



STUDENT FINANCE 2022 ENTRY HOW MUCH DOES UNIVERSITY COST?

For many new students, managing their own finances is a new and perhaps intimidating experience, not to mention the logistics of applying for your loan, paying for rent and more.

From tuition fees to living costs, read on to learn about the costs of university, so you know what to expect every step of the way.





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WELCOME TO YOUR GUIDE TO UNIVERSITY COSTS IN 2022

What are tuition fees? How much will rent and bills cost at uni?
Can I get a student loan, and when will I have to repay it?

It's natural to have lots of questions about how much university costs and how you'll manage your money – and you're not alone; one in ten students has never budgeted before going to university.

Studying for a degree is possibly one of the biggest investments you'll ever make in your career, but whatever your background or current financial situation, there's opportunity for you in higher education.

So, read on to get the answers to all your burning questions about how much university costs.

Please note: This guide is for UK students applying to study in the UK. Advice about fees and funding for EU and international students who want to study in the UK is available [HERE](#).





HOW MUCH DOES IT COST... TO STUDY?

What are tuition fees?

Tuition fees cover the cost of your teaching and help pay for the buildings, facilities and technology you'll use during your degree.

They also go towards other aspects of your student experience, including university administration costs and student services, such as wellbeing support.

The maximum fees universities can charge are set by government. These limits can change from year to year.

How much are tuition fees?

The cost of your tuition will depend on where you're from and where you want to study. It might also vary from university to university.

Use our handy table to see how much your tuition fees could be*.

(For information about tuition fees if you're an EU or international student, check the university website and course profile of the degree you're interested in studying.)

Home Region	Studying in			
	England	Scotland	Wales	Northern Ireland
England	Up to £9,250	Up to £9,250	Up to £9,000	Up to £9,250
Scotland	Up to £9,250	No fee	Up to £9,000	Up to £9,250
Wales	Up to £9,250	Up to £9,250	Up to £9,000	Up to £9,250
Northern Ireland	Up to £9,250	Up to £9,250	Up to £9,000	Up to £4,530

* Fees may be subject to change. Details are correct at February 2022



What isn't covered by tuition fees?

It's unlikely your tuition fees will cover:

- printing or photocopying
- textbooks and course materials
- travel costs
- living costs (living costs are typically covered by your Maintenance Loan – more about this later in the guide)
- graduate attire
- fieldwork costs (though universities, including Newcastle, offer schemes to support these costs).

If you're not sure whether something is covered by your tuition fees, you should speak to your university.

You can contact Newcastle University's team via [**tuition-fees@ncl.ac.uk**](mailto:tuition-fees@ncl.ac.uk).

How are tuition fees paid?

Your tuition fees are covered by a government-funded Tuition Fee Loan. This is paid directly to your university, so you don't need to do anything once you've completed your loan application.

To apply you need to meet certain criteria, but generally speaking **you're eligible for a loan if you're a UK student, studying for your first degree at a publicly funded or registered UK university.**

Check the full eligibility criteria, [HERE](#), or by following the links below.

How you apply for a Tuition Fee Loan depends on where you live in the UK:

- If you live in **England**, apply through [Student Finance England](#).
- If you live in **Scotland** and choose to study full-time at a Scottish university you won't have to pay tuition fees. However, if you're interested in studying elsewhere in the UK, you will be charged the standard tuition fees by your course provider. Apply to cover these costs through the [Student Awards Agency Scotland \(SAAS\)](#).
- If you live in **Wales**, apply through [Student Finance Wales](#).
- If you live in **Northern Ireland** apply through [Student Finance Northern Ireland](#).





How much do course materials cost?

Depending on your degree, you might need to pay for course materials, such as textbooks and art supplies.

On average, this can cost about **£16 per month***, but may be higher if you're studying a practical subject such as Fine Art or Architecture.

If you're struggling to afford course materials, don't hesitate to reach out to the financial support team at your university.

Watch out, too, for opportunities to buy study materials and equipment at reduced prices from recent graduates. Student-run schemes can include free book exchanges, or swap and sell Facebook groups. But make sure the materials you buy are still relevant and up to date for your course.

**Save the Student, Living costs in the UK 2021*





HOW MUCH DOES IT COST... TO LIVE?

How much is university accommodation?

There's plenty of choice when it comes to finding somewhere to live while you're studying at university.

