



University of  
Sheffield



UNIVERSITY  
OF THE YEAR



STUDENT FINANCE AND  
MANAGING YOUR MONEY

MADE FROM  
EVERY  
EXPERIENCE

# OVERVIEW

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- Student Loans
- Applying
- Repayments
- Additional Support
- Managing Your Money



**A WORLD  
TOP-100  
UNIVERSITY**

QS World University Rankings 2026

**NUMBER 1  
UNIVERSITY  
IN THE  
RUSSELL  
GROUP**

National Student Survey 2025



**NUMBER 1  
STUDENTS'  
UNION**

National Student Survey 2025



**TOP 10  
FOR CAREERS  
SUPPORT**

StudentCrowd Awards 2025



**UNIVERSITY  
OF THE YEAR  
FOR STUDENT  
EXPERIENCE**

The Times and Sunday Times  
Good University Guide 2026

**92% OF RESEARCH  
WORLD-LEADING  
OR  
INTERNATIONALLY  
EXCELLENT**

Research Excellence Framework 2021

# GETTING TO SHEFFIELD



**Train times from major cities:**

- 40 minutes from Leeds
- 50 minutes from Manchester
- 1 hour 15 minutes from Birmingham
- 2 hours from London
- 2 hours from Newcastle
- 2 hours 35 minutes from Bristol
- 3 hours 45 minutes from Edinburgh

**Wallingford School- 3.5 Hours**



**SHEFFIELD**



# STUDENT LOANS

# WHAT WILL IT COST?

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**Tuition fee (£9,790 per year):**  
Covers all essential course costs

**Maintenance costs:**

- Accommodation
- Study materials
- Food and drink
- Social activities

[www.sheffield.ac.uk/new-students/tuition-fees](http://www.sheffield.ac.uk/new-students/tuition-fees)



# ELIGIBILITY

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Whether you qualify for student finance depends on:

- If you've studied a Higher Education course before
- Your nationality or residency status

Visit [www.gov.uk/student-finance/who-qualifies](https://www.gov.uk/student-finance/who-qualifies) to find out more information on eligibility criteria.



# TUITION FEE LOAN

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- The government will always cover the cost of your tuition fees each year.
  - You won't pay anything upfront
  - Not based on your household income
  - You can borrow 'part' of the loan
- **£9790 per year\***



# MAINTENANCE LOAN

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- Based on your **household income**
- Amount depends on location and whether you live with parents/carers.
- Paid directly into your bank account in 3 separate instalments (once a term)



# MAINTENANCE LOAN AMOUNTS 25/26\*

<b>Household income (HI)</b>	<b>Living at home</b> <i>HI threshold for minimum loan amount= £58,349</i>	<b>Living away from home</b> <i>HI threshold for minimum laon amount = £62,364</i>	<b>Living away from home (in London)</b> <i>Threshold for min loan= £70,116</i>
£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
£58,349	£3,907 (minimum loan)	£5,522	£8,655
£62,364	£3,907	£4,915 (minimum loan)	£8,041
£70,116+	£3,907	£4,915	£6,853 (minimum loan)

\*2025 entry figures, 2026 tbc

[www.gov.uk/student-finance-calculator](http://www.gov.uk/student-finance-calculator)

# HOW MUCH FUNDING WILL I GET?

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## Calculators:

- [sheffield.ac.uk/funding/calculator](https://sheffield.ac.uk/funding/calculator)
- [www.gov.uk/student-finance-calculator](https://www.gov.uk/student-finance-calculator)

**Your details**

**Year of entry**  
2025/26 ▾

**Level of study**  
Undergraduate ▾

**What is your fee status?**  
Home ▾

**Which school will you study in?**  
You can find this out by looking on your course page in our [online prospectus](#)

Please Select ▾

**Where do you live?**  
Please Select ▾

**Your household income**  
£

**What are your top three predicted/achieved A Level grades?**



# APPLYING

# APPLYING FOR STUDENT FINANCE

- Apply in the spring before you start your course, or as soon as possible after that.
- **Applications for 2026/27 open in March 2026**
- Apply as soon as possible
- You don't need a confirmed place to apply

