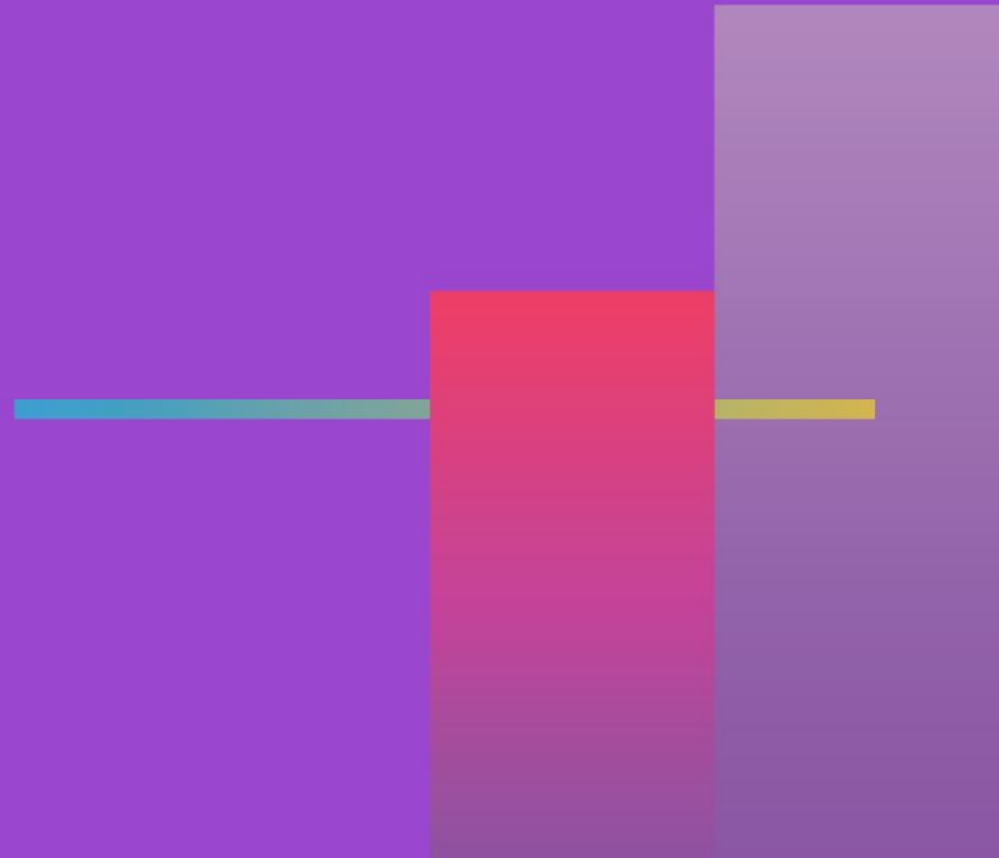


**University of
Hertfordshire UH**

Student Finance



What will it cost?

Tuition fees:

Covers all essential course costs

Maintenance costs:

- Accommodation
- Study materials
- Food and drink
- Entertainment

Student loan made up from two parts



Tuition Fees

Tuition fee loans cover the cost of the academic program you choose to study. Paid directly to the University.



Maintenance Loan

Maintenance loans are designed to cover living costs such as accommodation, food, and other day-to-day expenses.

You will apply for both these at the same time from the same account.

www.gov.uk/studentfinance



Eligibility criteria



You're a UK national or Irish citizen or have 'settled status'



Settled or pre-settled status under the EU Settlement Scheme



You normally live in England



You've been living legally in the UK for 3 continuous years before the first day of your course

Maintenance loan (Student Finance England 2025/26)

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Household Income	Home	Elsewhere	London
£25,000 & under	£8,876	£10,544	£13,761
£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	£3,907	£5,269	£8,400
£65,000	£3,907	£4,914	£7,634
£70,000 & over	£3,907	£4,914	£6,853

