



Leeds Trinity
University

STUDENT FINANCE AND BUDGETING



LEEDS TRINITY UNIVERSITY'S GUIDE TO FINANCE

This booklet aims to help you understand student finance and how you can budget before you start at university, so you can concentrate on making more happen.

The information in this booklet is primarily based on full time UK students studying in 2025/26. Some information is subject to parliamentary approval.

If you're from Northern Ireland, Scotland or Wales your funding may differ slightly and you should contact your relevant funding provider (listed on the back of this booklet) or our Money Advice team for more information.

Tuition fees

For 2025/26 Leeds Trinity University will be charging an annual tuition fee of £9,250 for all three year UK home undergraduate degree courses. Some foundation years will be charged at a lower rate*. Tuition fees may rise with inflation in future years.

Eligible UK home students can take out a tuition fee loan from the Student Loans Company to cover the cost of their tuition fees each year. The loan is paid directly from the Student Loans Company to the institution.

From January 2026 onwards, the government's new student finance system, the Lifelong Learning Entitlement, will provide tuition fee loan support.

Full time students will not have to make any repayments while they're studying or until after they've graduated and are working and earning over the annual repayment threshold.

Support for living costs

Full time students from England will also be able to apply for a maintenance loan to help with basic living costs while they're studying (such as accommodation, food, travel, additional course costs etc). How much you're eligible to receive is based on household income. The loan is repaid once you've graduated and are earning over the current repayment threshold.

For further information visit:
leedstrinity.ac.uk/student-finance

*Subject to parliamentary approval. Visit leedstrinity.ac.uk/student-finance for more information.

The table below provides an example of how much maintenance loan you might receive based on household income and where you are living.

Please note, all figures listed on this page are based on rates set for the 2024/25 academic year.

Household income	Maintenance loan amount	Maintenance loan amount if living in the parental home
£25,000 and under	£10,227	£8,610
£30,000	£9,497	£7,887
£35,000	£8,766	£7,163
£40,000	£8,035	£6,440
£42,875	£7,614	£6,024
£45,000	£7,304	£5,716
£50,000	£6,573	£4,993
£55,000	£5,842	£4,269
£60,000	£5,111	£3,790
£62,347 and over/basic amount	£4,767	£3,790

If your academic year is longer than the average academic year, you might (depending on household income) receive an extra amount of maintenance loan for each extra week of your course (£110 a week extra, or £73 a week if you live in the parental home). This is also known as a Long Courses Loan.

Students with a low household income who are eligible for welfare benefits (e.g. if you're a single parent with young children or if you have a disability that prevents you from working) will usually receive a higher rate of loan up to a maximum of £11,658.

If you're aged 60 or over on the first day of the first academic year of your course (in most cases Student Finance England will class this date as 1 September), you can apply for a maintenance loan of up to £4,327.

In the final year of your course, you receive a lower rate of loan.

Part-time students can apply for a maintenance loan. How much you're eligible to receive is based on household income and your intensity of study. For example, a student with a household income of £25,000 or less studying 50% intensity would be eligible for a maintenance loan of £5,113.



Repayment of loans

For full-time students from England, the tuition fee loan and maintenance loan do not have to be repaid until the April after you graduate or leave your course. You will only make repayments if you are earning over the annual repayment threshold. This repayment threshold is set at £25,000 until 2026/27. To find out more about the repayment threshold and terms, visit: gov.uk/repaying-your-student-loan

You repay 9% of what you earn over the current repayment threshold. More information and examples of what you would repay monthly based on your income can be found at: gov.uk/student-finance



Additional funding

If you have children or adults who depend on you financially, you may be entitled to extra grants and allowances. Students with a disability and/or dyslexia may be eligible for a Disabled Students' Allowance to help with extra study costs. For more information, visit: gov.uk/student-finance

Applying for student finance

For the tuition fee loan, maintenance loan and additional funding for full-time students, you apply to Student Finance England. You can apply online at: gov.uk/student-finance



The application cycle usually opens in February. You should apply as early as possible to ensure your funding is in place at the start of term. Do not wait until you have secured a place on a course to apply for your student finance or your funding may not be ready for the start of term.

PLANNING YOUR BUDGET

Here are some of the costs you might need to pay for while you're at university.

