



Student finance 2025



What's available?

While at university or college, your child will have two main costs – tuition fees and living costs. They can apply for student finance to help with both.

All eligible students can get a:

- Tuition Fee Loan to cover the **full cost** of the fees charged by their university or college
- Basic rate of Maintenance Loan to help with living costs, such as rent and bills



Tuition fees

Most students won't have to pay for tuition fees up front – you can apply for a Tuition Fee Loan to pay your fees.

How much you can get depends on:

- how much your university or college charges
- whether you're studying at a publicly or privately funded university or college
- when you started your course



You could get a Tuition Fee Loan of up to £9,535 if you're studying at an eligible uni or college. For Foundation Years, you could get up to £5,760. If you're studying an accelerated degree course, you could get up to £11,440.

If you're not sure if a course qualifies for student finance, check with the uni or college.

Eligibility

Whether you can get student finance depends on your:

- Personal circumstances
- Course
- University or College
- Nationality or residency status (you have to be UK resident for at least 3 years)



How it is paid

- You need to **register** at your uni or college before Student Finance England can make your first payment. You'll usually do this in the first week of your course, and you may have to take your student finance entitlement letter with you.
- Your Tuition Fee Loan is paid **directly to your university or college** in three instalments during the academic year.

When are payments made to your uni or college?	How much is paid to your uni or college?
At the start of term one	25% of the tuition fee
At the start of term two	25% of the tuition fee
At the start of term three	50% of the tuition fee



Changing your details - apply with the details of your first choice

Before your initial course start date, you can tell Student Finance England about any changes by filling in a 'Change of Circumstances' form, which you can download from your online account.

After your course start date, you'll need to ask your university or college to tell them about any of the following changes:

- your tuition fee amount
- your course details
- your course intensity
- you repeat a year
- you leave higher education
- suspend your studies



Maintenance loan

- The minimum Maintenance Loan on offer for students from England is **£3,790**. This is paid to students with a household income of £58,307 or more who will live at home during their time at uni.
- The maximum Maintenance Loan is **£13,348**. This is paid to students who will be living away from home and in London, and whose annual household income is £25,000 or less.



Household Income	Living at home	Away from home (outside London)	Away from home (London)
£25,000 or less	£8,610	£10,227	£13,348
£30,000	£7,887	£9,497	£12,606
£35,000	£7,163	£8,766	£11,863
£40,000	£6,440	£8,035	£11,120
£42,875	£6,024	£7,614	£10,692
£45,000	£5,716	£7,304	£10,377
£50,000	£4,993	£6,573	£9,634
£55,000	£4,269	£5,842	£8,891

Extras



- The basic rate of Maintenance Loan doesn't depend on your household income, but they can apply for more that does. Any loans they borrow have to be paid back, but not until they've finished or left their course, and their income is over the repayment threshold.
- There is extra support available for students who have a disability, including a **long-term health condition, mental health condition, or specific learning difficulty**. These don't usually have to be paid back.
- A student's university or college may also offer **bursaries, scholarships, or other kinds of financial help** – it's always worth checking with them too.

Repayment

Annual salary	Plan 5 monthly repayments (6th April 2026 - 5th April 2027)
£25,000	£0
£30,000	£38
£40,000	£113
£50,000	£188
£60,000	£263
£70,000	£338
£80,000	£413
£90,000	£488



Writing it off



- This is one of the biggest changes compared to other plans. If you have a Plan 5 Student Loan, it will be written off **40 years** after you're due to start making repayments.
- This is a lot longer than other plans, so a bigger proportion of students on this plan are likely to pay off their Student Loans in full.
- If the loan is written off, you no longer have to make repayments towards it – even if you haven't yet paid it all back.