Applying for Student Finance



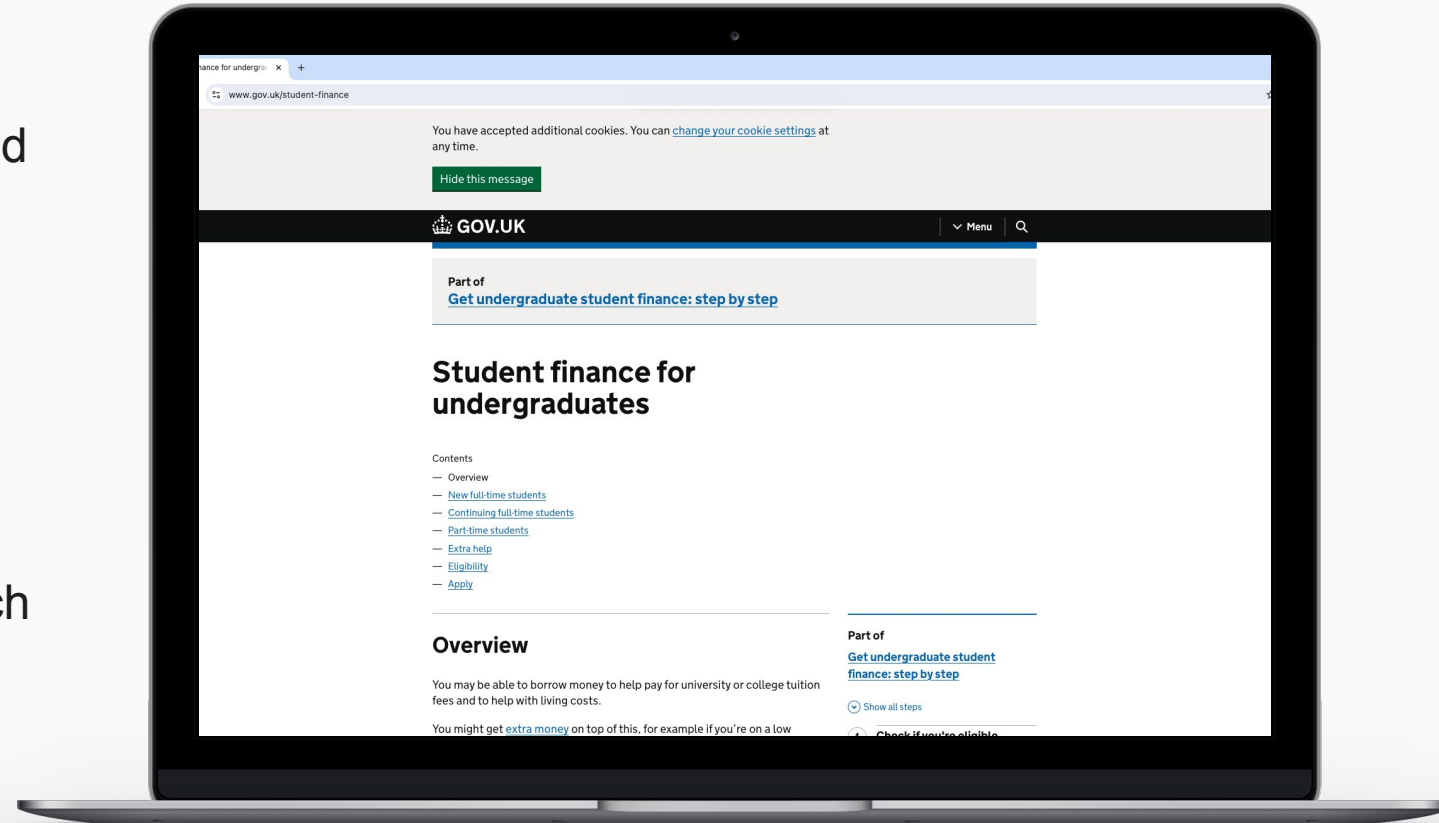
How to apply

- Apply via GOV website



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

- You will need your passport or birth certificate, National Insurance Number, bank details and course start/end date
- If applying for the maintenance loan, your parents/guardians will be contacted for their NI Number, income details and education information
- Typically, for courses starting in September students can apply from March
- Although you need to have applied to university, you can apply before they have a confirmed place



