

Bridging Loan FAQs

What is a Bridging Loan?

A Bridging Loan is a short-term, interest free loan which can help with essential costs if your maintenance loan is delayed at the start of term.

A Bridging Loan may also be able to help you with other, temporary cash-flow problems, including if you:

- Have received less maintenance loan than expected because of a delay to your household income assessment;
- Need to pay the £100 student contribution for an Educational Psychologist Assessment (EPA) but have no funds currently available;
- Have very little money left in your bank and cannot afford essentials, but you are only a few weeks away from your next student loan payment (using similar rules to [Crisis Support](#));
- Need to attend a professional placement and need help with the up-front cost of travel (prior to claiming travel cost reimbursements).

Who can apply?

Anyone at Manchester Met University can apply for a Bridging Loan if they receive a maintenance loan, or other government living cost support. This includes international students who receive a living cost stipend from their home country.

Students who do not receive government living cost support cannot apply. This includes postgraduate students who only receive the postgraduate loan.

When can I apply?

The availability of Bridging Loans depends on your reason for requesting the loan, and when in the academic year you apply. All loans must be repaid within the same academic year, so we cannot issue a Bridging Loan after you have received your final instalment of maintenance loan for the year. If it is too late in the year to apply for a Bridging Loan, we will discuss your options when you call to apply.

Can I apply every year?

Yes – provided you have repaid any previous Bridging Loans. If your previous Bridging Loan is still outstanding, please call the Student Financial Support helpline on 0161 247 1045 and we will discuss your options.

Can I apply more than once a year?

You may be able to apply for more than one loan in an academic year, but this will depend on several factors, including why you need a second loan, and whether you have repaid your previous loan. If you wish to apply for a second loan, please call the Student Financial Support helpline on 0161 247 1045 to discuss your options.

What evidence will I be asked to provide with my application?

The application form will ask you to provide a screenshot from online banking showing your full bank details. However, depending on your reason for requesting a Bridging Loan, we may ask you for more information before we reach our decision. Remember to keep an eye on your student email for updates.

How is my application assessed?

Our Student Financial Support team follow detailed assessment guidance to assess each application consistently and fairly. The assessment method used depends on your reason for requesting a Bridging Loan. If you need more information about this, you can ask us about the assessment when you call to apply.

Does everyone who applies for a Bridging Loan receive a payment?

Not all applications are successful. If your application is unsuccessful, we will offer advice on other support available.

If your application is successful, you will receive a Bridging Loan to help towards food and other essentials (or a Bridging Loan to help with your EPA or placement travel costs if applicable). Maximum Bridging Loan rates are shown in the table [here](#).

How quickly will I receive my Bridging Loan?

We aim to process applications within five working days. If your application is successful, you will receive the funds on the next working day after we approve your application. If these timescales will cause you a significant issue, please mention this when you call to apply, and we will let you know if there is anything else that we can do.

I think you have made the incorrect decision on my application. What can I do?

In the first instance, you can either call our helpline on 0161 247 1045, or you can reply to your decision email outlining your concerns. This will then be picked up by a member of the Student Financial Support management team who will be in touch.

What can I do if I cannot repay the Bridging Loan?

Before we approve your Bridging Loan, we will agree a suitable repayment date with you, but if you will not be able to make a payment by that agreed date, please call our Student Financial Support helpline on 0161 247 1045. We might be able to amend the repayment date, or we might be able to talk about alternative forms of financial support. Any outstanding loans that we cannot recover will be passed to the Manchester Met Collections and Recovery team for debt recovery.