

Student Finance 2026

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Session Content

- Student Finance Package
- Repayment
- How to apply
- Questions


Qualifying

There are three main conditions a student has to meet:

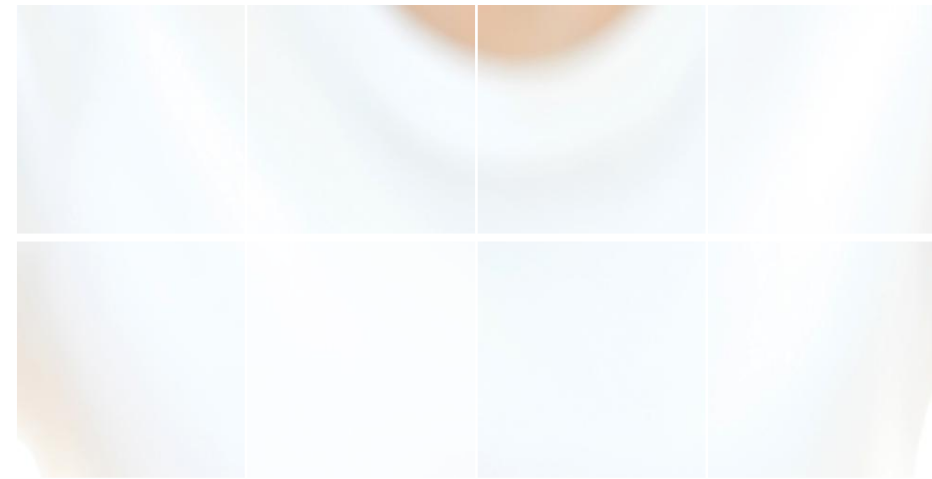
- They must be personally eligible
- The course must be eligible
- The university or college must also be eligible



What student finance is available?

- 
- A collage of images on the left side of the slide. It features several stacks of coins of varying heights, with small green plants growing out of the top of each stack. To the right of the stacks is a clear glass jar filled with coins. The background is a soft-focus green and yellow bokeh. The entire collage is overlaid with a white grid pattern.
- Tuition Fee Loan
 - Maintenance Loan
 - University Bursaries and Scholarships
 - Extra support for special circumstances

Tuition Fee Loan



- Tuition fee level of up to **£9,790/10,050** per year
- Available to all eligible students
- **Not** based on household income
- Paid by Student Finance England direct to university
- Repayable when the student finishes or leaves the course *and students must*
- Apply every year

What is Household Income?

- Student's income
- Parents' income
- Deductions –
certain pension payments
£1130 for each dependent child
- Changes in income

Maintenance Loan

Entitlement depends on:

- Household income

proportion **not dependent** on household income

proportion **dependent** on household income

- Where you live while you are studying
- Year of course
- Repayable when the student finishes or leaves the course
and students must
- Apply every year.



	All eligible students can apply for this	Depending on household income you could also get up to	Max. Loan
Studying outside of London and not living with parents	£5,048	£5,782	£10,830
Studying in London and not living with parents	£7,039	£7,096	£14,135
Living in parents' home	£4,013	£5,105	£9,118
Overseas	£5,996	£6,407	£12,403

What will your son or daughter be able to borrow?

- Students with household incomes of £25000 or less receive maximum loan
- Students with household incomes above this have their loans **reduced**.

Outside London - £1 for every £6.47 above £25000

London - £1 for every £6.36 above £25000

Home - £1 for every £6.54 above £25000

Example:

