As a leading international centre of research and learning, we’re committed to attracting and supporting the very best students. We believe in entry based on merit and we invest in one of the most generous support packages in the UK. Approximately one third of all UK undergraduate students who commence study at The University of Manchester, will receive a cash bursary.

**Costs**

**Tuition fee**

The tuition fee for full-time UK/EU undergraduate students is £9,250 for the academic year 2018/19. Future inflationary increases based on RPIX* may also be applied to each subsequent year of their course, subject to government regulations on fee increases. We will provide further information about such increases when this becomes available.

* RPIX is a measure of inflation in the UK, equivalent to all items in the Retail Price Index (RPI), excluding mortgage interest payments.

**Tuition fee loan**

Eligible students will be able to borrow the full cost of tuition from the government in the form of a tuition fee loan. No UK/EU student will have to pay tuition fees up front. The tuition fee loan is not means-tested and is available to all eligible students.

**Government maintenance support**

Government maintenance support is available to UK students in the form of the maintenance loan. The amount of support that students receive is dependent on an assessment of their level of household income by Student Finance England. The information provided in this leaflet is based on circumstances for English domiciled students.

Information for students who are domiciled elsewhere in the UK can be found on the back page of this document.

**Maintenance loan**

Further information about the level of support students are eligible for can be found on the table opposite.

- All eligible students (UK), can access repayable living support from the Government.
- Up to £8,700 per year is available for students who live away from home and study at a university outside of London.
- Up to £7,324 per year is available for students who live with their parents.
- All students from England studying a first undergraduate degree, regardless of their level of household income, can receive a basic maintenance loan of at least £4,054 per year if they are living away from home and study at a university outside of London.

**Maintenance loan for full-time students who qualify for benefits**

Enhanced maintenance loans are available for full-time students who qualify for income-related benefits.

Up to £9,916 per year is available for students living away from home, who study outside London, and who qualify for income-related benefits.

Examples of students who may be eligible for the enhanced maintenance loan:

- lone (single) parents;
- students who have a partner who is also a student and one or both of them are responsible for a child;
- a young person under 20 who is in full-time education below higher education level;
- students who have certain disabilities.

For further information see [www.gov.uk/student-finance](http://www.gov.uk/student-finance)

---

**Summary of support**

**Support for living costs**

Please note, this does not include the tuition fee loan which covers the cost of the tuition fee.

<table>
<thead>
<tr>
<th>Household income</th>
<th>Government Maintenance Loan</th>
<th>University of Manchester non-repayable support**</th>
<th>Total support</th>
</tr>
</thead>
<tbody>
<tr>
<td>£25,000 or less</td>
<td>£8,700</td>
<td>£2,000</td>
<td>£10,700</td>
</tr>
<tr>
<td>£25,001</td>
<td>£8,700</td>
<td>£1,000</td>
<td>£9,700</td>
</tr>
<tr>
<td>£30,000</td>
<td>£8,076</td>
<td>£1,000</td>
<td>£9,076</td>
</tr>
<tr>
<td>£35,000</td>
<td>£7,452</td>
<td>£1,000</td>
<td>£8,452</td>
</tr>
<tr>
<td>£35,001</td>
<td>£7,452</td>
<td>£0</td>
<td>£7,452</td>
</tr>
<tr>
<td>£40,000</td>
<td>£6,828</td>
<td>£0</td>
<td>£6,828</td>
</tr>
<tr>
<td>£45,000</td>
<td>£6,204</td>
<td>£0</td>
<td>£6,204</td>
</tr>
<tr>
<td>£50,000</td>
<td>£5,579</td>
<td>£0</td>
<td>£5,579</td>
</tr>
<tr>
<td>£55,000</td>
<td>£4,955</td>
<td>£0</td>
<td>£4,955</td>
</tr>
<tr>
<td>£60,000</td>
<td>£4,331</td>
<td>£0</td>
<td>£4,331</td>
</tr>
<tr>
<td>£62,215</td>
<td>£4,054</td>
<td>£0</td>
<td>£4,054</td>
</tr>
<tr>
<td>£65,000</td>
<td>£4,054</td>
<td>£0</td>
<td>£4,054</td>
</tr>
</tbody>
</table>

*Students living away from home and studying at a university outside of London.

