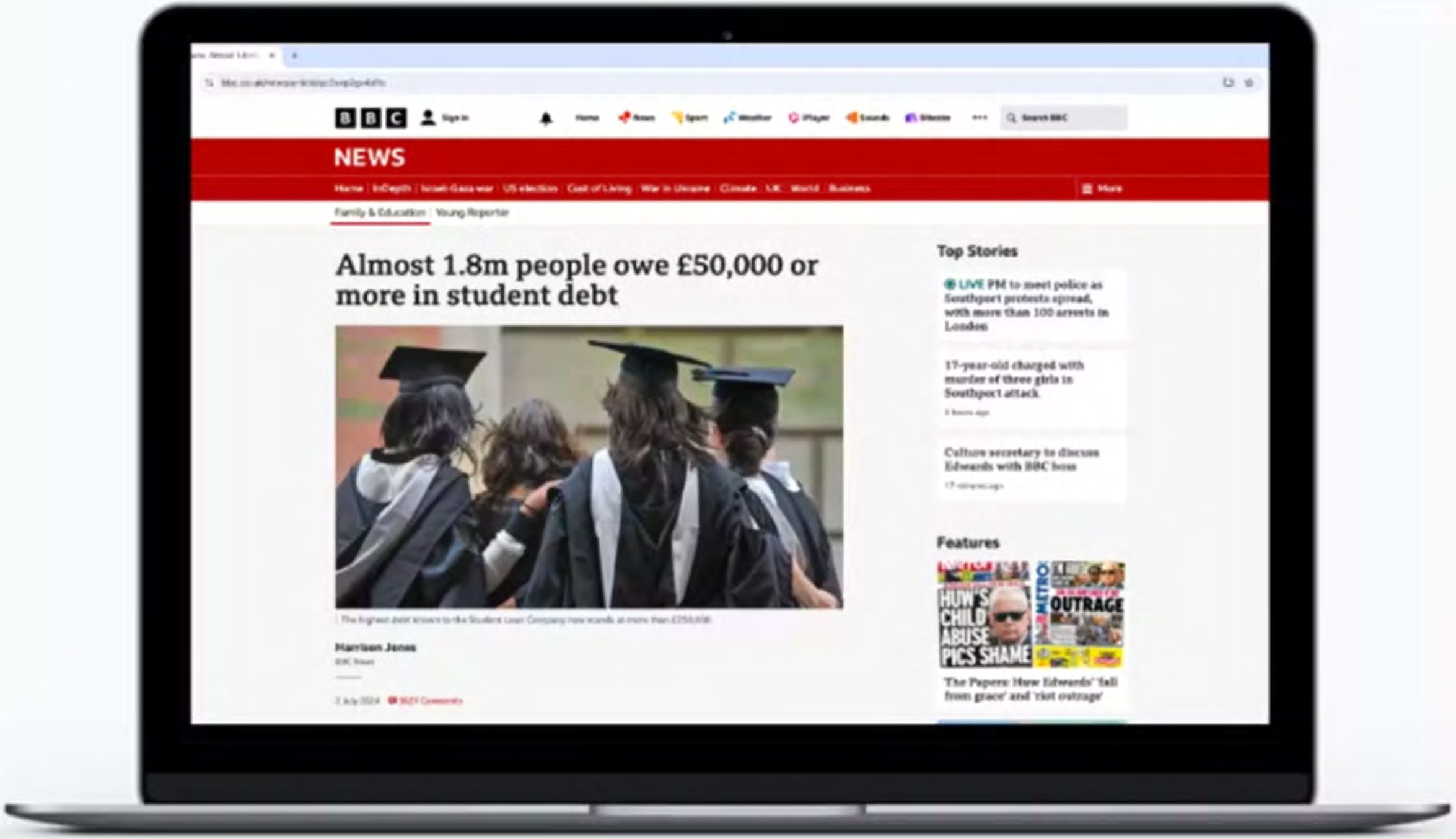
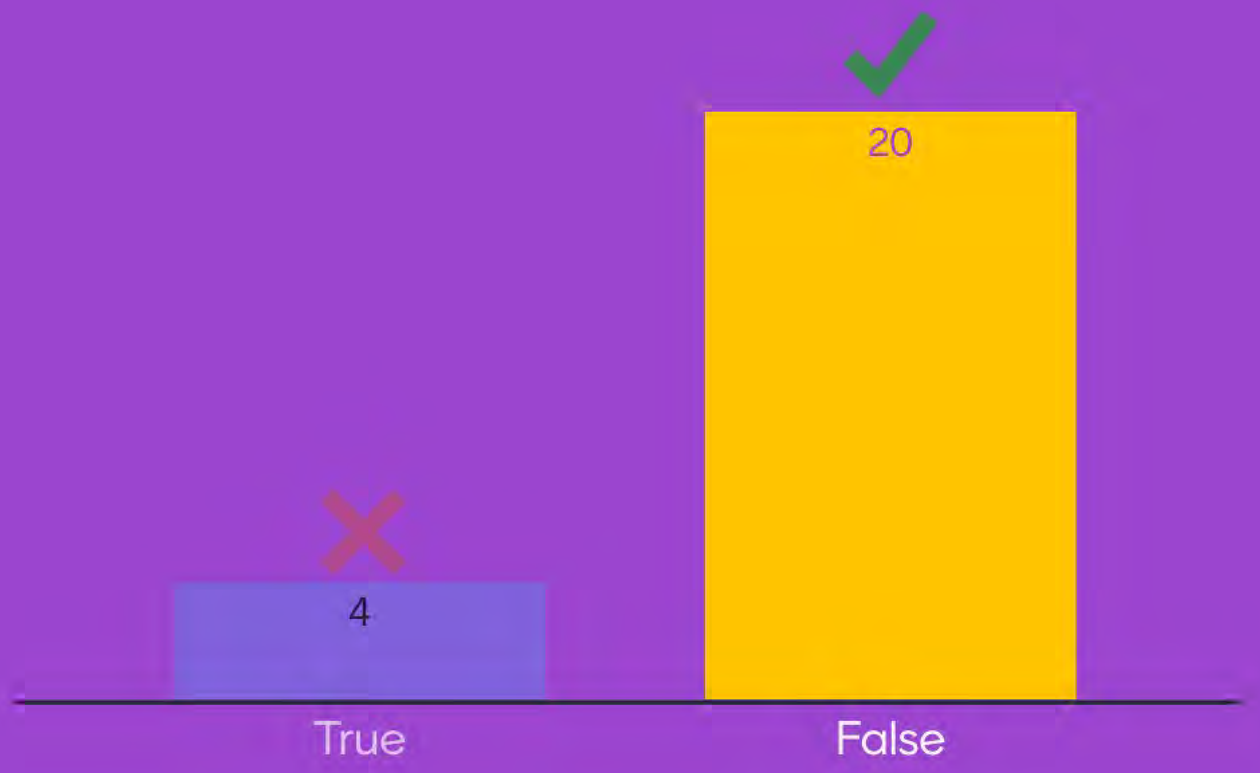

