

Our Guide to Student Finance



studentfinance **england**
the student finance experts

What we'll cover today

- Tuition Fees
- Living Costs
- Non-Repayable Finance
- Applying
- Loan Repayment



Tuition Fees

Tuition Fees

Maximum fee permitted to charge UK/EU students is set by the UK government

**The maximum fees for 2025/2026 stand at
£9,535**

Most universities will charge this



**Where do
tuition
fees go?**

Tuition Fee Loans

Apply through Student Finance
England /Wales/Scotland/NI.

Student Finance is a separate
organisation to universities.

Full-time or part-time students can
apply.

You can apply to receive the full
Tuition Fee Loan or only part of it.

Loan goes straight to the University.



Maintenance Loan

Maintenance Loan for Living Costs

There is a basic rate of Maintenance loan and then additional is means tested to give total loan amount

Apply through Student Finance

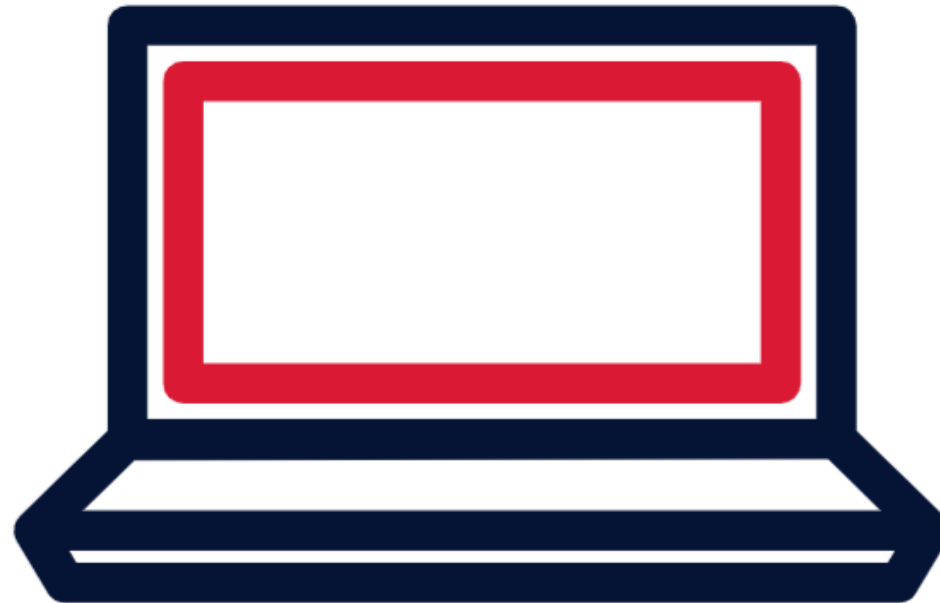
Loan goes **straight into your bank account**

Received in three almost equal instalments

2025/26 Figures.

Household Income	Living at home	Away from home (outside London)	Away from home (London)
£25,000 or less	£8,877	£10,544	£13,762
£35,000	£7,387	£9,038	£12,231
£45,000	£5,897	£7,532	£10,700
£55,000	£4,407	£6,026	£9,168
£65,000	£3,907	£4,915	£7,637
£75,000+	£3,907	£4,915	£6,853

See how much you may be eligible for



<https://www.gov.uk/student-finance-calculator>

Living Costs

Maintenance Loans



Living costs and spending
will differ vastly from
person to person

Includes: Rent, Food,
socialising, books, travel
etc.