Rent

If you live in Leeds Trinity's student accommodation, you'll be charged accommodation fees. If you live in a private rented shared house (e.g. in Headingley or Horsforth), you'll be charged rent. If you live in your own house, you'll need to budget for paying the mortgage/rent payments on your student income.

Utility bills

Household utility bills are for electricity, gas and water. If you live in university accommodation, your fees include these utilities. If you live in a private rented property or your own home, you'll be sent a bill from the utility suppliers. Students living in a shared private rented property are advised to budget at least £40 a week to pay all their utility bills.

Food and household goods

If you've never lived away from home before, it may be new to you to think about planning your meals, buying food, and getting other essentials like toothpaste, toilet paper, and bin bags. As a guide, students are advised to budget at least £50 a week (for a single person) for food and household goods.

Travel

If you intend to travel across the West Yorkshire region by bus and/or train, you can purchase a Student Pass which gives you unlimited travel on most routes. For more information and prices, visit: wymetro.com

Students can also apply for a 16-25 rail card (these are also available for mature students) which will save you 1/3 off most rail fares. To find out more and order your rail card, visit: 16-25railcard.co.uk

Books and other course costs

You'll need to budget for things like textbooks, resources, and trips. If you budget for £10 a week of your course, you should find you have more than enough.

You can also look at alternative options to save money, such as buying textbooks second-hand or borrowing from the library.

MANAGING YOUR INCOME AND BUDGET

For most students, going to university is the first time they must properly manage their money. It's a big responsibility, but there are plenty of ways you can increase your income and plan your budget so you can manage your money.

Blackbullion

Blackbullion is a financial wellbeing tool available for free to all Leeds Trinity University students. The website and app help you to take control of your finances through engaging courses and helpful tools. Once you've received an offer to study at Leeds Trinity, you can sign up by visiting: blackbullion.com

Bursaries and scholarships

In addition to the support available from the Student Loans Company, we offer a range of bursaries and scholarships to help support students while they study at Leeds Trinity.

For the latest information on our bursaries and scholarships, including eligibility criteria, visit: leedstrinity.ac.uk/student-finance

Cost of living support

We understand that many students and their families are being affected by the current cost of living. We've put a range of initiatives in place to help our students, including support with bills, food, travel, and digital devices.

Council tax

Full-time students are eligible for council tax exemption for the duration of their course. For more information, visit: leedstrinity.ac.uk/student-finance

Benefits

If you're eligible for benefits (such as Universal Credit), you should let the Department for Work and Pensions or your Local Council know that you're becoming a full-time student. Means-tested benefits are affected by your student status and your student income.

For further information and advice on what student income should be counted when your benefits are assessed, please contact Leeds Trinity's Money Advice Service at moneyadvice@leedstrinity.ac.uk or visit: gov.uk/benefits

Our three top tips for maximising your income and managing your budget:

1.

Get a part-time job

Most students work part time to support living costs while they study. Leeds Trinity's Careers+Placements team advertise a range of part time opportunities and can offer tailored help and advice to help you on your career journey.

2.

Know when your student finance is due

Your student finance is usually paid in three instalments (usually at the start of each term for full time students). Make sure you know when these are so you can budget accordingly. To check your payment dates, log in to your student finance account at: gov.uk/student-finance

3.

Talk about money

If your parents or partner are helping you financially while you study, discuss with them the best way for them to make this contribution to you (e.g. weekly, monthly or a lump sum). If you live in Leeds Trinity halls of residence, your parents can pay towards your accommodation directly to Leeds Trinity.



HELP AND ADVICE

Money Advice

moneyadvice@leedstrinity.ac.uk

Student Finance England

0300 100 0607

gov.uk/student-finance

Students from Scotland

0300 555 0505

saas.gov.uk

Students from Wales

0300 200 4050

studentfinancewales.co.uk

Students from Northern Ireland

0300 100 0077

studentfinancenir.co.uk



For more information on tuition fees and funding to support your studies, scan the QR code or visit: leedstrinity.ac.uk/student-finance

This publication is for general information purposes only and may be subject to change. Information correct at time of publication, June 2024.

The information can be supplied in alternative formats, please call 0113 283 7150 or email hello@leedstrinity.ac.uk