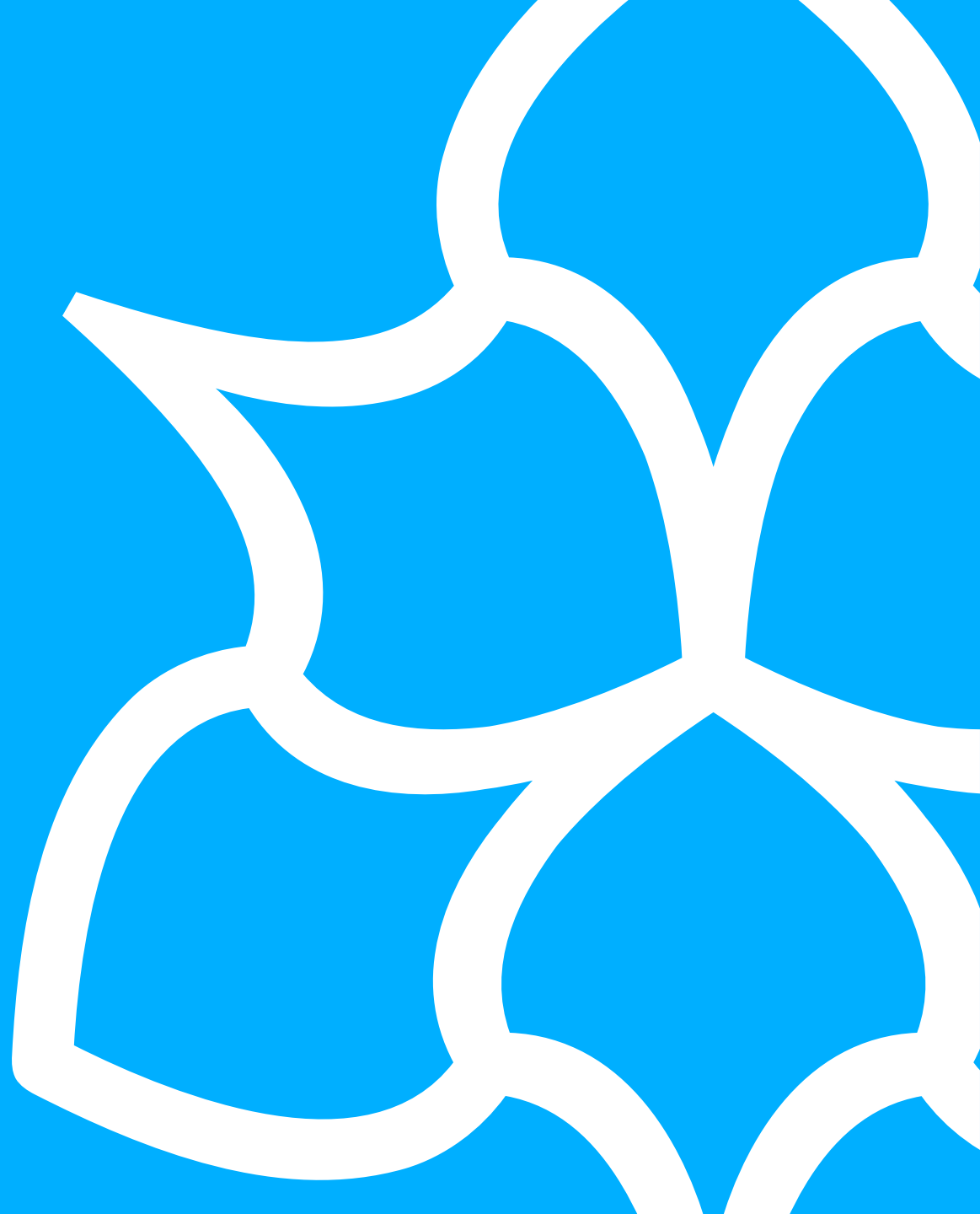


**Manchester  
Metropolitan  
University**

# **Getting real with finances**

Student finance



# Overview

- What financial support is available?
- Scholarships and bursaries
- Repaying student loans
- When and how to apply?
- First Generation Scholarship



# Costs of university – full-time courses

## Tuition Fee

Full-time Undergraduate degree courses **£9,790**

Foundation Year: **£5,760\* - £9,790\***

Placement Year: **£1,905**

**Nothing to pay upfront**

## Living costs

Accommodation, food, social, travel etc.