Total = £1,104

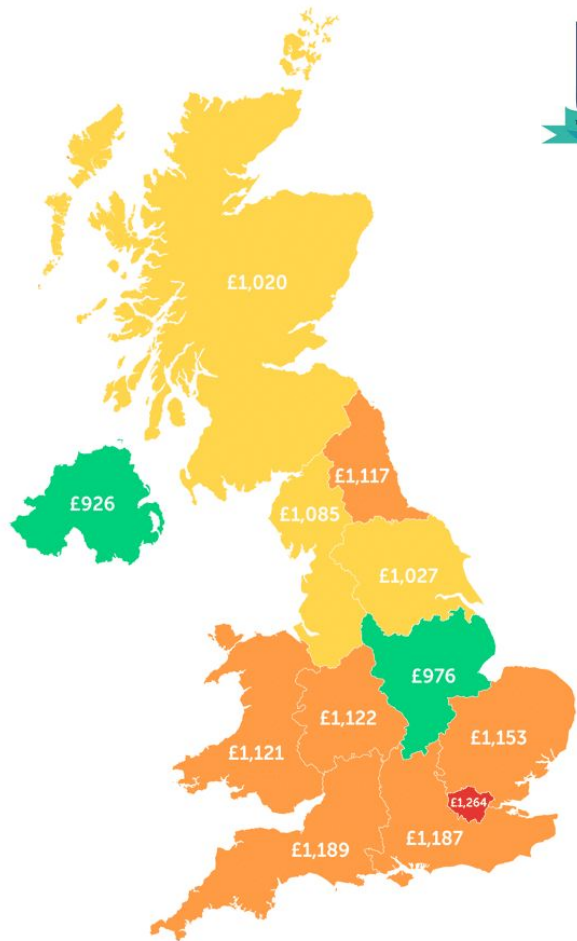
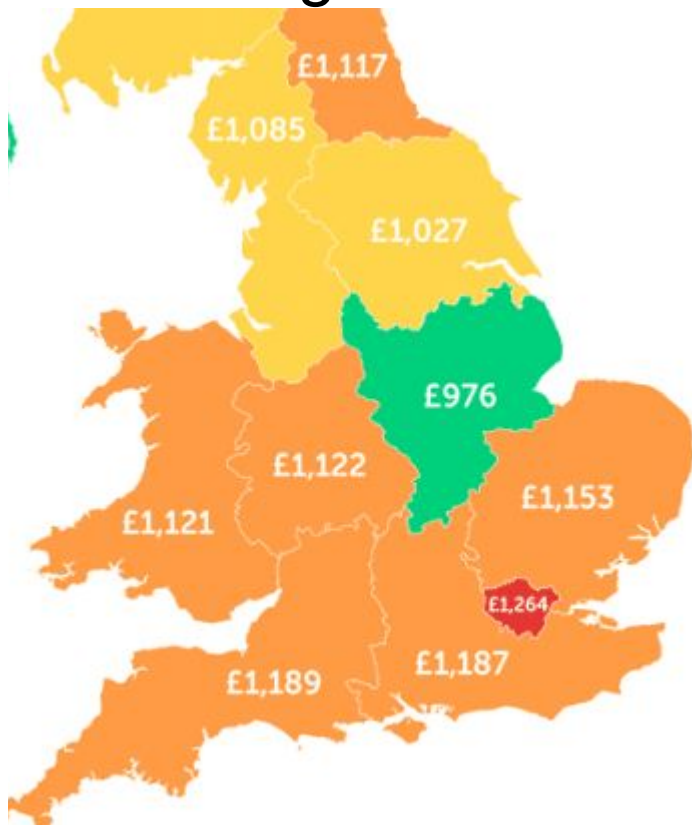
Rent rose to £540 per month, an increase of £101 from 2023.

Average student living costs

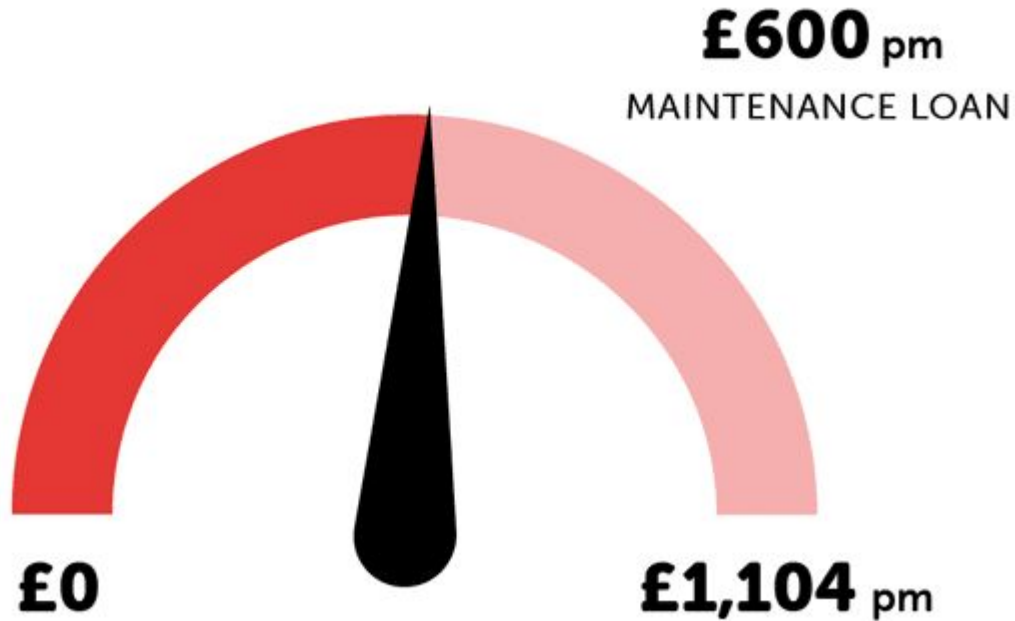


Expense	Cost per month
Rent	£540
Groceries	£144
Household bills	£76
Transport	£65
Going out	£51
Takeaways and eating out	£48
Clothes and shopping	£32

Student living costs across the UK



Average student loan compared to living costs



How to plug the gap

- Some parents will chose to contribute towards university costs. However, there is no obligation to do so.
- Students can earn between £500 to £1000 per month from a part time job.



