



Choosing a course & university Student Finance

Graham Waton

Widening Access
Outreach Manager

University of Bath





Choosing a course

Choosing a university

An introduction to Student Finance

Questions



Choosing a course & university



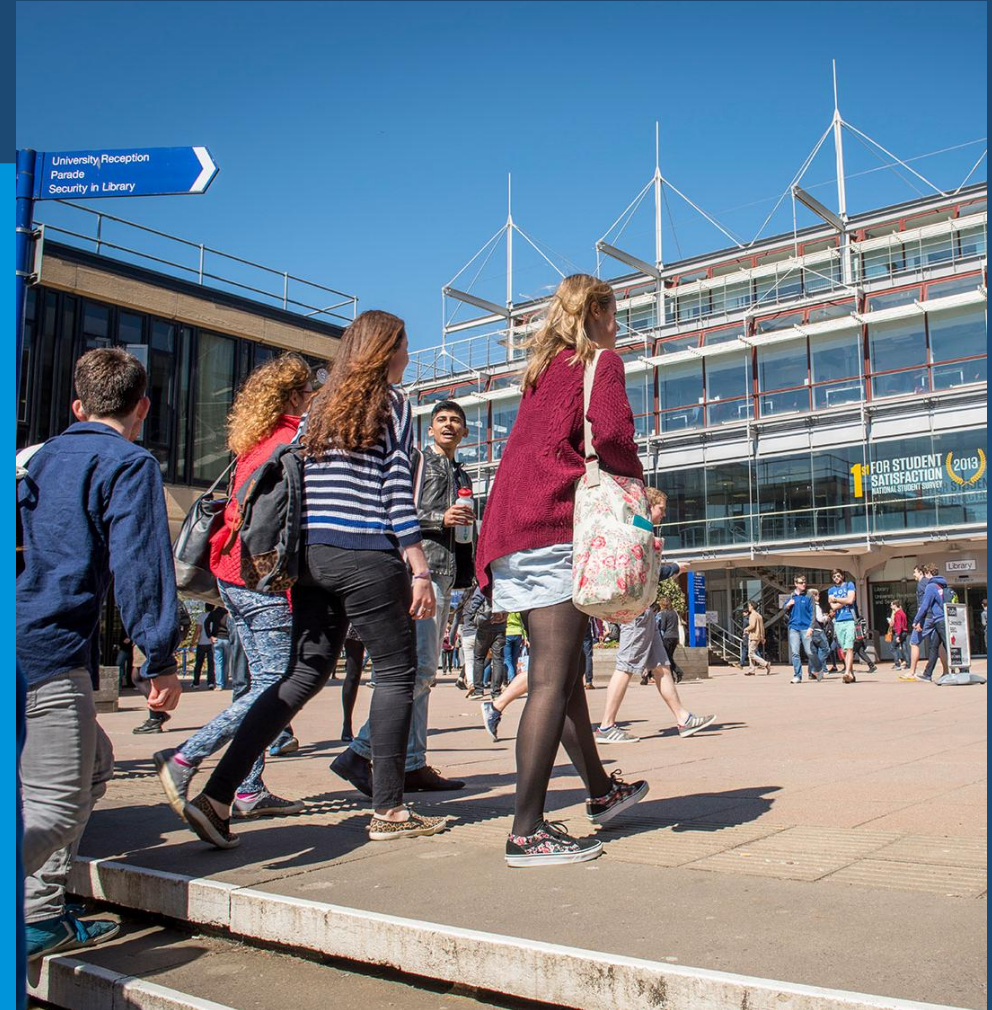
Your choices

In the UK:

30,000+ courses

400+ providers

- Bachelor's Degrees
- Undergraduate masters
- Foundation degrees
- Degree apprenticeships



A young woman with dark hair tied back, wearing a white off-the-shoulder top, blue jeans, and white sneakers, is walking on a paved path in a park-like setting. She is looking to her left. In the background, there are many trees with green leaves and a building. To the left, a young man with a backpack is walking away. A large blue rectangular box is overlaid on the image, containing the text "What could I study?".

