



## What is Student Finance?

- Tuition Fees
  - The cost of your course
  
- Living Costs
  - Maintenance Loan
  - Additional sources of income
  - Budgeting

# Tuition Fee Loan

## How is it paid?

Paid directly to the University

You're eligible to take out a loan for the full amount of fees per year

Nothing payable upfront

## This pays for....

Expert Academics

Industry Standard Facilities

World Class Research

Professional Accreditations

Student Support

And more!



# Maintenance Loan

## How is it paid?

Paid to student in instalments

45%\* guaranteed – rest depends on circumstances

Nothing payable upfront

\*Approximate figure

## This pays for....

Rent and Bills

Travel

Food and Drink

Resources

Social Life

The things that 'maintain' you!

## **Maintenance Loan**

**YOUR HOUSEHOLD  
INCOME**



**YOUR LOCATION**



# How Much Maintenance Will I Get?

*\*Maximum amounts*

Living with your parents at home	<b>Up to £9,118</b>
Live away from home, outside LDN	<b>Up to £10,830</b>
Living away from home, inside London	<b>Up to £14,135</b>
A year of your UK course, studying abroad	<b>Up to £12,403</b>

*\*Figures accurate as of March 2026*

***Check the Student Finance Calculator for an estimate!***

## Additional Support

Independent Student	Case by case*
Child Dependents	£342.24 a week for 2 or more children
Adult Dependents	£3,545
Disability, Mental or Physical Health Support	£27,783
NHS Bursary/Grant	£5,000 + £1,000 Grant

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***Check the Student Finance Calculator for an estimate!***

Courses covered by the NHS Learning Support Fund

Degree-level students in the following areas benefit from the training grants:

dietetics

dental hygiene or dental therapy (level 5 and 6 courses)

occupational therapy

operating department practitioner (level 5 and level 6 courses)

orthoaptics

orthotics and prosthetics

physiotherapy

podiatry or chiropody

radiography (diagnostic and therapeutic)

speech and language therapy

paramedicine

midwifery

nursing (adult, child, mental health, learning disability, joint nursing/social work)

The specialisms struggling to recruit and where eligible students receive an additional £1,000 (specialist subject payment) are:

mental health nursing

learning disability nursing  
radiography (diagnostic and therapeutic)  
prosthetics and orthotics  
orthoaptics  
podiatry

## Alternative Funding

- ↘ Scholarships, bursaries and grants
- ↘ Can be awarded in each year of study, or as a single award
- ↘ Typically do not need to be repaid
- ↘ May be eligible for multiple but likely to only be able to accept one
- ↘ Have eligibility criteria and T&Cs

Each scholarship, bursary, and grant has its own terms and conditions, including what's involved to apply.

•**Scholarships** are likely to be competitive and often supported by generous donors.

•**Bursaries** are usually non-competitive, automatic and based on financial need. They may also be described as 'awards'.

## Alternative Funding

- ↘ How much will students get? How many awards are available?
- ↘ What are the eligibility criteria?
- ↘ What does the application involve and when is the deadline?
- ↘ Are there any future commitments attached to the award?
- ↘ Always check the terms and conditions!

## Application Process

➤ One application for Tuition Fees and Maintenance Loans

➤ You must apply EACH year

➤ Apply through the Gov website, be careful there are some scam websites!

➤ Your parents/care givers can provide their income without telling you

➤ Additional support available for independent students, care leavers, mature students etc.

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

# What do I need to provide?

- Personal Details
- Residency Information
- University & Course Info
- Your Bank Details
- Household Income

GOV.UK Menu Q

Part of [Get undergraduate student finance: step by step](#)

## Apply online for student finance

If you're from England or normally live in England, you can apply online for student finance for 2024 to 2025 now.

You can apply for:

- Tuition Fee Loans
- Maintenance Loans
- Maintenance Grants (only if your course started before 1 August 2016)

You can apply up to 9 months after the start of the academic year for your course.

Part of [Get undergraduate student finance: step by step](#)

[Show all steps](#)

- 1 **Check if you're eligible**  
[Show](#)
- 2 **Find out how much loan you could get**

Always remember to apply direct on gov.uk

## Key Dates

**Applications open  
end of March**

**Guaranteed  
Payment Deadline –  
End of May**

**Payment every semester –  
September/Oct, January  
and April/May**

Remember to apply every year of your course.