The screenshot shows the GOV.UK website for student finance. At the top, there is a black header with the GOV.UK logo and the text "Login or register for student finance". Below this is the "studentfinanceengland" logo. A yellow banner contains the text "Part-time and postgraduate doctoral applications are open. Sign in to apply now!" with a "Show more" link. The main content area is divided into two columns. The left column is titled "Login" and contains a form with two input fields: "Email address or Customer Reference Number (CRN)" and "Password". Below the password field is a "Show password" checkbox and a "Forgotten your password?" link. A green "Continue" button is at the bottom of the login form. The right column is titled "Create an account" and contains text explaining that users can create a new account if they are not already registered. It lists two conditions: "you're a student, and you want to apply for student finance" and "you're a parent or partner of a student and need to provide information to support their application." A green "Create an account" button is at the bottom of this section.

[www.gov.uk/apply-online-for-student-finance](https://www.gov.uk/apply-online-for-student-finance)

# APPLYING FOR STUDENT FINANCE

You will be asked for:

- A working email address
- A bank account in your own name
- Your National Insurance Number
- University and course details
- An in-date passport (or a copy of your birth/adoption certificate)
- Parent / Carer income information
- Information about any support you or your family already receives

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# REPAYMENTS

# REPAYMENTS

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- Students only start repaying after they graduate.
- Monthly repayments depend on what individuals earn, not what they have borrowed.
- Individuals don't pay anything until earnings exceed £25,000 a year.
- Anything unpaid after 40 years is written off!
- If income falls to £25,000 or below, repayments stop automatically



# INTEREST

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- The interest rate is set at RPI (retail price index).
- Interest is charged on your student loan from when the first instalment is paid.
- The amount of interest you're charged doesn't affect the amount you'll repay each month.



# HOW WILL I PAY?

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- Monthly student finance repayments are managed by your employer.
- The money will **come out of your wages** before they even get to you.
- If you're self employed, HMRC will work out how much you need to pay from your tax return, and you'll pay at the same time you pay your tax.



# REPAYMENT EXAMPLES

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→9% on earnings over £25,000 per year

<b>Yearly income before tax</b>	<b>Monthly income before tax</b>	<b>Monthly repayment</b>
£25,000	£2,083	£0
£27,000	£2,250	£15
£30,000	£2,500	£38
£32,000	£2,666	£53
£35,000	£2,917	£75

# What do these figures mean?

£9,790

The cost of university tuition (per year)

£25,000

The student loan repayment threshold

1.2 million

The number of people who take out a student loan per year

£166 per week

The average cost of university halls



# UNIVERSITY SUPPORT

# SHEFFIELD BURSARY SCHEME

1. **£250 - £1000 per year**, if household income is less than £40,000

2. **You may also receive £250 per year**, if household income is less than £25,000 & postcode is in one of the country's most deprived areas

OR

You within the Sheffield City Region, in an area where it's not common for people to go to university, and you achieve ABB (or higher) equivalent, you'll receive £250 a year. This award does not take household income into account

Household income	Bursary per year
£0 – £25,000	£1,000
£25,001 – £30,000	£500
£30,001 – £40,000	£250

# ENHANCED BURSARIES

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- Instead of Sheffield bursary scheme
- Care leavers and students estranged from their families can apply for enhanced support of up to £10,000 per year (up to £5,000 for part-time students).\*
- Students who have caring responsibilities can apply for enhanced support of £4,500 per year (£2,250 for part-time students).
- *\*Care leavers and estranged students **must be under 25** on the first day of their course.*



# SHEFFIELD SCHOLARSHIPS

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- International
- Sports
- Departmental
- Global summer experience



[www.sheffield.ac.uk/undergraduate/scholarships](http://www.sheffield.ac.uk/undergraduate/scholarships)

An overhead view of a person with dark hair, wearing a white long-sleeved shirt, sitting at a dark wood conference table. They are using a silver laptop. To the right of the laptop is a tablet. To the left is a smartphone connected to a white charging cable. A pair of glasses and a small silver container are also on the table. The table has two circular recessed lights. The person is sitting on a wooden chair with a black seat. The floor is a grey carpet with a diamond pattern.