BBC
NEWS
Family & Education | Young Reporter
Almost 1.8m people owe £50,000 or more in student debt
Harrison Jones
Top Stories
LIVE PM to meet police as Southport protests spread, with more than 100 arrests in London
17-year-old charged with murder of three girls in Southport attack
Culture secretary to discuss Edwards with BBC boss
Features
HUW'S CHILD ABUSE PICS SHAME
OUTRAGE
The Papers: Huw Edwards' 'fall from grace' and 'riot outrage'

You have to pay for University up front.



Eligibility criteria - students must:

- Be a UK national or Irish citizen or have ‘settled status’ (no restrictions on how long you can stay)
- Or have settled or pre-settled status under the EU Settlement Scheme
- Normally live in England
- Have lived legally in the UK for 3 continuous years before the first day of their course

For 2025 entry:

- Repayments start when you earn over £25,000
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- Interest is added at the RPI
- Your "debt" is written off after 40 years from leaving uni

Student loan: your student loan is made up of two parts

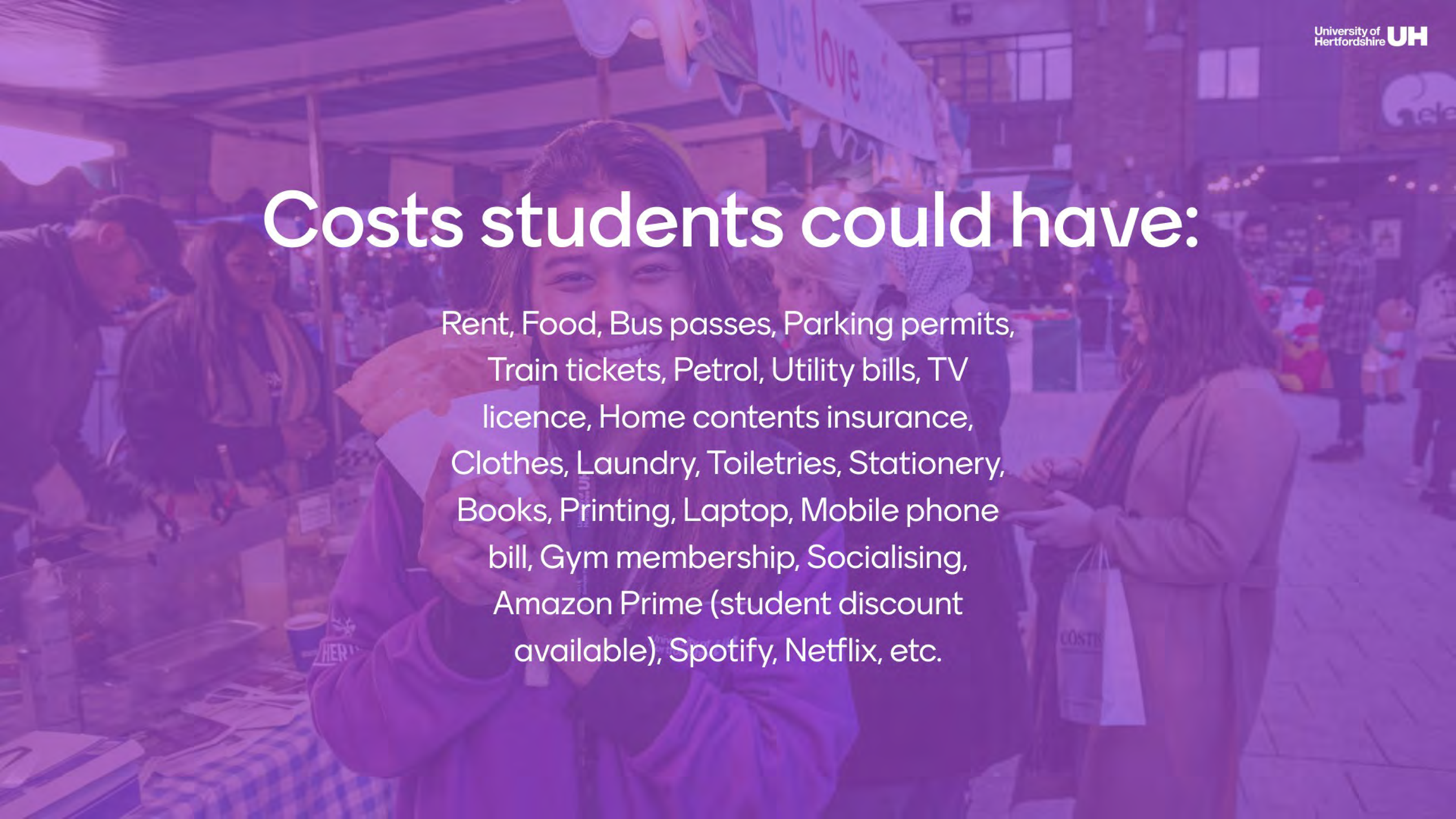
- Tuition Fee Loan
- Maintenance Loan

Tuition Fee Loan

- Covers the fee charged by a university to study with them
- Paid directly to the university in three instalments throughout the academic year to meet each tuition fee liability point
- Amount received does not depend on household income

