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# An introduction to Student Finance 2027-28

## Student Finance Office

TEF 2023
Overall: **Gold**
Student experience: **Gold**
Student outcomes: **Gold**
Teaching Excellence Framework

Ofsted
Outstanding Provider

# What we'll cover

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1) What support is available?

2) How do you access it?

3) When and how to repay?

4) How to manage your money?

sfe student finance england
the student finance experts

Student Finance England provides financial support to students entering higher education in the UK, on behalf of the UK government.

www.gov.uk/studentfinance

# What support can you get?

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1
Tuition Fee Loan

2
Maintenance Loan

3
Additional Support

# Tuition Fees

- Tuition Fees - £10,050 per year in UK
- A Tuition Fee Loan is available to cover the fee charged by the Uni
- Students do not have to pay this up front

# Tuition Fee Loans

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These don’t depend on your household income or circumstances - you’ll get whatever the university charges for tuition fees (**up to £10,050**).

Your tuition fee loan will be paid **directly to your university** at the start of each term.

Your tuition fee loan is repayable, but only after you’ve graduated and are earning **over £25,000** per year.

# Maintenance Loans

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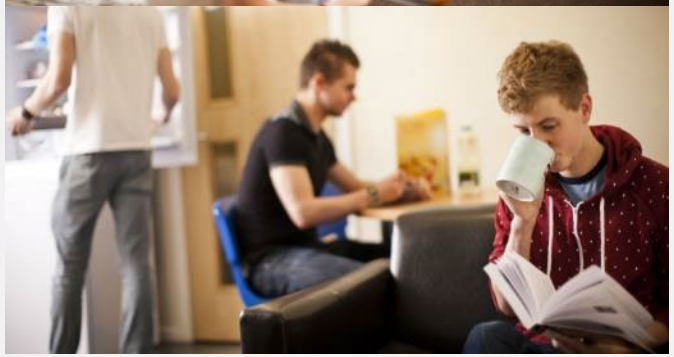
A loan paid directly to the student in 3 instalments across the year, to help with living costs while at university.

- Accommodation
- Food and drink
- Transport
- Bills
- Entertainment
- Mobile phone



# Maintenance Loans: how much?

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All eligible students can get some support towards living costs and this is paid into your bank account each term.

The amount of maintenance loan you can get depends on where you live and study, as well as your household income.

Maintenance loans have to be paid back but not until you've left university and your income is over **£25,000** a year.

# Maintenance Loan thresholds 2026-27

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| Household Income | Living at Home | Living Away from Parents |
|---|---|---|
| £25,000 & under | £9,118 | £10,830 |
| £30,000 | £8,354 | £10,058 |
| £35,000 | £7,589 | £9,285 |
| £40,000 | £6,825 | £8,512 |
| £45,000 | £6,060 | £7,739 |
| £50,000 | £5,296 | £6,967 |
| £55,000 | £4,531 | £6,194 |
| £60,000 | **£4,013** | £5,421 |
| £65,000 | £4,013 | **£5,048** |
| £70,000 | £4,013 | £5,048 |

Part of

Get undergraduate student finance: step by step

# Student finance calculator

This om England or the European Union (EU) st se in academic years:

estimate:

- ple if you're disabled or have children

Your res rate if you know your annual household income (your parents' or partner's income plus your own).

Start now >

Use the **online calculator** for an assessment of what you will be entitled to

Part of

Get undergraduate student finance: step by step

Show all

1 **Check if you're eligible**
Show

2 **Find out how much loan you could get**
Hide

Find out the maximum tuition fee and maintenance loan you could get if you're a:

- new full-time student
- continuing full-time student
- part-time student
- EU student
- student who started before 1

# Additional support

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**NHS Courses**

Extra, non-repayable funding available for eligible NHS courses: NHS Learning Support Fund (NHS LSF).

**Disability Support**

Disabled Students' Allowance:
www.gov.uk/disabled-students-allowances-dsas

**Hardship Funds**

The University Hardship Fund is a sum of money that the University has to assist home students in financial difficulty.

