

Student Finance Update for Academic Year 2025/26

Student Finance England session

By Sammie Hutchinson
Funding Information Services Team
Student Loans Company

What has been confirmed so far for AY 2025/26?

- Tuition Fee Loans
- Maintenance Loans
- Household income
- Postgraduate Loans
- Foundation Years
- Disabled Students Allowance
- Grants for Dependents
- NHS Funding

Repayment Plan 5

Applications

Student Messages

- How to Apply
- Resources



What is available AY 25/26?

Maximum tuition fees for 2025/26 in England have now been confirmed by the Government:

Maximum tuition fee for standard **full-time courses** offered will be **£9,535**
Maximum tuition fee for standard **part-time courses** offered will be **£7,145**

Key Points to Note :

- Tuition Fee Loans are non means tested (we don't need parent's income for this bit!)
- Loans are paid directly to the university on behalf of the student
- Most of the 1.6m students every year apply for the maximum loan available
- It is the easy part of the application – just tell us which university you are going to and how much you want to borrow (usually students tick 'max')

Maintenance Loans – Which Tier?



Maximum (Maintenance) loan for living costs for new **full-time** students and eligible continuing **full time** 2016 cohort students:

Loan Rate	2016 Cohort Full-Time Students	Entitled to Benefits	Aged Over 60 First Day of First AY
Parental Home	£8,877	£10,473	£4,461
Elsewhere	£10,544	£12,019	
London	£13,762	£15,008	
Overseas	£12,076	£13,442	

Maintenance Loans – NMT, MT and Maximum



2016 cohort FT students, not eligible for benefits or aged over 60, AY 2025/26 Rates

Full Year Student*	Maximum Loan	Non-Income Assessed	Income Assessed
Parental Home	£8,877	£3,907	£4,970
Elsewhere	£10,544	£4,915	£5,629
London	£13,762	£6,853	£6,909
Overseas	£12,076	£5,838	£6,238

*Lower amounts available for final year students

Maintenance Loans – Household Contribution



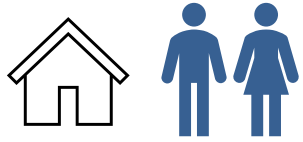
2016 cohort FT students, not eligible for benefits or aged over 60:

Household Income	Home (£58,349)	Elsewhere (£62,377)	London (£70,116)
£25,000 & under	£8,877	£10,544	£13,762
£30,000	£8,132	£9,791	£12,997
£35,000	£7,387	£9,038	£12,231
£40,000	£6,642	£8,285	£11,465
£45,000	£5,897	£7,532	£10,700
£50,000	£5,152	£6,779	£9,934
£55,000	£4,407	£6,026	£9,168
£60,000	£3,907	£5,273	£8,403
£65,000	£3,907	£4,915	£7,637
£70,116 & over	£3,907	£4,915	£6,853

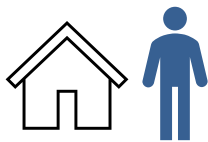
Household Income



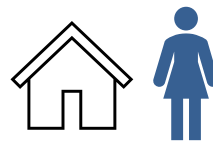
WHAT IS HOUSEHOLD INCOME?



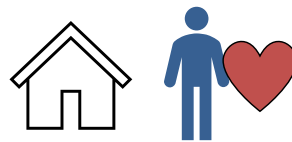
Combined parental income if student lives with both



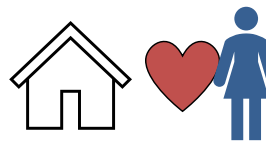
Father Income if student lives with Dad



Mother Income if student lives with Mum



Dad and step-parent or new partner if living with student



Mum and step-parent or new partner if living with student



Partner Income if student is married or aged 25+ and living with partner

WE WILL USE INCOME DETAILS FROM APRIL 2023...UNLESS THERE HAS BEEN A 15% DROP
[FIND OUT MORE](#)

Taxable Income	Non-Taxable Income
Earnings from employment	Interest and other income from ISA or PEP
Earnings from self employment	Working Tax and Child Tax Credit
Rent from letting property	Child Tax Credit
Interest from a bank or building society or local authority savings	Up to £7,500 rent a year from a lodger in only or family home (Rent-a-Room)
Private/State Pensions and Annuities	Premium Bond or National Lottery winnings
Dividends from shares, UK authorised unit trusts and investment companies	Life insurance policy lump sums (Including endowment policies)
Interest from National Savings (other than first £70 account interest) and Investments	Income from tax-free National Savings and Investments (Savings certificates)
Income from taxable benefits in kind	Capital Gain/Capital Allowance figures