Repayments



Repayments – Plan 5

- Repayments start when your income is over £25,000 a year
- Repayments are based on your salary, not how much you owe – 9% of your salary above £25,000
- Interest is added at the RPI, nothing extra
- Your debt is written off 40 years after the April you were first due to repay



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



Model Design student

e.g. £30,000 salary, £38 a month repayment

Loan payments on £5,000 (the part above £25,000!)

9% of £5,000 = £450

$£450 / 12 = £37.50$



Model Design student

How will you pay?

- Employee – straight out of wages. Like Tax
- Self-employed - calculated with tax return, pay when you pay your tax.
- You can pay off early with no penalties but not necessarily worth it!





Average cost of living at University

Save the Student, National Student Money Survey 2025 = £1142 each month

Accommodation is the highest cost. Average £563 per month

How can students increase their income?

- Parent/guardian contribution
- Full-time job during the holidays
- Part-time job alongside studies
- Bursaries, scholarships and grants
- Additional state funded support
- Financial assistance/hardship funds



Student ambassador

Bursaries and scholarships

- £1,000 Bursary – 1st year students from a Household Income of £30,000 and under
- Care leavers & independent (estranged) students - £1,800/yr plus graduation bursary*
- Young adult carers - £500/yr*
- Displaced refugee learners - £1,000/yr*
- Sports Scholarship Scheme
- Subject Specific Scholarships
- Achievement Scholarships



go.herts.ac.uk/bursaries-scholarships

Blackbullion.com

* plus, personalised support



Sports student

Additional state funded support is available

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



NHS learning support fund

Courses at Herts:

- Dietetics
- Midwifery
- Nursing (adult, child, mental health, learning disability, joint nursing/social work)
- Paramedic Science
- Physiotherapy
- Radiography (diagnostic and therapeutic)



Child Nursing student



Disabled Students Allowance (DSA)

Non-repayable support (like a grant)

Available to anyone with:

- A physical disability
- Long-standing medical condition/ illness
- Sensory impairment
- Social/ communication impairment
- Mental health condition
- Specific learning difficulty

**70% of eligible students
miss out on financial
support at university**

Managing your money



Student discounts

- TOTUM
- Student Beans
- Unidays
- Student Railcard – third of all train travel



Students socialising

Expenses

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Bills

- Rent
- Gas/Electricity
- TV Licence
- Contents insurance
- Phone
- Water
- Internet
- (Council Tax)

Essentials

- Food
- Transport
- Laundry
- Toiletries
- Stationery
- Books



Extras

- Nights out
- Entertainment
- Clothes
- Gym membership
- Societies
- Subscriptions (Amazon Prime, Spotify, Netflix etc.)