ADDITIONAL GOVERNMENT SUPPORT

# ADDITIONAL GOVERNMENT SUPPORT

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- Travel Grant
- Disabled Students Allowance (DSA)
- Dependents Grant
- Childcare Grant
- Parents' learning allowance



# HEALTH CARE COURSES

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## NHS Learning support fund\*:

- Dental Hygiene and Dental Therapy
  - Nursing
  - Orthoptics
  - Speech and Language Therapy
  - All eligible students will receive at least £5,000.
- Medicine & Dentistry supported via NHS Bursary

*\*Sheffield courses, additional courses are included elsewhere*

[www.nhsbsa.nhs.uk/nhs-learning-support-fund-lsf](http://www.nhsbsa.nhs.uk/nhs-learning-support-fund-lsf)





# OTHER SOURCES OF INCOME

# SCHOLARSHIPS



# STUDENT AMBASSADOR FOR UNIVERSITY



# BURSARIES



# PART-TIME WORK

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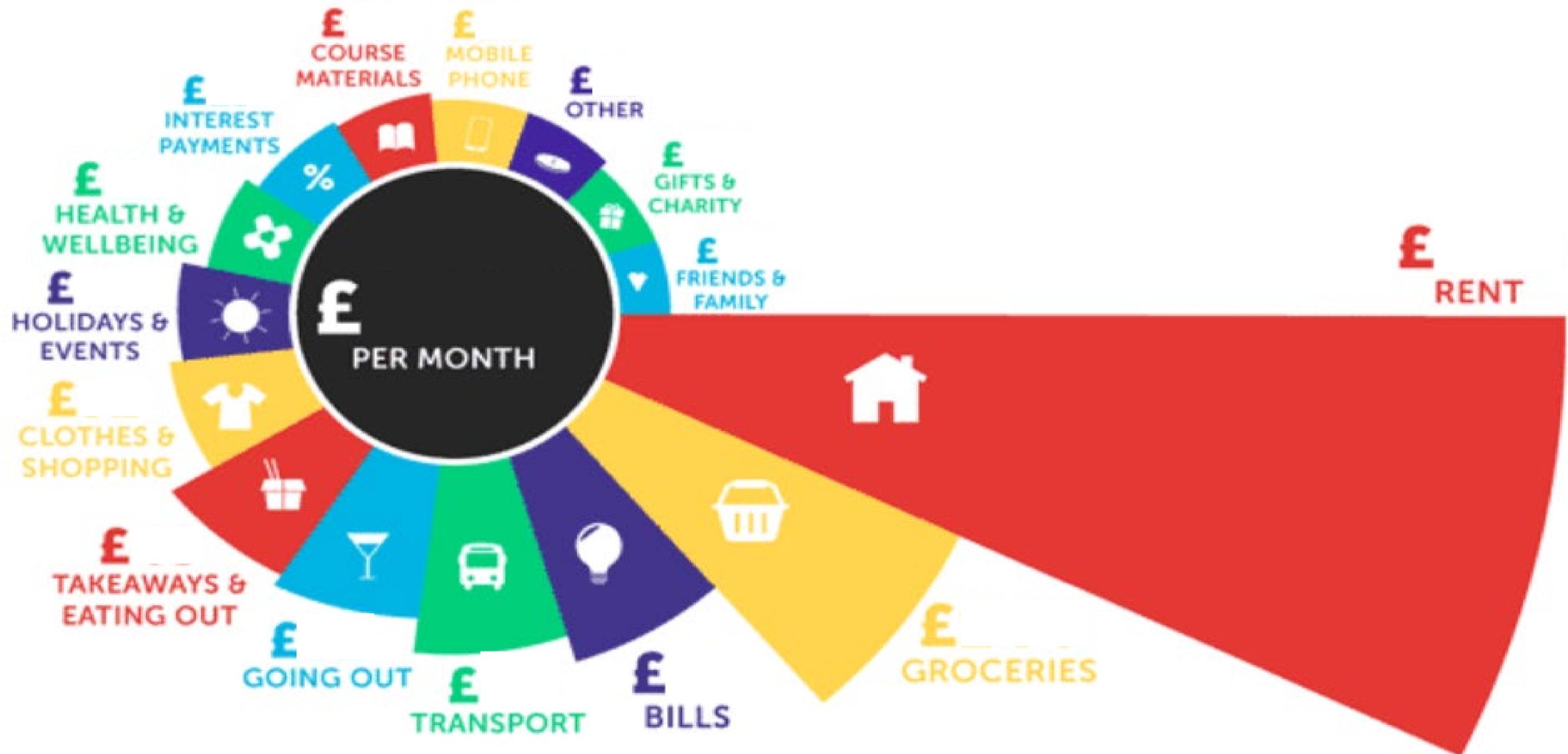
- Supplement the student loan
- Income and invaluable experience plus confidence
- The Student Jobshop can help students find part time work
- The University is also a regular employer of students





