

**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?



Costs of university – full-time courses

Tuition Fee

Full-time Undergraduate degree courses **£9,535**

Foundation Year: **£5,760*** - **£9,535***

Placement Year: **£1,850**

Nothing to pay upfront

Living costs

Accommodation, food, social, travel etc.

On average: **£1,104 per month****

More if studying in London

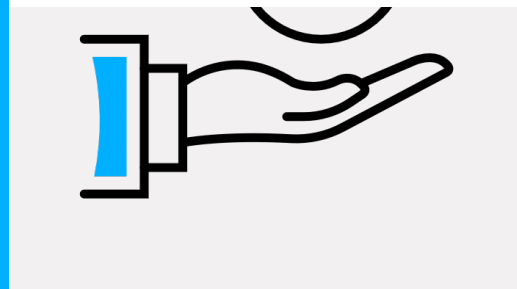
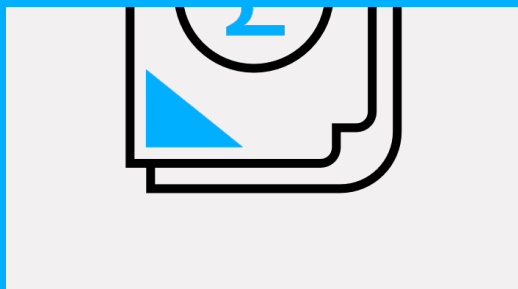
**Figures correct for 2025/26. Fees are regulated by the Office for Students and are conditional on the University having an approved Access and Participation Plan in place. For further information visit: officeforstudents.org.uk

**National Student Money Survey 2024 [Student Money Survey 2024 – Results](#) - Save the Student

01

What financial support is available?

up to 100%?



* Can be dependent on Household Residual Income (HRI)

Tuition Fee Loan – for all students

- No one has to pay fees upfront
- Up to £9,535* 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 2025 starters



Maintenance Loan – for all students

**Up to
£8,877***

Living at
parental home

**Up to
£13,762***

Living in London

**Up to
£10,544***

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 2025 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 £8,877*

Household income £ per year	Maximum Maintenance Loan £ per year	Maximum Tuition Fee Loan £ per year	Maximum borrowed (excluding interest) £ per year
25,000	8,877	9,535	18,412
30,000	8,132	9,535	17,667
35,000	7,387	9,535	16,922
40,000	6,642	9,535	16,177
45,000	5,897	9,535	15,432
50,000	5,152	9,535	14,687
55,000	4,407	9,535	13,942
58,349+	3,907	9,535	13,442

*Figures correct for September 2025 starters. Additional circumstances may impact final amount.

Students living elsewhere – Maximum loan £10,544 *

Household income £ per year	Maximum Maintenance Loan £ per year	Maximum Tuition Fee Loan £ per year	Maximum borrowed (excluding interest) £ per year
25,000	10,544	9,535	20,079
30,000	9,791	9,535	19,326
35,000	9,038	9,535	18,573
40,000	8,285	9,535	17,820
45,000	7,532	9,535	17,067
50,000	6,779	9,535	16,314
55,000	6,026	9,535	15,561
62,377+	4,915	9,535	14,450

*Figures correct for September 2025 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



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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



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

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



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

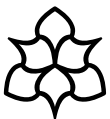
nhsbsa.nhs.uk/LSF

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

*Outside of London



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Additional funding – for some students

Disabled Students' Allowance

- Non-repayable, non-income assessed
- Can help with the cost of additional study related support

gov.uk/disabled-students-allowances-dsas

University Support Fund

- Provides help for students through a range of schemes including Day to Day Support and Accommodation Fee Support
- The fund is discretionary, so eligibility depends on your individual circumstances