How to apply for student finance



1. Students set up a student finance account

When you register, you'll be given a **unique Customer Reference Number**, and will need to create a password and secret answer. You should **keep these safe**, as you'll need them to log in to your account to check the progress of your application, and reapply for student finance next year.

This opens in March 2025





Complete the application form

2. Students fill in and submit an application

The first time you apply, you'll be asked for proof of identity. You can easily do this by providing your valid UK passport details. If you don't have a UK passport, you may have to send evidence.

If you want to apply for student finance that depends on your household income, Student Finance England will ask parents for their National Insurance number, and their personal income details.

You will also need the following information to complete your finance application:

- course start date (use the first choice course)

- bank account details (in the students name)

- National Insurance number

Parents part

3. Submit any evidence you're asked for

Student Finance England may contact you, to ask for evidence to support your application. If you've had no contact with your parents for over a year, you might be able to apply as an 'independent student'.





Details of your household income

- You may be asked for information about your household income if your child has applied for student finance in England.
- Your information will be used to work out if your child or partner can get extra money on top of the Tuition Fee Loan and the basic Maintenance Loan.
- **If you do not share information about your household income, your child will only get the minimum amount of student finance**

What is included in household income?



- If you're supporting your child's application, your household income is the combined income of you and:
 - your spouse
 - your partner
 - If you're married, Student Finance England will need information from your spouse even if you don't live together, or **they're not the student's parent.**
 - If you live with your partner, they'll need to give Student Finance England their information even if you weren't living together during the tax year being asked about.



Household income

- If you're separated or divorced, your child should tell student finance who they live with or have **most contact with**. If they spend an equal amount of time with both of their parents, they'll be asked to **pick who will support their application**.
- Remember, household income is based on your circumstances at the start of the academic year. This means that if you get married or start living with your partner before the start of the academic year, Student Finance England will need their details.
- Household income doesn't include any income the student might have from working themselves.

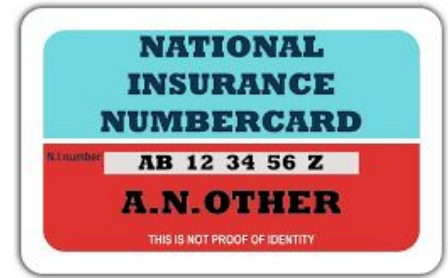
Create an account - parents turn!



- After your child applies, you'll get an email from Student Finance England (SFE) within 24 hours.
- You'll need to wait for the email before you create a student finance account or sign in. You cannot use the same account as your child.
- If you've had student finance or supported an application before, you'll need to sign in to your student finance account. You can reset your login details if you've forgotten them.

Information you will need

You'll be asked for your **National Insurance number** once you've signed in.



SFE will use this to get information about your income from the previous tax year from HM Revenue and Customs (HMRC).

You'll also need to say if you have:

- paid into private pensions
- made additional voluntary contributions
- children (other than the student) who depend on you financially

If you do not have a National Insurance number, you'll need to complete a form and provide evidence to show how much you earned.

If your income has gone down by at **least 15%** since the relevant tax year, you can apply for a current year income assessment instead. You must still give details of the year SFE has asked you about.

What happens next

- SFE will write to your child when all your information has been confirmed. They cannot share details of the loan with you without your child's consent.
- If your information is still being processed when your child starts their course, they'll still get the Tuition Fee Loan and the basic Maintenance Loan (if they're eligible).
- **This is why they need to apply early.**





Only send what they ask for

- You should only upload financial evidence they ask for – they'll destroy these securely once they've checked them. Uploading financial evidence, such as a P60, when this wasn't requested will cause delays to the student getting their money.
- It takes **six to eight weeks** to process applications, so it's important you upload any evidence Student Finance England needs as soon as possible, so your child or partner gets the correct amount of money in time for the start of their course.

And again each year..

Your child needs to apply for student finance each year.

When they apply, you'll get an email within 24 hours. The email will have a link to sign in to your account, where you must give:

- your marital status
- any changes to the information you provided the previous year
- details of any private pensions, additional voluntary contributions and other child dependants