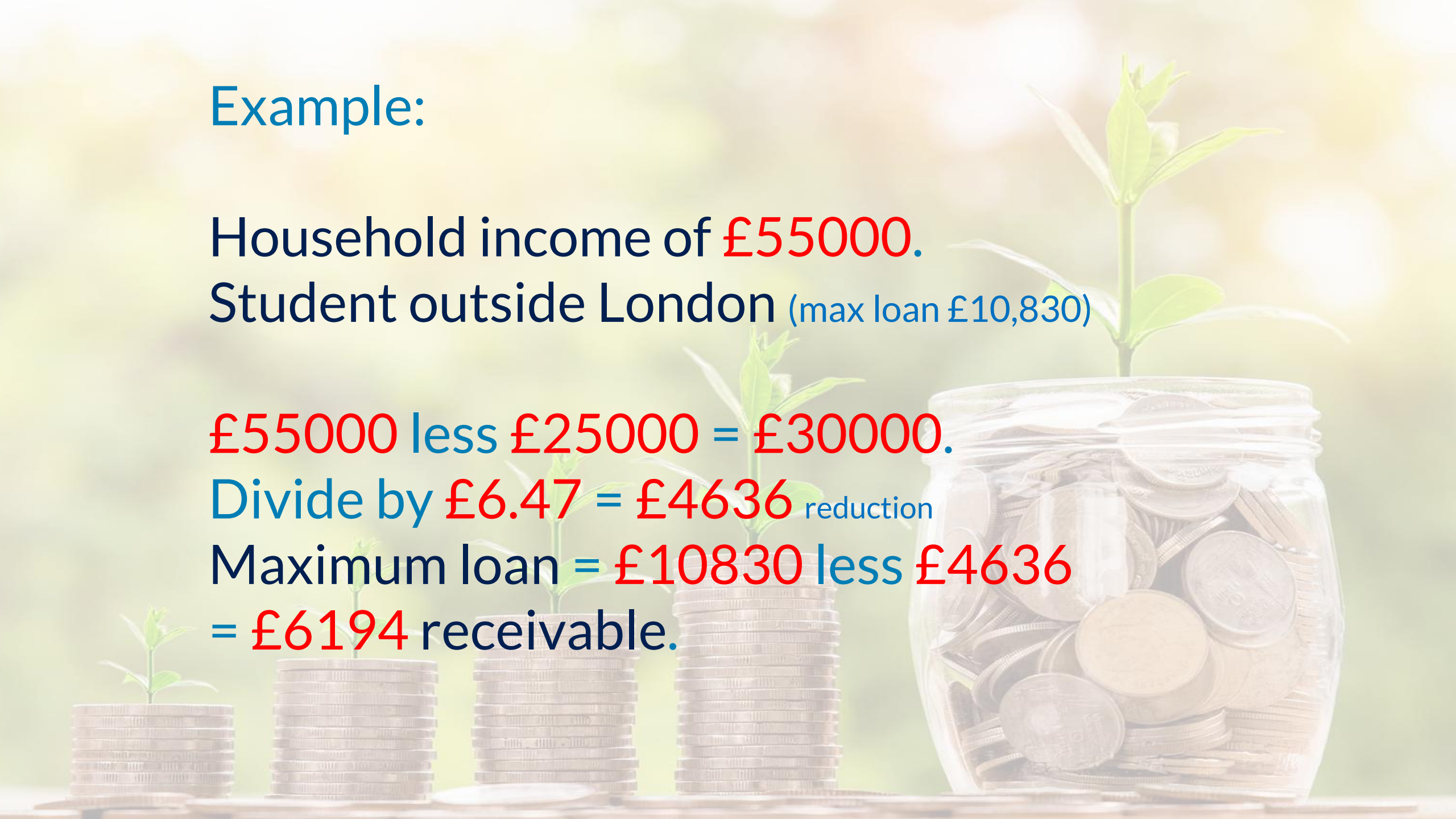
Household income of **£55000**.

Student outside London (max loan **£10,830**)

£55000 less **£25000** = **£30000**.

Divide by **£6.47** = **£4636** reduction

Maximum loan = **£10830** less **£4636**
= **£6194** receivable.



What will parents have to pay?