**The support outlined in this column relates to the Manchester Bursary. For details of eligibility criteria and the full package of support offered by The University of Manchester, see page 3.

**Applying for and receiving government support**

**Student Finance England**

All applications for Student Finance (including the tuition fee loan and the maintenance loan) are made online.

Students in England apply via Student Finance England at [www.gov.uk/apply-for-student-finance](http://www.gov.uk/apply-for-student-finance) and should apply early to make sure that their funding is in place at the start of their course. Applications usually open in January or February. Students do not need to have a confirmed place at university to apply for their funding.

They should use their first choice of course and university; this can be changed online at a later date if required.

Students from outside England should contact the student loans agency for their home country. See Useful contacts/resources on the back page for more details.

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**UK/EU students will be able to borrow the full cost of their tuition fee from the Government as a tuition fee loan. The money is paid directly to the university on the student’s behalf, and students currently only repay this loan once they have finished university and are earning over £25,000 a year.**
Additional non-repayable support

Students from the following groups may be entitled to additional support either from the university they are studying at, or the Government. All UK students are eligible to apply for additional support if they are from one of the following groups:

Disabled Student Allowance (DSA)
- Students with a disability, mental health condition, long-term health condition or specific learning difficulty through the Disabled Students’ Allowance. For further information and how to apply see [www.gov.uk/disabled-students-allowances-dsas](http://www.gov.uk/disabled-students-allowances-dsas). Students should apply early for Disabled Students’ Allowance (DSA) so that financial support is ready when they begin university.

Students should make contact with the University’s Disability Advisory and Support Service as soon as possible to ensure the relevant support can be put into place. For more information on the Disability Advisory and Support Service see [www.dass.manchester.ac.uk](http://www.dass.manchester.ac.uk).

Parents’ Learning Allowance and Childcare Grant
- Students with one or more dependent children through the Parents’ Learning Allowance & Childcare grant. For further information see [www.gov.uk/childcare-grant](http://www.gov.uk/childcare-grant).

Adult Dependants’ Grant
- Students with a financially dependent adult through the Adult Dependants’ grant. For further information see [www.gov.uk/adult-dependents-grant](http://www.gov.uk/adult-dependents-grant).

NHS financial support

Students in their fifth and sixth year (if sixth year is applicable) of Medicine or Dentistry, are currently eligible to apply for NHS funding for these years only. These students can expect to have their tuition fees paid by the NHS, be eligible to apply for a reduced government maintenance loan, be eligible for a non means-tested NHS maintenance grant and be able to apply for an NHS means-tested maintenance bursary.

For more information see [www.nhsbsa.nhs.uk/student-services](http://www.nhsbsa.nhs.uk/student-services) and the Student Finance Zone at [www.thestudentroom.co.uk](http://www.thestudentroom.co.uk).

A Learning Support Fund is available for students domiciled in England studying eligible healthcare courses such as Nursing, Midwifery, and Speech and Language Therapy. The Learning Support Fund has been set up to provide financial assistance to students in three areas:
- Accommodation Expenses (TDAE) — help with placement costs
- Child Dependents Allowance (CDA) — £1,000 grant
- Exceptional Support Fund — for students in hardship

For more information see [www.nhsbsa.nhs.uk/learning-support-fund](http://www.nhsbsa.nhs.uk/learning-support-fund).

Equivalent level qualifications (ELQ)

As a general rule, students who have previously completed an undergraduate degree will not be able to qualify for government support for a second undergraduate degree; this includes the tuition fee loan and the maintenance loan.

There are exceptions for students studying a second degree in:
- Medicine
- Dentistry
- Architecture
- Social work
- STEM subjects (part-time only)

Such students may be eligible to qualify for the maintenance element of the loan and university bursaries, but would not qualify for a tuition fee loan.

The University of Manchester will be offering the Manchester Bursary to eligible ELQ students as long as they have completed an assessment by Student Finance England.