On average: **£1,104 per month\*\***

**More if studying in London**

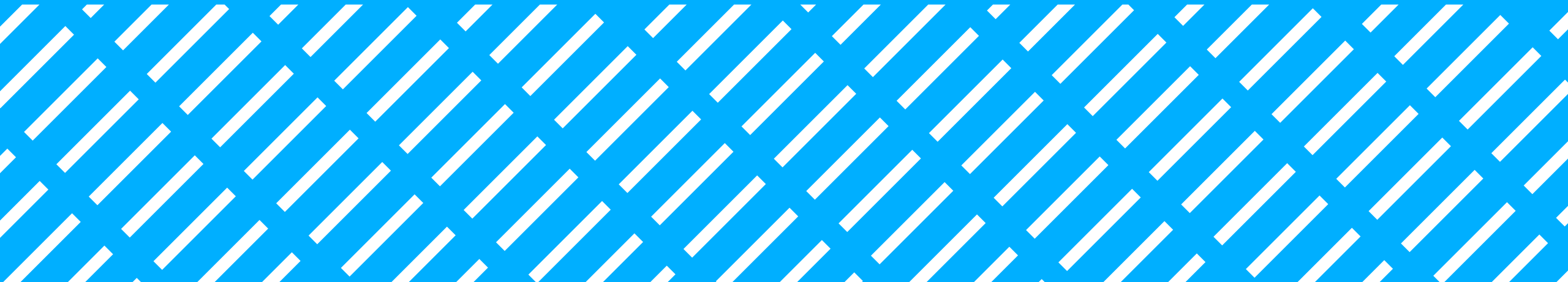
\*\*Figures correct for 2026/27. Fees are regulated by the Office for Students and are conditional on the University having an approved Access and Participation Plan in place. For further information visit: [officeforstudents.org.uk](https://officeforstudents.org.uk)

\*\*National Student Money Survey 2024 Student Money Survey 2024 – Results - Save the Student



# 01

What financial support is available?

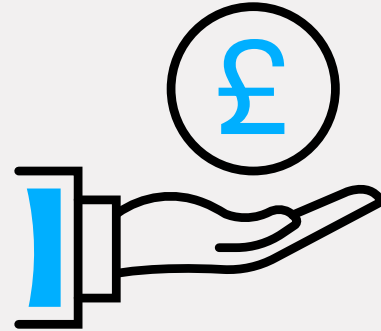


# What financial support is available?

## Tuition Fee Loan



## Maintenance Loan\*



## Scholarships/Bursaries\*



\* Can be dependent on Household Residual Income (HRI)

# Tuition Fee Loan – for all students

- No one has to pay fees upfront
- Up to £9,790\* to cover the cost of Tuition Fees
- Paid straight to the University by the Student Loan Company
- Repayments start April after graduation and earnings over £25,000.\* Entitlement not based on household income

\* Figures correct for September 2026 starters



# Maintenance Loan – for all students

**Up to  
£9,118\***

Living at  
parental home

**Up to  
£14,135\***

Living in London

**Up to  
£10,830\***

Living elsewhere  
(not London)

- Receive 3 instalments: Sept/Oct, Jan and April
- Repayments start April after graduation and earnings over £25,000\*.
- Entitlement is based on household income.

\*Figures correct for September 2026 starters



# Maintenance loan – how will students be assessed?

Household residual income is...