Taxable Benefits	Non-Taxable Benefits
Jobseekers Allowance	Child Benefit and Child Tax Credit
Care Allowance	Housing Benefit and Council Tax Benefit
Incapacity Benefit – Over 28 Weeks	Income Support – Most payments
Employment Support Allowance (Contributory based only)	Employment Support Allowance (Income based only)
Retirement Pension (Inc. State Pension)	Working Tax Credit
Statutory Sick Pay	Disability Living Allowance
Bereavement Allowance or Benefit	Universal Credit
Statutory Maternity or Paternity Pay	Maternity Allowance

A Step-by-Step Guide to Applying and Supporting an application is available at www.gov.uk/slc

Independent Student Status Eligibility



If aged over 25, have care of a young person or have supported themselves financially for 3 years before starting the HE course, sponsor income won't be taken into account when assessing a students' entitlement.

A student can be assessed as being independent if they:

- Are 25 or over before the start of the academic year
- Are married/in a civil partnership/divorced (even if under 25)*
- Have care of a child
- Have no living parents
- Are irreconcilably estranged from their parents
- Have been the subject of a care order (Care Leavers)
- Cannot trace their parents or it is not practical or possible to contact them
- Have supported themselves financially for at least three years**



*The income of the student's husband, wife or civil partner will be taken into account **Prior to the start of their course

DFE ANNOUNCEMENT AY 25/26

The maximum tuition fees for classroom-based foundation years **will be reduced** from the start of academic year 2025/26:

This will ensure courses are delivered more efficiently and at lower costs to students

These changes will:

Reduce maximum tuition fees and loans for foundation years in **classroom-based** subjects (such as business and social sciences) **to £5,760**

The maximum fees and loans for foundation years in **other (higher cost) subjects** will:

Remain at the fee cap applicable to the relevant academic year at Approved (fee cap) Providers (due to rise **to £9,535** in AY 2025/26)

Maximum loans for new students starting postgraduate master's or doctoral degree courses in AY 2025/26 will be to:

Maximum Postgraduate Master's Loan
£12,858

Maximum Postgraduate Doctoral Loan
£30,301

Maximum Postgraduate Disabled Students' Allowance
£27,783

The maximum allowance (**£27,783**) will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2025/26. This replaced the four DSA allowances available in previous years

- Work on DSA Reforms
- Work on DSA Assessment Improvements

Previous Allowance Categories	Single DSA Rate 25/26
Non-Medical Helper	£27,783 + Further DSA support above the regulated maximum to pay for additional disability related travel costs
Specialist Equipment	
General Allowance	
Travel Allowance	

Disabled Students Allowance Process



1. APPLY

Apply online at the same time / after you apply for core support. You will need to apply via the paper form if:

- You are not applying for core support
- You are a Part Time student
- You are a Postgraduate student