# Nursing, midwifery and health profession courses

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- NHS Learning Support Fund
- Additional non-repayable ***Training Grant*** of **£5,000** a year

Up to **£4,000** additional funding available for eligible students

***£1,000 Specialist Subject Payments*** - disciplines that struggle to recruit e.g. mental health

***£2,000 Parental Support*** - additional childcare allowance

***£1,000 Regional Incentive*** - in areas with decline in acceptances

Further details and eligibility available at

www.nhsbsa.nhs.uk/nhs-learning-support-fund

# Other sources of income

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Part-time jobs

Summer/gap year work

Parental support

# How to apply for student finance

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## Apply online for student finance

If you normally live in England, you can apply online for student finance for 2025 to 2026 now.

You can apply for:

- Tuition Fee Loans
- Maintenance Loans
- Maintenance Grants (only if your course started before 1 August 2016)

You can apply up to 9 months after the start of the academic year for your course.

> If you're eligible for tuition fee-only funding, you must apply by post. You can use the form finder to find and download your form.

If you need help with a further education course at a college or training provider you may be able to apply for an Advanced Learner Loan instead.

The application process is different for students from Scotland, Wales and Northern Ireland. Check how to:

- apply for student finance in Scotland
- apply for student finance in Wales
- apply for student finance in Northern Ireland

**Start now >**

on the Student Finance England website

**Part of**

Get undergraduate student finance: step by step

Show all steps

1. **Check if you're eligible for student finance**
   Show
2. **Find out how much loan you could get**
   Show

and **Check if you can get extra help**
Show

3. **Prepare your application**
   Show
4. **Apply online**
   Hide

Apply online

If you're eligible for Tuition Fee

Apply online between February and May - don't miss the deadline (end of May)!

www.gov.uk/apply-online-for-student-finance

You don't need a confirmed place at university to apply for student finance - simply state your preferred course choice. You can change this later.

# When and how to repay 1

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You'll repay 9% of your income over **£25,000** and if you're employed deductions will be made from your pay through the HMRC tax system.

| Income each year before tax | 9 % will be deducted from | Monthly repayment (Approx) |
|---|---|---|
| £25,000 | £0 | £0 |
| £26,000 | £1,000 | £7.50 |
| £30,000 | £5,000 | £37.50 |
| £40,000 | £15,000 | £112.50 |
| £50,000 | £25,000 | £187.50 |

Interest is applied to your loan and is linked to inflation.
More info can be found at **www.gov.uk/student-finance**

# When and how to repay 2

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Monthly repayments begin the April after graduation but will not start until your income exceeds **£25,000**.

Your monthly repayments will be based on your earnings, not on your loan amount.

If your income falls to **£25,000** or below your repayments will stop. Any outstanding loan balance will be cancelled 40 years after entering repayment.

# Student budgeting tips

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| Budgeting tips |
| --- |
| Plan a budget before starting university |
| Consider having two bank accounts (with the same bank) for bills and day to day spending |
| Prioritise essential spending (accommodation, food, travel) before luxuries (going out etc.) |
| Consider extra sources of income (part-time work, parental support) before starting university. |
| Re-apply for student finance for each year you’re at university. |

# Typical student expenditure

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| Types of expenditure | Estimated cost |
|---|---|
| Accommodation | Expect to pay around **£120** per week for student accommodation (including bills). |
| Food, drink and essentials | Expect to pay **£??** a week on your shopping. |
| Entertainment | Buy an NUS TOTUM card (£14.99 per year) for savings on shopping, restaurants, cinema etc. |
| Textbooks and course materials | Textbooks can be expensive (e.g. **£30 each**), but you can borrow books from the library or pick up discounted and second-hand books on campus. |

