YOUR STUDENT FINANCE
2020/21
SORTING OUT THE POUNDS AND PENCE
The good news is that there is student finance available to help you to afford to go to university.

In this guide we explain:

• what financial support is available
• when and how to apply
• scholarships and bursaries available
• what happens after you graduate.

Student Finance England

For more advice about your student finance application, you can contact Student Finance England.

Helpline: 0300 100 0607

Monday to Friday, 8am – 8pm
Saturday and Sunday, 9am – 4pm

gov.uk/student-finance

A note about this guide:

Please note that the information in this guide relates primarily to students who have no previous study in Higher Education, who are settled and ordinarily resident in England and are beginning their studies in the academic year 2020/21. We have included some introductory finance information for students who currently live elsewhere in the UK.

The information is accurate at time of going to print, the latest information is available online and we have included web addresses for useful sources of information throughout this guide. Student finance figures are continuously reviewed by the government and other organisations and are subject to change.
Students FROM ENGLAND

The two main costs for students are tuition fees and living costs. If you are a home student on a full-time or part-time course, you can apply for student finance to help with both of these.

Your tuition fees for each year of your course
All eligible undergraduate students are entitled to a loan to cover their tuition fees. Tuition fees for the 2020/21 academic year are £9,250 (full-time undergraduate and foundation year).* The Tuition Fee Loan is paid directly to the University by the Student Loans Company so you will not receive it personally.

Your living costs
A Maintenance Loan will be available for eligible undergraduate students. This is to help you to pay for your living costs, including rent, food, clothing, course materials etc.

You will receive part of your loan at the end of the first week of term**, once you have collected your student ID card and the University has confirmed to Student Finance that you have enrolled. The remainder will be paid in instalments at the start of each subsequent term in January and April. The amount of loan you will receive will vary, depending on where you choose to live whilst you study and on your household income.

Students living at parental home

<table>
<thead>
<tr>
<th>Household income £ per year</th>
<th>Maximum Maintenance Loan for living costs £ per year***</th>
<th>Maximum Tuition Fee Loan £ per year</th>
<th>Maximum borrowed (excluding interest) £ per year</th>
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Students living elsewhere

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<th>Maximum borrowed (excluding interest) £ per year</th>
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*These maximum 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: www.officeforstudents.org.uk
**Full-time students will receive the first loan payment at the end of the first week of term if you have been fully assessed by Student Finance England. Some students may find their funding delayed if they apply through clearing or applied late.
***Students with household incomes above £25,000 lose £1 of Maintenance Loan for every £7.66 of income above £25,000 when living elsewhere until the amount they receive reaches 46.6% of the maximum amount at which point there are no further reductions.

Household income
This is made up of your taxable income plus the income of other people in your household (e.g. parents, your parent and their partner, or your partner). You must provide details of your household income if you wish to apply for the full Maintenance Loan. The household income assessed will be for the tax year 2018/19. If your income is likely to drop by 15% or more, you can ask for income details for the current tax year to be assessed instead.

If you choose not to be income assessed, you’ll still be eligible to receive the minimum loan amount. In the 2020/21 academic year, the minimum loan for students living at their parental home is £3,410 and for students living away from home it is £4,289. If you have studied before at undergraduate level and received financial support from Student Finance England, your entitlements may be affected.

Independent students
You’re classed as an independent student if you meet one of the following conditions:

• you care for a person under the age of 18
• you’re 25, or over, on the first day of the academic year
• you’ve been married or in a civil partnership
• you’ve supported yourself for at least three years before the start of your course
• you can demonstrate that you are permanently estranged from your parents
• you’ve been in care for any three month period ending on or after the date you turned 16, and before the first day of the first academic year of your course
• you have no living parents
• your parents can’t be traced, or it’s not practical or possible to contact them
• your parents live outside the EU and an income assessment would put them in jeopardy, or it’s not reasonably practical for them to send funds to the UK to help support you.

If you are classed as an independent student, Student Finance England won’t take your parents’ income into account when working out the household income and contribution. However, the income of your wife/husband or partner may be considered.
MANCHESTER MET’S
STUDENT SUPPORT
PACKAGE

£750 PER YEAR TO HELP YOU FUND YOUR STUDIES

Currently we offer a £750 per year Student Support Package for new, full-time, first year undergraduate students and foundation year students.

The support package is available to every UK undergraduate full-time student from a household with an income up to and including £25,000. It is available for each year of study on a full-time course with fees of £9,250.* This also includes our degrees with an integrated foundation year and our undergraduate integrated masters degrees. Eligible part-time students will receive a pro-rata amount of the Student Support Package.

Year 1
If you’re staying in Manchester Met student accommodation, we’ll automatically allocate a £750 credit against your accommodation fees. If you’re staying in external student accommodation, where the contract has been arranged by the University, we will automatically arrange to pay the credit to the external accommodation provider.