- **The joint, gross, taxable income** of parent(s), guardian(s), step-parent or partner with whom the student lives
- **Based on previous tax year**  
Student's own income (earned) is not taken into account
- Minus allowances for:
  - Any private pension fund payments
  - Any business/professional costs on which parents can claim tax relief
  - Any other child fully dependent on parents

# Students living at parental home – Maximum loan £9,118\*

Household income £ per year	Maximum Maintenance Loan £ per year	Maximum Tuition Fee Loan £ per year	Maximum borrowed (excluding interest) £ per year
25,000	9,118	9,790	18,908
30,000	8,354	9,790	18,114
35,000	7,589	9,790	17,379
40,000	6,825	9,790	16,615
45,000	6,060	9,790	15,850
50,000	5,296	9,790	15,086
55,000	4,531	9,790	14,321
58,387+	4,013	9,790	13,803

\*Figures correct for September 2026 starters. Additional circumstances may impact final amount.

# Students living elsewhere – Maximum loan £10, 830\*

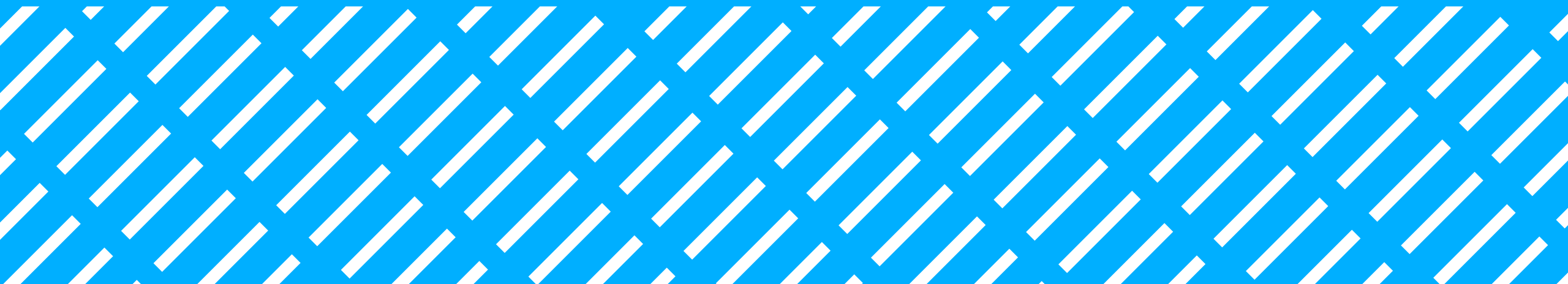
Household income £ per year	Maximum Maintenance Loan £ per year	Maximum Tuition Fee Loan £ per year	Maximum borrowed (excluding interest) £ per year
25,000	10,830	9,790	20,620
30,000	10,058	9,790	19,848
35,000	9,285	9,790	19,075
40,000	8,512	9,790	18,302
45,000	7,739	9,790	17,529
50,000	6,967	9,790	16,757
55,000	6,194	9,790	15,984
62,410+	5,048	9,790	14,838

\*Figures correct for September 2026 starters. Additional circumstances may impact final amount.



# 02

## Scholarships and bursaries



# Scholarships and bursaries – for some students

Many universities and colleges offer financial support to their students through scholarships and bursaries

## Scholarships

Often linked to academic results or outstanding ability in sport, music or art  
Can be subject specific and limited in number

## Bursaries

Linked to personal circumstances and often household income  
Awards can include fee waivers or cash

[mmu.ac.uk/study/scholarships/apply](https://mmu.ac.uk/study/scholarships/apply)

# Scholarships and bursaries – for some students

## Manchester Metropolitan University Student Success Fund

A non-repayable bursary of up to £1,500 per year of study

Available to full-time and part-time UK undergraduate students starting their course in September 2025 or later.

