You'll Never Be A-Loan

Student Finance unravelled by ARU

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Topics to cover

- Applying
- Tuition Fee Loan
- Maintenance Loan
- Additional Support
- Repayments

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Tuition Fee Loan

- Provided by Student Finance England (SFE)
- Covers the full amount of your course
- **NOT** means tested
- Applied for yearly
- No upfront fee

sfe
student finance england

£9,535 per year

PAID TO UNIVERSITY

PAYS FOR

Specialist Equipment

Expert Staff In All Teams

State-Of-The-Art Facilities

Diverse Resources

Student Services

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Student Tuition loan figures 2025/26

Study Type	Max. amount*
Full time (Including none classroom-based subjects)	£9,535
Foundation Year (Classroom based subjects)	£5,760
Part time	£7,145
Accelerated (study full degree in 2 years)	£11,440

*Proposed figures until approved in parliament

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What does this mean for me?

1. **Higher tuition fees WON'T change what most pay each year**

The amount you repay each year (9% over £25,000) solely depends on what you earn, not on what you borrow.

2. **Increasing tuition fees will only see those who clear their loan in full over the 40 years pay more**

Most lower and middle earning university leavers will pay 9% extra tax above the threshold for 40 years (and higher tuition fees won't change that).

3. **The biggest practical problem for students isn't tuition fees, it is the cost of going to university**

ARU has many things to support students with the cost of living while studying with us.

Maintenance Loan

- Intended to support living costs
- Means-tested based on household income
- Paid in 3 instalments per year directly to the student
- Student must register at University to receive payments

sfe
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PAID TO STUDENT

Maintenance Loan what it could cover:

- Accommodation
- Food
- Bills
- Clothes & toiletries
- Cleaning products
- Travel/public transport
- Socialising
- Clubs, Societies, gym membership
- TV Licence- £159 per year
- Mobile phone contract

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Student maintenance loan figures 2025/26

Location	Max. amount	Min. amount	Special Support Element, max amount	H'hold income* threshold max	Extra weeks**
Living at home	£8,877	£3,907	£10,473	£58,307	£73 per week
Living away from home & studying outside London	£10,544	£4,915	£12,019	£62,347	£110 per week
Living Away from home and studying in London	£13,762	£6,853	£15,008	£70,098	£141 per week

*Household income is based on the tax year 23/24
**Unconfirmed based on 24/25 entry year

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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 1 earns £20,000 a year.

Parent 2 earns £15,000 a year.

*Combined income is **£35,000**. This 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 2025/26

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
£60,000	**£3,907**	£5,273	£8,403
£65,000	**£3,907**	**£4,915**	£7,637
£70,098 *(plus)*	**£3,907**	**£4,915**	**£6,853**

The household incomes and figures in **bold** represent the upper earnings thresholds for the parents of students in each living situation.

Students with parents earning above these thresholds will receive the **minimum** Maintenance Loan for someone with their living arrangements.

Key points for supporting a student's application

- You'll get an email within 24 hours with a link to submit your household income details.
- When you register, you'll need to supply your National Insurance number and your personal income for the previous tax year 23/24.
- Might be asked you to send evidence if the details you've submitted don't match HMRC's records.
- All information you will need is on the P60 for the previous tax year
- You can submit an estimate of your financial details for the current tax year, if you think your household income will be at least 15% lower than the previous tax year. Read Student Finance England's guide to find out how to do this, and to download a Current Year Income (CYI) application form.
- Once your part is complete, it can take six to eight weeks to process applications.

Lifelong Learning Entitlement (LLE)

The Lifelong Learning Entitlement (LLE) will transform the post-18 student finance system in England, to create a single funding system:

- From January 2027, LLE funding will replace higher education student finance (HESF) and Advanced Learner Loans (ALL)

- LLE will provide new eligible learners with Tuition Fee Loan entitlement to the equivalent of 4 years post-18 education funding to use up to the age of 60

- This entitlement would equate to £38,140 based on AY 2025/26 fee rates

- LLE will allow for flexible and modular learning of courses and this delivery model will enable eligible learners to stop and start their training at a time that's right for them

Lifelong Learning Entitlement (LLE) continued...

From September 2026, learners will be able to apply for LLE funding for the first time:

- These applications will be for courses and modules starting from January 2027 onwards

From its launch, the LLE loan will be available for:

- Full courses at Level 4 to 6, such as a degrees, technical qualifications, and designated distance-learning and online courses

- Modules of high-value technical courses at Level 4 to 5

Sharia-compliant Student Finance

- An alternative to ‘Student Finance’
- The new student finance product is compatible with Islamic finance principles
- Government working with Islamic Finance Council UK
- Available for any undergraduate student who is eligible for student finance
- Alternative payment for both tuition fee and living costs
- Apply in the same way through Student Finance England
- Available from 2025/26

NHS Learning Support Fund

- Must be eligible for both fee loan & maintenance loan
- Paid 3 times a year
- Applied for yearly
- Non repayable grants

Training Grant	Parental Support Allowance	Exceptional Support Fund	Travel and Duel Accommodation Expenses
£5000 £6000	£2000	£0 - £3000	Per cost

Applying for Student Finance

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

Register online

www.gov.uk/student-finance

Parent/Carer or Partner section

Application and proof of ID

(Check Eligibility)

Nothing paid until student is registered

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Scholarships & Bursaries ARU Support*

*dependent on eligibility criteria

- ARU Bursary
- ARU Scholarships
- Hardship Fund (Home/EU)
- Digital Support Fund
- Support For Parents
- Support For Carers
- Care Leaver & Foyer Bursary
- Disability Support Bursary
- Placement Travel Bursary
- Go! International Fund
- International Emergency Fund
- Internship Bursary

www.aru.ac.uk/student-life/preparing-for-study/help-with-finances

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CONGRATULATIONS YOU HAVE GRADUATED FROM ARU!
Now it's time to think about paying back your loans…
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Repaying the loan

- Repayments = Tuition fee loan + Maintenance Loan
- Repayments start at **£25,000+**
- **Repay 9% on earnings above £25,000**
- The amount paid back is based on **what you earn,** not what you owe
- Doesn’t affect your credit rating
- Taken directly from salary
- Loan cancelled after 40 years

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Repayment examples

Amira earns **£38,000** per year

Her income before tax is **£3,166** per month

Student Loan Repayment is **£97.47** per month

Michael earns **£28,000** per year

His income before tax is **£2,333** per month

Student Loan Repayment is **£22.50** 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

Example Payslip

This is the amount that is paid to you after deductions, that goes straight into your bank account. This would be calculated as pre-tax pay (£2,333) minus the total deductions (£433.50)

ANGLIA RUSKIN UNIVERSITY – PAYSLIP FOR MICHAEL

Salary: £28,000

Payments:
Monthly pay: £2,333

Total Payments:
£1,899.50

Deductions:
National Insurance Tax: -£154
Basic Tax: -£257
Student Loan Deduction: -£22.50

Total deductions: -£433.50

Your student loan is deducted from your pay, just like your tax. You never get this money; it goes straight to the Government.

Michael earns **£28,000** per year

His income before tax is **£2,333** per month

Student Loan Repayment is **£22.50** per month

anglia.ac.uk/student-life/help-with-finances

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Thank you for joining us today!

We are happy to take your questions.

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