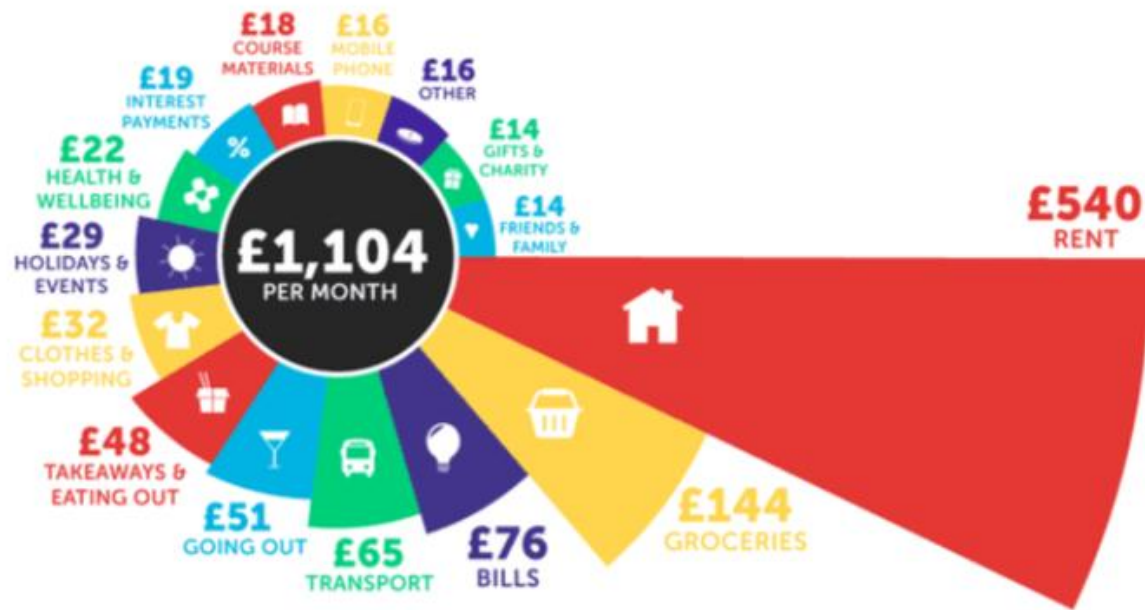
Our website has examples
of average spend for
various categories, let's
take a look...



Bursaries and Extra Help

Living Costs

The National Student Money Survey shows the average costs for students per month and the average costs per region.



Newcastle is Top 5 city in the UK for Affordability

QS Best Student Cities 2026

Student spends (per month)



£415 - £775

Uni
Accommodation
(often including
bills)



£108 - £214

Food



£129 - £214

Social and
Leisure Activities



£21 - £43

Household
Essentials



£11 - £50

Mobile Phone



£13.99+

The Gym



£28 - £68

Local Transport



£7.50 - £11

Contents Insurance



£21 - £64

Personal Care

Budgeting

Understanding the cost of living and budgeting accordingly is an important part of university life.

The average living costs for a student in the UK is around £1000 per month.

However, Newcastle is one of the cheapest cities in the UK!

A lot of the living costs associated with student life are **typically lower in the UK's northern cities**, meaning your money will go further.

It may be that your maintenance loan will not cover all of your living costs.



Top
Tip!

For a budget to be effective you need to stick to it!

Additional Support

Non-Repayable Grants

Special Support Grants

- You must be a full time student. Part-time and EU students cannot apply.
- You may be eligible if you qualify for: **Income Support, Housing Benefit**
- You may also be eligible if you are a **lone parent** or have certain **disabilities**.
- You will be told if you are eligible for this grant when you apply for Student Finance



Non- Repayable Grants

Special Support Grants

Students with dependents may be eligible for:

Childcare Grant

Parents' Learning Allowance

Adult Dependents Grant



Non- Repayable Grants



**COMPLETE
UNIVERSITY
GUIDE WEBSITE**

Course-specific

Medicine, Dentistry and Health Care students- help with costs of travel to UK clinical placements

Social Work bursaries available

Financial support for teacher training students

If you are going to Study Abroad, you may be entitled to a grant to help cover travel expenses

Disabled Student Allowance (DSA)

Grant to help with extra costs you might have due to a disability, long-term health condition, mental health condition, or specific learning difficulty e.g. dyslexia, anxiety, autism, ADHD.

DSAs can help to pay for:

- Specialist equipment you need for studying, like computer software
- Non-medical helpers, for example a note taker or reader
- Additional travel costs you may pay as a direct result of your disability

Full-time or part-time students eligible.

**Applying
for DSA**

Top Tips

Applying for DSA

1. Log in to your Student Finance Account and complete DSA 1F Form:

www.gov.uk/studentfinance

2. Get your eligibility notification

3. Book and attend your assessment

4. Get your Entitlement Notification

5. Order equipment & arrange support before your course starts

Our Top Tips

Apply as **early** as possible to ensure support is in place for when you start your course.

Applications can take around **14 weeks**.

Student bank accounts and student discounts



UniDAYS

Students can apply for a student bank account from one bank, and with that they usually offer perks such as an Amazon voucher or railcard.