Maintenance Loan

- Created to help cover living costs and other expenses
- Most students are eligible for some level of maintenance support*
- Paid directly into the student's bank account at the start of each term (3 instalments)
- The amount a student receives is based on two factors (covered in the next slides)
- *To check eligibility, please visit www.gov.uk/student-finance

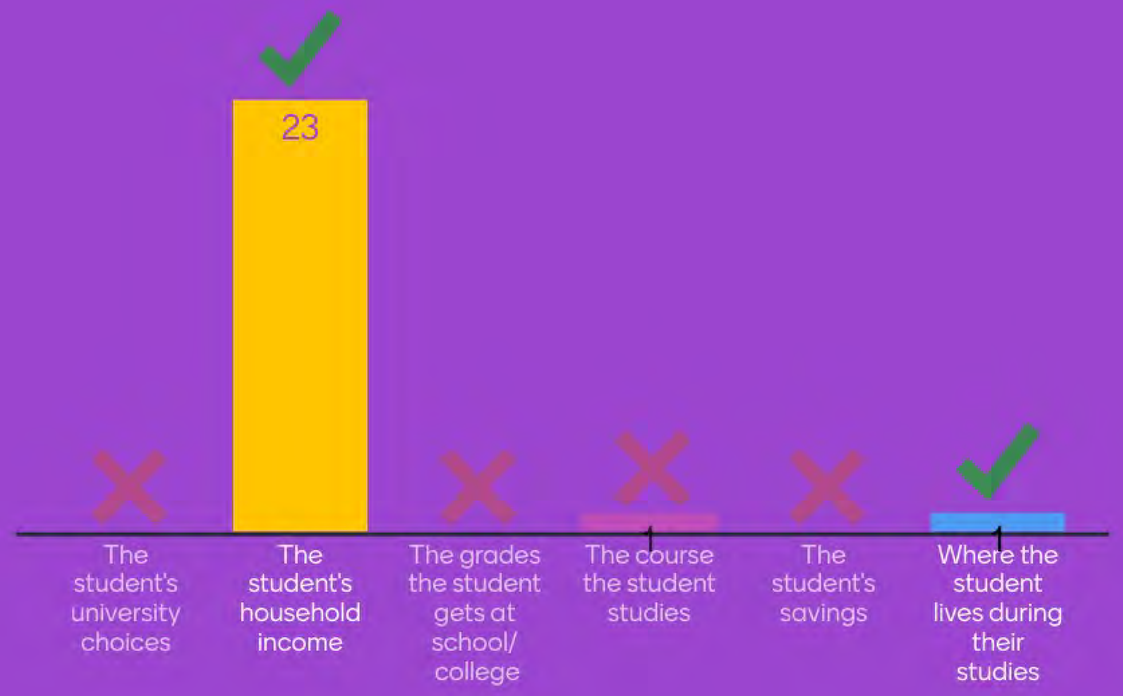


University of Hertfordshire UH

Costs students could have:

Rent, Food, Bus passes, Parking permits, Train tickets, Petrol, Utility bills, TV licence, Home contents insurance, Clothes, Laundry, Toiletries, Stationery, Books, Printing, Laptop, Mobile phone bill, Gym membership, Socialising, Amazon Prime (student discount available), Spotify, Netflix, etc.

What two things are used to calculate the maintenance loan amount?



Household Income	Home	Elsewhere	London
£25,000 & under	£8,876	£10,544	£31,761
£30,000	£8,131	£9,791	£12,996
£35,000	£7,385	£9,037	£12,230
£40,000	£6,639	£8,284	£11,464
£45,000	£5,893	£7,530	£10,657
£50,000	£5,147	£6,776	£9,932
£55,000	£4,401	£6,023	£9,166
£60,000	£3,901	£5,269	£8,400
£65,000	£3,907	£4,914	£7,634
£70,000 & over	£3,907	£4,914	£6,853

(Student Finance England (25/26)

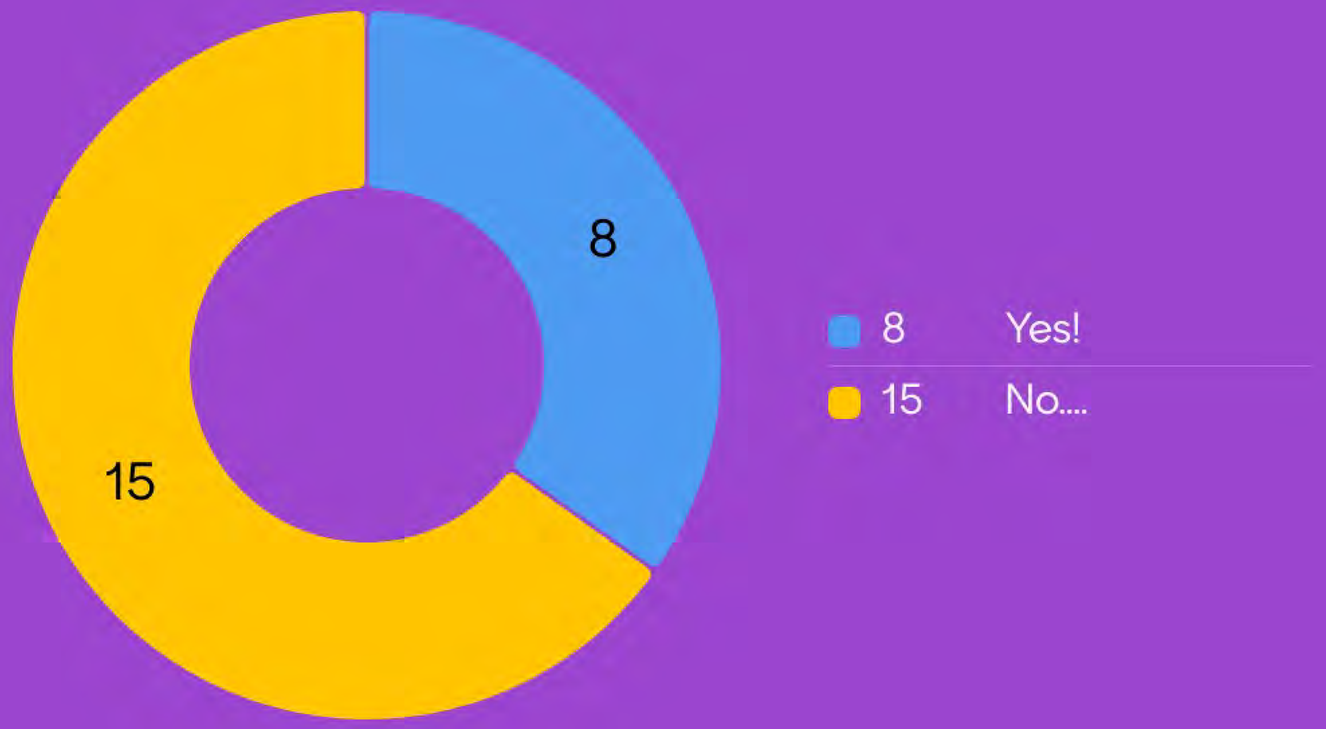
How can students increase their income?