- Household income up to **£42875** – none
- Household income of more – assessed contribution

Example: Household income of **£55000**
Student studying outside London

Contribution disregard (amount between 25000 and 42875)
 $£42875 - £25000 = £17875 / £6.47 = £2762$

Previous calculation = **£4636** (the reduction) less **£2762**
= **£1874** parental contribution

Student could receive **£6194 + £1874 = £8068**

Student studying in London			Maximum £14,135
25,000	0	0	14,135
30,000	786	0	13,349
35,000	1572	0	12,563
40,000	2358	0	11,777
42,875	2810	0	11,325
45,000	3144	334	10,991
50,000	3930	1120	10,205
55,000	4716	1906	9,419
60,000	5503	2693	8,632
65,000	6289	3479	7,846
70,000	7075	4265	7,060
70,131	7096	4286	7,039(+)
75,000	7096	4286	7,039
Student studying outside London			Maximum £10,830
25,000	0	0	10,830
30,000	772	0	10,058
35,000	1545	0	9,285
40,000	2318	0	8,512
42,875	2762	0	8,068
45,000	3091	329	7,739
50,000	3863	1,101	6,967
55,000	4636	1,874	6,194
60,000	5409	2,647	5,421
62,410	5782	3,020	5,048(+)
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Other Support

- Bursaries and scholarships
- NHS Funding
- Extra help for special circumstances, e.g. students with a disability
- Support for part-time courses.



Average student living costs



Rent	£529
Groceries	£146
Household bills	£69
Going out	£61
Transport	£67
Takeaways and eating out	£49
Clothes and shopping	£40
Holidays and events	£32
Health and wellbeing	£24
Other	£28
Mobile phone	£24
Course materials	£20
Gifts and charity	£17
Friends and family	£17
Mobile phone	£15
Interest and subscriptions	£28
TOTAL	£1,142

Check out our [current timescales](#) to find out when you can expect an update on your application or any information you've sent us!

Visit our ['how to guide'](#) for step-by-step tutorials on how to use your online account, make changes, track progress and view your payment dates and amounts.

Login

Email address or Customer Reference Number (CRN)

[Forgotten your email address or CRN?](#)

Password

Show password

[Forgotten your password?](#)

Continue

Create an account

If you're not already registered, you can create a new account. You'll need an account if:

- you're a **student**, and you want to apply for student finance
- you're a **parent or partner of a student** and need to provide information to support their application.