# Where to find out more

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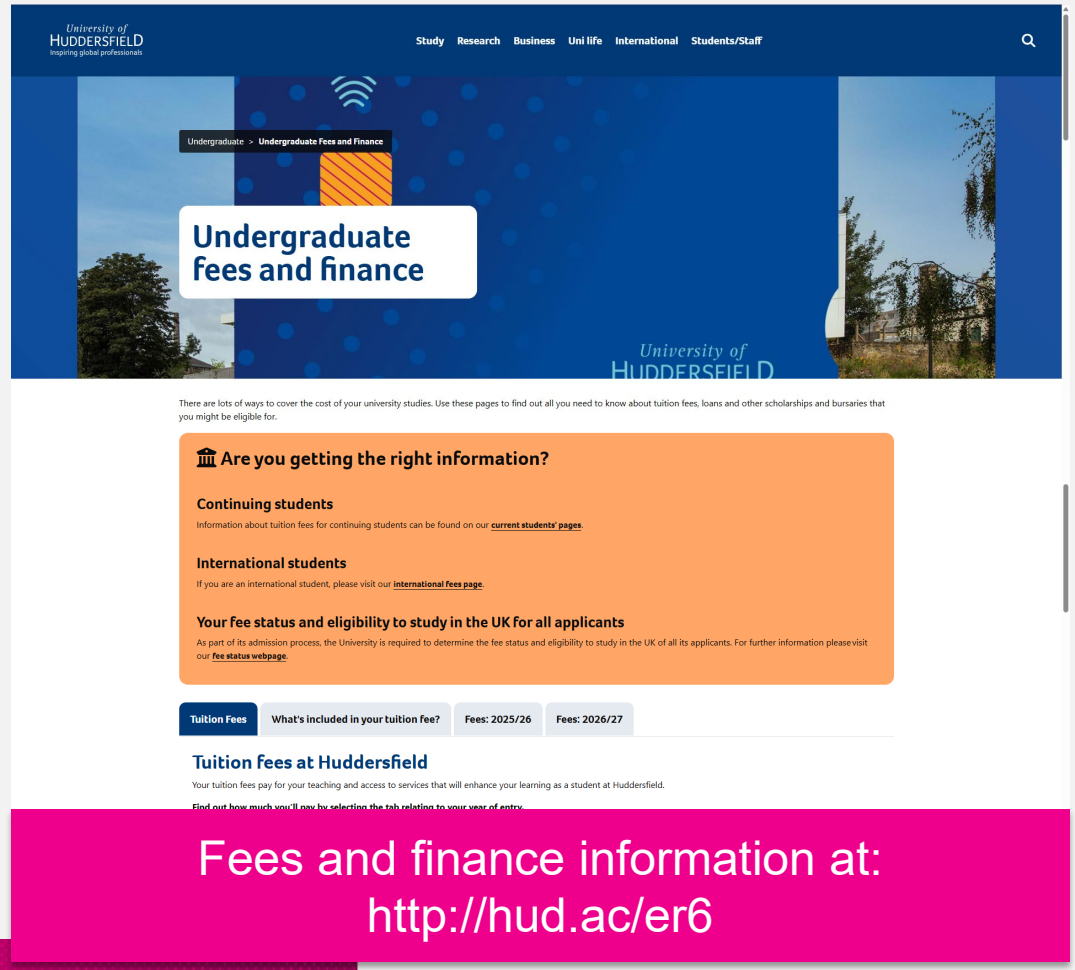
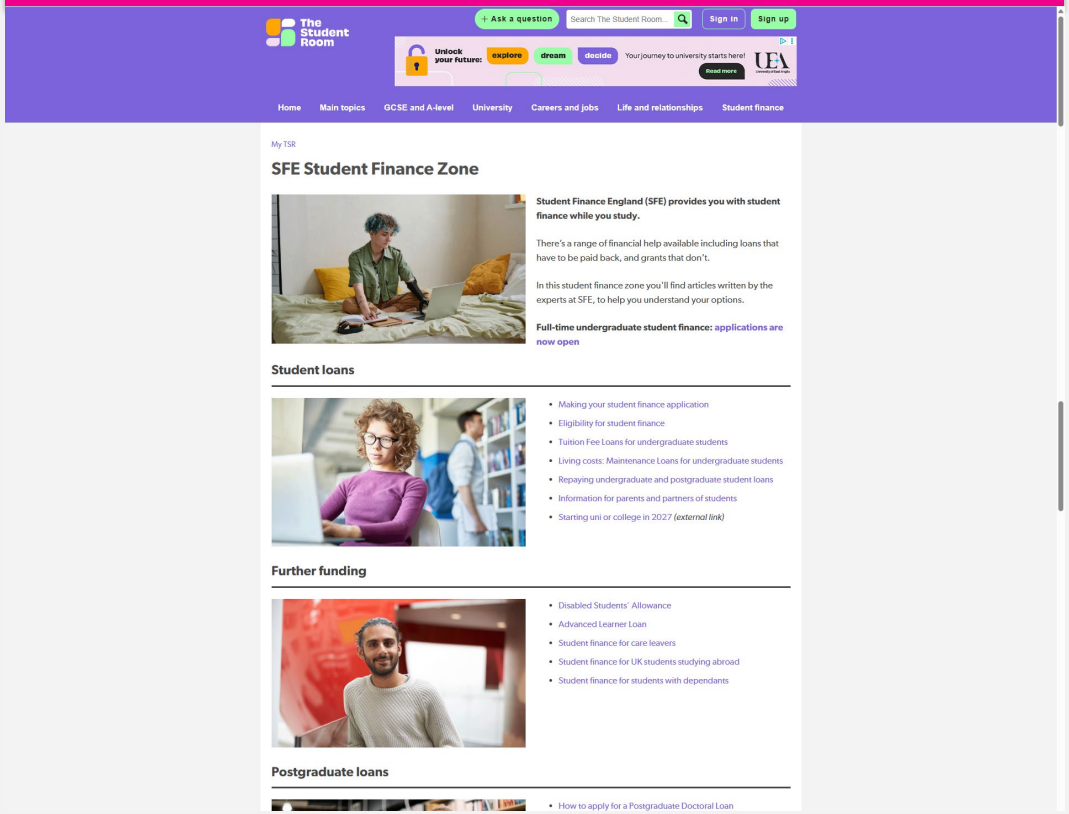