- Parent/ Guardian contribution
- Full-time job during the holidays
- Part-time job alongside studies
- Bursaries
- Scholarships
- Grants
- Financial assistance/ hardship funds
- Additional state funded support

Student Part-time jobs on campus

- BAME Student Advocates
- Café and Bar Staff
- Resident's Assistant
- Sport Activator
- Student Ambassador
- Student Technology Mentor
- And much more

Are you currently taking advantage of student discounts? i.e. Totum, Student Beans, Unidays etc.



Take advantage of student discounts

- Totum (formally NUS), Student Beans and Unidays
- Free digital membership for all three!
- You can pay for the Totum discount & ID card
- £14.99 for 1 year, £24.99 for 2 years or, currently, you can get 3 years for the price of 2 (£24.99)

Examples of student discounts available:

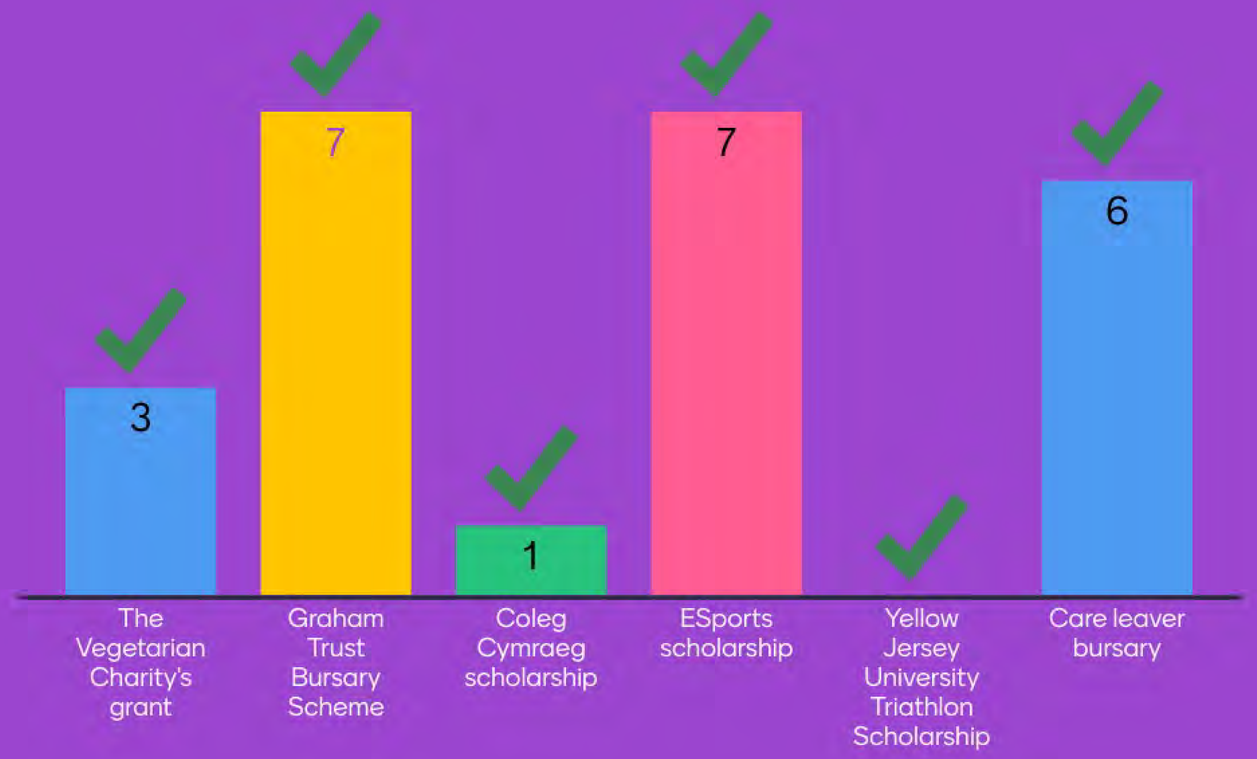
- Prime Student: Free 6-month Amazon Prime trial (£4.49 a month thereafter)
- Hello Fresh: 60% Off 1st box + 25% Off next 3 boxes
- Holland & Barrett: 20% student discount
- HP: Up to 40% student Discount
- JD: 10% student discount on full-price items
- KFC: Free Popcorn Snack Bucket when you spend £3 or more
- New Look: 10% student discount
- Papa Johns: 35% off Pizzas (Minimum delivery spend may apply)
- Superdrug: 10% student discount
- Virgin Experience Days: Extra 20% student discount
- Nike: 10% student discount

Best student bank accounts

Bank account	0% Overdraft	Incentive	Student score	
NatWest NatWest Student Account	Up to **£3,250**	4 year Tastecard	85.6%	Info » Full review
Royal Bank of Scotland RBS Student Account	Up to **£3,250**	4 year Tastecard	83.4%	Info » Full review
Santander Santander Edge Student Current Account	Up to **£2,000**	4 year Railcard	82.8%	Info » Full review

Top student bank accounts 2025 - Save The Student

Which of the following is a real scholarship/ bursary?