Big, One-off extras

- Holidays
- Festival tickets
- Christmas
- Birthdays
- Replacing broken laptop



**Know what money you have
coming IN and what you will
have going OUT**

**Spreadsheet
Mobile app
Online bank tools**

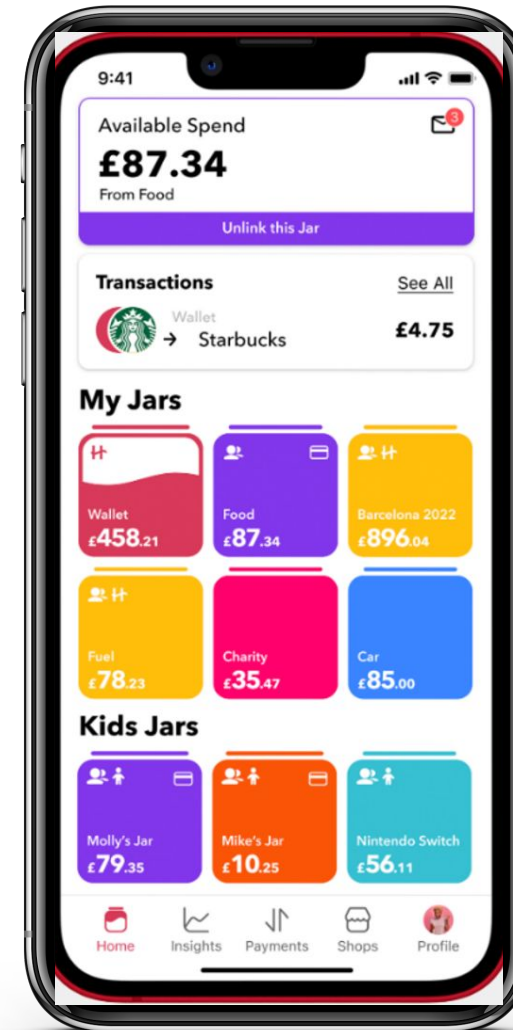
Budgeting Apps

Put money in different 'piggybanks'

Track what you spend in different categories

Automatically save towards eg Holiday.

Eg Squirrel, Wally, Chip, HyperJar



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



Graduate prospects

87.6%*

of graduates in employment

68.0%*

of non-graduates in employment

3x*

graduates are around 3x more likely to be in a highly-skilled employment

£11,500*

Average salary for graduates £11,500 more than no graduates

*From graduate labour market statics 2024



The UCAS Application Process



How many courses can you apply for?

- You can apply for up to 5 courses
- You can apply for up to 4 courses if applying for Medicine, Dentistry or Veterinary Science (plus something else)
- You can apply for either Oxford or Cambridge

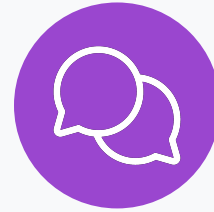


Herts student at our mock law court

When searching for your course



Course content



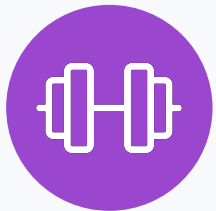
Learning assessment



Entry requirements



Teaching methods



Facilities

Entry requirements

- Entry requirements will vary for each course/university
- A Level/BTEC grades
- UCAS Points
- GCSE Grades
- Some courses will require prior study of certain subjects
- LNAT,BMAT,UCAT etc
- Pick some ambitious/aspirational, some safe/secure!

A-level	BTEC	EPQ	UCAS points
A*	Starred distinction	28	56
A	Distinction	24	48
B		20	40
C	Merit	16	32
D		12	24
E	Pass	8	16

What else can I do?

- Attend open days
- Attend UCAS exhibitions/careers fairs
- Attend online events and taster sessions
- Use university websites to speak to ambassadors
- Read university prospectuses/online materials
- Visit useful websites for general advice:

UCAS, What Uni, Discover Uni, The Uni Guide

- Listen to the views of students:

The Student Room, National Student Survey, Unibuddy

UH – 25 April, 27 June



What goes on a UCAS application?



Your personal
details



Education and
employment



Personal statement



Reference from
a teacher

What is a personal statement?

- A short piece of writing all about **you!**
- Three questions
- Minimum of 350 characters per question
- Maximum of **4,000 characters** in total
- One personal statement for all choices



What is the purpose?

It's your opportunity to:

- Communicate why you're a good fit for the course
- Demonstrate curiosity, knowledge and passion
- Talk about interest and desire to learn more

With the aim of:

- Securing you an interview
- Securing you an offer



What are the questions?



Why do you want to study this course or subject?