What could I study?



Choosing a course

Where to start?

- Your favourite subject at school
- Your most successful subject
- What interests you most
- Plans after university



What can you study?

One of your A-Levels?	Something new or interdisciplinary?	A vocational course?
History	American Studies	Heritage Studies
Biology	Natural Sciences	Wildlife Management
Chemistry	Pharmacology	Medicine
Physics	Mechanical Engineering	Construction Engineering Management
French	International Management and Modern Languages	French and Translation
Sociology	Gender Studies	Social Work



What can you study?

Pretty much any course you can think of is on offer somewhere, including:

- Applied Golf Management Studies (University of Birmingham)
- Cartoon & Comic Arts (Staffordshire University)
- Equine Behaviour, Health and Welfare (Nottingham Trent University)
- Viking and Old Norse Studies (University College London)



Search for **Courses**

 e.g. history

Study level

Undergraduate ▾

Entry year

2024 - 2025 ▾

Go

Search by **Location**

[Undergraduate study](#)[Accommodation](#)[Fees and funding](#)[Apply for a course](#)[Support and information](#)[Experience Bath](#)[Other study](#)

Undergraduate study 2024

Find out what it means to belong at Bath. Discover our courses, campus, and a welcoming community where you'll be supported during your student experience.

[Undergraduate - 2024 courses](#)

Search by subject





Choose from over 190 undergraduate degrees in subjects including engineering, humanities, management, science and social science.

[UNDERGRADUATE SUBJECTS](#)




BSc (hons) Economics at UCL

Year 1 Year 2 Year 3

Compulsory modules

-  [Economics](#)
-  [Applied Economics](#)
-  [Statistical Methods in Economics](#)
-  [Mathematics for Economics](#)

Optional modules

-  [History of Economic Thought](#)
-  An Introduction to Economic Thinking
-  [The World Economy](#)

BSc (hons) Economics at Bath

Compulsory units

Macroeconomics 1

15 credits

Mathematics for economists

10 credits

Microeconomics 1

15 credits

Probability and statistics

10 credits

Programming and computational methods for economists

10 credits



[Jobs and work experience](#)

[Postgraduate study](#)

[Careers advice](#)

[Applying for university](#)

[Log in](#) [Register](#)



Job profile

Music therapist

[View all healthcare vacancies >](#)

[Add to favourites](#)



On this profile

- ▼ [Responsibilities](#)
- ▼ [Salary](#)
- ▼ [Qualifications](#)
- ▼ [Skills](#)
- ▼ [Work experience](#)
- ▼ [Career prospects](#)
- ▼ [Related jobs and courses](#)



See how well you match this job profile and over 400 others.

[Try Career Planner >](#)

Music therapists use music creatively to help clients address their

Together, we can shape
the future of our University.

Find out how to get involved:

bath.ac.uk/our-university-our-future

Where can I study?



Where will you be happiest?