For all other students the credit will be loaded onto your Met Card. Your Met Card can be used around the campus to buy goods and services. Read more at mmu.ac.uk/metcard

EACH ADDITIONAL YEAR OF STUDY
£750 will be credited to your Met Card if you continue to progress each academic year on your full-time course paying the full rate of tuition fees.

HOW TO APPLY
You don’t need to make a separate application. All the information we need is covered when you apply online for student finance for your Tuition Fee and Maintenance Loans. However, when making your application, you must consent to share your household income details with the University. If your parent(s)/guardian/partner has been income assessed to support your application, they must also give their consent to share. If you are eligible you’ll be notified by email during your first term, once your income details have been verified. Full terms and conditions are available at finance.mmu.ac.uk/students

TOP TIP
Go food shopping with your housemates. Pooling your resources and cooking and eating together can be cheaper and cut down on waste.

OTHER SCHOLARSHIPS AND BURSARIES

CARE LEAVERS’ BURSARY
Care leavers at Manchester Met can apply for an additional cash bursary of £1,000 per year. If you are a care leaver you can also apply for student finance as an independent student, which means that you may be eligible to receive maximum financial support.

Visit mmu.ac.uk/supportfunds for more information.

FIRST GENERATION SCHEME
This scheme is available for students who live and study in Greater Manchester, and are in Year 12 studying a Level 3 qualification (A Levels/BTEC etc).

The scheme is aimed at those from families whose parent(s) or guardian(s) did not go to university, and offers support including a Summer School, a £1,000 bursary, a fully-funded residential to London and professional mentoring, plus much more.

For further details please visit mmu.ac.uk/firstgenscheme

SPORTS SCHOLARSHIPS
Our Sport Scholarship programme supports talented athletes from a variety of sporting backgrounds as they combine a demanding training and competition programme with study for their degree. The range of benefits include:

- up to 20% off tuition fees
- a financial reward
- bespoke strength and conditioning training sessions
- access to performance sport housing
- physiotherapy support
- sport nutrition guidance
- performance lifestyle advice
- University gym and sport club membership.

Visit mmu.ac.uk/sportscholarships for more information.

*These maximum 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 www.officeforstudents.org.uk

mnu.ac.uk/moneymatters | 7
QUICK GUIDE TO APPLYING FOR STUDENT FINANCE 2020/2021

1. Apply for your university course by 15th January 2020

2. Applications for student finance should open in February 2020. Just one application for Tuition Fee and Maintenance Loan

3. Set up a student finance application at gov.uk/studentfinance

4. Your parents/carer/partner fill in their income details

5. Submit your supporting documents for your finance application to Student Finance England

6. Remember to reply to your university offers by early May 2020

7. Make sure you complete your student finance application, the deadline will most likely be at the end of May 2020

8. Complete your declaration forms online

9. Good luck in your exams! Get your results and a confirmed university place

10. **Something changed?** Log into your student finance account and update it online

11. Open a student bank account

12. **Enrol on your course.** Your Tuition Fee Loan will be paid direct to the University and your Maintenance Loan will be paid in three instalments into your bank account

13. If you are eligible for the University’s Student Support Package you will receive your first payment in Term 1

“Honestly, I thought applying for a loan was the easiest part when it came to applying for university.”

Elijah
**ADDITIONAL SUPPORT**

**STUDENTS WITH CHILDREN OR DEPENDENT ADULTS ON FULL-TIME COURSES**

**Childcare Grant**
Full-time students with children can apply for a grant to cover 85% of your actual childcare costs up to £174.22 per week for one child, and £298.69 per week for two or more children. You will need to complete your main student finance application and then provide some additional information in order to apply for the Childcare Grant.

**Parents’ Learning Allowance**
Full-time students with children can apply for up to £1,766 per year to help with their learning costs (books, study materials and travel). You can apply for this within your main student finance application.

**Adult Dependants’ Grant**
In the 2020/21 academic year full-time students with an adult who depends on them financially could apply for an Adult Dependants’ Grant of up to £3,094. You can apply for this within your main student finance application.

More information about the above funding can be found at [gov.uk/student-finance/extra-help](http://gov.uk/student-finance/extra-help)

If you are a mature student returning to education, you can find useful advice on our website at [mmu.ac.uk/mature](http://mmu.ac.uk/mature)

**DISABLED STUDENTS**

**Disabled Students’ Allowance**
You can apply for a Disabled Students’ Allowance (DSA) if you have a disability including a long-term health condition, a mental health condition or a specific learning difficulty (e.g. dyslexia). How much you get depends on your individual needs. The DSA is also available to part-time students. You will need to apply for your student finance first and then fill in an additional application form for the DSA. More guidance can be found at [gov.uk/disabled-students-allowances-dsas](http://gov.uk/disabled-students-allowances-dsas)

More information about the support that our Disability Service can offer to students can be found at [mmu.ac.uk/disabilityservice](http://mmu.ac.uk/disabilityservice)

**PART-TIME STUDENTS**

Eligible undergraduate students are entitled to apply for a Part-Time Tuition Fee Loan to cover the cost of tuition fees up to a maximum of £6,935, depending on the number of credits studied. You will also be able to apply for a Part-Time Maintenance Loan.