Students who have already completed an undergraduate degree and who wish to start a second degree course in Nursing, Midwifery and the allied health professions, will have access to the standard support package in the same way as students starting a first degree.

For more information see [www.manchester.ac.uk/studentfinance](http://www.manchester.ac.uk/studentfinance).

How loan repayments work

- Students will only be required to start paying back loans once they have graduated from (or left) university and are earning over £25,000.
- The rate of repayment will be 9% of any earnings over £25,000.
- Loan repayments will be deducted directly from salary, normally through Pay As You Earn (PAYE).
- Any loans that remain outstanding after 30 years will be written off.

Approximate monthly repayments based on annual salary

<table>
<thead>
<tr>
<th>Income each year before tax</th>
<th>Monthly repayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>£25,000</td>
<td>£0</td>
</tr>
<tr>
<td>£30,000</td>
<td>£37</td>
</tr>
<tr>
<td>£35,000</td>
<td>£75</td>
</tr>
<tr>
<td>£40,000</td>
<td>£112</td>
</tr>
<tr>
<td>£45,000</td>
<td>£150</td>
</tr>
<tr>
<td>£50,000</td>
<td>£187</td>
</tr>
<tr>
<td>£60,000</td>
<td>£262</td>
</tr>
</tbody>
</table>

Early repayment

There will be no penalty for early repayment of loans.

Student loan interest rates

Interest will accrue on the amount students have borrowed from the date they receive their first loan instalment, or when the payment is made to their college or university on their behalf, until the outstanding amount, including any interest accrued, has been repaid in full.

Interest rates are based on the Retail Price Index (RPI). While studying, students will accrue RPI inflation plus 3% on the outstanding balance and this level of interest continues until the April after graduation. At this point it changes to a variable rate of interest depending on earnings outlined in the table below.

Level of interest paid on Student Loans based on annual salary

<table>
<thead>
<tr>
<th>Annual salary</th>
<th>Interest paid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than £25,000</td>
<td>RPI</td>
</tr>
<tr>
<td>Between £25,000 and £45,000</td>
<td>RPI plus up to 3%</td>
</tr>
<tr>
<td>More than £45,000</td>
<td>RPI plus 3%</td>
</tr>
</tbody>
</table>

For more information on repayment and interest see [www.moneysavingexpert.com/students/student-finance-calculator](http://www.moneysavingexpert.com/students/student-finance-calculator).

The amount graduates pay each month is related to what they earn and not what they owe

Repayments are only made when graduates are earning over £25,000 a year. Graduates pay back 9% of their earnings over £25,000 a year through the Pay As You Earn scheme. If a graduate’s earnings drop back below £25,000 a year, they lose their job or stop working altogether, their repayments will also stop.
The University of Manchester support

The University is committed to supporting students from low-income households through our financial support packages detailed below.

Full-time UK students do not need to apply for Manchester’s bursaries separately, but should ensure that they consent to share their financial details with the University when making an application to Student Finance England. The Student Services Centre at the University will then be able to automatically identify students who are eligible for University of Manchester support.

The University of Manchester bursaries are paid in three instalments – 25% in December, 50% in February and 25% in April.

The financial support package in this leaflet is only applicable to new, eligible students starting university in 2018.

The Manchester Bursary

The Manchester Bursary is available to UK students registered on an eligible* undergraduate degree course at Manchester and who have had a full financial assessment carried out by Student Finance England. This bursary is additional to the Government package of support. The Manchester Bursary is available to eligible students, for the duration of their course, subject to a financial reassessment each year.

Foundation Year Bursaries

The University of Manchester is also offering generous financial support worth up to £4,000 for UK students enrolling on its Foundation ‘Year 0’ programmes in Medicine, Dentistry, Pharmacy, Biosciences, Science and Engineering. With the aim of facilitating progression directly onto the relevant undergraduate course, these one-year programmes are designed to attract students from diverse educational backgrounds or those without the appropriate qualifications.