- Home or away?
- Campus or city?
- University facilities & accommodation



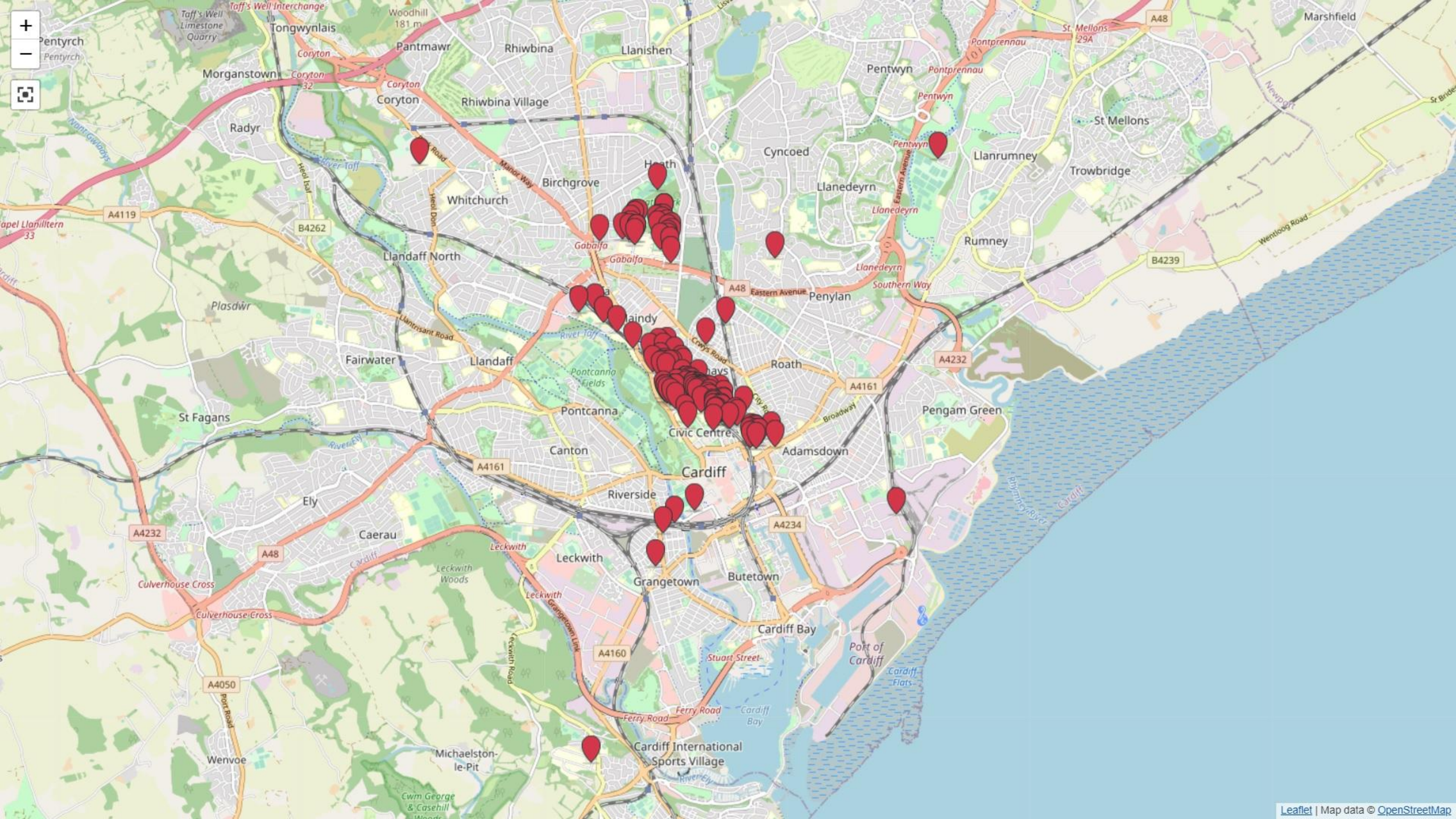
Where will you be happiest?

- Students in the UK typically move away from home to attend university
- Majority will attend a university between 1-3 hours away
- More than 10,600 courses within 100 miles of the college



University gives you the opportunity to move away from home without having to be a proper grown-up





Accommodation

- Is there accommodation?
- First year or entire degree?
- En-suite vs shared bathrooms
- Self-catering or fully catered?
- Does the accommodation contract include university holiday periods?