The amount of Part-Time Tuition Fee Loan and Part-Time Maintenance Loan you will be eligible to receive will be affected by your ‘course intensity’ and the number of credits you are undertaking. The amount of Part-Time Maintenance Loan available will also be affected by household income.

‘Course intensity’ measures how much of your course you complete each year compared to an equivalent full-time course. The minimum course intensity in any academic year to be eligible for part-time funding is 25%. The maximum number of years a part-time student may be eligible for funding will be no more than four times the length of a full-time equivalent course, capped at 16 years. Check your course intensity with the University if you’re not sure.

If your household income is £25,000 or below, you will be eligible for our part-time Student Support Package. This will depend on how many credits you are enrolled and charged for.

If you have a disability, you may be able to apply for the Disabled Students’ Allowance (see page 10). The amount you can get will be affected by your ‘course intensity’.

**MET CARD**

When you enrol at Manchester Metropolitan University, you will be issued with a Met Card. You can load the card with money to spend on a variety of goods and services in and around campus including food and drink, print and IT services, sports and leisure, stationery and books. If you qualify for our Student Support Package, and you are not living in university accommodation or university arranged accommodation, the money is credited to your Met Card.

You can find more information about the range of services available to purchase with the met card at [mmu.ac.uk/metcard](http://mmu.ac.uk/metcard)

"The key is planning. When my student loan first came through, I was overwhelmed, but I remembered this money has to last all term and so I resisted the temptation to go on a spending spree! I did a bit of maths to work out a weekly budget for myself, divided the amount I had for the first term by the amount of weeks I was going to be at uni for. I then had my weekly budget to stick to, or try to anyway!"

Georgie
REPAYING YOUR LOANS

If you’re a full-time student you’ll be due to start repaying your loan the April after you graduate or leave your course. If you’re a part-time student you’ll be due to start repaying the April four years after the start of your course or the April after you finish or leave your course, whichever comes first.

If you start a three year, full-time course in September 2020, you won’t start repaying your loan until April 2024.

You only start to repay your loan once your income is over £25,725 a year, £2,143 a month or £494 a week.

If you’re employed, your employer will take your repayments directly from your salary along with tax and National Insurance. If you stop working, your repayments will stop, until you start working again and your income is over the threshold.

Interest is charged from the day you receive your first payment until your loan is paid off in full. For the latest interest rates go to www.studentloanrepayment.co.uk

You will repay 9% of any income you earn over the £25,725 threshold each year until the end of the repayment period.

Any outstanding loan amount is written off after 30 years.

Please check www.gov.uk/repaying-your-student-loan for the latest information.

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<th>Annual income before tax £</th>
<th>Monthly salary £</th>
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MOST MAJOR BANKS OFFER STUDENT BANK ACCOUNTS WITH INTEREST FREE OVERDRAFTS THAT WILL GIVE YOU ACCESS TO A BIT OF EXTRA CASH WHEN YOU NEED IT.
**STUDENTS FROM ELSEWHERE IN THE UK**

If you are from Northern Ireland, Wales or Scotland, your entitlements are very similar to students from England, but you should apply through the relevant organisation in your country.

*(Figures for 2020/21 are yet to be confirmed. Information provided relates to 2019/20 for reference.)*

### Northern Ireland

You can apply for a Tuition Fee Loan to cover the full cost of your tuition fees and a Maintenance Loan to help cover your living costs. You may also be able to apply for a Maintenance Grant, which is based on your household income. If it's £41,065 or less, you'll be eligible to receive some Maintenance Grant.

Tuition fees for the 2019/20 academic year are £9,250 per year. For the most up-to-date information please go to [www.studentfinanceni.co.uk](http://www.studentfinanceni.co.uk)

<table>
<thead>
<tr>
<th>Household income £ per year</th>
<th>Maintenance Grant £ per year</th>
<th>Maintenance Loan £ per year</th>
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### Scotland

You can apply for a Tuition Fee Loan to cover the full cost of your tuition fees and a Maintenance Loan to help with your living costs. If your household income is less than £34,000, you may be eligible to receive all or part of a Maintenance Bursary.

Tuition fees for the 2019/20 academic year are £9,250 per year. For the most up-to-date information please go to [www.saas.gov.uk](http://www.saas.gov.uk)

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<tr>
<th>Household income £ per year</th>
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WANT TO FIND OUT MORE?

mmu.ac.uk/moneymatters
for advice on student finance, bursaries, budgeting tips and much more

ANY QUESTIONS?
mmu.ac.uk/course-enquiry

CONNECT WITH US