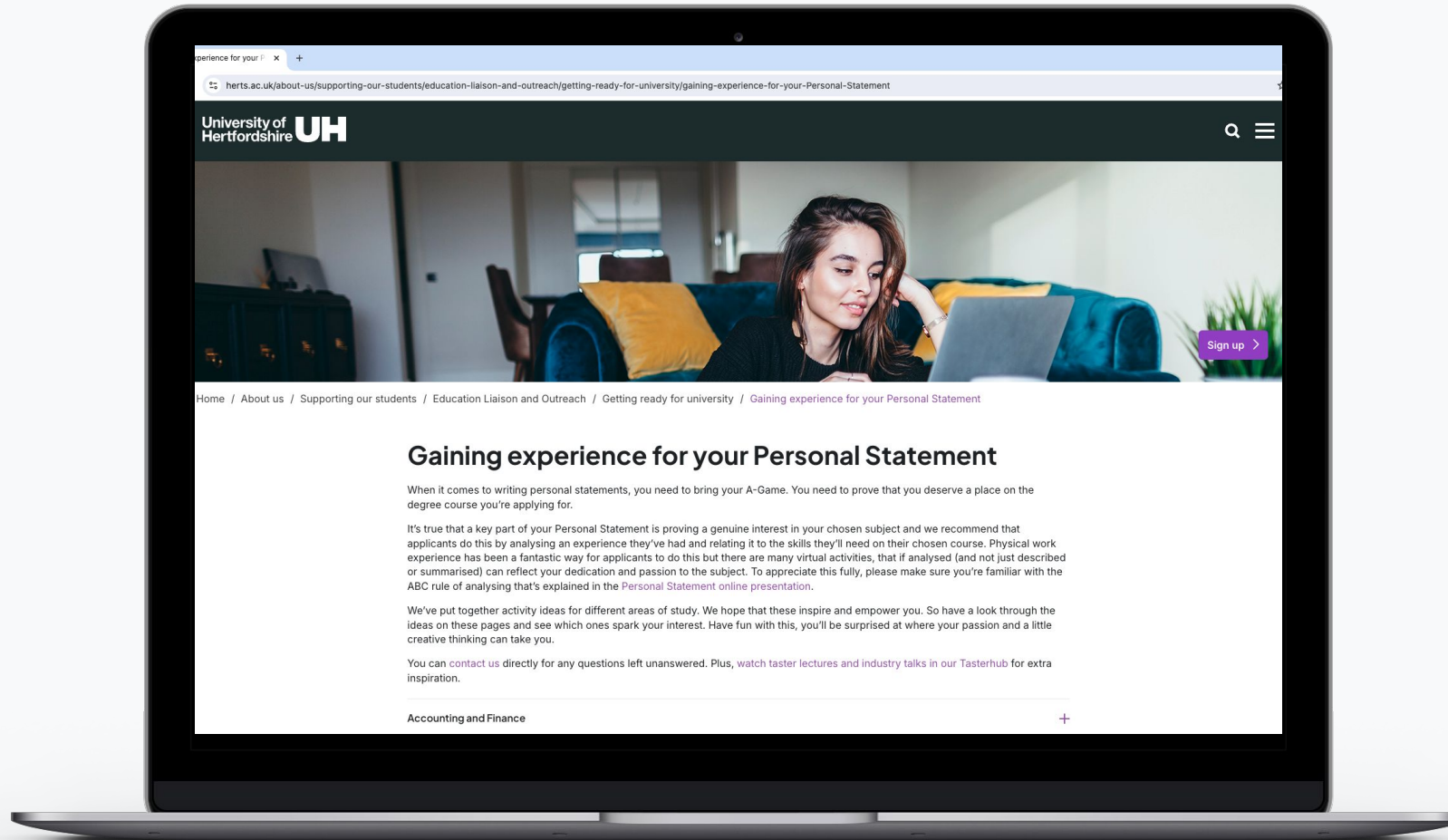
How have your qualifications and studies helped you to prepare for this course or subject?



What else have you done to prepare outside of education, and why are these experiences useful?

