

Student Finance for University

Using 2026 Entry – figures

[Information](#)

[video](#)

What is student finance?

- When you go to university you will need finance for 2 things:
- **Fees** – the university will charge for the course/degree you are taking – it charges fees for every year you are at university.
- **Living costs** (this is called maintenance) for rent/food/books/phone/clothes and anything else you spend money on

Can I get finance?

The UK government has some rules about if you can claim financial help or not

To apply for full support, the following 3 conditions must apply to you:

- **you've been living in the UK, the Channel Islands or the Isle of Man for 3 years before starting your course**
- **England is your home, for example, you live and work in England and have not moved there solely for the purposes of study**
- **And you're one of the following:**
 - **a UK national or Irish citizen**
 - **settled under the EU Settlement Scheme**
 - **granted settled status for other reasons**

If you're a UK national who was living in the EEA, Gibraltar or Switzerland, you may be able to apply for full support.

- You can also apply for full support if you've been living in the UK, the EEA, Gibraltar or Switzerland for the past 3 years and you're:
- the child of a Swiss national and you have settled or pre-settled status under the EU Settlement Scheme
- an EEA or Swiss worker, or the family member of an EEA or Swiss Worker and you have settled or pre-settled status under the EU Settlement Scheme
- a family member of a UK National, both you and your family member have to have lived in the UK, the EEA, Gibraltar or Switzerland for the past 3 years. You also must have been living in the EEA or Switzerland on 31/12/2020 or in the UK having returned from the EEA or Switzerland after 31/12/2017
- the child of a Turkish worker

If you have one of the following Home Office statuses, you also can apply for full support:

- Humanitarian protection or the family member of someone with this status
- Stateless status or the family member of someone with this status
- Refugee status or the family member of someone with this status
- You or your family member have been granted leave under the Afghan Relocations and Assistance Policy (ARAP) or the Afghan Citizens Resettlement Scheme (ACRS)
- Calais leave or leave in line as the dependent child of someone with Calais leave
- You or your parent have been granted indefinite leave to enter or remain as a bereaved partner
- You or your parent have been granted indefinite leave to enter or remain as a victim of domestic violence or abuse (DVILR)
- Leave to remain under section 67 of the Immigration Act or leave in line as the dependent child of someone with this status
- You or your family member have been granted leave to enter or remain in the UK under the Ukraine Family Scheme, the Homes for Ukraine Sponsorship Scheme or the Ukraine Permission Extension Scheme
- If you've been living in the UK and Islands for the past 3 years and are:
 - under 18 on the first day of your course and have lived in the UK for at least 7 years
 - 18 or over on the first day of your course and have lived in the UK for at least half your life or at least 20 years

You must also have:

- been ordinarily resident in the UK, the Channel Islands or the Isle of Man for 3 years in a row before the first day of the first academic year of your course
- held a form of leave to enter or remain issued by the Home Office throughout that 3-year period.

Who can get tuition fees only

- You can apply for tuition fee funding if you've been living in the UK, the EEA, Switzerland or the overseas territories for the past 3 years and you:
- have pre-settled status under the EU Settlement Scheme or have temporary protection under the Withdrawal Agreements which may be evidenced through a certificate of application, and are an EU national or a family member of an EU national
- have Irish Citizenship and were resident in the UK by 31 December 2020, or are a family member of an Irish Citizen or Person of Northern Ireland and you have pre-settled status under the EU Settlement Scheme
- have resident status in Gibraltar as an EU or UK national or a family member of an EU or UK national
- are a person with settled status in the UK and you've been living in the UK, Islands and the British overseas territories for the past three years, with at least part of that time spent in the British overseas territories
- are a person of Chagossian descent and have British citizenship
- are a person with settled status in the UK and have been living in the UK, Islands or Ireland for the past three years with at least part of that time spent in Ireland
- are a family member of a person with settled status in the UK and you have been living in the UK and Islands for the past three years
- are an Irish Citizen and you have been living in the EEA and Switzerland before 31 December 2020 and in the UK, Gibraltar, the EEA and Switzerland for the past three years
- are an EEA or Swiss worker, a family member of an EEA or Swiss worker, a child of a Swiss national or the child of a Turkish worker and you do not qualify for full support as you have lived in the overseas territories (other than Gibraltar) at some stage in the three years prior to the start of your course

You will not be eligible for funding to help with living costs.