2. DISABILITY EVIDENCE

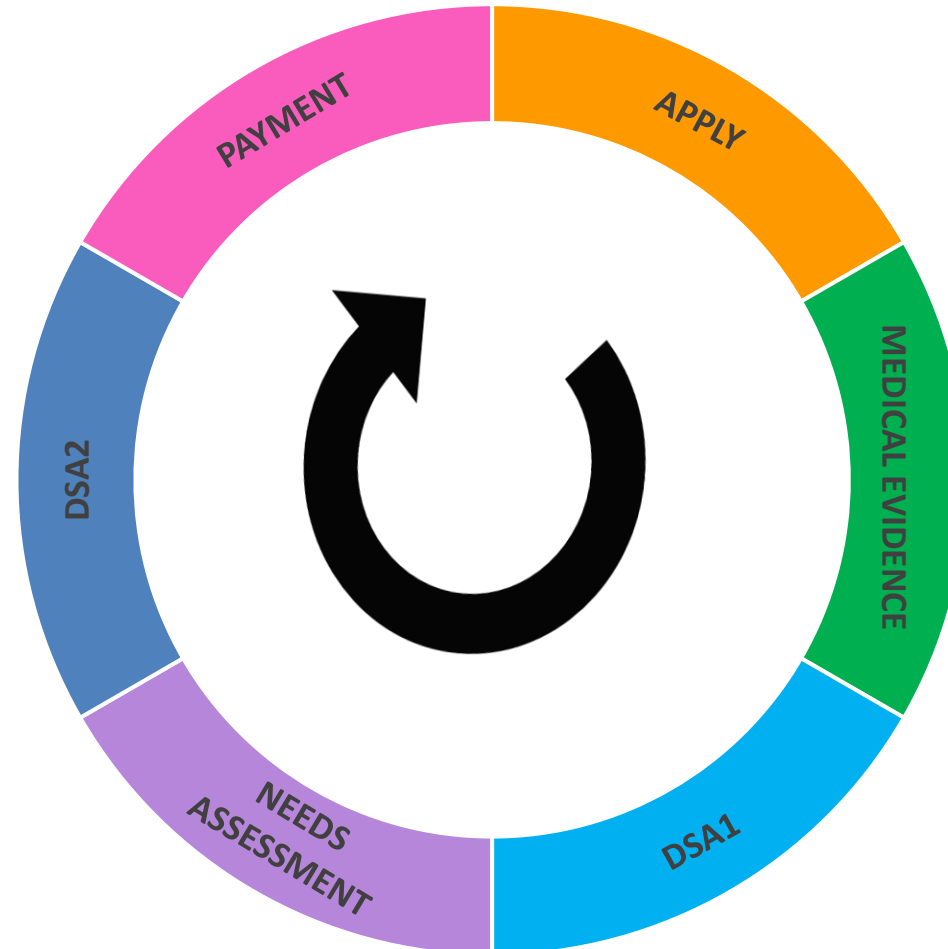
Supply your Disability Evidence in one of these three formats:

- Diagnostic Report (learning difficulties)
- Letter from a GP or other Medical Professional
- SFE Disability Evidence Form

3. DSA1 LETTER

SLC will send you a DSA1 letter, confirming your eligibility for DSA and confirming your supplier who will help book your needs assessment

DSA APPLICATION PROCESS



4. NEEDS ASSESSMENT

The assessment is not a test of any sort, but an opportunity to discuss the most appropriate support options for you. The assessment can take up to two hours and you can choose to have the needs assessment in-person or online, via a video call

5. DSA2 LETTER

This letter confirms your package of support and instructions for ordering specialist equipment / arranging other support

6. PAYMENT

Suppliers invoice DSA Team directly for the support they have provided. Some students are also agreed a General Allowance and are able to send receipts (student claims) to claim back these costs

Dependants Grants - SFE



GFD AY 25/26 Income Assessments	PLA	ADG	CCG (*52 Week Rate)	
			1 Child	2+ Children
Maximum entitlement	£2,024	£3,545	£10,380.24*	£17,796.48*
Minimum payable	£50	£0.01	£0.01	£0.01
Lower income threshold for maximum grant	£14,910	£8,746	£9,727	£11,118
Upper income threshold for minimum grant	£18,957.98	£15,835.98	£20,107.23	£28,914.47



*Weekly maximum CCG amount for one child: **£199.62**

*Weekly maximum CCG amount for two or more children: **£342.24**

From AY 2020/21, new and continuing UK domiciled nursing, midwifery and many allied health students undertaking pre-registration courses at **English** universities will receive a £5,000 Training Grant each year:

Dietetics	Occupational Therapy
Dental Hygiene or Dental Therapy (Level 5 and Level 6 courses)	Operating Department Practitioner (Level 5 and Level 6 courses)
Orthoptics	Orthotics and Prosthetics
Physiotherapy	Podiatry or Chiropody
Radiography (diagnostic and therapeutic)	Speech and Language Therapy
Paramedicine	Midwifery
Nursing (adult, child, mental health, learning disability, joint nursing/social work)	

Extra payments worth up to £3,000 per academic year will be available for eligible student's and they could receive;

- £2,000 towards childcare costs (Parental Support)
- £1,000 if they're a new student studying a shortage specialism*

Areas which will attract 'specialist subject payments' have been confirmed:

Mental Health Nursing	Learning Disability Nursing
Prosthetics and Orthotics	Orthoptics and Podiatry
Radiography (diagnostic and therapeutic)	



LLE

A LOOK TO THE (NEAR) FUTURE

A New Flexible Student Finance System



During academic year 2026/27, a new student finance system will be launched that will increase the flexibility for students to **study in a way that works for them:**