mmu.ac.uk/student-life/finance/support/support-funds

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



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

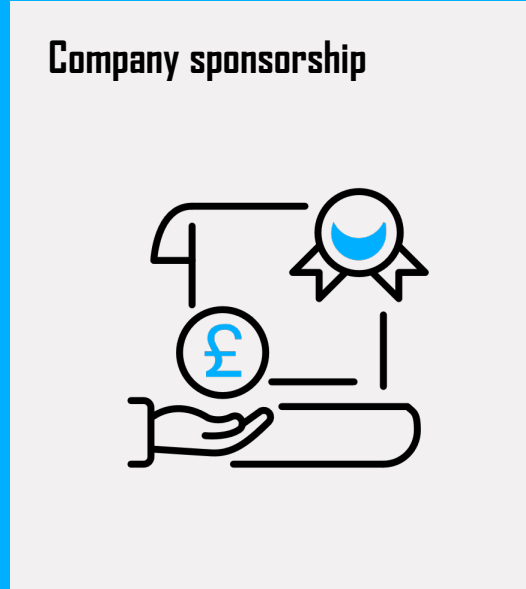
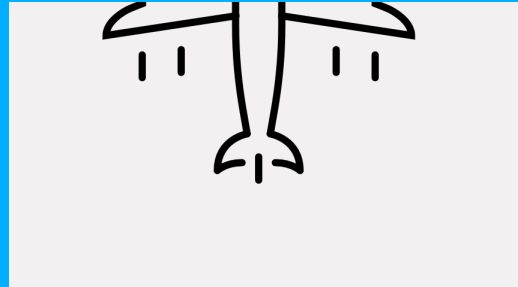
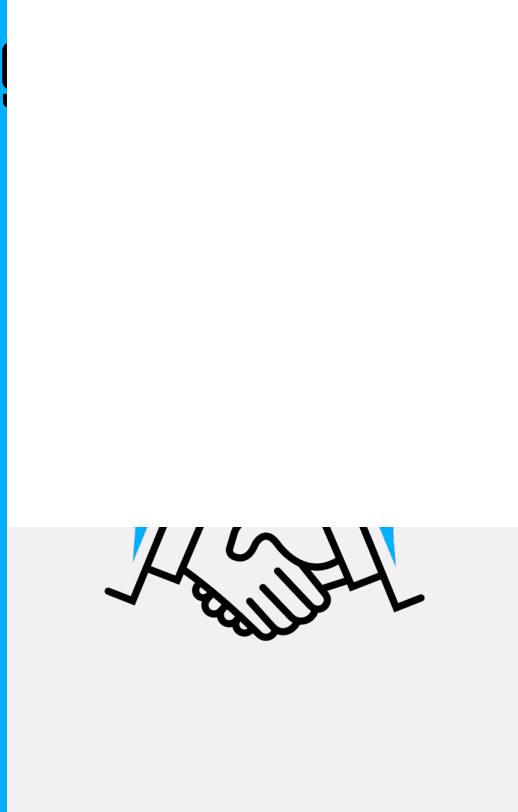
Up to £3,545*

* Figures correct for September 2025 starters



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no



What will I get?

Find out the amount you are entitled to here:
gov.uk/student-finance-calculator

Other sources of help:

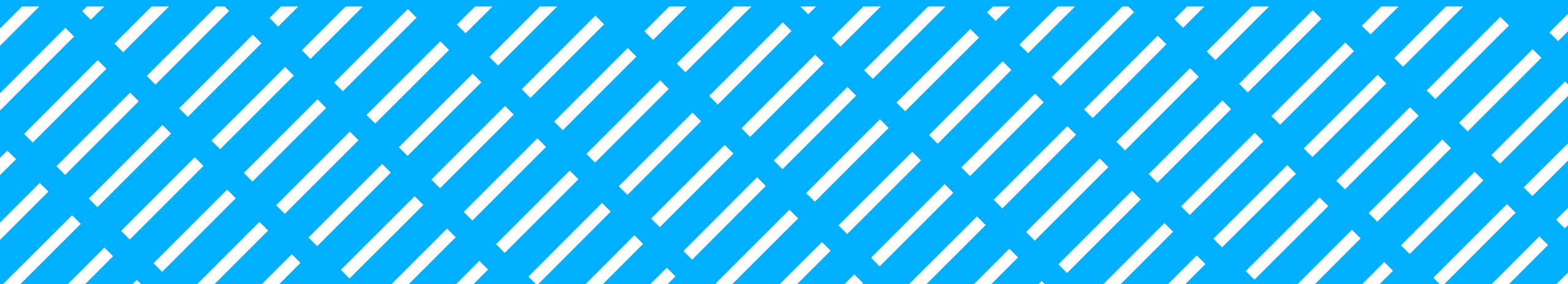
gov.uk/guidance/cost-of-living-student-finance-support

