

An introduction to Student Finance 2026-27

Student Finance Office



Reach New Heights



What we'll cover

1) What support is available?

2) How do you access it?

3) When and how to repay?

4) How to manage your money?



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?

1

Tuition Fee
Loan

2

Maintenance
Loan

3

Additional
Support

Tuition Fees

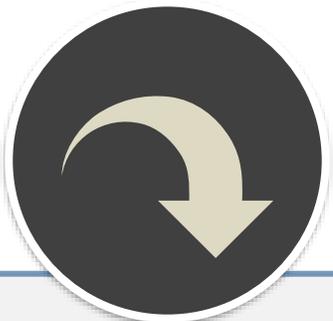
- Tuition Fees - £9,790 per year in UK
- A Tuition Fee Loan is available to cover the fee charged by the Uni
- Students do not have to pay this up front



These don't depend on your household income or circumstances - you'll get whatever the university charges for tuition fees (**up to £9,790**).



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



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?



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

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 calculator is for students from England or the European Union (EU) who are starting their course in academic years:

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

• **Estimate:**

- **People if you're disabled or have children**

Your results will be accurate if you know your annual household income (your parents' or partner's income plus your own).

[Start now >](#)

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[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

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.



- 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

Part-time jobs

Summer/gap year work

Parental support



How to apply for student finance

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

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[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

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.

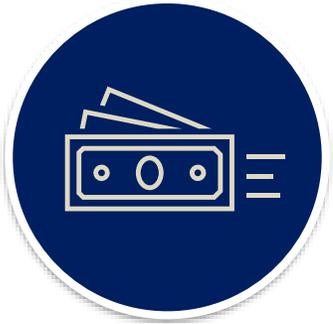
Income each year before tax	9 % will be deducted from	Monthly repayment (Approx)
£25,000	£0	£0
£26,000	£1,000	£7.50
£30,000	£5,000	£37.50
£40,000	£15,000	£112.50
£50,000	£25,000	£187.50

Interest is applied to your loan and is linked to inflation.
More info can be found at www.studentloanrepayment.co.uk

When and how to repay 2



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

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

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

The screenshot shows the University of Huddersfield website. At the top, there is a navigation bar with links for 'Study', 'Research', 'Business', 'Live Life', 'International', and 'Students/Staff'. Below this is a large banner with the text 'Undergraduate fees and finance' and the University of Huddersfield logo. A sub-header reads 'Undergraduates > Undergraduate Fees and Finance'. Below the banner, there is a section titled 'Are you getting the right information?' with sub-sections for 'Continuing students', 'International students', and 'Your fee status and eligibility to study in the UK for all applicants'. At the bottom of this section, there are buttons for 'Tuition fees', 'What's included in your tuition fee?', 'Fees: 2023/24', and 'Fees: 2024/25'. Below this is a section titled 'Tuition fees at Huddersfield' with a sub-header 'Your tuition fee pay for your teaching and access to enhance your learning as a student at Huddersfield.'

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

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

The screenshot shows the Student Finance England (SFE) website. At the top, there is a navigation bar with links for 'Home', 'Your course', 'SFE and SFE', 'SFE', 'Careers and jobs', 'Life and wellbeing', and 'Student finance'. Below this is a large banner with the text 'SFE Student Finance Zone' and the SFE logo. A sub-header reads 'SFE Student Finance Zone'. Below the banner, there is a section titled 'Student Finance England (SFE) provides you with student finance while you study.' with a sub-header 'There is a range of financial help available including loans that need to be paid back, and grants that don't.' Below this is a section titled 'Student loans' with a sub-header 'Making your student finance application' and a list of bullet points: 'Eligibility for student finance', 'Student Finance for undergraduate students', 'Using your Student Finance to cover the costs of your student life', 'Managing your student finance and paying back your loans', 'Information for parents and parents of students', and 'Funding your college or HEI (higher education institution)'. Below this is a section titled 'Further funding' with a sub-header 'Student Finance: Education' and a list of bullet points: 'Advanced Student Loan', 'Student Finance for Care Leavers', 'Student Finance for UK students studying abroad', and 'Student Finance for students with disabilities'. Below this is a section titled 'Postgraduate loans' with a sub-header 'How to apply for a Postgraduate Finance loan'.

Thank you for listening

University of
HUDDERSFIELD
Inspiring global professionals

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.

