



Student Finance

Unravelled by ARU

Your Future. Amplified.



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Our Campuses at ARU

St Ivo



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Accommodation at University

Accommodation

- University halls or rent privately?
- En-suite or shared facilities?
- What is the price range?
- Where is the accommodation located?
- Mixed gendered?
- Are all your utility bills included?
- Catered or self catered?



ARU Accommodation

You must

- Have firmly accepted an offer to study a full-time course at ARU.
- Be at least 18 at start of tenancy (limited options for under 18s)
- Let us know if you are a Care Leaver and/or a Students with Medical Requirements

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>

 cambaccom@aru.ac.uk

essexaccom@aru.ac.uk

writtleaccom@aru.ac.uk



<u>All content is subject to change</u>	Peter Taylor House On-campus	Swinhoe House Hall of Residence On campus	Anastasia House On campus	Collier Road houses Next to campus	University houses Off campus
Management	ARU	ARU	ARU	ARU	ARU
Number of bedrooms	256	123	68	101 - (5-8 beds per house)	50- (3-10 beds per house)
Type	Hall with communal corridors	Hall with communal corridors	Hall with flats	Shared house	Shared house
Bedroom	Single occupancy	Single occupancy, 2 twin rooms	Single occupancy	Single occupancy	Single occupancy, 1 twin rooms
Room Type	250 en-suite, 2 two-bed flats and 2 studios. All single beds (3ft)	11 ensuite rooms, 108 non en-suite rooms, 2 twin rooms, 1 two-bed flat and 1 studio flat All single beds (3ft)	61 en-suite, 7 non en-suite rooms. Single beds (3ft)	10 en-suite rooms, 91 non en-suite rooms. All single beds (3ft)	1 en-suite, 49 non en-suite. All single beds (3ft)
Internet	100MB wired and wireless service	100MB wired and wireless service	100MB wired and wireless service	100MBwired and wireless service	Min 5MB wireless service
Possessions insurance	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Launderette available (coin or card operated)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Washing machines in some properties/access to on campus launderette	Washing machines in some properties/access to on campus launderette
Social Space	Kitchen/dining room	Kitchen/dining room	Kitchen/dining room/Common room	Kitchen/dining room	Kitchen/dining space

	Tenancy dates	Cost per week**	Total cost of tenancy	Deposit	Advanced rent	Rent instalments	Guarantor Required
Peter Taylor House On campus	40 weeks and 3 nights 09/09/2025 - 19/06/2026	Standard En-suite: £183.75 Refurbished Standard En-suite: £188.93 Studio Flat: £211.82	Standard En-suite: £7428.75 Refurbished Standard En-suite: £7638.17 Studio Flat: £8563.58	None	£400 at point of application to secure the room	3 installments, paid in October, February and May or in 8 monthly installments	No
Swinhoe House On campus	40 weeks and 3 nights 09/09/2025 - 19/06/2026	Twin Non En-suite: £124.18 Standard Non En-suite: £168.56 Medium En-suite: £183.47 Large Non En-suite: £180.04 Large En-suite: £191.31 Studio Flat: £211.82	Twin Non En-suite: £5020.42 Standard Non En-suite: £6814.64 Medium En-suite: £7417.43 Large Non En-suite: £7278.76 Large En-suite: £7734.39 Studio Flat: £8563.58	None	£400 at point of application to secure the room	3 installments, paid in October, February and May or in 8 monthly installments	No
Anastasia House On campus	40 weeks and 3 nights 09/09/2025 - 19/06/2026	Standard En-suite: £206.50 Standard Non En-suite: £206.50 Warden flat: £224.35	Standard En-suite: £8348.50 Standard Non En-suite: £8348.50 One Bedroom flat: £9070.15	None	£400 at point of application to secure the room	3 installments, paid in October, February and May or in 8 monthly installments	No
Collier Road houses Next to campus	40 weeks and 3 nights 09/09/2025 - 19/06/2026	£136.50- £199.57 Average: £156.66	£5518.50 – £8068.33 Average: £6333.54	None	£400 at point of application to secure the room	3 installments, paid in October, February and May or in 8 monthly installments	No

Sharing with Flatmates



**Shared
Kitchen**



**Shared
Bathroom
Facilities**



**Different
Degrees**



**Varying
Timetables**



Cultures



**Local?
Northern?
Southern?
International?**



Student Finance

What we'll cover...

1

Student Finance Explained

2

Applying for Student Finance

3

Repayment

4

Budgeting



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Student Finance Explained

How do you pay for university?