Fees and finance information at:
http://hud.ac/er6

Student finance information at:
www.thestudentroom.co.uk/student-finance/



# Thank you for listening

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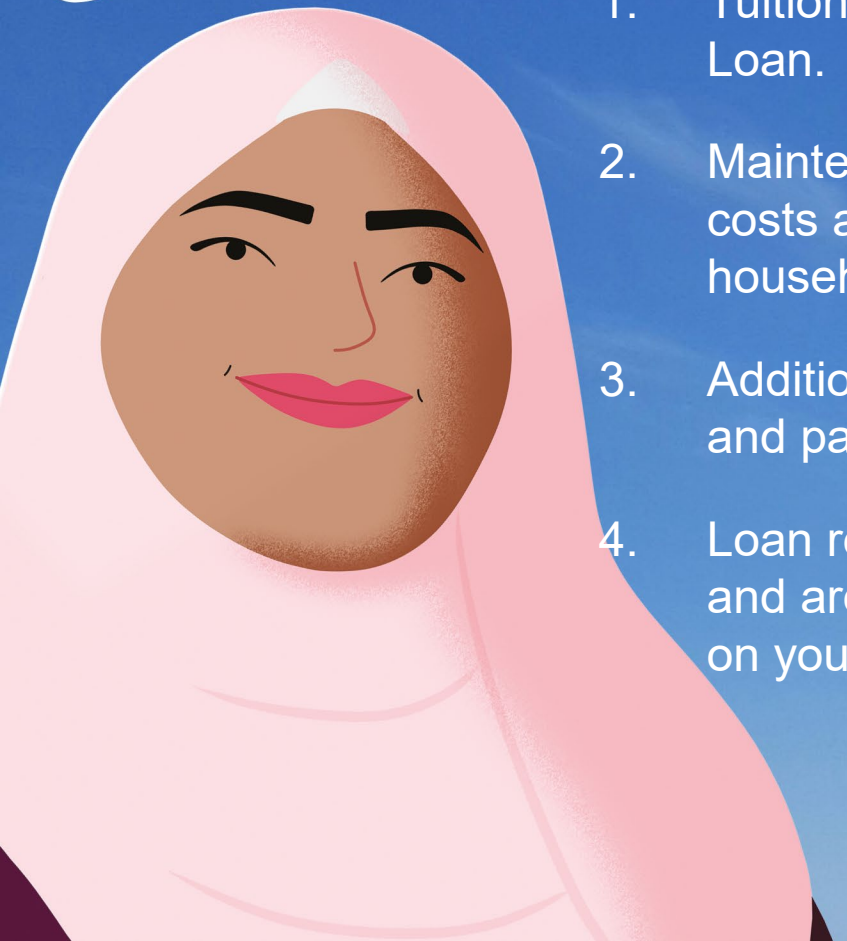

**Key things to remember:**

1. Tuition fees can be covered in full by a Tuition Fee Loan.
2. Maintenance Loans are available to help cover living costs and the amount you receive depends on your household income and circumstances.
3. Additional sources of income, including part-time jobs and parental support can also help cover living costs.
4. Loan repayments don’t begin until you’ve graduated and are earning over £25,000. Repayments are based on your earnings, not on borrowings.

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