- This new, unified system is called the **Lifelong Learning Entitlement (LLE)**
- Under the LLE, eligible students will be able access Tuition Fee Loan support equivalent to **4 years** of full-time HE study (**£38,140 in AY 2025/26 fees**)
- This loan can be used to fund **a range of courses**, from degrees and Higher Technical Qualifications to **modules** of approved Level 4 and 5 qualifications
- **Maintenance support** will also be available to eligible students under LLE
- Students will be able to apply for their LLE funding from September 2026 for eligible courses and modules starting **from January 2027** (dates TBC)

For early LLE information: <https://studentfinance.campaign.gov.uk/lifelong-learning-entitlement>

Eligible Courses and Entitlement



LLE Tuition Fee Loan support can be used to pay for:

Most full courses from Level 4 to 6 This includes undergraduate degrees, and Higher Technical Qualifications (HTQs)
Individual or groups of modules from Level 4 to 5 technical qualifications
Postgraduate Certificates in Education (PGCE)
Postgraduate healthcare courses
Integrated Master's degrees A 4-year course which awards a Master's degree on top of a Bachelor's degree

If students have undertaken previous, HE level study, they may still have **residual entitlement** to LLE Tuition Fee Loan support:

This entitlement could be based on the amount of government backed Tuition Fee Loan support they have already received or on years of previous study

Students will be able to apply for LLE funding from September 2026 for an eligible course or module starting **from January 2027** (dates TBC):

- Students will be able to manage their LLE funding, keep track of their studies and monitor their remaining LLE balance online, via a **Personal Account**

Repayment of LLE funding will follow **Plan 5** student loan terms and conditions:

- This means that repayments will only start once a borrower **earns more than £25,000* a year** (£2,083 a month or £480 per week) before tax
- The amount repaid will be **9%** of gross salary earned over the set thresholds
- www.gov.uk/repaying-your-student-loan

*£25,000 is the initial threshold for Plan 5 loans and is subject to change from April 2027

Repayments

From academic year 2023/24, loan repayment policies for undergraduate students in England undertook a change.

Key facts about how repayments now work, include;

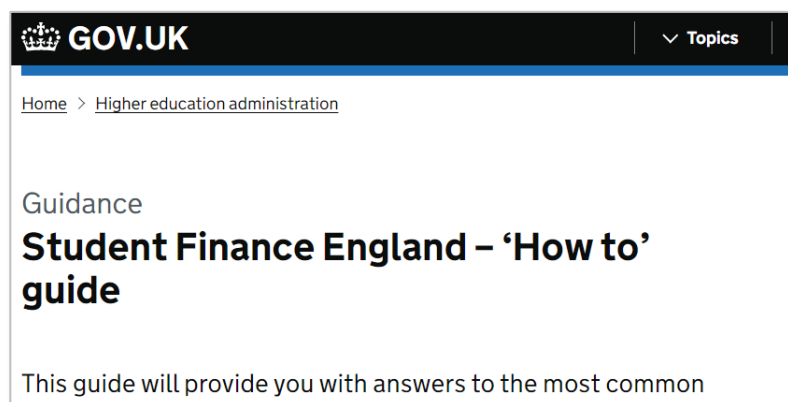
- Students won't have to make repayments until their income is **over a set threshold**, which will be **£25,000 a year** until **April 2027**
- From April 2027 the threshold is set to **rise annually** with inflation (RPI)
- If students study a full-time course, they will be due to **start repaying** from the April after completing their course or leaving/withdrawing from higher education
- A 2026 graduate who starts a job with a **salary of £28,000** a year, would expect to repay around **£17 per month** over financial year 2027-28
- If a student's **income drops below the threshold**, their repayments will stop, and any outstanding balance will be written-off **40 years** after entering repayment

