

Student Funding & Finance 2026-27

Thanks to the University of Brighton for providing info



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What we will cover

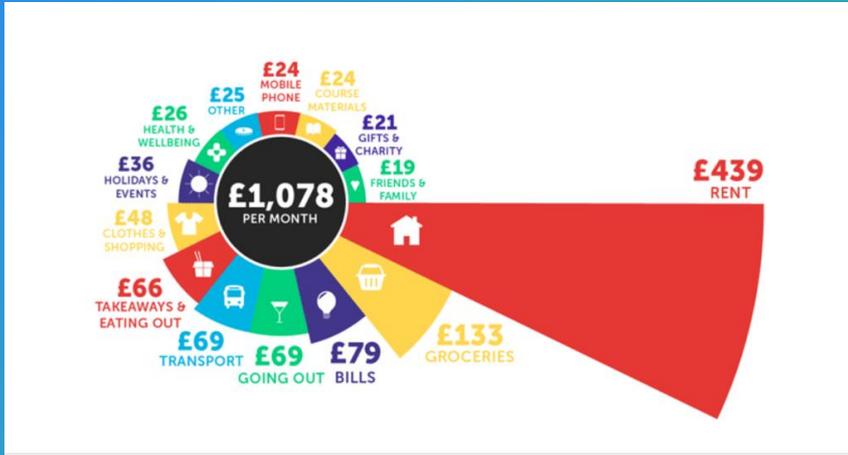


- University costs
- Tuition fees
- Maintenance loans
- Repayments
- Applying for student finance
- Additional funding
- Budgeting



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



2026 Tuition Fees

Student type	Tuition fee
UK/Channel Island	£9,790
Refugee status, Pre-settled, Settled status generally eligible	

Changes to tuition fees and maintenance loans 2026/2027

Tuition fees & maintenance loans up 3.1% - Student Finance increased to cover



Maintenance loan funding

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.

Student's living arrangements	Maximum Maintenance Loan for the 2025/26 academic year	Maximum Maintenance Loan for the 2026/27 academic year
Living with parents	£8,877	£9,118
Studying in London and not living with parents	£13,762	£14,135
Studying outside London and not living with parents	£10,544	£10,830





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.





Maintenance Loan Calculator

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

- The Gov.uk website has a maintenance loan calculator for 2026 to 2027
- This can be used to help students estimate their income for each year and plan their spending
- Students looking to start university in September 2027 will should expect slightly different loans
- **We strongly suggest that you talk to home and see how much you are likely to be entitled to. It is a sliding scale dependant on household income.**



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 2026/27 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

- This is an issue much in the news at the moment with a likely review of interest rates for student loans for Plan 2 students (2012-2022).
- Please note that you will apply under a **Plan 5 scheme** – check out more here [Martin Lewis' 6 need-to-knows about 'Plan 5' English student finance](#)



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 for full-time undergraduate student finance for courses starting in 2026 open on 23 March 2026.

We will email you a reminder through the UCAS portal.

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' 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:

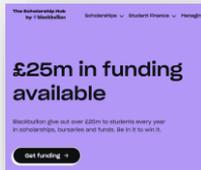
- specialist equipment
- non-medical helpers, for example a British Sign Language (BSL) interpreter or specialist note taker
- extra travel to attend your course or placement
- other disability-related study support, for example having to print additional copies of documents for proof-reading

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 link on the right for more information



Bursaries, DSA & Scholarships

Nikki Foley
Guidance Manager

This page contains information about Widening Participation, Contextual Offers, Bursaries & Scholarships - all of which can make a huge difference to any university application.

Please see our separate page on Student Finance.

UCAS Bitesize 3 WP Contextual Offers Bursaries Scholarship 25-26

BHASVIC Contextual Offers WP and Care-experienced schemes 25-26

Links to contextual info pages for some of our most popular unis. Check out the offers as sometimes you need to complete an activity/form and register to gain a contextual offer.

All Access AUB - AUB - Arts University Bournemouth	www.birmingham.ac.uk	Discover Bath - University of Bath
AccessBU - Bournemouth University	blogs.brighton.ac.uk	www.bristol.ac.uk
Discover Bristol	www.cardiff.ac.uk	www.dur.ac.uk
www.edgehill.ac.uk	Exeter Scholars Exeter Scholars University of Exeter	www.lancaster.ac.uk

[Bursaries, DSA & Scholarships](#)

Budgeting



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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 (March 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.gov.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

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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

Budgeting

moneyadviceservice.org.uk

moneysavingexpert.com/students

citizensadvice.org.uk