Undergraduate Access Scholarships

The University’s Undergraduate Access Scholarships are generously funded by our alumni community and donors. These scholarships are in addition to any other bursaries students may receive from the University and are awarded as follows:

• All students who have successfully completed the Manchester Access Programme and started an undergraduate course at the University will receive a £1,000 award in their first year. Students from households where the income is below £25,000 per year will receive the award for each year of their study.

• Students under the age of 25 who have been in public care for a minimum of three months since the age of 11 will receive £1,000 a year throughout the duration of their undergraduate course.

Financial support for students on a year abroad/year in industry

We want to encourage UK students to take up opportunities to spend a year abroad or in structured industry placements. Information about our support package for UK students taking a year abroad/year in industry can be found below.

For students on a year abroad/year in industry there will be reduced fees for this additional year. Further information regarding the precise level of tuition fees will be made available nearer the time students are due to undertake the additional year of study.

<table>
<thead>
<tr>
<th>Study programme</th>
<th>Household income criteria</th>
<th>Annual cash bursary</th>
</tr>
</thead>
<tbody>
<tr>
<td>Erasmus work placement</td>
<td>£0 - £25,000</td>
<td>£1,500</td>
</tr>
<tr>
<td></td>
<td>£25,001 - £35,000</td>
<td>£750</td>
</tr>
<tr>
<td>Study abroad (Erasmus or not)</td>
<td>£0 - £25,000</td>
<td>£2,000</td>
</tr>
<tr>
<td></td>
<td>£25,001 - £35,000</td>
<td>£1,000</td>
</tr>
<tr>
<td>Work placement UK/abroad (non-Erasmus)</td>
<td>£0 - £25,000</td>
<td>£2,000</td>
</tr>
<tr>
<td></td>
<td>£25,001 - £35,000</td>
<td>£1,000</td>
</tr>
</tbody>
</table>

Financial support for asylum seekers

The University of Manchester currently offers a tuition fee concession to asylum seekers applying for undergraduate admissions to the University (please note that this does not include Medicine or Dentistry courses). If awarded, eligible students will pay the home rate of tuition fee while their application is under consideration by the Home Office, provided they have proof that an application for asylum in the UK has been made. This is usually the original Standard Acknowledgement Letter or a NASS card issued by the Home Office.

For further information see www.studentsupport.manchester.ac.uk/finances/tuition-fees/assessments/concessions-for-asylum-seekers

The University offers one Article 26 Scholarship for undergraduate study starting in September 2018. The scholarship is intended to help those seeking asylum in the UK to progress into higher education.

For further information see www.studentsupport.manchester.ac.uk/finances/funding-opportunities/all/asylum

Subject-specific scholarships

Some subject areas across the University have their own scholarships that are awarded on the basis of specific criteria. The application process varies and students are advised to contact the relevant department for their subject.

For further information see www.manchester.ac.uk/study/undergraduate/student-finance/2018/uk/scholarships-bursaries/subject-specific-scholarships-and-bursaries

Sports scholarships

Students competing at an international level in their sport could be eligible for support and funding through our SPORT Manchester Scholarship schemes. Our aim is to help students balance a demanding training and competition schedule with the pressures of achieving a high-quality degree. We support a number of sports with a particular focus on Lacrosse, Squash and Netball.

Eligible students will need to submit an application to be considered for a sport scholarship via the website below.

For further information see www.sport.manchester.ac.uk/sport/elite-sport

<table>
<thead>
<tr>
<th>Residual annual household income</th>
<th>Annual cash bursary</th>
</tr>
</thead>
<tbody>
<tr>
<td>£0 - £25,000</td>
<td>£4,000</td>
</tr>
<tr>
<td>Between £25,001 and £35,000</td>
<td>£2,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Residual annual household income</th>
<th>Annual cash bursary</th>
</tr>
</thead>
<tbody>
<tr>
<td>£0 - £25,000</td>
<td>£4,000</td>
</tr>
<tr>
<td>Between £25,001 and £35,000</td>
<td>£2,000</td>
</tr>
</tbody>
</table>

*Students are not eligible to receive the Manchester Bursary for any academic year in which they are eligible to receive NHS funding.