AY 25/26 APPLICATIONS

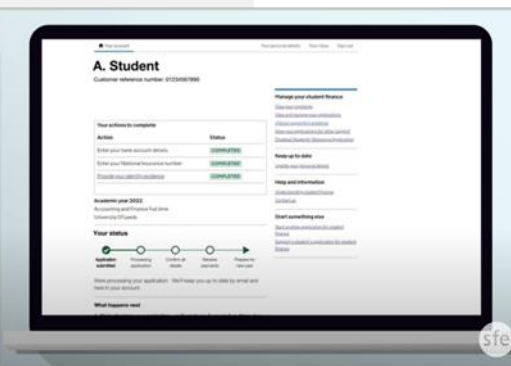
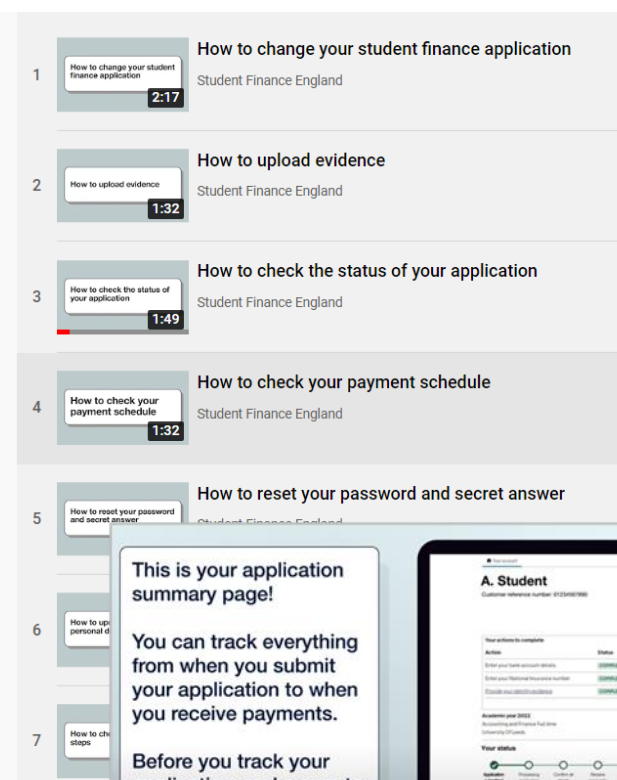
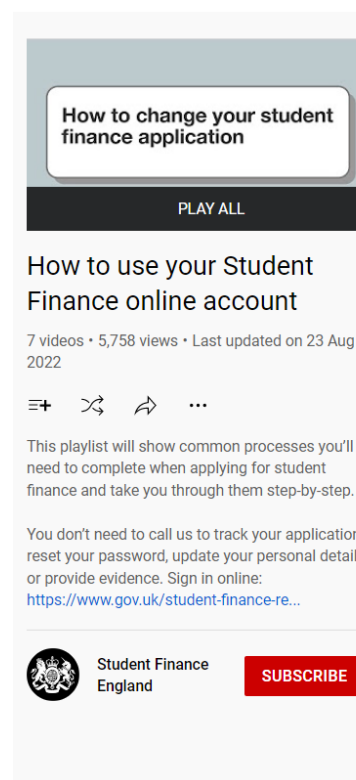
Application Enhancement – “How To”



A guidance page has been added to GOV.UK providing an answer to some of the most common questions asked on student finance and applications. Essential messages are provided for each subject along with a [selection of short films](#) and links to additional information or resources