## Paying it back

- ↘ Tuition and maintenance combine into one loan
- ↘ Paying your loan back depends on how much you EARN
- ↘ You don't pay anything back until you're earning over £25,000 per year



## Paying it back

- ↙ 9% of what you earn  
OVER £25,000
- ↙ Written off after 40 years
- ↙ Paid monthly - taken  
automatically from your  
payslip



# Repayment Figures

Annual salary	Monthly salary	Monthly repayment
£25,000	£2,083	£0
£28,000	£2,333	£22.50
£31,000	£2,583	£45
£33,000	£2,750	£60



## Confirmation and Clearing

# What is Confirmation?

## Receive Offers:

Unconditional  
Conditional  
Unsuccessful

## Reply to Offers:

Firm Choice  
Insurance Choice  
Decline the rest

# Next Steps

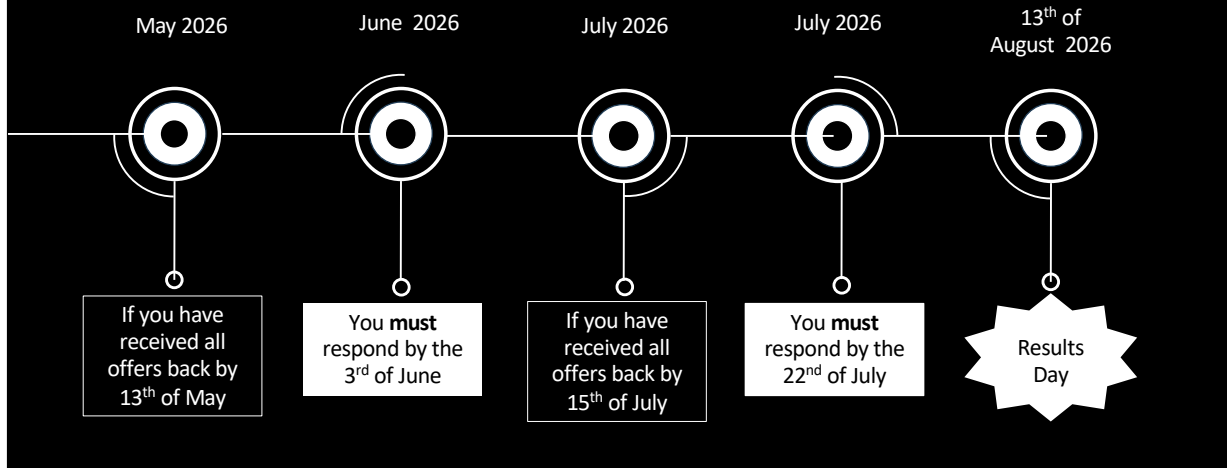
What to do after  
receiving your  
offers?

Attend Experience Days

Apply for Student Finance

Apply for Accommodation

# 'Decline by Default' Deadlines



# Preparing for Results Day

How can you  
prepare for  
results day?

When do you get your results?

How do you get your results?

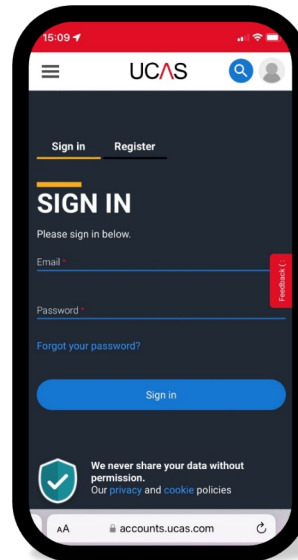
Have you updated your nominated  
access?

# Results Day

## UCAS Hub updates at 8am

This will inform you of your university offers, but not your final grades.

Be patient, every student in the UK will be using this platform.



# THE GOAL

 **Your status**

Congratulations – you've been placed at your firm choice Northumbria University, Newcastle N77 for Finance and Investment Management N390!

**What else can happen?**

**Grade requirements NOT met for firm choice**

**Change of Course Offer:**

 **Your status**

You've been offered a place for a different course at your firm choice Northumbria University, Newcastle N77.

- You can accept this offer and be placed on the changed courses, or
- Decline this offer and be placed with your insurance choice.

# Change of Course Offer

Not a mandatory replacement

Linked to your original choice

Could be a Foundation Programme

One year course

Exam Gain and develop

You have 5 days to accept or decline a change of course offer.

Progress to an undergraduate degree

From the website – “A foundation year is an extra year of study at the start of a university course. It is a great way to build your skills, knowledge and confidence to prepare you for a degree course. On successful completion of a foundation year, you can progress to a wide range of our undergraduate courses.

There are many reasons a student may not be ready to embark on a full undergraduate degree right away, a foundation year gives students the time and support to develop and prepare before entering the full degree path of their choice.”