**MANAGING YOUR MONEY**

# AVERAGE COSTS PER MONTH



# MANAGING YOUR MONEY

## Tips:

- Know what money you have coming in, and what money is going out to help calculate a weekly/monthly budget
- Spreadsheet to organise your budgeting
- Mobile apps
- Sending yourself a direct debit as your 'wage/budget'.

## Banking tools and resources:

- Save the student - rent affordability calculator, budgeting spreadsheet, CV template and more!
- HSBC/Barclays life and money skills online lessons



# SUMMARY

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- Budgeting is a skill for life, not just for student life, so the sooner you get good at it, the better!
- If you go to university without a plan for your money, it will more than likely catch up on you at some point
- **Student Finance England**  
UK Students: +44 (0) 300 100 0607
- **NHS Learning Support Fund**  
[www.nhsbsa.nhs.uk/nhs-learning-support-fund](http://www.nhsbsa.nhs.uk/nhs-learning-support-fund)
- **Disabled Students Allowance**  
[www.gov.uk/disabled-students-allowance-dsa](http://www.gov.uk/disabled-students-allowance-dsa)
- **Which – How much it costs to live at University**  
[which.co.uk/money/university-and-student-finance](http://which.co.uk/money/university-and-student-finance)
- **UCAS Scholarships and Bursaries tool**  
<https://www.ucas.com/explore/search/scholarships-and-bursaries?query=>



# ACCESS+

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As an **Access+** student, you'll have access to support such as:

- a contextual offer up to two grades below the standard A Level entry requirements for your course.
- our **[Access+ Travel Bursary](#)**
- a dedicated team on hand to answer your questions
- expert online help and guidance sessions to support you in your journey to higher education

You'll need to have made Sheffield your firm choice with UCAS for the opportunity to apply for:

- an **[Access+ Transition Mentor](#)**
- our **[Access+ IT & Equipment Bursary](#)**

If you miss the conditions of your offer we'll still give your application additional consideration on Results Day.

If you have any **questions**, please contact us at: **[access@sheffield.ac.uk](mailto:access@sheffield.ac.uk)**

For **details** go to: **<https://www.sheffield.ac.uk/access-sheffield/plus>**

# ACCESS+

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You may be eligible for additional support through Access+ if:

- You live in an area of disadvantage (2026 entry and beyond)
- You were entitled to free school meals

Your personal circumstances mean that:

- You're care experienced
- You're a care leaver
- You're a carer
- You're estranged from family
- You have parenting responsibilities
- You're a forced migrant

To check eligibility criteria visit:

<https://www.sheffield.ac.uk/access-sheffield/plus>



# THE AMBASSADOR PLATFORM



- **What is it?**

Chat with students to learn about courses, campus life, and university experiences.

- **Why use it?**

- Get honest answers about student life.
- Watch videos and read articles from real students.
- Ask your own questions directly.

- **How to access it?**

Visit the University of Sheffield's "Chat to Us" page

SCAN THE  
QR CODE



# FOR MORE INFORMATION



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The University  
of Sheffield



@theuniversity  
ofsheffield

## SHEFFIELD LIVE

[sheffield.ac.uk/study/  
online-events](https://sheffield.ac.uk/study/online-events)

## TASTER SESSIONS

[Sheffield.ac.uk/  
undergraduate/visit/  
subject-tasters](https://sheffield.ac.uk/undergraduate/visit/subject-tasters)

## CHAT TO CURRENT STUDENTS

[Sheffield.ac.uk/study/  
chat](https://sheffield.ac.uk/study/chat)

## DON'T FORGET TO...

Ask questions  
Do your research  
Find what's right for  
**YOU**

## CONNECT WITH US

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QR CODE



# University of Sheffield

# ANY QUESTIONS?

# MADE FROM EVERY EXPERIENCE