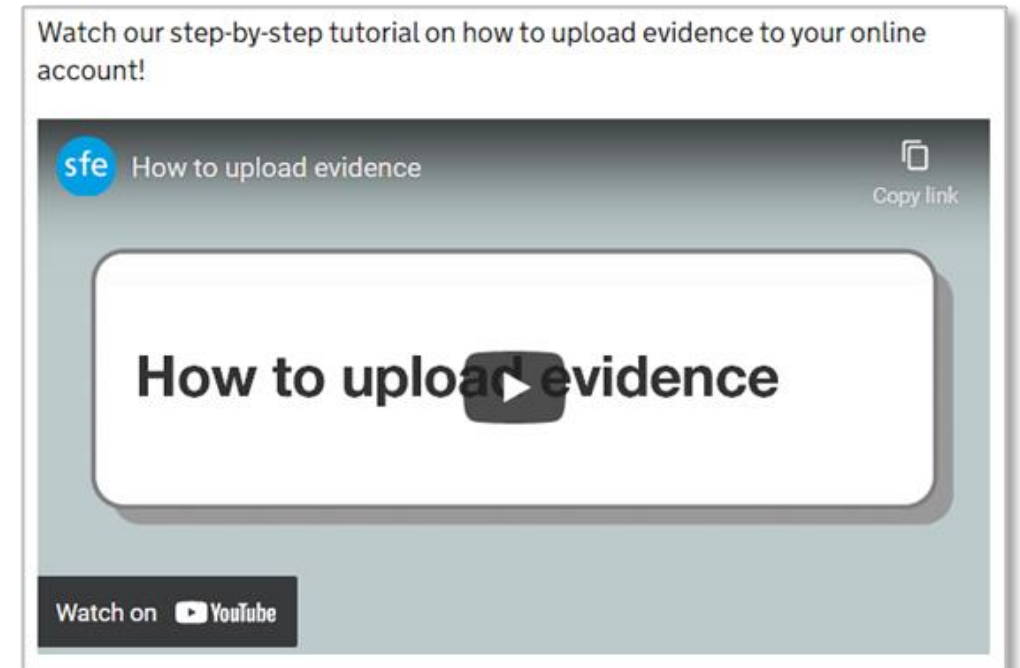
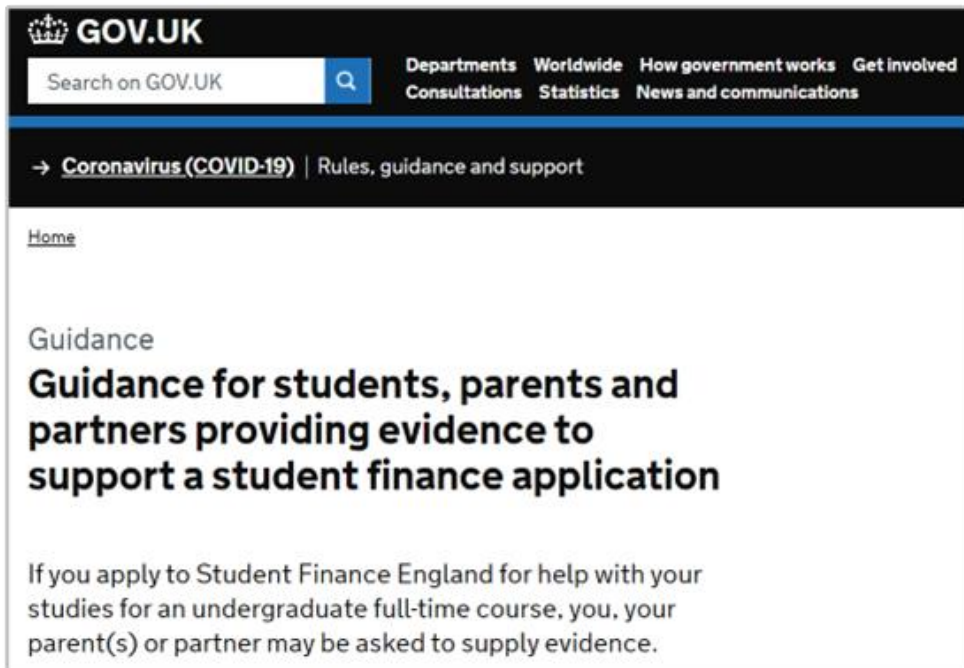


- Contents
- [Checking the status of your application](#)
 - [Change your university, college or course details](#)
 - [If you're asked to upload evidence for your student finance application](#)
 - [Cancel a student finance application](#)
 - [Registering on your course](#)
 - [Update your bank details in your online account](#)
 - [Check your payment schedule and amounts](#)
 - [Support a student finance application with your household income details](#)
 - [If you're asked to upload evidence to support a student finance application](#)
 - [Find out who can get student finance, how much you can get and how to apply](#)
 - [Reset your log in details](#)
 - [Update your contact details](#)



Providing SFE with the right evidence in the right way at the right time can seem confusing for many students and their parents or partners:

- To address this, we have created [guidance and a short film](#) to explain evidence requirements and submission, including digital upload



You can access the suite of videos available on our SFE YouTube channel which you can signpost your students to. You are also able to embed these to your websites:

[Student Finance England - YouTube](#)



How and when to apply 2025 to 2026
27 views • 2 hours ago



What to expect from your Disabled Students' Allowance (DSA) Needs Assessment (BSL)
43 views • 3 days ago



What to expect from your Disabled Students' Allowance (DSA) Needs Assessment
46 views • 3 days ago



Student Finance Explained 2025 to 2026
1.3K views • 1 month ago



How much will I get? 2025 to 2026
394 views • 1 month ago



Can I get student finance in 2025 to 2026?
322 views • 1 month ago



When can I apply for 2025 to 2026?
302 views • 1 month ago



Thinking of leaving your course?
249 views • 3 months ago

Students need to apply for funding for **each year** of their course and it is important to get applications submitted before (or at least close to) the '**on time deadlines**':



