

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Subject Taster Days

- **Group Bookings** with your School or College
- **Individual Bookings** – a teacher/advisor needs to book on your behalf

Subject Taster Days

Bring your school, college, or Sixth Form to an immersive taster day at one of ARU's campuses to explore career paths and spark a passion for further and higher education. Book now!

Book your taster day for 25/26

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AMPLIFY YOUR SUMMER

Be part of our summer residential experience.

Learn from our world-class academics with our **FREE Year 12,** 5-day residential experience.

Explore our vibrant and inclusive campuses and develop a deeper understanding of your chosen subject.

ARU Cambridge
28 June – 2 July
- **Business & Law**
- **Performing Arts**

ARU Chelmsford
5 – 9 July
- **Business & Law**
- **Medicine**

APPLY NOW

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HAPPEN

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Thank you!

Do you have any questions?