Gaining experience

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go.herts.ac.uk/personalstatement



Submitting your application

1. Your application will go to your school/college
2. They will add your reference and your predicted grades
3. Your application will be sent to UCAS

- Costs **£28.95** to apply
- Cost covers all 5 choices and additional choices, if eligible through Extra and Clearing

After submission

- Track your application on your UCAS Hub
- Potential invitation to an interview
- Decisions sent from universities
- You will receive one of three decisions: conditional offer, unconditional offer or unsuccessful application
- Once you have all decisions back from all choices, you then select your firm and insurance choice and decline any remaining offers



Other options

Extra – From 25th Feb 2027

- If you have changed your mind about the course you want to study, received no offers or declined offers
- Add extra choice for consideration, one at a time

Clearing – Opens 2nd July 2027

- If you have not met the entry requirements, received no offers or declined offers
- Add clearing choice to your application



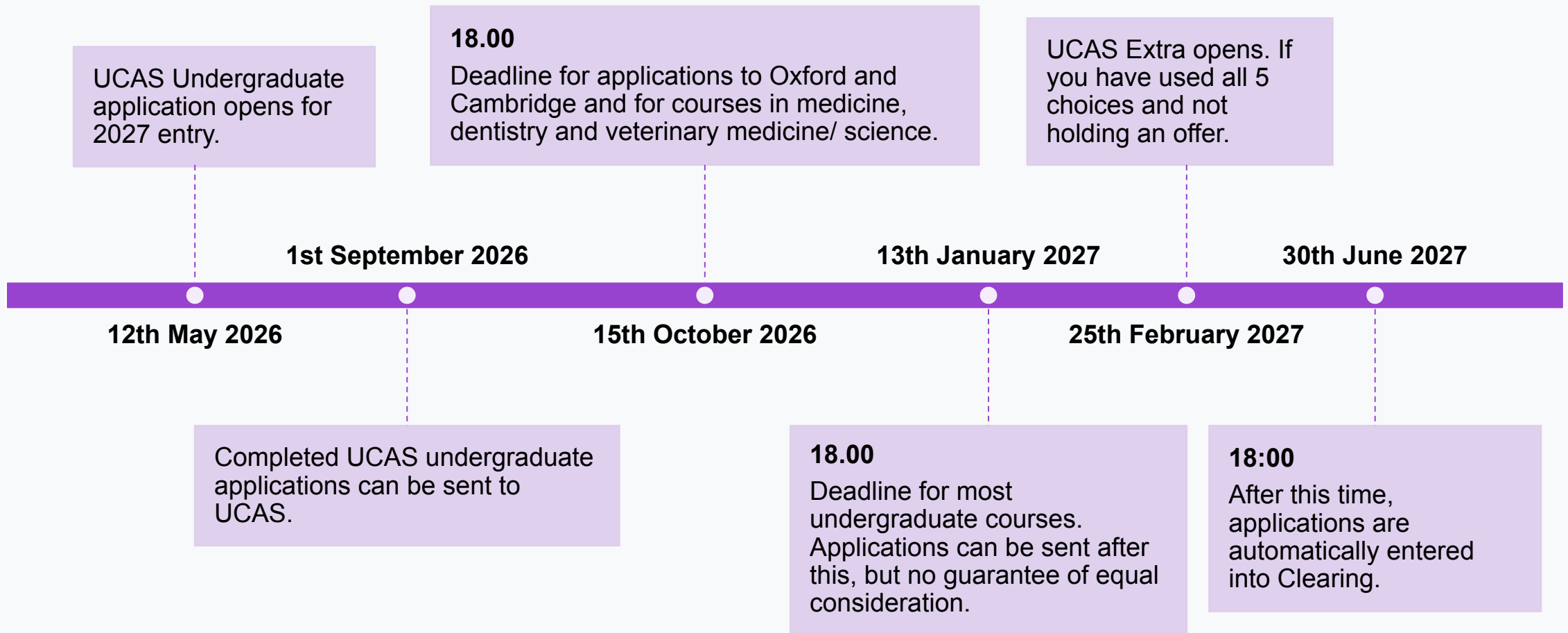
Results day

- Your UCAS Hub will automatically update
- Check to see if you have met the requirements for your firm or insurance choice
- Call universities if you haven't met the requirements, or changed your mind on the course



Students at Graduation

Important dates



Thank you