Tuition fees. continued

- You could also be eligible if you're not a UK national and are either:
 - under 18 and have lived in the UK for at least 7 years
 - 18 or over and have lived in the UK for at least 20 years (or at least half of your life)

You must have been living in the UK, the Channel Islands or the Isle of Man for 3 years in a row before the [first day of the first academic year](#) of your course.

What you need to apply for tuition fee funding

You can apply for tuition fee funding if you have one of the following:

- pre-settled status under the EU Settlement Scheme and you're an EU national or the family member of an EU national
- Irish citizenship

You must have been living in the UK, the EU, Iceland, Liechtenstein, Norway or Switzerland for 3 years in a row before the first day of the first academic year of your course.

Martin Lewis – Money Saving expert

- [Martin Lewis: Student Finance \(moneysavingexpert.com\)](http://moneysavingexpert.com)

What do I get?

Tuition Fees

- If you are eligible then the Student Finance, England will pay your fees direct to your university (you need to apply every year)
- The maximum level of tuition fees for standard full-time courses will be up to **£9,790** for AY 2026/27

Tuition Fees maximum

Tuition Fee Loan for a foundation year

A foundation year is a year added to the start of an undergraduate course. You may be able to get a Tuition Fee Loan if you do a foundation year.

How much you get depends on your course subject.

Course subject	2025 to 2026 academic year	2026 to 2027 academic year
Classroom-based, such as business, social science or humanities	Up to £5,760	Up to £5,760
Partly practical, including science, engineering, subjects allied to medicine or the creative and performing arts	Up to £9,535	Up to £9,790

Tuition Fee Loan

Your university or college sets your tuition fee, and the loan is paid directly to them. You have to pay it back.

How much you can get

	2025 to <small>Maintenance Loan</small> academic year	2026 to 2027 academic year
If you're a full-time student	Up to £9,535	Up to £9,790
If you're studying an accelerated degree course	Up to £11,440	Up to £11,750

Maintenance Loan

This is the more complex element to explain

- The amount you receive is based on your [Household income](#)
- Normally - Your household income includes:
 - your parents' income, if you live with them or depend on them financially
 - the combined income of one of your parents and their partner, if you live with them or depend on them financially

All eligible students can get the minimum amount – even if household income is high

The maximum amount you can get depends on where you live.

	2025 to 2026 academic year	2026 to 2027 academic year
Living with your parents	Up to £8,877	Up to £9,118
Living away from your parents, outside London	Up to £10,544	Up to £10,830
Living away from your parents, in London	Up to £13,762	Up to £14,135
You spend a year of a UK course studying abroad	Up to £12,076	Up to £12,403

How much can you get – this is a maximum few students get the maximum – it depends on your parents/guardian's household income

Full-time undergraduate students not eligible for benefits

The table gives maximum and minimum rates of loans for living costs, in the 2026 to 2027 academic year, for full-time undergraduate students who are not eligible for benefits.

Rate of loan for students	Maximum loan	Minimum loan
Living at home	£9,118	£4,013
Living away from home and studying in London	£14,135	£7,039
Living away from home and studying outside London	£10,830	£5,048
Studying overseas as part of a UK course	£12,403	£5,996

For 2026-27

Household income	Loan for living costs
£25,000 and below	£10,830
£30,000	£10,058
£35,000	£9,285
£40,000	£8,512
£42,875	£8,068
£45,000	£7,739
£50,000	£6,967
£55,000	£6,194
£60,000	£5,421
£62,410 and above	£5,048 (minimum loan)

What you could get - continued

- If your parents don't give these details, you will not get the full amount of Maintenance Loan available.
- For academic year 2026 to 2027, we'll usually look at your parents' household income for the financial year 2024 to 2025.
- But if your parents' household income has dropped by 15% or more, they can ask us to look at their likely income for the current financial year.

