

Student Funding & Finance

Thank you to the University of Brighton for providing the updated figures
for 25 entry



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What we will cover

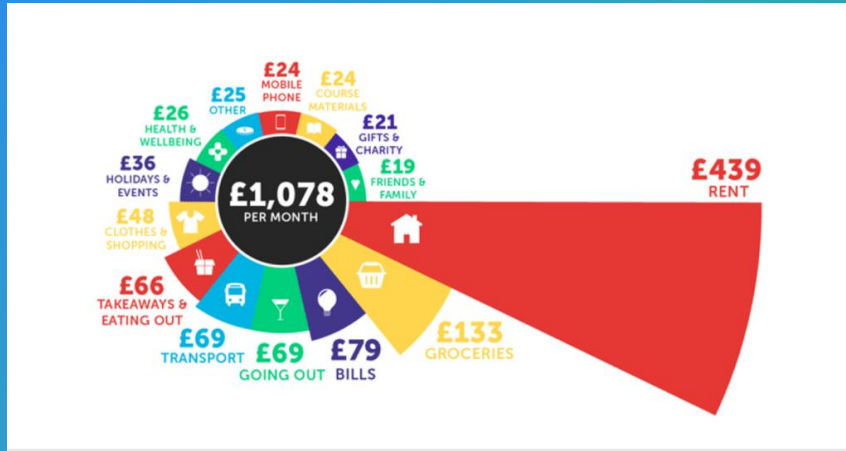


- University costs
- Tuition fees
- Maintenance loans
- Repayments
- Applying for student finance
- Additional funding
- Budgeting



University costs

What is the cost of going to university?



- Tuition fees
- Course costs
- Rent & bills
- Food
- Transport
- Other weekly/monthly outgoings and living expenses



Tuition fee loan

Paid direct to your university

Not dependent on household income



Borrowed from Student Finance England and paid back only after you are earning £25,000+ per year

Maintenance loan

Paid to you 3 instalments

Dependent on household income



Bursaries, scholarships, hardship funds, grants for dependents, DSA

May be dependent on household income



Non-repayable



2025 Tuition Fees

| Student type | Tuition fee |
|--|-------------------|
| UK/Channel Island | £9,535 |
| International (£5,000 deposit required)* | £15,900 |
| International lab-based (£5,000 deposit required)* | £15,900 - £16,900 |

Students undertaking a work placement year for a sandwich course will be charged **up to 20%** of the maximum standard full-time or full-time accelerated tuition fee.

Students undertaking an overseas year of study or Turing year will be charged **up to 15%** of the maximum standard full-time or full-time accelerated tuition fee.

* To be confirmed



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Changes to tuition fees and maintenance loans 2025/2026

- Although **tuition fees** have gone up by **3.1%**, your tuition fee loan will still cover this.
- Your **maintenance loan** has also increased by **3.1%** so you should receive more money to support with living expenses.
- The **repayments** are the same, so you won't pay anything until you earn over **£25,000**. Then, you will only pay **9%** of anything over this threshold.



Maintenance loan funding

The table gives maximum and minimum rates of loans for living costs, in the 2025 to 2026 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 | £8,877 | £3,907 |
| Living away from home and studying in London | £13,762 | £6,853 |
| Living away from home and studying outside London | £10,544 | £4,915 |
| Studying overseas as part of a UK course | £12,076 | £5,838 |



Maintenance loan funding

Full-time students eligible for benefits which include lone parents and some disabled students qualify for higher rates of loan for living costs.

The table gives maximum and minimum rates of loans for living costs, in the 2025 to 2026 academic year, for full-time students eligible for benefits.

| Rate of loan for students | Maximum loan | Minimum loan |
|---|---------------------|---------------------|
| Living at home | £10,473 | £3,907 |
| Living away from home and studying in London | £15,008 | £6,853 |
| Living away from home and studying outside London | £12,019 | £4,915 |
| Studying overseas as part of a UK course | £13,442 | £5,838 |



Maintenance loans for long courses

Some courses have longer than average academic years (e.g. healthcare courses).