Most student bank accounts also offer an overdraft at 0% interest.

Check out student discount websites and apps!

Look out for student weeks in your city/university.



StudentBeans

Applying for Student Finance

When to apply

To get your funding in time for the start of the academic year, you must apply by:

End of May 2026: New
(September 2026) students

End of June 2026: Continuing
students



Apply at: www.gov.uk/student-finance

How to apply

**Create an
account**



**Login and
complete the
online application
form**



**You may be asked
to send in proof of
identity**



**Usually, within 6-
8 weeks you'll get
a loan declaration
in the post - sign
and return it**

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student finance england

Household Income

Your parent or carer may need to give information about their income.

They'll be asked for financial details for the last full tax year prior to the start of the academic year. For example, for the 2026/27 academic year, the tax year will be 2024/25.

If your income is due to change, Student Finance England can assess your household income on what you estimate it will be.



What if your circumstances change?

You must update your application online if your circumstances change. For example:

- If you change your course or university through Clearing.
- Change where you are going to live - for example with your parents instead of halls.



Make sure you can be paid!

After you register at your university or college you'll usually get your maintenance loan paid directly into your bank account at the start of each term.

Use your student finance account to:

- update your bank details - for example if you open a student account
- check how much you'll be paid
- check when you'll be paid



Repayment

Repayment - Student Loan Plan 5

Pay nothing back until you earn over £25,000 per year (£2,083 a month before tax and other deductions)

Repayment deducted directly from salary at 9% of anything earned over £25,000

Repayment based on what you earn, not what you owe

Written off after 40 years



Interest Rates
You pay interest from the first loan instalment until the loan is paid off in full OR written off
Interest rate is based on the Retail Price Index (RPI)



Financial Support at Newcastle

Support for Cost of Living

The cost of living is still a huge concern for students throughout the UK. Here are some of the steps Newcastle is taking to support Students.

NUSU Activities Access Fund



- Student Financial Support Fund
- Free health products
- Careers Service funding to 'Make it Happen'
- Student finance advisers

Give It A Go programme



£1 Hot meals on Campus



Students' Union's free to use Pantry



Money Matters Canvas Course



Support at Newcastle



Bursaries and Scholarships

Non-repayable grant from your university

Newcastle University is investing £32 million in its scholarships over the next five years

Check university websites to see what you could be entitled to



Opportunity scholarship

Subject-specific scholarship

Sports scholarship

Sanctuary Scholarship

Opportunity Scholarship



Household Income	Award Amount	Detail
Up to £25,000	£2,000 per year	cash bursary
£25,001 - £35,000	£1,000 per year	cash bursary

In your Student Finance Application, tick the box to share information with your university.

If you're eligible, you will automatically be awarded the scholarship on a termly basis.

Subject-specific Scholarship

Subject specific scholarships worth up to
£5,000 per year:

- Engineering
- Mathematics and Statistics
- Natural & Environmental Sciences
 - Physics
- Science, Technology, Engineering and Mathematics subjects (STEM)
 - Music

www.ncl.ac.uk/undergraduate/fees-funding/scholarships-bursaries/



Sports Scholarship

Regional/National/International standard within the last 12 months.

Allocated on case-by-case basis: Up to £5,000

Students should be part of a National Governing Body Performance Squad or equivalent.

Email: performance.sport@ncl.ac.uk



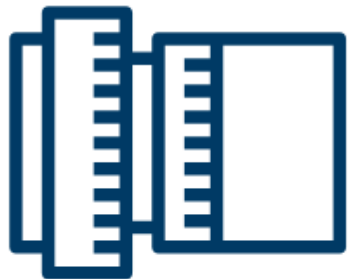
Sanctuary Scholarship

Applicants can receive full tuition fees and living expenses paid for

The following categories of applicants can apply under this scheme:

- Asylum Seekers
- Children of asylum seekers and unaccompanied asylum-seeking children (eg. children migrants under 18)
- Applicants with refugee status (ineligible for Student Finance government funding)

www.ncl.ac.uk/undergraduate/fees-funding/scholarships-bursaries/sanctuary/



Any Questions?

**Thank you for your
attendance today - we
hope you found it
useful.**

**Best of luck for your
next steps !**

Keep in touch!



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