Extra money

You might be able to get extra money if you:

- [are under 25, have no contact with your parents and support yourself](#)
- [pay for childcare](#)
- [are a full-time student with children](#)
- [have an adult who depends on you financially](#)
- [have a disability, mental or physical health problem or learning difficulty like dyslexia](#)

You might also be able to get other financial help, for example from your university or the government.

- [Find out about extra help](#)

Student Finance Calculator

Check how much student finance you could get

This calculator is for students living in England starting a new undergraduate funded course in academic years:

- 2025 to 2026
- 2026 to 2027

Student finance is changing. If your course starts on or after 1 January 2027, [find out what you could get](#).

There's a different way to check how much you can get if you're [a student from Scotland](#), [a student from Wales](#) or [a student from Northern Ireland](#).

Use this calculator to estimate the amount you could get in:

- Tuition Fee Loans to help pay your course tuition fees
- Maintenance Loans to help with your living costs
- extra funding, for example if you're on a low income, are disabled, have children or are studying a certain course

The name 'student loans' frightens people.

They scare the risk averse, which tends to especially include those from non-traditional university backgrounds, off going to university. They make parents do silly things like borrowing on their expensive mortgage so their child won't be 'in debt'.

- Yet the truth is what we call a student loan isn't really a debt like any other, in fact it acts far more like a tax than a loan. After all...
- It's repaid through the income tax system.
- You only repay it if you earn over a certain amount.
- The amount repaid increases with earnings.
- It does not go on credit files.
- Debt collectors will not chase for it.
- Bigger borrowing doesn't increase repayments.
- Many people will continue to repay for the majority of their working life.

But in reality it isn't a tax, it's more of a contributory contract. In effect though, it's somewhere between the two.

Repayments

You'll have to pay back any loan you get.

- [Find out how much you'll repay](#)
- [Find out when you'll start repaying](#)

When to Apply

- Student Finance opens late March in the year you want to go to university.
- The deadline for applications, which ensure you get your money on time, is the end of May this year
- So if you want to start your course in September/October 2026 you need to apply in 2026.

Student Finance England websites

- [Frequently asked questions](#)
- https://studentfinance.campaign.gov.uk/#common_questions_about_student_finance

Can I get money from other sources?

- All Universities will have bursaries/Scholarships that they might give you – some you will need to apply for so check out the university website. This is money that will not have to be repaid.
- There is [bursary and scholarship](#) information on the UCAS website – some charities, local people, organisations will give money to students who meet certain criteria.
- There is a list of all universities and [their bursaries](#)

Contributions to help

- You will need help from your parents if you are not on the maximum amount
- You can get part time work whilst at University – universities employ students
- Help from relatives – they always want to know what to get you for presents - ask for things that you will need (supermarket gift cards!)

How do you get paid the maintenance loan?

Student Finance Entitlement letter

We'll send you a Student Finance Entitlement letter telling you how much student finance you can get.

The letter will tell you when your instalments will be paid and details of any grants or other payments you may be due. You'll usually be paid in 3 instalments, normally at the start of each term.

Payment of your Maintenance Loan and Grant

Remember to register at your university or college – we can't pay you until you do!

You need to register at your university or college before we can make your first payment. You'll usually do this in the first week of your course and you may have to take along your Student Finance Entitlement letter, so make sure you keep this safe. Once you've registered, your university or college will let us know and we'll make your payment. We'll pay any Maintenance Grant or Loan into your bank account.

You don't need to do anything other than register. It can take up to 5 working days for your money to reach your account, depending on your bank.

Useful websites

- [Student Finance - Student Loans And Tuition Fees](#)
- [Tuition fees and maintenance loans to rise – Martin Lewis analysis](#)
- [Student Finance Maintenance Loans 2025 - Save the Student](#)
- [Student loans and finance 2025 | Prospects.ac.uk](#)