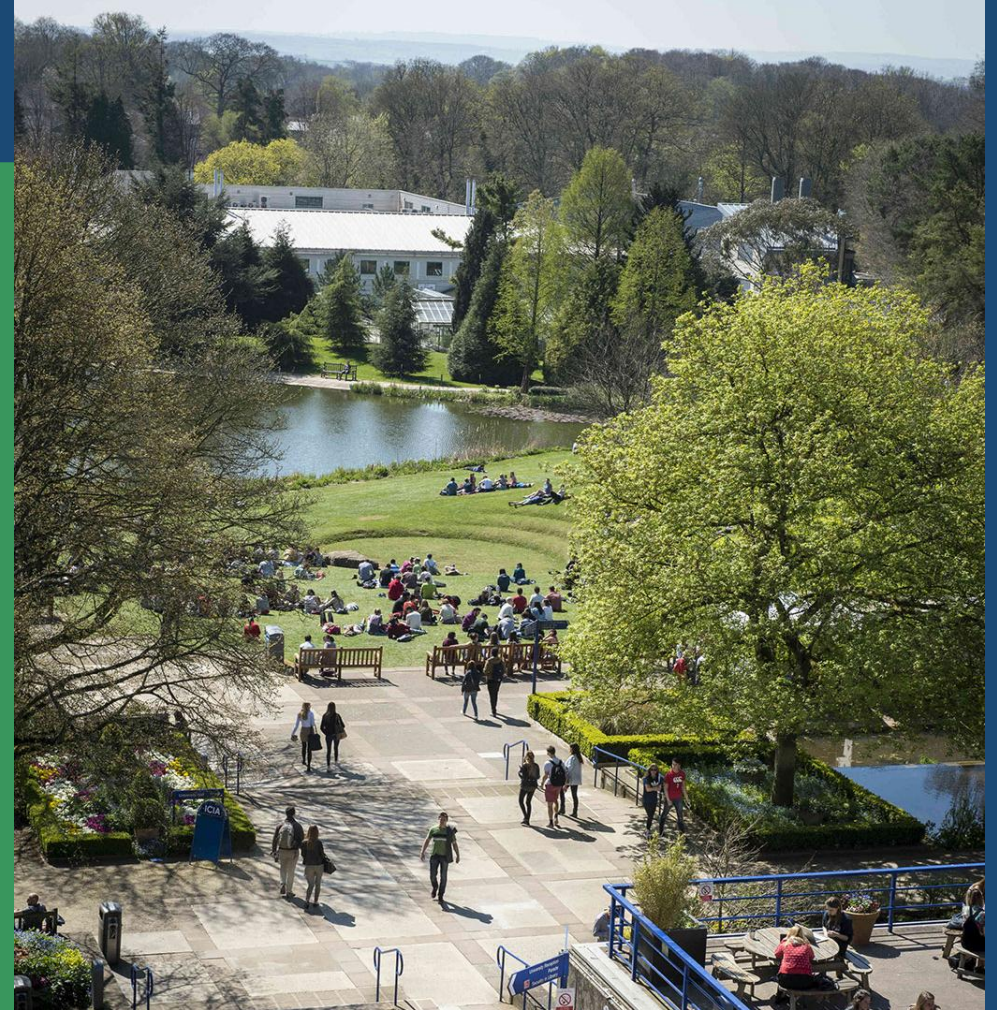
Where will you be happiest?

- Home or away?
- Campus or city?
- University facilities & accommodation



Researching Universities

- League tables & NSS
- Entry requirements
- Placements and study abroad



League Tables

Three main university rankings in the UK:

- The Complete University Guide (June 2026)
- The Guardian University Guide (September 2025)
- The Times & The Sunday Times Good University Guide (September 2025)

There are no official, government rankings of universities

Subject rankings
are more useful
than overall
rankings



Entry Requirements

Universities express entry requirements as either:

- Grades (e.g. BBC in 3 A-levels)

Or

- UCAS points (e.g. 112 UCAS points)

When choosing courses look to have:

- 1/2 aspirational choices
- 2/3 realistic choices
- 1 back-up option (?)