To be eligible, you must:

- Have a household income of £42,875 or less, as verified by your Student Finance application.
- Demonstrate an evidenced need for support, which will be assessed when you apply.
- You must also belong to at least one key group. A list of these can be found on our website: [mmu.ac.uk/successfund](https://mmu.ac.uk/successfund)



# Scholarships and bursaries – for some students

£

## Care Leavers Bursary

A cash bursary of £1,000

£

## Sports Scholarships

A financial contribution available depending on the athlete

£

## The Neelam Aggarwal Scholarship

One non-repayable scholarship worth £3,750\*

£

## First Generation

£1500 bursary and other support

£

## SJM Concerts Futures Scholarship

Funding of up to £3,600 for business, law and events students from Black Asian and Minority Ethnic backgrounds.

£

## Estranged Students

Help with essential costs over the summer break

Find out more [mmu.ac.uk/scholarships](https://mmu.ac.uk/scholarships)

# Additional funding support – for healthcare students

Available to all new and current pre-registration students on Nursing and some allied health professional courses such as Social Work, Physiotherapy, Speech and Language Therapy.

- **Non repayable Training Grant £5000** (with additional £1000 for shortage courses and £1000 for regional incentive)
- **£2000 parental support**
- **Travel and Dual Accommodation expenses** (reimbursements)
- **Exceptional support fund** (where students have a shortfall between income and expenditure)
- Students can still access funding for Tuition and Maintenance Loans
- Also eligible for the Manchester Met Student Support Package if criteria are met

[nhsbsa.nhs.uk/nhs-learning-support-fund-lsf/training-grant](https://nhsbsa.nhs.uk/nhs-learning-support-fund-lsf/training-grant)



# Additional funding support – for healthcare students

**Learning Support Fund** offers support for:

- Practice placement travel and/or temporary accommodation costs
- Students experiencing financial hardship
- Students with at least one dependent child

[nhsbsa.nhs.uk/LSF](https://nhsbsa.nhs.uk/LSF)

# Social work courses

- Students can apply for the standard package of support
- Bursaries are available to eligible students who are studying an approved undergraduate or postgraduate course in Social Work during years 2 and 3 only
- **Maximum £4,862.50\* per year.**
- These are non-means tested and non-repayable
- Limited number available
- Students are shortlisted by their university

[www.nhsbsa.nhs.uk/swb](http://www.nhsbsa.nhs.uk/swb)

\*Outside of London





# Additional funding – for some students

## Disabled Students' Allowance

Disabled Students' Allowance (DSA) is support to cover the study-related costs you have because of a mental health problem, long-term illness or any other disability.

- Support up to £27,783
- Non-repayable, non-income assessed
- Can help with the cost of additional study related support
- [gov.uk/disabled-students-allowances-dsas](https://www.gov.uk/disabled-students-allowances-dsas)

# Funding for your studies – if you have a child/ dependant

Our Student Union Advice Centre can give you information and advice about what you're entitled to whilst you're studying [theunionmmu.org/advice](https://theunionmmu.org/advice)



## Parents' Learning Allowance

Up to £2,024



## Childcare Grant

Up to 85%

of actual costs of childcare; maximum £199.62\* per week for one child or £342.24\* for two or more children



## Adult Dependants' Grant

Up to £3,545\*

\* Figures correct for September 2026 starters

# Additional funding options

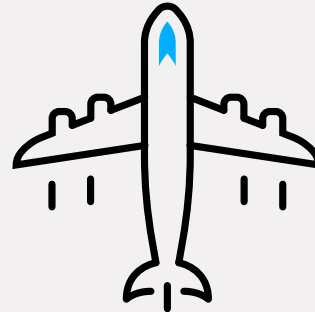
Parental Support



Part-time work



Gap Year work



Company sponsorship



# What will I get?

Find out the amount you are entitled to here: [gov.uk/student-finance-calculator](https://www.gov.uk/student-finance-calculator)

## Other sources of help:

[gov.uk/guidance/cost-of-living-student-finance-support](https://www.gov.uk/guidance/cost-of-living-student-finance-support)