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Student Finance – Sept 2026 entry

- Tuition fee costs and associated loan amounts are changing, for those starting in Higher Education from September 2026
- Proposed changes were announced 8 Jan 2026
- Parliament are yet to confirm these changes
- This presentation refers to the new, proposed costs and associated loan amounts because they are highly likely to be agreed in Parliament
- The overall process for how Student Finance works is not expected to change
- Exact figures for costs and loans are available on the government website: <https://studentfinance.campaign.gov.uk/understanding-sfe/>



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What is Student Finance?



Supplementary
Grants

Grants for specific
circumstances



Tuition Fee Loan

Covers the
course fees



Repayable
Student Loans

Maintenance
Loan



Assists with living
expenses

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



£9,790 per year



Student Services



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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



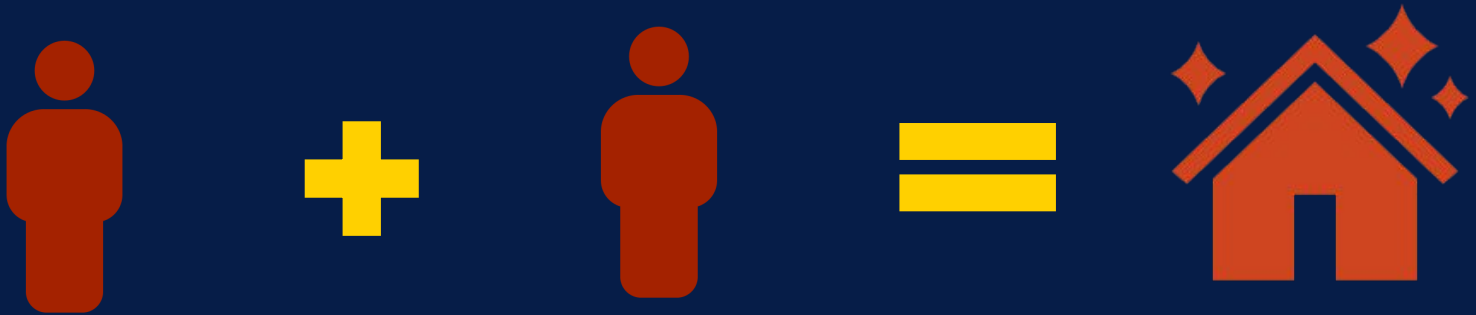
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What Do I Mean By Household Income?

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

Example: student lives with parents.



Parent/Carer 1 earns **£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.

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) Full-time undergraduate students eligible for benefits – which includes lone parents and some disabled students – qualify for higher rates of loan for living costs.



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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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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 Dual 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:

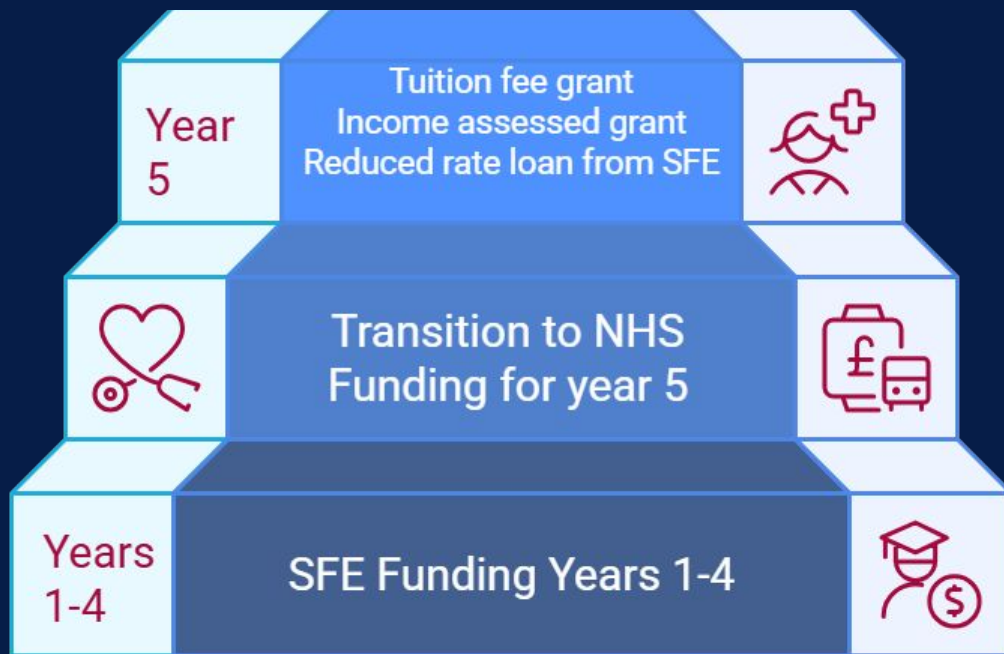
- dental therapy or dental hygiene (level 5 and 6 courses)
- dietetics
- midwifery
- nursing (adult, child, mental health, learning disability, joint nursing, or social work)
- occupational therapy
- operating department practitioner
- orthoptics
- orthotics and prosthetics
- paramedics (except DipHE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