ucas.com/finance/managing-money/budget-calculator



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



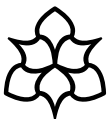
Repaying student loans

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

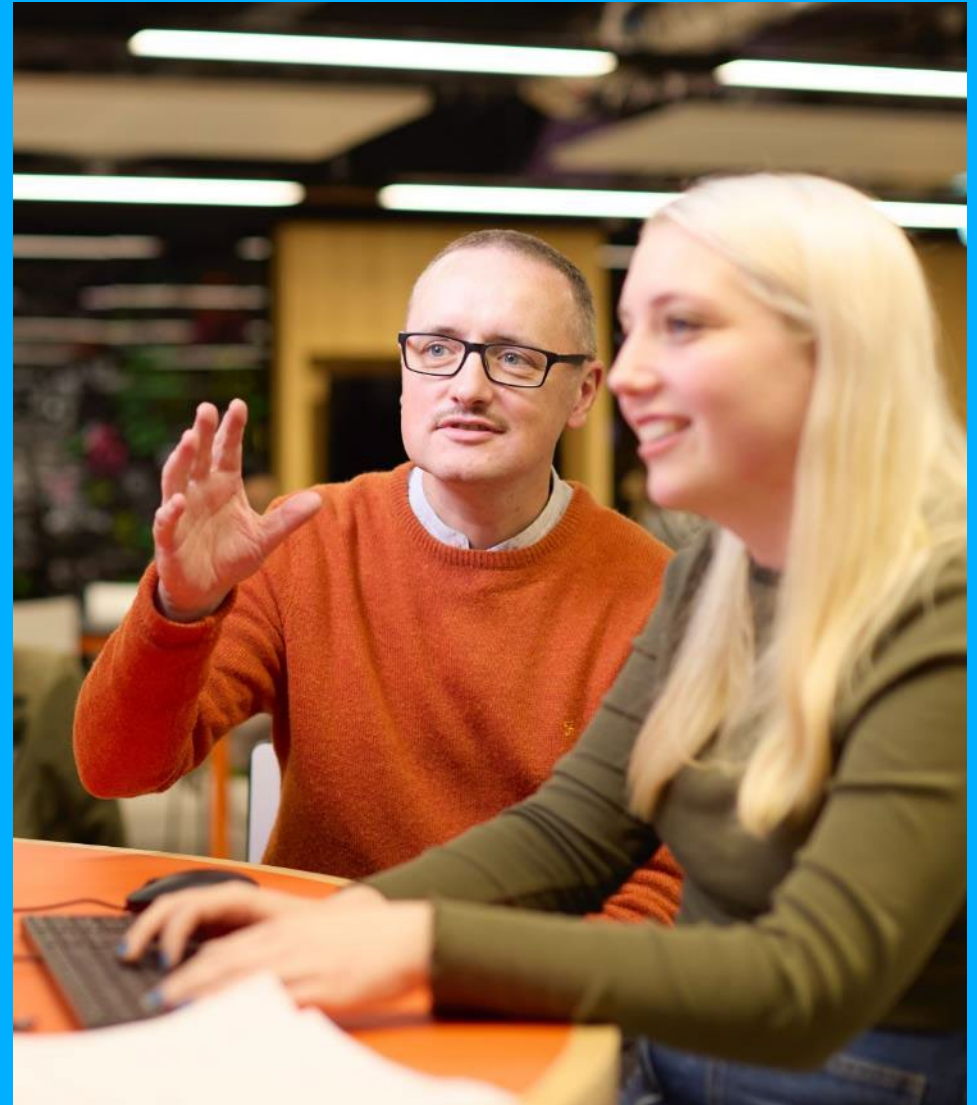
You'll repay 9% of any income earned over the threshold and if employed in the UK, the deductions will be made from your pay through the tax system.

gov.uk/repaying-your-student-loan

* Figures correct for September 2025 starters



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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

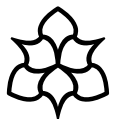


**After repayments
begin**

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 2025 starters



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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 Spring 2026 – 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

Student Finance England:
to make an application

www.gov.uk/student-finance

Student Loans repayment:

gov.uk/repaying-your-student-loan

Advice on finance and budgeting:

moneysavingexpert.com/students



Information for students from

Wales:

studentfinancewales.co.uk

Scotland:

www.saas.gov.uk

Northern Ireland:

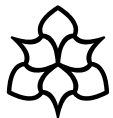
studentfinanceni.co.uk

EU:

gov.uk/student-finance

Overseas: International students interested in studying with us please contact our International Team:

mmu.ac.uk/international



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

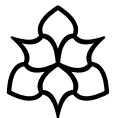
Wednesday 18 June 2025

Saturday 11 October 2025

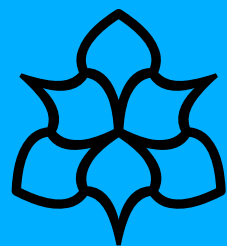
Saturday 18 October 2025

Saturday 22 November 2025

Book your place and plan your day at mmu.ac.uk/openday



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Good luck

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

Course Enquiries

mmu.ac.uk/course-enquiry
01612476969

mmu.ac.uk

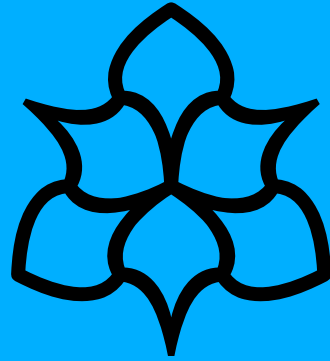


Virtual tour

Start your tour at
virtualexperience.mmu.ac.uk

Chat to a student

Start your conversation at
mmu.ac.uk/chatwithus



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