You can choose from:

- University-owned accommodation
- managed partnership sites – owned by private providers, but run in partnership with a university
- private sector accommodation – independently owned and managed by private landlords

Most students usually stay in university accommodation during their first year – in fact, we guarantee accommodation to all our first-year undergraduate students (eligibility criteria apply), so you don't have to worry about finding somewhere to live when you join us.

You'll sign a contract that lasts for the entire academic year. Privately owned accommodation contracts can last longer.

At Newcastle, you don't have to pay a deposit for our University-owned accommodation. However, a deposit might be required by a managed partnership scheme, and will definitely be payable to a private landlord.





Your deposit will usually be the equivalent of 4 or even 5 weeks' rent and will be returned at the end of your contract, minus any deductions to cover breakages or damages that may have incurred during your tenancy.

How much you pay per week in rent can vary wildly, depending on your accommodation provider, the type of accommodation you choose and your room's facilities. Where in the UK you're studying will also have a huge impact – expect to pay more for accommodation in London, the South East and South West.

Check out details of our accommodation sites, including costs [HERE](#).



How much are bills at university?

Household bills can add up to **£37 a month on average***, but will vary significantly depending on where you live and how many housemates you have to share the costs.

Your bills might include:



You won't pay Council Tax if everyone in your accommodation, including you, is a full-time student.
[gov.uk/council-tax/discounts-for-full-time-students](https://www.gov.uk/council-tax/discounts-for-full-time-students)

If you're renting privately from a letting agency or landlord, you may have to pay utility suppliers direct. The cheapest option is to split the bills with your housemates, and apps such as **Splitwise** and **Splittr** are a good way to keep things organised and make sure everyone pays a fair amount.

However, in university-owned halls and managed partnership accommodation **your utility bills will be included in the cost of your rent. And WiFi is often free, too!**

* Save the Student, Living costs in the UK 2021



How much are living costs when at university?

After your rent, the second biggest cost is food.

On average students spend **£100 a month on groceries and a further £33 on takeaways**, while going out comes in at **£46 a month***.

If your university accommodation isn't on campus, you may have to spend a portion of your budget on travel to and from university. This will vary depending on your choice of transportation, but you can expect to spend around **£43 per month***.

Other monthly costs, such as takeaways and clothes shopping, can be seen below.



* Save the Student, Living costs in the UK 2021

What is a Maintenance Loan, and how do I apply?

To help cover your university living costs – such as your rent, bills, food and course materials – you can apply for a government -funded **Maintenance Loan**.

You apply through the same process, and at the same time, as you apply for your Tuition Fee Loan. However, your Maintenance Loan is paid directly into your bank account, so it's up to you to budget to make sure you have enough to cover your bills.

You have to pay your Maintenance Loan back once you're earning over a certain amount – there's more about this later in the guide.

If you're a student from Scotland, Northern Ireland or Wales, your funding could be made up of a mixture of Maintenance Loan and Maintenance Grant or Bursary. **You have to repay the loan, but not the grant.**

Scottish students receive their money on a monthly basis. For the rest of the UK, payments are made in three instalments throughout the year, normally around the start of each semester.





How much will my Maintenance Loan be?

Most UK students will receive a Maintenance Loan – the eligibility criteria are the same as when you apply for a Tuition Fee Loan (see page 5 or go to [gov.uk/student-finance/who-qualifies](https://www.gov.uk/student-finance/who-qualifies)).

However, how much you get depends on your household income and where in the UK you'll be living while studying. Your loan may also vary if you spend a year of your degree studying abroad.

Because the amount you'll receive is specific to your personal circumstances, the table below is for guidance only and shows the **maximum and minimum Maintenance Loan payable to students from England during the academic year 2022-23***.

	Maximum amount	Minimum amount
Living at home	Receive the maximum amount of £8,171 if your household income is £25,007 or less	Receive the minimum amount of £3,597 if your household income is £58,253 or more
Away from home (at university outside London)	Receive the maximum amount of £9,706 if your household income is £25,007 or less	Receive the minimum amount of £4,524 if your household income is £62,311 or more
Away from home (at university in London)	Receive the maximum amount of £12,667 if your household income is £25,007 or less	Receive the minimum amount of £6,308 if your household income is £70,022 or more

* Details are correct at February 2022. [gov.uk/student-finance](https://www.gov.uk/student-finance)

For a better idea of how much your Maintenance Loan could be, use the [Student Finance calculator](#).

If you're a student from Scotland, Northern Ireland or Wales, check with your funding body to find out how much you could receive.