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Medicine



Graduate students only receive a maintenance loan only under SFE years 1-4

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.

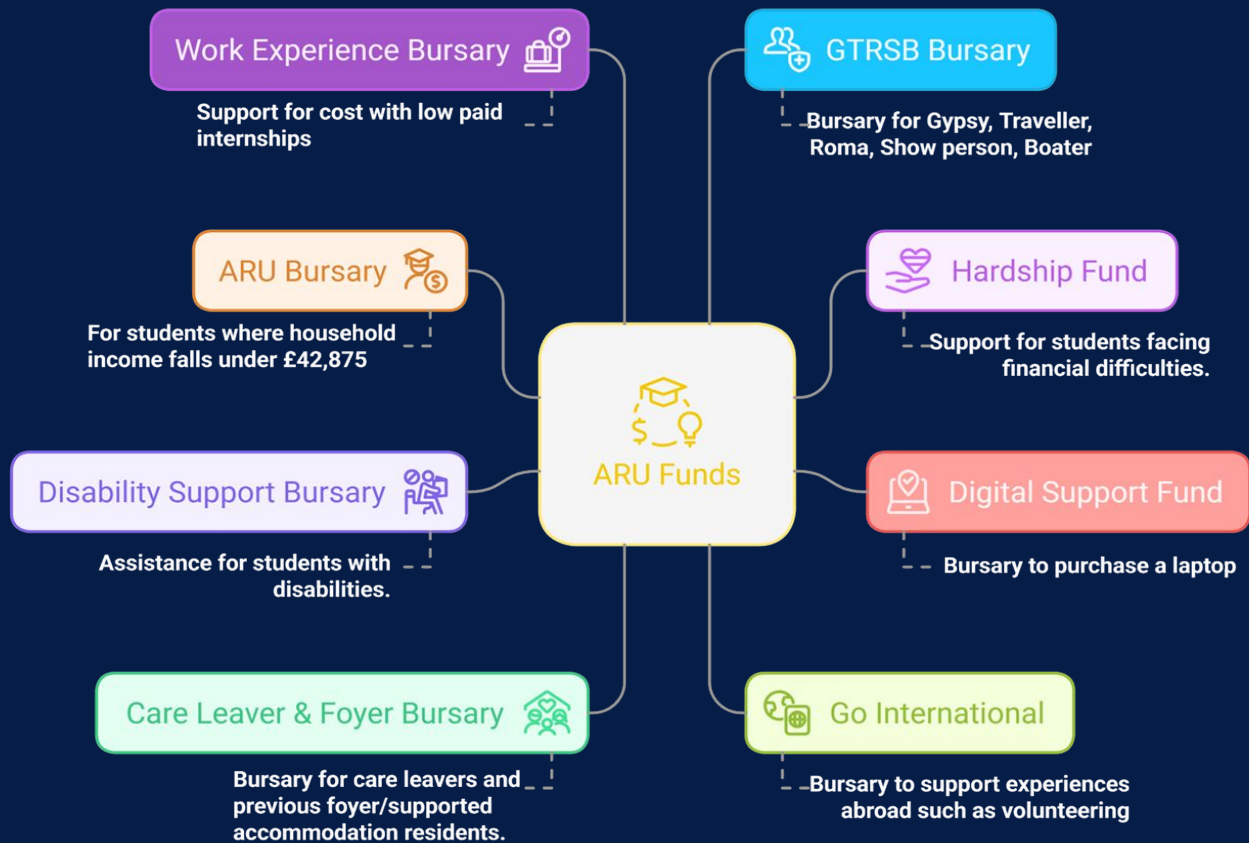
The Punctuality Pride Grant

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



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

Applying for Student Finance

How do you apply for student loans?