To qualify for a Long Courses Loan, you must:

- be studying on a full-time undergraduate course that lasts longer than 30 weeks and 3 days in an [academic year](#)
- be getting a Maintenance Loan that's based on your [household income](#).
- The will automatically calculated and awarded based on the course details provided by your university.

| Student's living arrangements | Maximum amount for each extra week - 2024 to 2025 academic year | Maximum amount for each extra week - 2023 to 2024 academic year |
|---|---|---|
| Living with parents | £73 | £71 |
| Studying in London and not living with parents | £141 | £138 |
| Studying outside London and not living with parents | £110 | £107 |
| Living and studying abroad | £152 | £148 |





Maintenance Loan Calculator

<https://www.gov.uk/student-finance-calculator>

- The Gov.Uk website has a maintenance loan calculator for 2024 to 2025
- This can be used to help students estimate their income for each year and plan their spending
- Students looking to start university in September 2025 will should expect slightly different loans



Repayments



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Repayments

- Begin the April after you graduate
- **9%** of any amount earned over current threshold of **£25,000**
- Deducted automatically using your tax code
- Continue repayments until the loan is cleared in full OR **after 40 years** any outstanding loan will be cancelled
- If income changes, payments are automatically adjusted
- Find out more here:
<https://www.gov.uk/government/publications/tuition-fees-and-student-support-2025-to-2026-academic-year/changes-to-tuition-fees-2025-to-2026-academic-year>



Repayments

Repayment plan 5.4

The Government forecasts that around 65% of full-time undergraduates starting in 2023/24 will repay them in full.

| Income each year before tax | Monthly income before tax | Approximate monthly repayment |
|-----------------------------|---------------------------|-------------------------------|
| £25,000 | £2,083 | £0 |
| £28,000 | £2,333 | £22 |
| £29,500 | £2,458 | £33 |
| £31,000 | £2,583 | £45 |
| £33,000 | £2,750 | £60 |
| £40,000 | £3,333 | £112 |
| £45,000 | £3,750 | £150 |
| £50,000 | £4,166 | £187 |





Interest rates

- Interest rates for loans taken for study commencing in 2025 will be based on the RPI from the previous March
- Interest is added from when the first amount is paid to you or your university, until the loan is paid off or cancelled
- The interest rate on your loan will never be higher than the interest added to commercial loans, such as a credit card or a personal loan



What if...

- Earnings go below £25,000 a year **Repayments pause.**
- Stop work? **Repayments pause.**
- Loan not paid off after 40 years? **Outstanding balance written off.**



Applying for Student Finance



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Student Loans Company



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Applying for funding

Apply to your funding provider:

- Student Finance England

Applications open in the spring for September entry (we will remind in tutor).

Refugee, Pre-settled and settled status are usually eligible (please check with Student Finance)



student finance england
the student finance experts

Application Process

- One online, digital application to assess eligibility for loans, DSA/grants, and university bursaries
- Identification check
- Household income (supporters provide National Insurance number)
- Enter one of your five university choices - **this can be your preferred option. Don't worry too much as it is confirmed on results day.**
- Deadline – usually May of application year, but applications still accepted after this
- **Tip: tick the box to share student finance info with unis = will pass on your details for DSA/Bursaries**



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



Receiving your funding

- Enrol in person at beginning of autumn term to release funding
- University sends confirmation of enrolment to funding provider
- Money transferred to your bank account (can take approx. a week)
- Tuition fee gets paid straight to your uni
- Paid in termly instalments – 3 times a year





Advice from UCAS for care leavers

If you have lived in care, either with foster carers or in a children's home (or in Scotland under a home supervision order):

Tick the box in the care questions on your UCAS application.