The AY 2025/26 application service for full-time SFE students opened on **March 10th 2025**



The '**on time deadline**' for new* full-time SFE applications is **May 16th 2025**



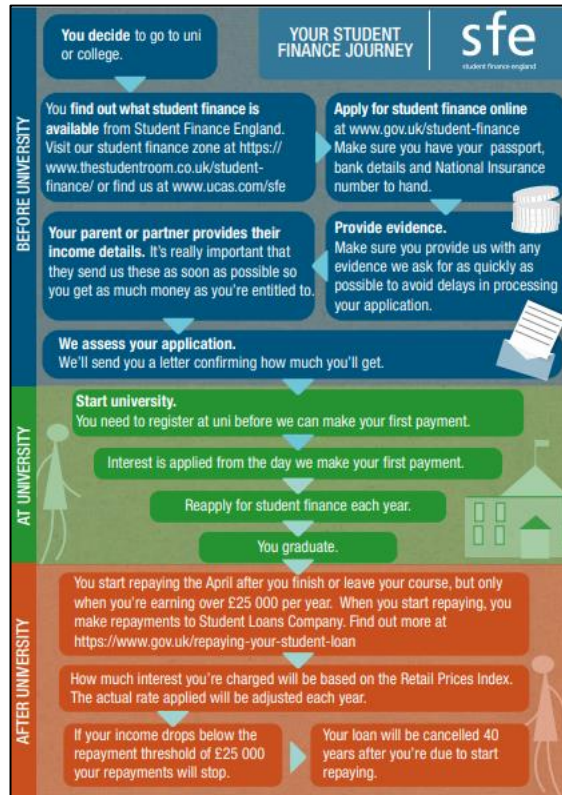
*June 20th for **continuing students** who receive notifications, prompting them to reapply for their funding for the new academic year

Student Messages

Resources - Factsheets



We have recently updated our resources for AY 24/25, some examples of the leaflets we have produced:



STUDENT FINANCE INFORMATION FOR MATURE STUDENTS

Funding overview

If a student is over 25, how much student finance they get will depend on their own circumstances rather than their parents' household income.

If they're married, in a civil partnership or living with a partner, we'll ask for details of their partner's income as part of the application process.

For more information go to www.gov.uk/apply-for-student-finance/household-income

Their parents' income also won't be counted if they're an 'independent' student.

Students could be considered independent if they have care of a child, have supported themselves financially for three years before their course starts, they're a care leaver (www.propel.org.uk) or they're estranged from their parents (www.standalone.org.uk)

Undergraduate students

There's a wide range of financial support available for eligible students studying their first higher education qualification. For more information go to www.gov.uk/student-finance

Full-time undergraduate students can apply for Tuition Fee Loans, Maintenance Loans for living costs, Disabled Students' Allowances (DSAs) and Dependents' Grants (DGs), which help with associated costs of having children or adult dependants. Go to www.gov.uk/student-finance/extra-help to find out more about the extra help available.

Some types of student finance like Tuition Fee Loans and DSAs don't depend on their household income, while others like Maintenance Loans and DGs do.

Part-time undergraduate students can apply for a Tuition Fee Loan and DSAs. If they're aged under 60 and taking a degree level course (or certain level 5 healthcare courses), they can also apply for a Maintenance Loan. How much they'll get depends on their course intensity.

NHS students

The NHS Business Services Authority provides additional financial support to students studying eligible healthcare courses.

This includes the Learning Support Fund, NHS Bursaries and Social Work Bursaries.

Go to www.nhsbsa.nhs.uk/student-services to find out more.

Postgraduate students

Eligible students aged under 60 at the start of the first academic year of their course, can apply for a Postgraduate Master's Loan or Postgraduate Doctoral Loan. How much they get doesn't depend on their income.

SFE Postgraduate Loans are not specifically split up into different amounts for fees and living costs, but instead they're paid directly to students as a **contribution** towards their overall course costs.

Produced by the Funding Information Services Team
For our regions and service offer see: www.practitioners.slc.co.uk

sfe

PARENT'S GUIDE TO STUDENT FINANCE ENGLAND **sfe**
Student Finance England (SFE) relates to English domiciled students studying higher education courses at universities or colleges in the UK

What is Student Finance?