A* = 56 points

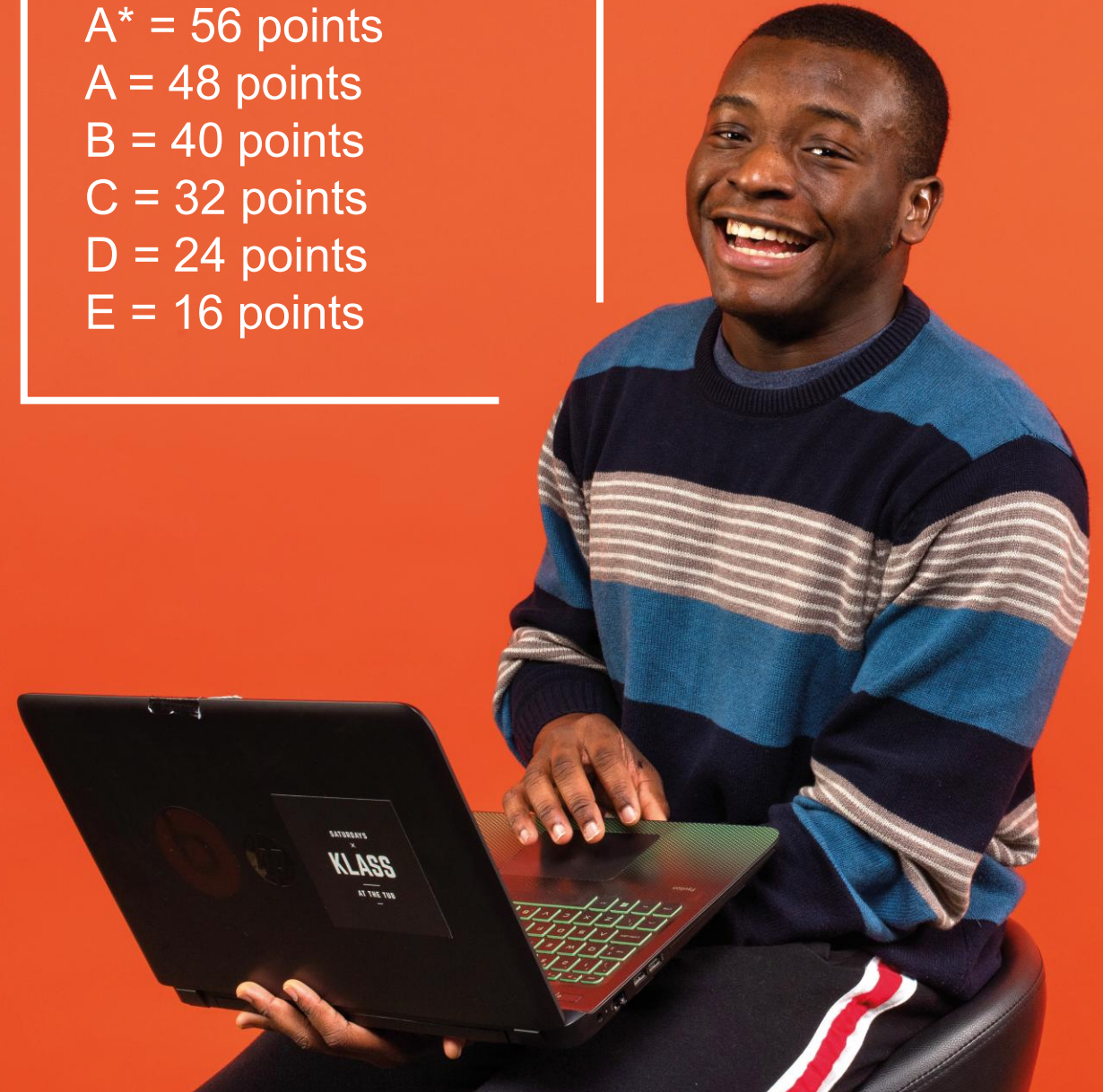
A = 48 points

B = 40 points

C = 32 points

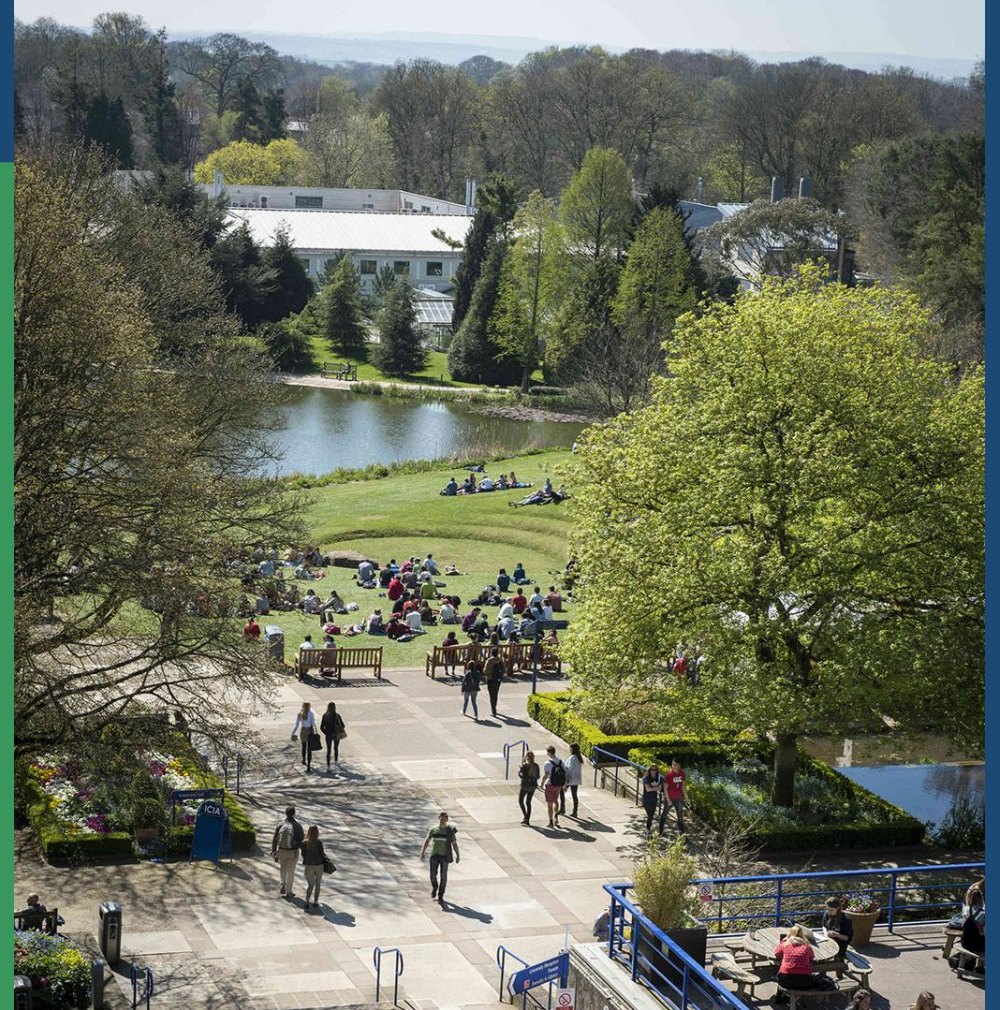
D = 24 points

E = 16 points



Researching Universities

- League tables & NSS
- Entry requirements
- Placements and study abroad



A final tip

Be sure to visit any universities you are interested in

Open Days and Applicant Visit Days are a great way to get a taste of life at that university

Virtual Open Days may also be available

Don't be afraid to ask questions on the day



Student Finance



#BelongatBath





Tuition Fees

**Rent
and
bills**

Living costs

What are the main costs at University?