This may allow you to access specific support for care-leavers, which can include financial support at university



Additional Funding



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NHS Learning Support Fund (LSF) >

Information on funding available for eligible nursing, midwifery and allied health professional students

NHS Bursary >

Information on funding available for eligible medical and dental students

Social Work Bursary (SWB) >

Information on funding available for eligible social work students

Information for universities and colleges >

Newsletters, advice and toolkits for those who work with current or prospective NHS and social work students

NHS Funding

The NHS offers a range of funding. See the **BHSBSA website for details (link below)**

<https://www.nhsbsa.nhs.uk/student-services>

NHS Learning Support Fund

The NHS fund is one type of financial support that students can access. The payments below are awarded **each academic year**.

- **£5000** - Training Grant
- **£1000** - Specialist subject payment
- **£2000** annual parental support
- Travel and Dual Accommodation expenses
- up to **£3000** - Exceptional Support Fund





Disabled Students' Allowances

Disabled Students' Allowance

Disabled Students' Allowance (DSA) is support to cover the study-related costs you have because of a mental health problem, long-term illness or any other disability.

You can get help with the costs of:

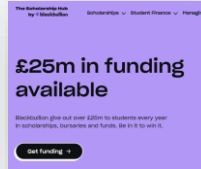
- specialist equipment
- non-medical helpers, for example a British Sign Language (BSL) interpreter or specialist note taker
- extra travel to attend your course or placement
- other disability-related study support, for example having to print additional copies of documents for proof-reading

You do not need to pay back DSA



Bursaries and scholarships

- Many universities and colleges offer bursaries and scholarships to students.
- You might be eligible if you:
 - Are a high academic achiever
 - Have a special talent, such as sports
 - Are from a low-income household
- You need to research and ask – they are not always widely advertised
- If you think you're eligible, there is nothing to lose from applying
- See links on the right for more information



Bursary Info

Welcome to the UCAS Pathway ([sharepoint.com](#))

Widening Participation & Contextual Offers

***Please note from 2024-25 Bristol is no longer offering contextual offers to ALL BHASVIC students.**

This exists to improve social mobility from under-represented groups in higher education. Many universities have different criteria - see the document to the right for more details (although you may like to do your own research).

You may be listed as a student on our WP scheme for a variety of reasons. This could be home postcode, care experienced, household income, free college

- wp-autumn-2024-newsletter-7912
- University event discounts and rewards - University Taster Days
- wp-newsletter-spring-2024-7210
- Our Support Service
- BHASVIC Contextual Offers WP and Care-experienced scheme...
- Uni Bursaries & scholarships 2024-2025 very useful
- BHASVIC HE Bitesize 3 WP Bursaries DSA Scholarships

Scholarship Info

Helping you find UK scholarships | The Scholarship Hub

Budgeting



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Typical weekly outgoings

| Weekly outgoings | Living in halls (£) | Living off campus (£) |
|-------------------------|---------------------|-----------------------|
| Rent | 153-227 | 150-200 |
| Utilities | 0 | 30-60 |
| Phone | 5-20 | 5-20 |
| TV License | 0-5 | 0-5 |
| Contents insurance | 0 | 5 |
| Food and domestic items | 25-50 | 25-50 |
| Travel | 0-25 | 0-25 |
| Clothing | 5-20 | 5-20 |
| Laundry | 3-5 | 3-5 |
| Study materials | 5 | 5 |
| Entertainment | 5-75 | 5-75 |
| Totals | £201-432 | £233-470 |



Projected weekly income

30-week course calculated over 39-week academic year

| Household income | Repayable Maintenance Loan | Weekly income 39 weeks | Part-time work £10 x 13.5 hrs (£135 per week) | Total Inc. part-time work | Weekly income 39 weeks |
|------------------|----------------------------|------------------------|--|---------------------------|------------------------|
| £25,000 | £10,544 | £270 | £5,265 | £15,809 | £405 |
| £35,000 | £9,038 | £232 | £5,265 | £14,303 | £367 |
| £40,000 | £8,284 | £212 | £5,265 | £13,549 | £347 |
| £50,000 | £6,777 | £174 | £5,265 | £12,042 | £309 |
| £65,000+ | £4,915 | £126 | £5,265 | £10,180 | £261 |