- You might have studied A-levels that don't match your chosen degree path, if you want to study Film and TV production but didn't study Media, or if you want to study engineering but didn't study maths, a foundation year will allow you to develop missing skills and progress onto a degree.
- If you haven't met the entry requirements to your chosen degree, a foundation year will allow you to develop your academic skills and gain a place on the course.
- During your foundation year, you will gain and develop skills that will prepare you for your first year, making the transition to University study easier.
- If you are an international student they can help you meet the UK qualification levels required to enrol on your desired degree path.
- A foundation year will give you a year of varied insight into the subject field you are

interested in. Allowing you to get first-hand experiences in different areas helping you make the best choice in an undergraduate degree.

- By completing a foundation year, you will earn a guaranteed place on your degree course of choice at Northumbria.

(Some courses may require certain grades to be reached or require an interview or audition to progress)

**What else can happen?**

**Grade requirements NOT met for firm or insurance choice**

 **Your status**

You've not been placed at your firm or insurance choices.

You are now in Clearing. We've matched you to similar courses to help you explore some options.

# Clearing

**Clearing is for students who haven't got their firm or insurance choice or didn't apply at all.**

**Clearing may also be used by students who have done better than they expected.**

# Clearing

## Step 1

- Find available courses through UCAS and University websites.
- Have your qualifications ready. *Requirements have changed.*

## Step 2

- An offer may be made.
- Check for a confirmation email to come through.

## Step 3

- Students need to 'add' their new choice on UCAS Hub.
- This can only usually be done after 2pm on results day.

# Preparing for Clearing

## Before Results Day

- ↘ Check your account beforehand
- ↘ Try not to be away on the day
- ↘ Know your qualifications



## On Results Day

- ↘ Get in early
- ↘ Hotline staff and academics want to speak to you!
- ↘ Don't do something you are not happy with





# 9.

## What's my UCAS ID?

This is your personal unique ID that is on your UCAS Hub when you log in. It is usually 10 digits long

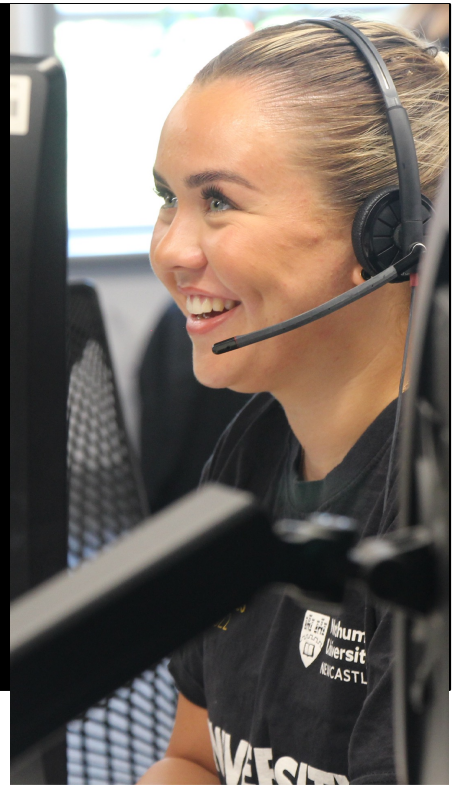
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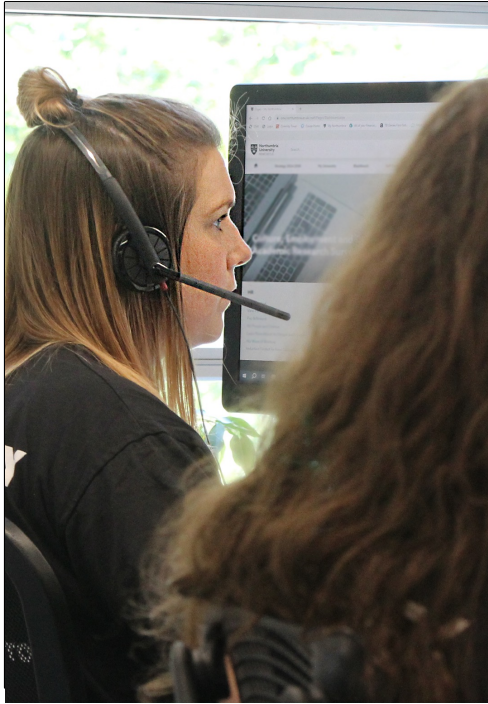
**8.**

**What if I don't  
want my firm or  
insurance?**

You can self-release and put yourself into clearing.

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## 7.