[ucas.com/finance/managing-money/budget-calculator](https://www.ucas.com/finance/managing-money/budget-calculator)





# Cost Of Living Hub

Advice and Support on money matters

- Student Hardship Fund for unexpected difficulties. Significant increase in funding.
- Mental Health and Wellbeing Support Team
- Support with budgeting and ways to save money
- Help to source part-time work
- Student Union Advice Centre

[mmu.ac.uk/student-life/finance/cost-of-living-hub](https://mmu.ac.uk/student-life/finance/cost-of-living-hub)

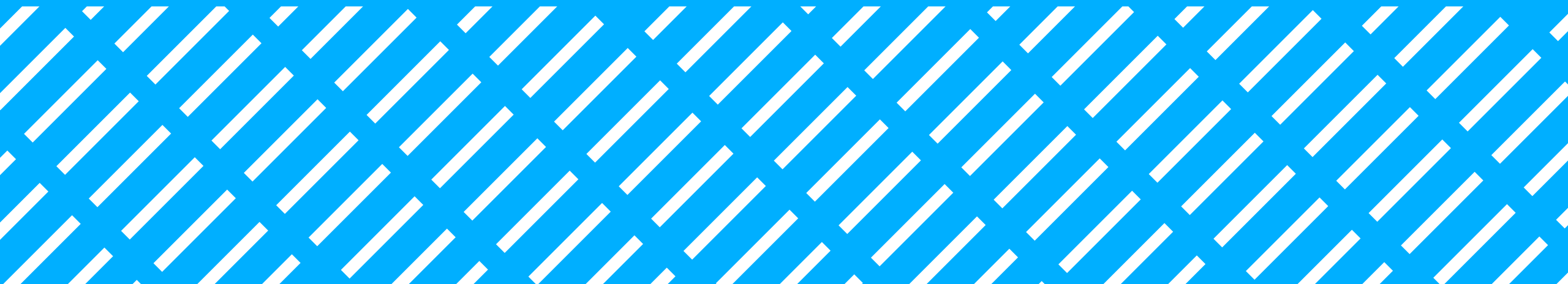


# Ways to make savings

- Use the resources available and plan ahead:
  - UCAS Budget Calculator
  - Martin Lewis Money Saving Expert.
- Shop smart – always ask if shops accept student discount – get a NUS card
- Save on travel – check out local savings schemes or consider a 16-25 railcard.
- Shop around for a student bank account.
- Plan your meals to save on food shopping or bulk shop with your flatmates.
- Borrow books from the library. If you buy books second hand, sell them on when you no longer need them.
- Visit websites such as **[studentbeans.com](https://www.studentbeans.com)** and **[unidays.com](https://www.unidays.com)**

# 03

## Repaying student loans



# Repaying student loans

- Begin the April after finishing course if your earnings exceed £25,000\*
- If earnings fall below £25,000 or you cease working, repayment stops
- Interest is applied to loans
- Any unpaid loan left after 40 years is written off
- Early repayments can be made at any time (with no penalty) if a student wants to reduce their loan balance early