HOW MUCH DOES IT COST... TO GROW?

When will I have to pay back my student loan?

Although your Tuition Fee Loan and Maintenance Loan are two separate types of funding, when it comes to paying back the money you've borrowed, you'll make repayments on the two as a joint sum.

Repayments start the April after you've left your course, but only when you're earning above a certain amount. They stop if you stop working, or your income falls below the threshold.

And no matter how much or how little you pay back, any outstanding balance is written off after 30 years – or 25 years if you're a Northern Irish student.

Your repayments are based on two things:

- how much you are earning
- which Repayment Plan you're on

There are four Repayment Plans in total, but only three are for undergraduate student loans (the fourth one is for postgraduate finance).

Which Plan you're on depends on which country gave you the loan.





COUNTRY	PLAN	THRESHOLD
England	Plan 2	Repayments start when your income is over £524 a week, £2,274 a month or £27,295 a year (before tax and other deductions)
Northern Ireland	Plan 1	Repayments start when your income is over £382 a week, £1,657 a month or £19,895 a year (before tax and other deductions)
Scotland	Plan 4	Repayments start when your income is over £480 a week, £2,083 a month or £25,000 a year (before tax and other deductions)
Wales	Plan 2	Repayments start when your income is over £524 a week, £2,274 a month or £27,295 a year (before tax and other deductions)

** Details are correct at February 2022. Threshold amounts change on 6 April every year.
[gov.uk/repaying-your-student-loan](https://www.gov.uk/repaying-your-student-loan).*

How much do I have to repay?

You pay back **9% of the amount you earn over the threshold set by your Repayment Plan**. You do not pay anything back if you are earning under the threshold.

Example:

Plan 2 student (from England or Wales) earning £28,800 a year.

Regular monthly wage is £2,400 (£28,800 divided by 12). This means they are over the Plan 2 threshold of £2,274 a month.

Monthly income is £126 over the threshold (£2,400 minus £2,274). They pay back 9% of £126 each month – **£11 a month**

More information about repaying your student loan is available [HERE](#).



How do I repay my student loan?

Once you're earning above the payment threshold, your employer will automatically deduct your repayments from your salary. The money will be taken out at the same time as your tax and National Insurance contributions.

If you're self-employed, HM Revenue and Customs (HMRC) will work out how much you need to pay from your tax return. You'll make your repayments at the same time as you pay your tax through self-assessment.

If you move overseas, you'll still have to repay your loan. The repayment threshold may differ in other countries, so the amount you pay may change also.

Do I have to pay interest on my student loan repayments?

Yes, interest is charged from the day you receive your first payment and continues until your loan is either repaid in full or cancelled.

The rate of interest you pay is linked to inflation and depends on the Repayment Plan you're on.

However, it's important to remember that the interest rate doesn't affect your monthly payments – **how much you repay each month is based on how much you earn.**



WHERE CAN I FIND FINANCIAL SUPPORT?

Where can I find financial support?

As well as student loans, there's lots of additional student funding options available – from grants and bursaries to scholarships.

Students on a low income

Regardless of your income, everyone should have access to an education. Students who are on a low income can apply for:

- [Universal Credit](#)
- [University and college hardship funds](#)

What scholarships and bursaries are available to university students?

Scholarships and bursaries exist to both reward high achieving students and support students with greater need. Any money given to students via scholarships or bursaries doesn't need to be paid back.

Bursaries are awarded to students based on their personal circumstances, for example if they come from a low income family. They can help students who may face more barriers when it comes to full-time education.

Scholarships, on the other hand, reward students who are outstanding in their subject. These are often very competitive and need to be applied for.

Most universities offer substantial scholarships and bursaries to students, with many totalling thousands of pounds.



At Newcastle University, we invest millions of pounds in financial support for new students – from subject scholarships to our Vice Chancellor’s Scholarships. Discover more [HERE](#).

For other sources of financial support, follow the links below.

Students with children or dependent adults

- [Childcare Grant](#)
- [Parents’ Learning Allowance](#)
- [Adult Dependants’ Grant](#)
- [Universal Credit](#)

Students with disabilities

- [Disability Students’ Allowance](#)
- [Disability related Benefits](#)

Medical, social work and teacher training students

- [NHS bursaries](#)
- [Help with costs of travel to UK clinical placements](#)
- [Social work bursaries](#)

Funding from charitable trusts

- [Turn2us grant search](#)