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Student Finance Deadlines



The application cycle for full-time students is expected to open around late March 2026 for 2026/27 entry)

Apply as soon as possible - you can apply before confirming a university place



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Applying for Student Finance

Opens Feb / March with deadline in May. Apply early, even if you haven't decided on a university.



Register online



Parent/Carer or
Partner section



Application and proof
of ID

(Check Eligibility)



Nothing paid until
student is registered

www.gov.uk/student-finance

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



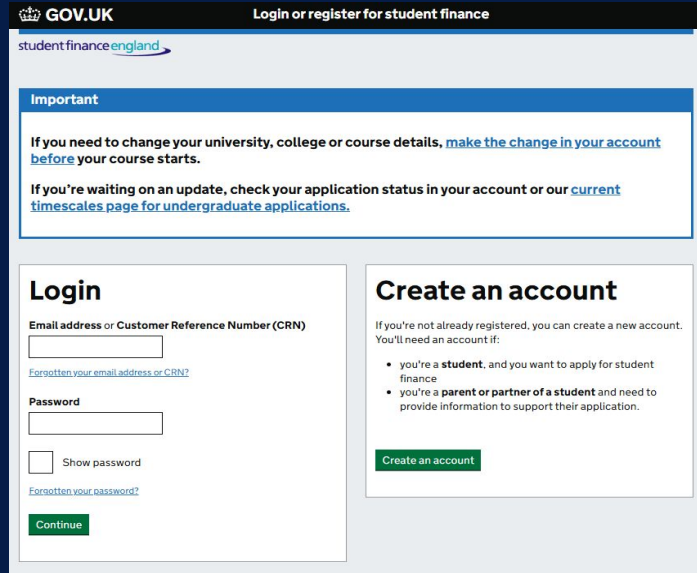
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The Application Form

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 GOV.UK website for logging in or registering for student finance. At the top, it says "GOV.UK Login or register for student finance" and "student finance england". Below this is an "Important" section with two paragraphs of text and links. The "Login" section has a "Continue" button. The "Create an account" section has a "Create an account" button.

GOV.UK Login or register for student finance
student finance england

Important

If you need to change your university, college or course details, [make the change in your account before](#) your course starts.

If you're waiting on an update, check your application status in your account or our [current timescales page for undergraduate applications](#).

Login

Email address or Customer Reference Number (CRN)

[Forgotten your email address or CRN?](#)

Password

Show password

[Forgotten your password?](#)

Continue

Create an account

If you're not already registered, you can create a new account. You'll need an account if:

- you're a **student**, and you want to apply for student finance
- you're a **parent or partner of a student** and need to provide information to support their application.

Create an account



The screenshot shows the PNI Form application for student finance for new students. It features the SFE logo, a QR code, and a link to the online application page.

sfe
student finance england

PNI Form Application for student finance for new students

2025/26 You can also apply online at www.gov.uk/studentfinance

 [SFE/PNI/2526](#)



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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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Activity: True or False

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

FALSE

TRUE

FALSE

TRUE

FALSE



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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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Activity: Guess the Monthly Repayment – Graduate's Average Salary

A A
Business &
Management
£26,996
A A

Monthly
Repayment:
£15.00

A A
History
£25,968
A A

Monthly
Repayment:
£7.50

A A
Engineering
£30,998
A A

Monthly
Repayment:
£45

A A
Computer
Science
£29,933
A A

Monthly
Repayment:
£37.49

A A
Law
£23,981
A A

Monthly
Repayment:
£0

A A
Medicine
£34,950
A A

Monthly
Repayment:
£74.55

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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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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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 – PAYSIP 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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What is Budgeting?

Budgeting is the process of planning how you'll spend and manage your money.