\* Figures correct for September 2025 starters



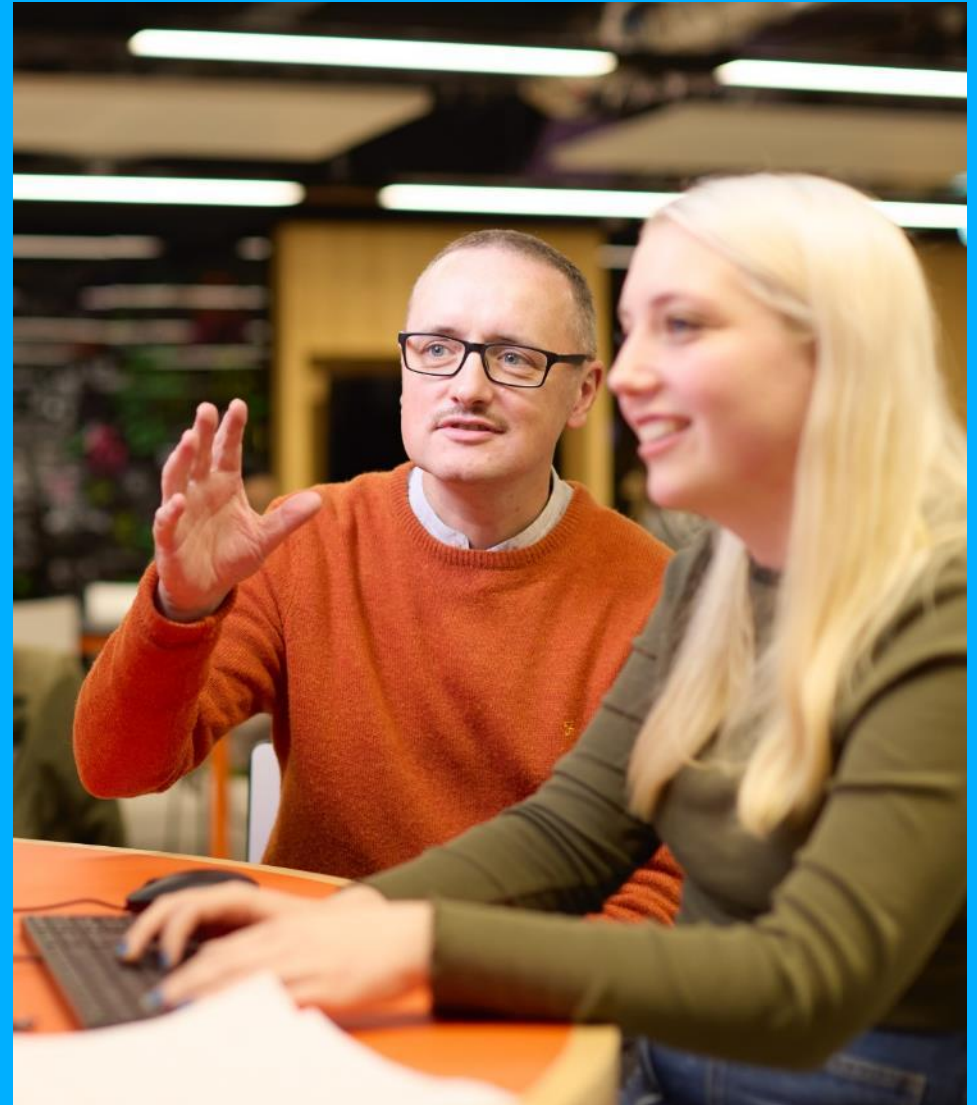
# Repaying student loans

Annual income before tax (Gross)	Monthly repayment (Approximate)
£25,000	£0
£28,000	£22
£29,500	£33
£31,000	£45
£33,000	£60
£25,000	£0

You'll repay 9% of any income earned over the threshold and if employed in the UK, the deductions will be made from your pay through the tax system.

[gov.uk/repaying-your-student-loan](https://gov.uk/repaying-your-student-loan)

\* Figures correct for September 2026 starters



# Repayment Scenario

The repayments reflect on how much you earn; not how much you borrow.

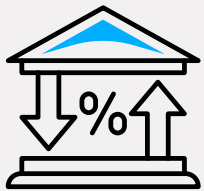
- Scenario 1: You have a **student loan on £30,000** and earn £30,000 a year. Monthly income is £2,500 = £38 monthly payment.
- Scenario 2: You have a **student loan of £50,000** and earn £30,000 a year. Monthly income is £2,500 = £38 monthly payment.

*“This is a graduate contribution system.”* – Martin Lewis (Money Saving Expert).