Scholarships and Bursaries at Herts:

- University of Hertfordshire Independent (Estranged) Student Bursary
- University of Hertfordshire Sport Scholarship Scheme
- University of Hertfordshire Undergraduate Bursary
- University of Hertfordshire Care Leaver Bursary
- University of Hertfordshire Young Adult Carer Bursary
- Dannenberg Scholarship (BEng)
- The Joan Trower Midwifery Scholarship
- NHS Learning Support Fund
- Sir Gerard Newman Scholarship
- Pendleton Scholarship
- and many more

Additional state funded support is available

- Healthcare students (NHS Learning Support Fund)
- Care Leavers (paid by local authority)
- Child Care grants (up to 85% of childcare costs)
- Parental learning allowance
- Adult dependence allowance
- Disabled Students Allowance (DSA)
- Further details can be found at www.gov.uk/student-finance

Additional Funding Support for Healthcare Students

Dietetics, Dental Hygiene/Dental Therapy (Level 5 Courses), Midwifery, Nursing (adult, child, **mental health**, **learning disability**, joint nursing/social work), Occupational therapy, Operating department practitioner (Level 5 Courses), **Orthoptics, Orthotics and prosthetics**, Paramedic Science, Physiotherapy, **Podiatry**/chiropody, **Radiography (diagnostic and therapeutic)**, Speech and Language Therapy

Additional Funding Support for Healthcare Students

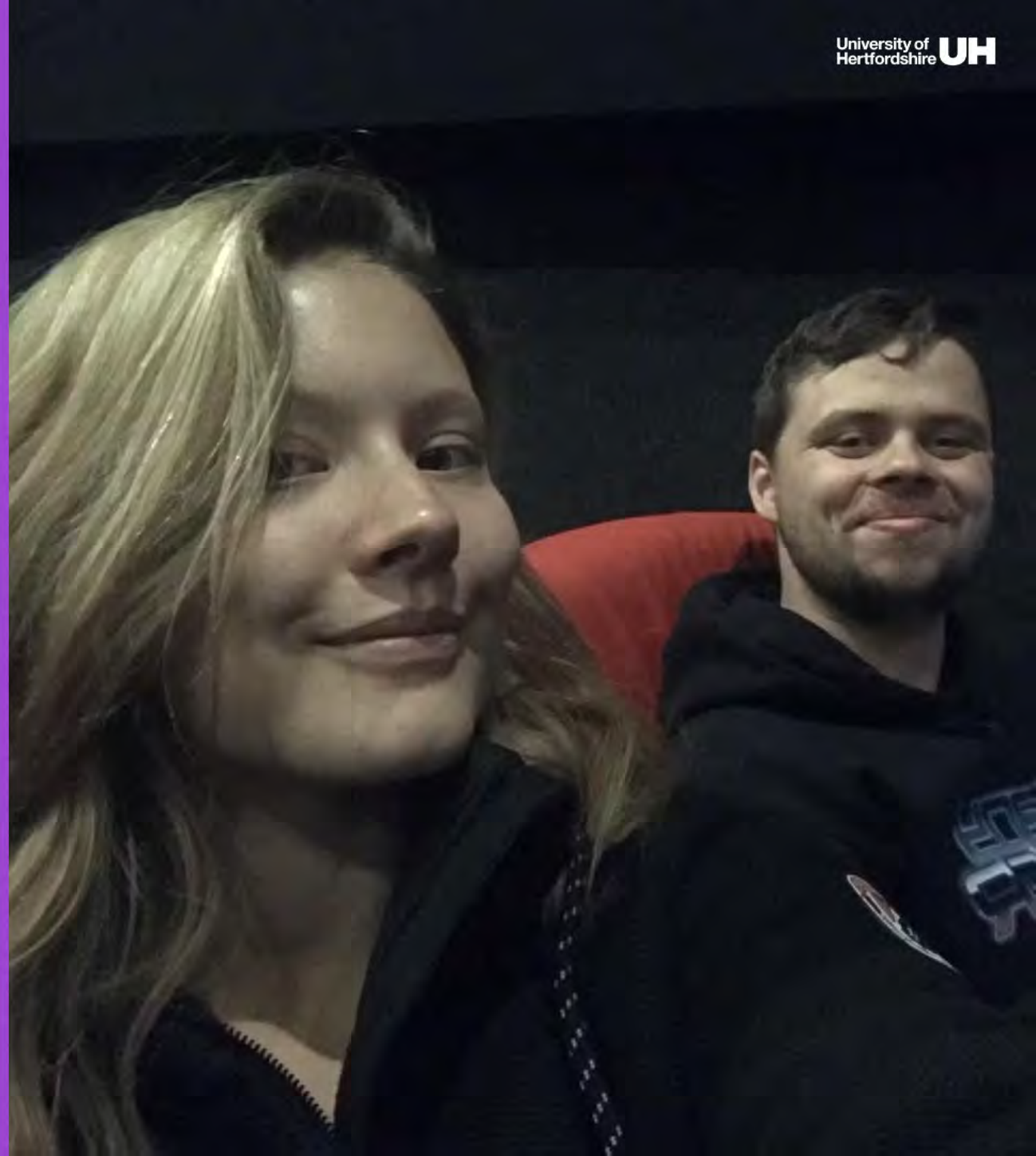
- Eligible students will receive a £5,000 grant.
- Some will receive additional payments of up to £3,000.
- Students studying a shortage specialism will receive an additional £1,000
- The grant does not need to be repaid
- Sign up at https://www.nhsbsa.nhs.uk/student-services

Disabled Student's Allowance (DSA)

Non-repayable support

Available to anyone with a physical disability, long-standing medical condition/ illness, sensory impairment, social/ communication impairment, mental health condition or specific learning difficulty which affects their ability to study.

Confusion over what is meant by disability, and poor awareness of a widely available fund, has led to 70% of eligible students missing out on financial support at university



According to the ScholarshipHub, how much financial support goes unclaimed each year in the UK in total?