Create an account

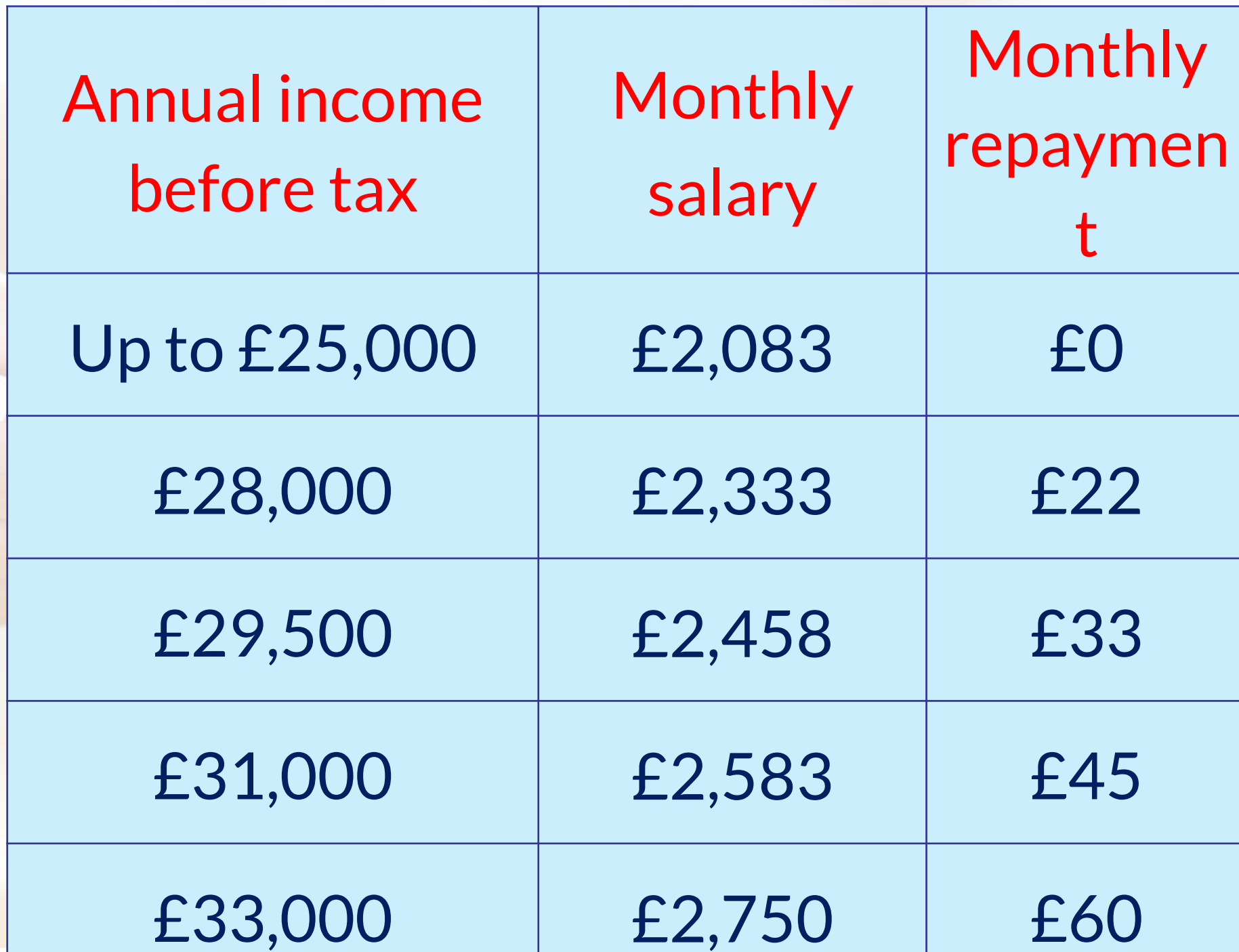
Dates

23rd March

16th May ?

Repaying the Loans

- Paid on earnings over £25,000
- 9% of income over threshold
- Deducted from salary through the tax system
- Any outstanding balance written off by government after 40 years
- Interest RPI



Annual income before tax	Monthly salary	Monthly repayment
Up to £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

Student finance guidance for parents and partners

Are you the parent or partner of someone applying for student finance? Here's everything you need to know. Content provided by Student Finance England.

What's on this page?

- [What's available?](#)
- [How does household income affect student finance?](#)
- [How to support a student's application](#)
- [Evidence](#)
- [What happens next](#)



English and starting uni in 2025/26?

You'll be on the new-ish 'Plan 5' loan – the biggest change in student finance for a decade. It has increased the cost by more than 50% for many students. We take you through what you need to know.

[READ ABOUT 'PLAN 5' STUDENT LOAN](#)

Welsh, Scottish or Northern Irish and starting uni in 2025/26?

Your student loan works differently:

- ✓ Northern Irish? You'll have a ['Plan 1' student loan](#).
- ✓ Scottish? You'll have a ['Plan 4' student loan](#).
- ✓ Welsh? You'll have a ['Plan 2' student loan](#).

[CHECK: Which plan am I on?](#)

Martin's blog: "On a Plan 2 Student Loan? Beware!"

The Government has announced plans to freeze the repayment threshold for English students who started university from 2012 to 2023 (on Plan 2 student loans). Martin examines whether you should overpay now (spoiler: for some yes, many no).

[Read Martin's Plan 2 repayment freeze blog](#)



University parental contribution

Our calculator shows how much the government expects parents to contribute to their child's student maintenance loan. In brief:

Resources

thescholarshiphub.org.uk

moneysavingexpert.com/students

gov.uk/student-finance

thestudentroom.co.uk/student-finance





Thank you

Q and A