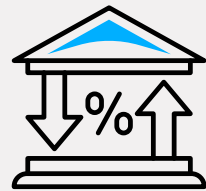
# How the interest works\*

For applicants starting September 2025, the repayment threshold will be adjusted annually with inflation (RPI) from



## During study until entering repayment

Interest Rate:  
Retail Price Index



## After repayments begin

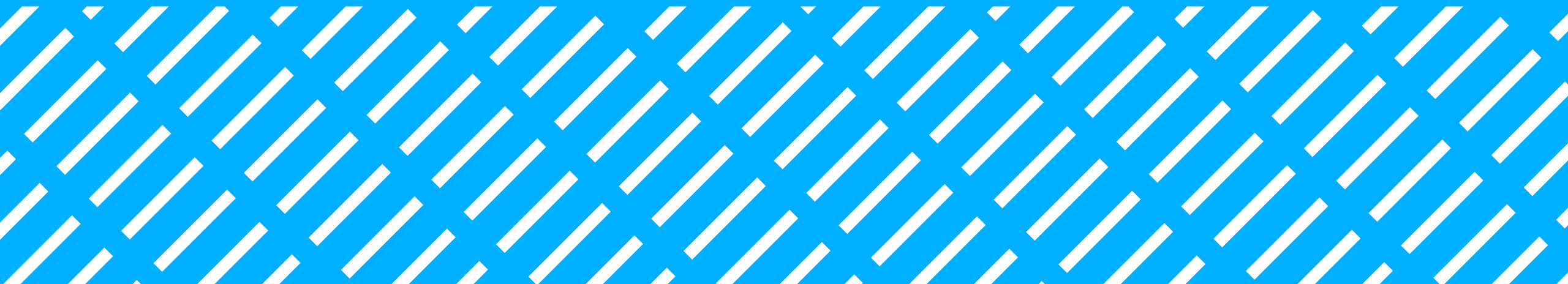
Interest Rate:  
Retail Price Index

The interest rate is updated once a year using the RPI figure from March which is carried forward and applied in September

\*Figures apply to September 2026 starters

# 04

When and how to apply



# Applying for Student Finance

via Student Finance England  
[gov.uk/student-finance](https://www.gov.uk/student-finance)

- Apply online for student finance from **Monday 23rd March**.
- Sign up for the SLC mailing list
- You do not need a confirmed place to apply – simply put down your preferred choice and amend online if needed
- Deadline by which to apply – Usually late May
- Students and sponsors (e.g. parents) can register and apply in one session
- Can access an online calculator to work out estimated entitlement



# Find out more

## **Manchester Met University website:**

student success package and other scholarships and bursaries

[mmu.ac.uk/funding-your-studies](https://mmu.ac.uk/funding-your-studies)

## **Student Finance England:**

to make an application

[www.gov.uk/student-finance](https://www.gov.uk/student-finance)

## **Student Loan Calculator**

[Check how much student finance you could get - GOV.UK](#)

## **Student Loans repayment:**

[gov.uk/repaying-your-student-loan](https://gov.uk/repaying-your-student-loan)