25000000 ✕	100000 ✕	3000000 ✕
At least £57 ✕	£300,000 ✕	£12 million ✕
£25,000 ✕	£2.3 million ✕	74 million ✕
£4600000 ✕	2000000000000000000 ✕	£2,500,000 ✕

The correct answer is: £150 million

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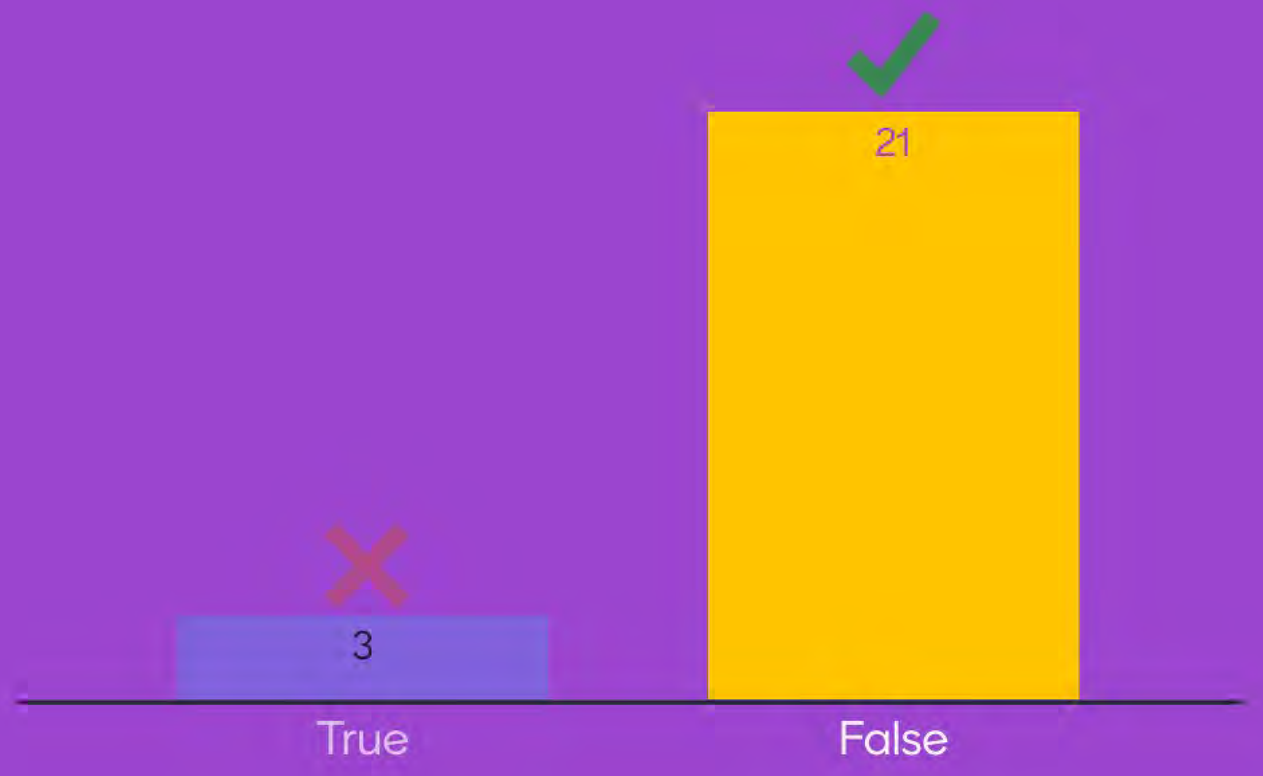
Repayments

You will start paying back your student loans immediately after you have left university.



For 2025 entry:

- Repayments start when you earn over £25,000
- Repayments are based on how much you earn, not what you owe
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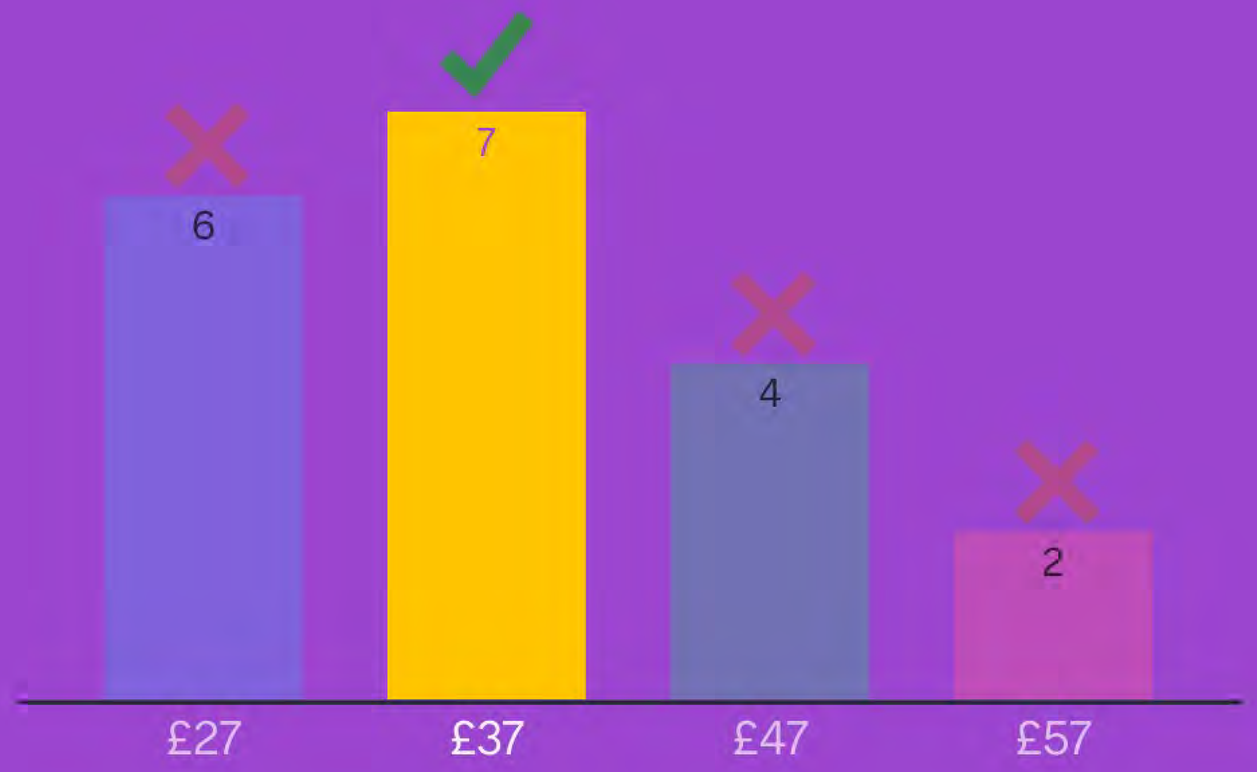
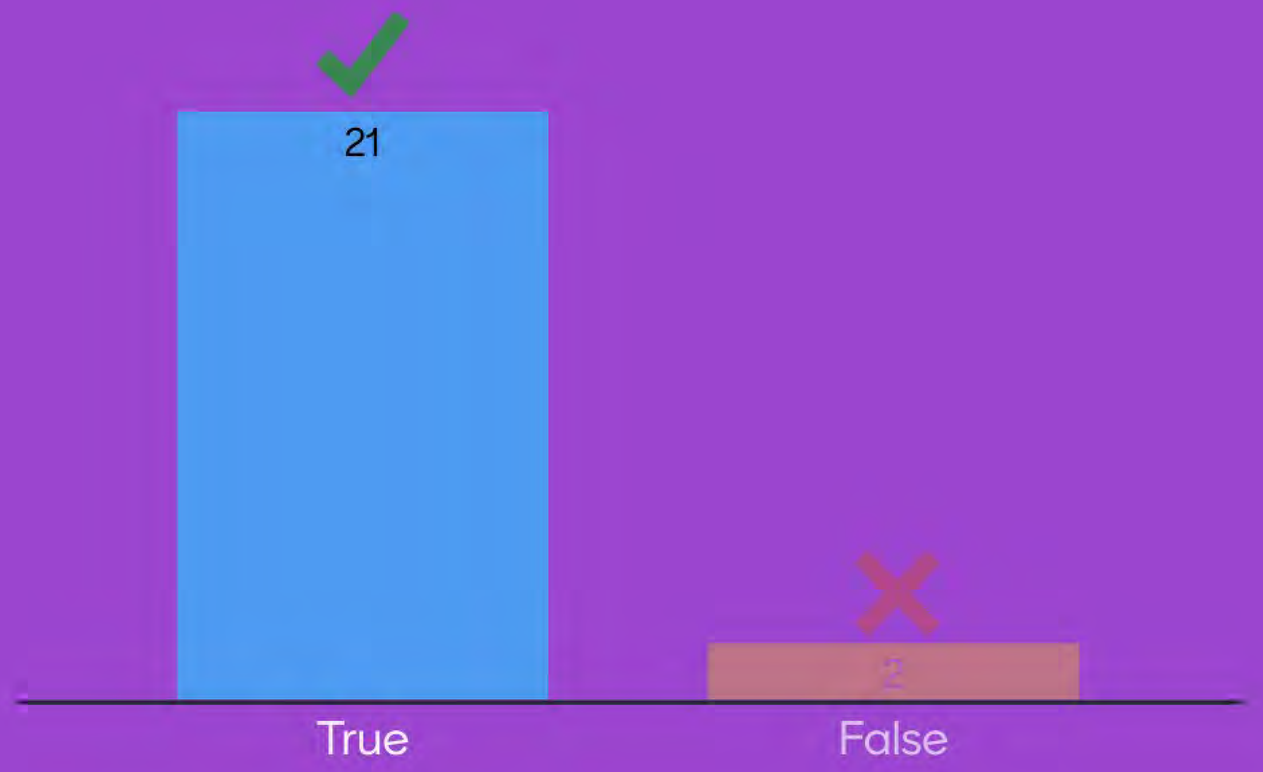
So if a graduate is earning £30,000 a year, how much will the monthly repayments be roughly?



If a graduate stops working or their salary falls below the threshold, repayments stop automatically.