Budgeting tips

- Put money away for essentials
- Meal planning – learn to cook!
- Avoid over-spending on transport
- Find a student bank account
- Pay for accommodation termly
- Plan a weekly budget



Some last things to be aware of

- If you decide **to leave a course midway** you will still likely to have to pay back some student loan – talk to any university student services
- Your finance is **just the household that you live in** (not an additional parent living elsewhere). BUT it does include a parents partner that lives in your house (even if they don't contribute to you financially)
- You **actually get 4 years of student funding** as an undergraduate. This means you can switch unis/courses if you make a mistake (you will have to pay back part of full of an extra year though)

Next steps



Register an account at [gov.uk/student-finance](https://www.gov.uk/student-finance)



The main window for student loan applications is in the spring (usually February to the end of May)

Applying early helps ensure your loan is in place for when you start your course



One online, digital application to assess eligibility for loans, DSA/grants, and university bursaries

Identification check, Household income

Enter **one of your five university choices**

Student Finance

[discoveruni.gov.uk](https://www.discoveruni.gov.uk)

[savethestudent.org](https://www.savethestudent.org)

[thestudentroom.co.uk/student-finance](https://www.thestudentroom.co.uk/student-finance)

[ucas.com](https://www.ucas.com)

[apprenticeships.gov.uk](https://www.apprenticeships.gov.uk)

[nationalcareers.service.gov.uk](https://www.nationalcareers.service.gov.uk)

Budgeting

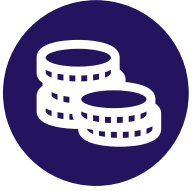
[moneyadviceservice.org.uk](https://www.moneyadviceservice.org.uk)

[moneysavingexpert.com/students](https://www.moneysavingexpert.com/students)

[citizensadvice.org.uk](https://www.citizensadvice.org.uk)



Next steps



Research costs of living – particularly for Y2 and Y3 student accommodation



Have honest conversations with those at home regarding how university will be funded (employment, family support)



Household income includes parent's partners living with you BUT NOT parents who live at a different address. It does not include other family members.

Student Finance

discoveruni.gov.uk

savethestudent.org

thestudentroom.co.uk/student-finance

ucas.com

apprenticeships.gov.uk

nationalcareers.service.gov.uk

Budgeting

moneyadvice.service.org.uk

moneysavingexpert.com/students

citizensadvice.org.uk





1. You must apply for Student Finance before each year of study. True or false?
2. Most are 'expected' to contribute towards your living costs.
3. Student Loan repayments are % of anything you earn over £ a year, after graduating.
4. Any remaining balance is written off after years.
5. You don't have to repay your loan if you move abroad. True or false?
6. Student Finance affects your credit score. True or false?
7. You have to start repaying the overdraft of your student bank account after uni. True or false?
8.% of students have a part-time job.
9. The average graduate starting salary is £.....
10.% of students use a budget.

Student money takeaway - Save the Student





1. *You must apply for Student Finance before each year of study. **True**.*
2. *Most **parents** are 'expected' to contribute towards your living costs.*
3. *Student Loan repayments are 9% of anything you **earn over £25,000***
4. *Any remaining balance is written off after **40 years***
5. *You don't have to repay your loan if you move abroad. **False!***
6. *Student Finance affects your credit score. **False**.*
7. *You have to start repaying the overdraft of your student bank account after uni. **True**.*
8. ***56%** of students have a part-time job.*
9. *The average graduate starting salary is **£23,333**.*
10. ***87%** of students use a budget.*

Student money takeaway - Save the Student

Loads of great tips to
save money



Useful websites

- Check out individual unis for bursary criteria and eligibility
- <https://studentfinance.campaign.gov.uk/student-toolkit/>
- thefundingclinic.org.uk
- moneysavingexpert.com/students/student-guide

Student Finance

discoveruni.gov.uk

savethestudent.org

thestudentroom.co.uk/student-finance

ucas.com

apprenticeships.gov.uk

nationalcareers.service.gov.uk

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citizensadvice.org.uk