‘The scholarships and bursaries played a big part in my decision to choose Manchester. They let me concentrate on my course without having to worry about earning extra money to fund my studies.’

Kamran Hussain, School of Law
Cost of living

There are a variety of costs associated with going to university. Travel, accommodation, food, books and resources along with social activities are just some of the things students may wish to spend their money on. Students in Manchester can enjoy cheap travel costs and many businesses, services and nightlife venues cater specifically for the student budget.

Living expenses can vary greatly from student to student, however, below is an average monthly and weekly breakdown of typical student spending in Manchester for both catered and self-catered accommodation. It is important to note that these figures are estimates and depending on a student’s circumstances, costs may vary.

Estimated living costs (based on 2017/2018 figures)

<table>
<thead>
<tr>
<th>Costs</th>
<th>Undergraduate year (40 weeks)</th>
<th>Weekly cost (based on 40 weeks)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accommodation (self-catered)*</td>
<td>£4,955**</td>
<td>£123.86</td>
</tr>
<tr>
<td>Meals (excluding meals out)</td>
<td>£1,525</td>
<td>£38</td>
</tr>
<tr>
<td>Clothes</td>
<td>£400</td>
<td></td>
</tr>
<tr>
<td>Transport</td>
<td>£375</td>
<td>Weekly bus pass from £8</td>
</tr>
<tr>
<td>Other (e.g. books, educational visits, equipment, mobile phone bill, socialising, laundry, photocopying and printing)</td>
<td>£2,000</td>
<td>£50</td>
</tr>
<tr>
<td>TOTAL</td>
<td>£9,255</td>
<td></td>
</tr>
</tbody>
</table>

*For catered accommodation (breakfast and an evening meal on weekdays) add approximately £900 to the annual total – the ‘Meals’ total will be less if the student chooses catered accommodation.

** The University of Manchester self-catered accommodation can range in price from £3,915 to £6,099 per year. For further information on the annual cost of accommodation and accommodation provision at The University of Manchester, see www.accommodation.manchester.ac.uk/ouraccommodation/

Money advice for students at The University of Manchester

At the University of Manchester, we are committed to providing financial support and advice to students, once they begin studying here. Students who are eligible for scholarships and bursaries can choose how they spend this money as they receive this in cash.

The University has a dedicated service to support students in a wide variety of ways. This service includes financial advice from a Student Money Adviser. Students can book appointments to receive financial advice that is specific to their situation and receive advice and guidance around budgeting.

For more information, see www.manchester.ac.uk/studentmoneyadviser.

The Manchester Hardship fund is available to assist students who may experience something unforeseen that results in them struggling to meet day to day living expenditure. Students must be registered on a full-time programme of study and have completed the BlackBullion budgeting module via Blackboard. For further information about eligibility, see: www.studentsupport.manchester.ac.uk/finances/funding-opportunities/all/manchester-hardship-fund/

The University has teamed up with financial education specialists Blackbullion, to help students gain valuable money skills. For more information see www.studentsupport.manchester.ac.uk/finances/money-matters/money-skills

Useful contacts

The University of Manchester Student Services Centre
tel 0161 275 5000
Email: funding@manchester.ac.uk

Student Finance England
PO Box 210
Darlington, DL1 9HJ
tel 0300 100 0607
www.gov.uk/student-finance

Student Finance Northern Ireland
tel 0300 100 0077
www.studentfinanceni.co.uk

Student Finance Wales
Student Finance Wales
PO Box 211
Llandudno Junction, LL30 9FU
tel 0300 200 4050
www.studentfinancewales.co.uk

Student Awards Agency for Scotland (SAAS)
The Student Awards Agency for Scotland
Saughton House
Broomhouse Drive
3 Redheughs Rigg
Edinburgh, EH13 3UT
tel 0300 555 0505
www.saas.gov.uk

Information regarding NHS bursaries
NHS Student Bursaries
Ridgeway House
Northgate Close
Middlebrook
Horwich
Bolton, BL6 6PQ
tel 0300 330 1345
www.nhsbsa.nhs.uk/816.aspx