As a university student, 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

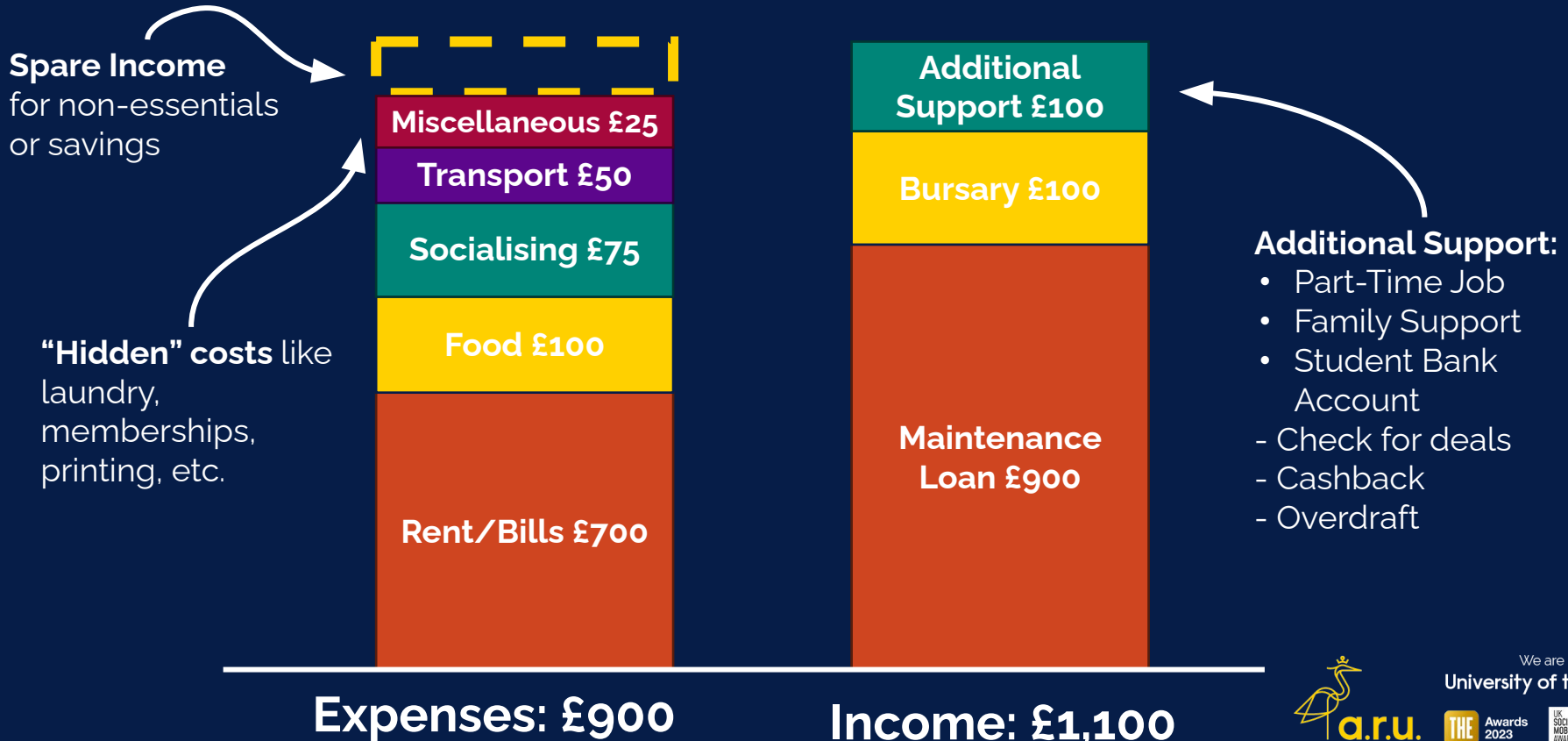


What Do You Need To Pay For?



- Accommodation
- Food
- Transport
- Books and stationary
- Mobile phone contract
- Toiletries/Household supplies
- Laundry
- Printing
- Contingency
- Clubs and Societies
- Gym membership
- Clothes
- Streaming subscriptions/TV Licence
- Holidays/Trips
- Socialising
 - Cinema
 - Nights out
 - Meals out/Takeaways

Monthly Expenses



Money Saving Tips

- ❑ Use student discount cards (e.g. TOTUM, NUS, UNiDAYS) for savings on food, travel, tech & more
- ❑ Make 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

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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BEFORE UNIVERSITY



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

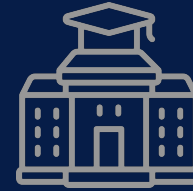
Reapply for student finance each year

www.gov.uk/student-finance



You graduate university

You start university



AT UNIVERSITY



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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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Let's see what you've learnt...

- What is Student Finance? Money to help with the cost of university
- Student Finance is made up of two main loans. They are the 'tuition' loan and what other? Maintenance Loan
- What is the maximum cost of a tuition fee per year? £9,790
- What can the maintenance loan be used for? A variety of costs including bills, rent & books
- How do you apply for Student Finance? Through 'Student Finance England' on the Government website
- When do you start repaying your student loan(s)?

The April after your graduate, after you earn above £25,000



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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>)



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 at ARU



Upcoming dates:

- 6th June 2026



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Download your
undergraduate
prospectus now



SCAN ME



Thank you!

Do you
have any
questions?