### **If I go through clearing, is accommodation available?**

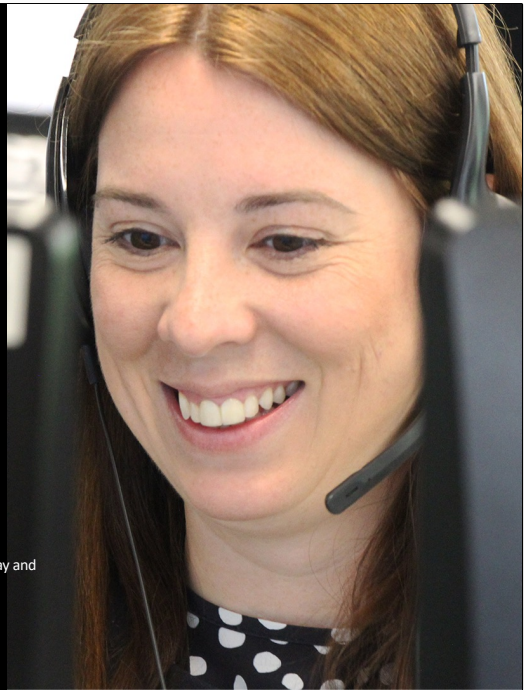
Yes but it may be limited choice. Not all universities guarantee accommodation for students so it does depend, and each university has their own policy so it is worth finding this out over the summer before you receive your results.

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**6.**

## **Can I visit a Uni on results day?**

Normally yes, for example Northumbria normally have campus tours running on results day and for a few days after, for people to visit the campus



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## 5.

### Can clearing entry requirements change?

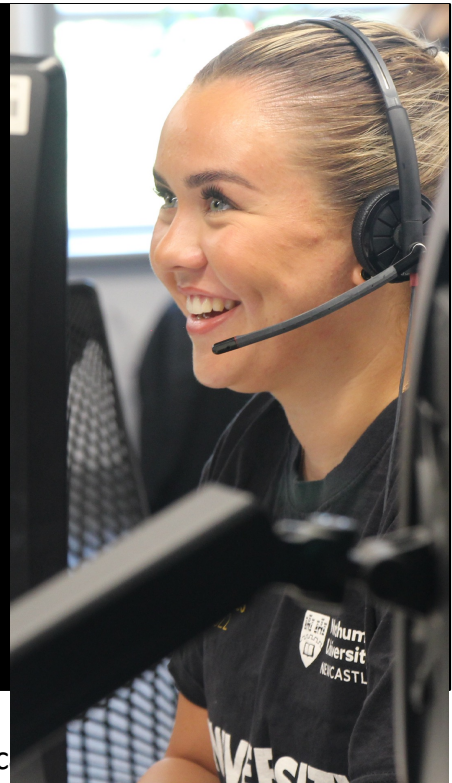
Yes – the entry requirements can go up or down depending on the course and university.

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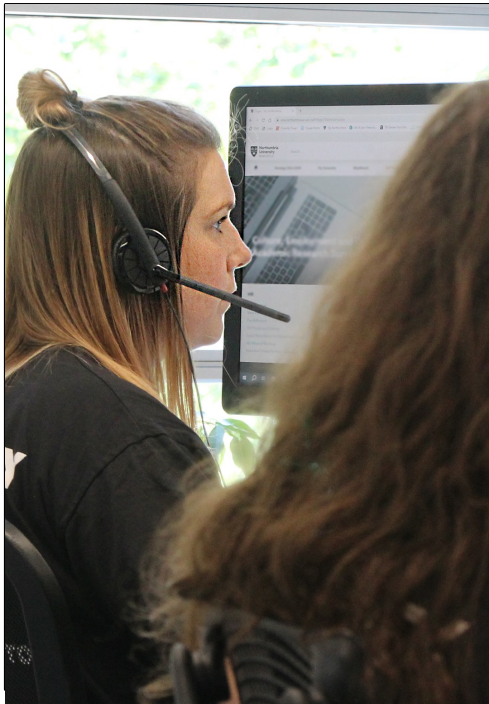
# 4.

## How do I accept my clearing offer?

You accept your clearing offer on UCAS Hub. Students can't accept clearing offers until 2 or 3pm on results day – to give them time to think about it. They can't refer themselves for their clearing place until that point.



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### 3.

## Do I have to pay? What happens to my student finance?

You pay the normal fees - £9250 a year even if you go through clearing. You can change your options on student finance. You don't pay for clearing, if you have already paid the UCAS application fee for 4 or 5 choices.

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## 2.

### Why hasn't UCAS Hub updated?



If it is results day – it updates at 8am HOWEVER it can crash on the day or take some time to update. Lots of students are all logging in at the same time so please remember this and be patient. If it still hasn't updated after a long time, I would either call UCAS or the University. We may be missing results for example.



# 1.

## Is clearing a bad thing?

Absolutely not! Some people choose to go through clearing, it is not a bad process. If you are worried about clearing, I would recommend researching it on the UCAS website shortly before results day to familiarise yourself with the process.

## Summary

- Research your offers to decide on a firm and insurance choice.
- Keep note of key dates.
- Be prepared for results day with potential Plan Bs.
- Don't do anything you are not happy with.