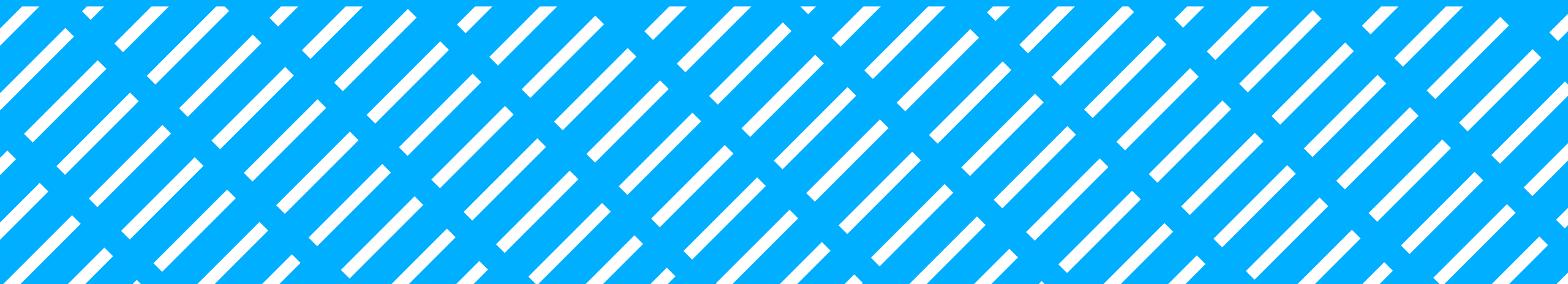
## **Advice on finance and budgeting:**

[moneysavingexpert.com/students](https://moneysavingexpert.com/students)



# 05

Take the next step





Manchester  
Metropolitan  
University

**Be the first**

to get a £1500 scholarship

# First Generation Scholarship Programme

Supports young people  
from the North West  
whose parents/guardians  
didn't go to university



# First Generation Scholarship Programme

1

Pre-entry phase  
supporting you through  
the application process

2

On course support if  
you choose to  
study at Manchester  
Metropolitan University





# Pre-entry phase

Welcome and  
induction  
event

Summer  
University  
taster

Application  
guidance  
and support

Compulsory  
activity

Development  
sessions –  
hybrid

# On-course support at Manchester Met

- Transitioning to University event
- £1,500 scholarship (£500 per year)
- Welcome activities to support your transition to University
- An immersive programme of opportunities to support your career readiness
- Opportunity to gain relevant and paid work experience as a Student Ambassador



# Criteria and applying



6 GCSEs at Grade 4 and above including Maths and English



Neither parent(s)/guardian(s) went to university\*



Attended a UK State high school



Study or live in the North West  
(counties of Greater Manchester, Lancashire, Cheshire, Merseyside, Cumbria)

\* See website for additional criteria

# Open now for applications

from Year 12 students



**Apply online**  
[mmu.ac.uk/firstgen](https://mmu.ac.uk/firstgen)



**Queries**  
[firstgeneration@mmu.ac.uk](mailto:firstgeneration@mmu.ac.uk)



# First Generation Scholarship Programme



Supports young people from the North West whose parents/guardians didn't go to university



**Open now for applications**  
from Year 12 students

**Apply online**  
[mmu.ac.uk/firstgen](https://mmu.ac.uk/firstgen)





# Find out what you really need to know at an open day

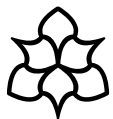
Wednesday 17 June 2026

Saturday 10 October 2026

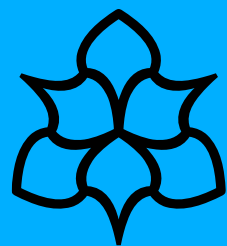
Saturday 17 October 2026

Saturday 21 November 2026

Book your place and plan your day at [mmu.ac.uk/openday](https://mmu.ac.uk/openday)



Manchester  
Metropolitan  
University



**Manchester  
Metropolitan  
University**

# Good luck

If you have any questions at all,  
you can contact our friendly team.

## Course Enquiries

[mmu.ac.uk/course-enquiry](https://mmu.ac.uk/course-enquiry)  
01612476969

[mmu.ac.uk](https://mmu.ac.uk)

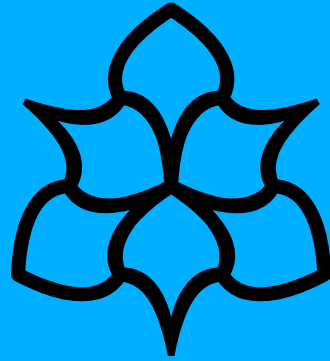


## Virtual tour

Start your tour at  
[virtualexperience.mmu.ac.uk](https://virtualexperience.mmu.ac.uk)

## Chat to a student

Start your conversation at  
[mmu.ac.uk/chatwithus](https://mmu.ac.uk/chatwithus)



**Manchester  
Metropolitan  
University**