Student Finance is a combination of loans, grants and other financial support available to help students pay for higher education courses at university or college. www.ucas.com/sfe

To be eligible for SFE support, students must be undertaking an eligible Higher Education (HE) course at university or college and meet the set nationality, residency and previous study criteria.

For a comprehensive overview please visit: www.gov.uk/student-finance/who-qualifies

There are two core parts of the SFE student finance package, a Tuition Fee Loan and a Maintenance Loan.

Tuition Fees

Providers who meet government standards can charge full-time undergraduate students a maximum tuition fee of £9,250 a year (up to £11,100 for Accelerated Degree courses).

A non-means tested Tuition Fee Loan is available to eligible students, which SFE pay directly to the university or college once your child has started their course.

Maintenance Loan

A Maintenance Loan can help with a student's living costs, such as rent, food, travel and other costs. The amount paid will depend on where a student will live while they study, including if they live in the parental home, live away from home or study an approved year abroad as part of their UK based course.

For an estimate of their student finance entitlement, students can use the calculator on GOV.UK: www.gov.uk/student-finance-calculator

A Maintenance Loan is income assessed, which means the amount a student may receive will be based on the taxable income (wages, interest in savings, taxable benefits etc) of their parents or a parent and their spouse/civil partner or cohabiting partner.

Household income is confirmed via HMRC and is based on the last complete tax year, e.g. if your child starts university in academic year 24/25, your income figure from 2022/23 is what will be used.

If your income has reduced by at least 15% in the current tax year, you can request a new assessment is carried out based on the new, lower amount which can entitle students to additional levels of support.

See www.gov.uk/support-child-or-partners-student-finance-application for more information.

Other Support

Students with a disability, a mental health condition, or specific learning difficulty can apply for Disabled Students' Allowances (DSAs) which can help with additional study related costs they may face as a result of their disability.

If they study on an eligible healthcare course (such as nursing) then they could also get additional support from the NHS Bursaries Service. www.nhsbsa.nhs.uk/student-services

Many universities and colleges also offer a range of bursaries and scholarships to students based on criteria varying from academic performance to household income or being from an underrepresented student group.

See university/college websites and www.thescholarshipup.org.uk for more information.

These resources are available via our SFE Practitioner Website and can be found in 'Supporting Materials':
www.practitioners.slc.co.uk/supporting-materials/

Comms Timeline: Delivering the right message, at the right time



Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan
SFE FT UG Launch: Get Ready to Apply						SFE FT UG Clearing & Payment						
		SFE FT UG: Apply now - TBC						SFE FT UG: Understanding Payment status				
	SFW FT UG: Get Ready to apply					SFW FT UG: Clearing & Payment						
Check eligibility for finance		SFW FT UG: Apply now - TBC										
		SFE PT UG: Get ready to apply		SFE PT UG: Apply now - TBC								
			SFE PT UG: Enrolment & Eligibility									
DSA Entitlement		SFW PT UG: Get ready to apply - TBC		SFW PT UG: Apply now - TBC								
GfD entitlement		SFE PG: Get ready to apply		SFE PG: Apply now - TBC								
			SFE PG: Enrolment & Eligibility									
Youtube video: start rollout of updated videos		SFW PG: Get ready to apply	SFW PG: Apply now - TBC									
Student Finance Calculator		Withdrawal / Suspension & Resumption (including overpayment)										
Promoting Mailing List - TBC		How to support an application	Confirmation of Income from sponsors unable to provide financial evidence of previous financial year (for the current AY)	New student deadline - TBC	Returner deadline - TBC	Phishing warnings			Estrangement Week		Migrant Worker Evidence	
											Withdrawal / Suspension & Resumption	
HOW TO SELF SERVE												

	SFE
	SFW
	Both SFE & SFW
	External
	General comms

This timeline is intended to assist Practitioners with planning student facing comms to ensure the delivery of the right messages, at the right times.

It has been created using previous campaign timelines and general insight, gathered by the FIS Team. Please be aware that there may be some variation, due to our service being dependent on government instruction and global or national events / circumstances, beyond our control eg COVID.

This now concludes today's session. Many thanks for attending.

If you want to discuss any Student Finance issues, ask questions or arrange a visit, please don't hesitate to contact me using the details below.

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Samantha_Hutchinson@slc.co.uk