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 annual and monthly 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 2026/27 for first year undergraduate students for an academic year (41 weeks)

Cost	Undergraduate year (41 weeks)	Monthly cost (based on 41 weeks)
Accommodation (catered)	£8,100 (£8,290)	£810 (£829)
Groceries*	£2,500	£250
Takeaways	£510	£51
Transport (including local and elsewhere)	£700	£70
Going out and socialising	£1,100	£110
Mobile phone contract/payment	£350	£35
Clothes	£420	£42
Health and wellbeing	£250	£25
Course material	£210	£21
Holidays and events	£340	£34
Gifts and charity	£180	£18
Relatives/friends who you support financially	£180	£18
Total	**£14,840**	**£1,484**

* *The 'groceries' total will be less if the student chooses catered accommodation.*

The University of Manchester self-catered accommodation can range in price from £4,999 to £12,516 a year

USEFUL CONTACTS

The University of Manchester
Student Finance Team
email: dsestudentfinance@manchester.ac.uk
www.manchester.ac.uk/studentfinance

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

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

Student Finance Wales
PO Box 211
Llandudno Junction, LL30 9FU
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, EH11 3UT
0300 555 0505
www.saas.gov.uk

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

The University of Manchester
Oxford Road
Manchester
M13 9PL
United Kingdom

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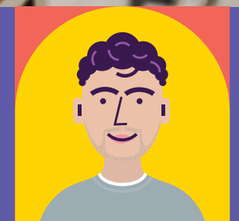
MANCHESTER 1824
The University of Manchester

2026/2027

STUDENT FINANCE

FUNDING ARRANGEMENTS FOR NEW UNDERGRADUATE UK STUDENTS





COSTS

Tuition fee for UK students

The tuition fee for full-time, UK undergraduate students has increased from £9,535 to £9,790 per annum for 2026 entry for new and continuing students. Eligible students will be able to borrow the full cost of tuition from the Government in the form of a tuition fee loan.
The tuition fee loan is not means-tested and is available to all eligible students.

This money is paid directly to the university on the student's behalf, and students currently only repay this loan once they have graduated from (or left) university and are earning over £25,000 a year.

Government maintenance support

The amount of support that students receive towards living costs is dependent on their country of domicile and assessment of household income. All eligible students (UK), can access some level of repayable living support from the Government.

The amount of loan will vary depending on whether a student lives away from home, lives at home with their parents or carers, or studies at a university in London.

The following information is based on circumstances for English domiciled students and refers to the principles of the 2026/27 system. Students domiciled outside England prior to commencing their studies should contact the student loans agency for their home country. See Useful contacts/resources at the end of this leaflet for more details.

The following table provides an indication of the level of maintenance loan support, ignoring any enhanced loan entitlement, available to English domiciled UG students in 2026/27. Please note that the amount of loan available is on a sliding scale between the income bands shown, with all students regardless of household income being entitled to a minimum level of support of £5,054.

Maintenance loan support (English domiciled UG student 2026/27 entry)

Household income	Government Maintenance Loan (living away from home – outside of London)	University of Manchester support (non-repayable)	Total support
£25,000 or less	£10,830	£2,600	£13,430
£30,000	£10,058	£2,600	£12,658
£31,000	£9,641	£2,600	£12,241
£31,001	£9,903	£1,300	£11,203
£35,000	£9,285	£1,300	£10,585
£40,000	£8,512	£1,300	£9,812
£43,000	£8,048	£1,300	£9,348
£43,001	£8,048	£0	£8,048
£45,000	£7,739	£0	£7,739
£50,000	£6,967	£0	£6,967
£55,000	£6,194	£0	£6,194
£60,000	£5,421	£0	£5,421
£62,377+	£5,054	£0	£5,054

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.
Examples of students who may be eligible for this 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;
- students who have certain disabilities.

For further information see **www.gov.uk/student-finance/new-fulltime-students**

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/student-finance/apply** and should apply early to make sure that their funding is in place at the start of their course. The application process for loans usually opens in the February or March prior to the start of the academic year in September.

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.

ADDITIONAL NON-REPAYABLE SUPPORT

All UK students are eligible to apply for additional support if they are from one of the following groups:

Disabled Students' 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**

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**

Adult Dependants' Grant

- Students with a financially dependent adult through the Adult Dependants' grant. For further information see **www.gov.uk/adult-dependants-grant**

NHS financial support

Medicine and Dentistry

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** and the Student Finance Zone at **www.thestudentroom.co.uk**

Nursing, Midwifery and Allied Health Professional courses

A Learning Support Fund is available for students domiciled in England studying eligible healthcare courses such as Nursing, Midwifery, and Speech & Language Therapy.

For more information see **www.nhsbsa.nhs.uk/learning-support-fund**

Loan repayments (English domicile)

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

Repayments will be collected through the UK tax system if you're employed or through Self-Assessment if you're self-employed. You start repaying your loans from the April after you graduate, but only if you are earning over £25,000 p.a. (Plan 5). The amount you repay is 9% of everything over £25,000. Therefore, if you earn £26,000 you will repay 9% of £1,000 (£26,000 - £25,000), i.e. £90 per annum towards your outstanding loans.

How much interest you'll be charged

You'll be charged interest on your loan from the day your first loan instalment is paid to you or to your university or college, and until the loan is repaid in full or cancelled. Interest is calculated daily and applied to your balance each month – this is known as 'compound interest'. The interest rate you'll be charged depends on which repayment plan you're on. Students commencing their studies on or after August 2025 are considered to be on Plan 5.

The interest rate is based on the Retail Price Index (RPI), which is a measure of inflation, taken in the March preceding the academic year of study. For example, the interest rate for 2026/27, is based on the RPI figure for March 2025, i.e. 3.2%.

THE UNIVERSITY OF MANCHESTER SUPPORT

The University is committed to supporting students from low-income households through our current financial support packages including the following:

- The Manchester Bursary provides a non-repayable cash award to UK students based on household income.
- Foundation Year Bursary is available to UK students enrolling on its foundation 'Year 0' programmes in Pharmacy, Biosciences, Science and Engineering.
- Undergraduate Access Scholarships is available to care experienced or estranged students.

Full time UK students do not need to apply for Manchester's bursaries but should ensure that they consent to share their financial details with the University when making an application to Student Finance England. This will allow the University to automatically identify students who are eligible for support.

Please note the University is currently reviewing its package of support and will be making enhancements to our bursary schemes for the 26/27 academic year. For up to date information regarding the financial support we offer here at Manchester please visit our website **www.studentsupport.manchester.ac.uk/finances/funding-opportunities/**