University of Hertfordshire UH

Applying for Student Finance

University of Hertfordshire UH

SLC
Student Loans Company

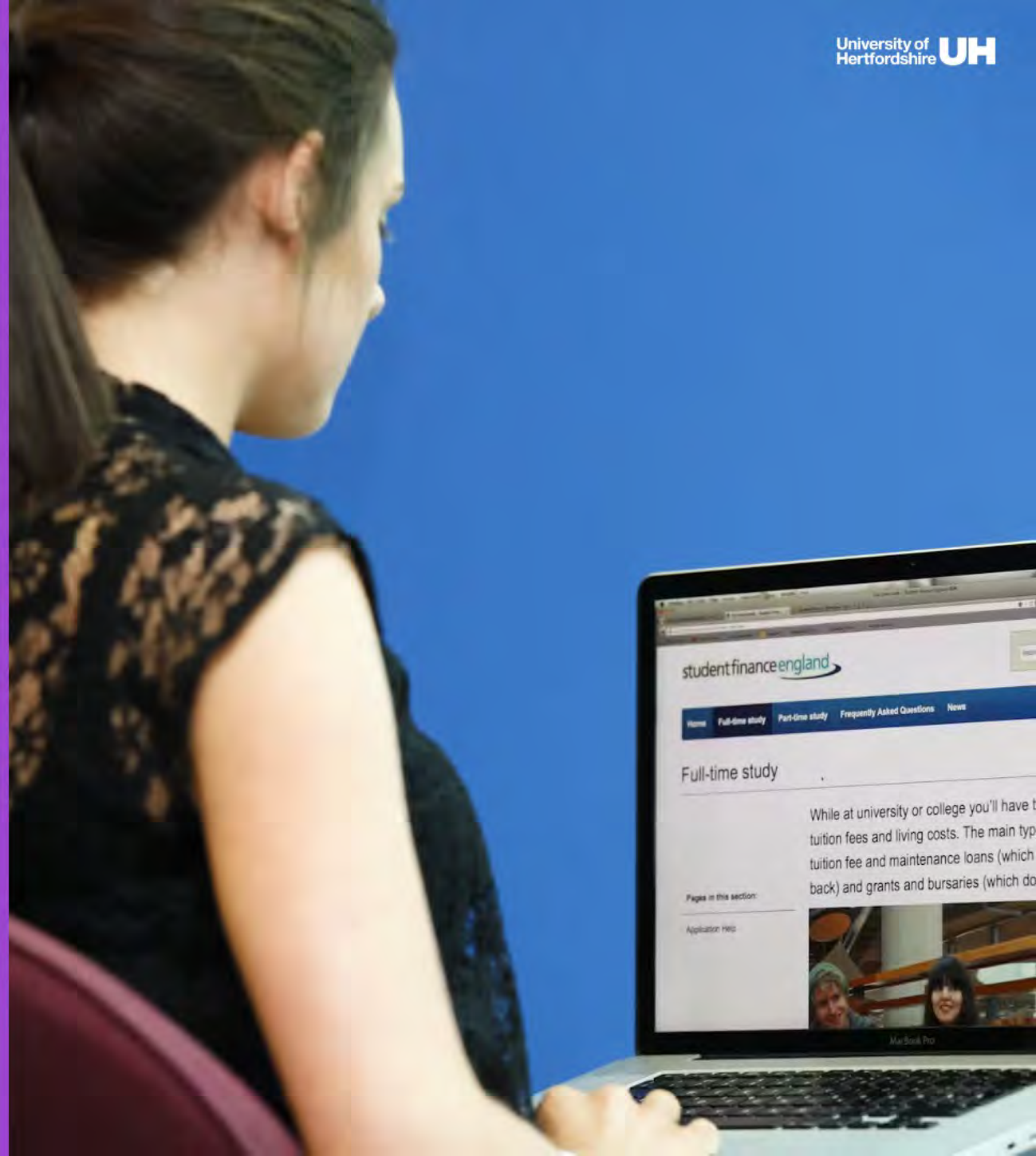
student finance england
the student finance experts

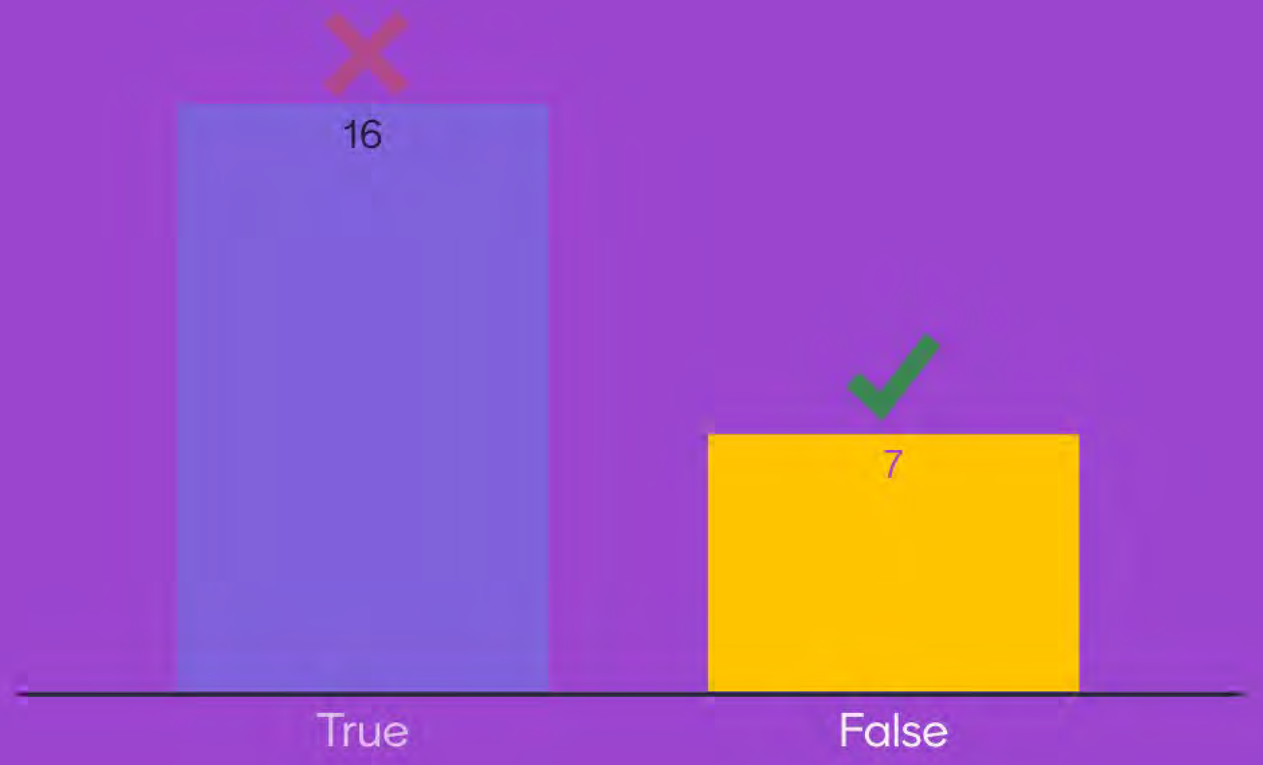
https://www.gov.uk/contact-student-finance-england

Telephone: 0300 100 0607
Text relay (if you cannot hear or speak on the phone): 18001 then 0300 100 0607
Monday to Friday, 8am to 8pm
Saturday, 9am to 4pm

How to apply

- Apply online at www.gov.uk/studentfinance
- You will need your Passport, National Insurance Number, Bank Details & Course Start / End Date
- If applying for the maintenance loan, your parents/ guardians will be contacted for their NI Number and income details
- It can take up to 6 weeks to process an application
- Typically, for courses starting in Sept students can apply from February
- Although you need to have applied to university, you can apply BEFORE they have a confirmed place



Try to view student finance as an investment, not a debt.

Students only need to apply for student finance once.