The Facts: Tuition Fees

Up to £10,050 per year

Full tuition fee loan available

Independent of household income

Paid directly to the university

Must be repaid

Tuition fee support
is the same for
England, Wales,
Scotland and
Northern Ireland



The Facts: Maintenance Support

Help with living costs

Paid into your bank account in instalments, usually at the beginning of each term/semester

Payments are generally made in September, January and April

Maintenance support is different for each country within the UK



The Facts: Maintenance Loan

The amount you could be entitled to depends on household income and whether you live:

- At home, studying at a local university
- Away from home, outside London
- Away from home, at a London university

This is a loan and must be repaid

studentfinance england

Applications must be made through Student Finance England



Maintenance Loans for 2026/27 academic year

Household Income	Living at home	Away from home (outside London)	Away from home (London)
£25,000 or less	£9,118	£10,830	£14,135
£30,000	£8,354	£10,058	£13,349
£35,000	£7,589	£9,285	£12,563
£40,000	£6,825	£8,512	£11,777
£45,000	£6,060	£7,739	£10,991
£50,000	£5,296	£6,967	£10,205
£55,000	£4,531	£6,194	£9,419
£58,387	£4,013	£5,700	£8,886
£60,000	£4,013	£5,421	£8,632
£62,410	£4,013	£5,048	£8,253
£65,000	£4,013	£5,048	£7,846
£70,000	£4,013	£5,048	£7,060
£70,131+	£4,013	£5,048	£7,039



Your Income

Many students may have multiple sources of income:

- Maintenance Loan
- Scholarships
- Bursaries
- Sponsorships
- Family support
- Targeted support (e.g. Disabled Students' Allowance)
- Money earned (e.g. during your work placement year or with a part time job)
- Any savings you already have



When do I repay the loan?



3 GOLDEN RULES

For repaying your student loan



1

You only repay 9% of anything you earn over £25,000 a year

£25,000
threshold

£1,000 over threshold
9% of £1000 = £90
Each month = £7.50





The size of your loan doesn't affect your repayments

Owe £30,000, earn £26,000 = £7.50 a month

Owe £50,000, earn £26,000 = £7.50 a month

Owe £70,000, earn £25,000 = £0 a month



3

After 40 years any remaining debt is wiped...

Many students do not fully pay off their loan in 40 years.

Any remaining debt for these students is wiped.



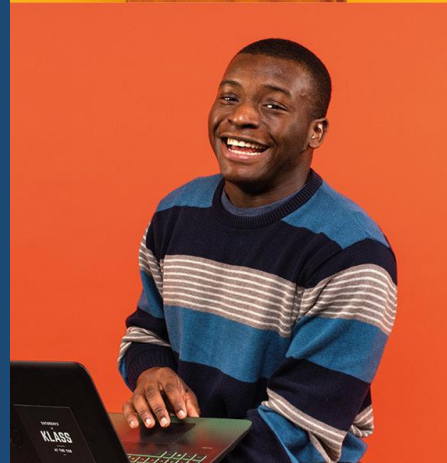
Repayments by Income 2025/2026

Yearly income before tax	Monthly income before tax	Monthly repayment	% of pre-tax salary
£25,000	£2,083	£0	0%
£26,000	£2,167	£7.50	0.3%
£30,000	£2,500	£37.50	1.5%
£35,000	£2,917	£75	2.6%
£40,000	£3,334	£112.50	3.4%
£60,000	£5,000	£262.50	5.25%
£80,000	£6,667	£412.50	6.19%



And finally

- Start researching your post-18 options now
- Attend Open Days, and be sure to ask any questions you have
- Financial support is available for all home students attending university. This is in the form of a full tuition fee loan, and a means-tested maintenance loan
- Student Finance applications for students starting university in September 2027 will open in March, and close in May





Thanks for listening!

#BelongatBath

Any questions?

