

# An introduction to Student Finance 2027-28

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](http://www.gov.uk/studentfinance)

# What support can you get?

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1

Tuition Fee  
Loan

2

Maintenance  
Loan

3

Additional  
Support

# Tuition Fees

- Tuition Fees - £10,050 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 £10,050**).



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	<b>£4,013</b>	£5,421
£65,000	£4,013	<b>£5,048</b>
£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 start 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).

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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

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## 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](http://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](http://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

### Part of

[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](http://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](http://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

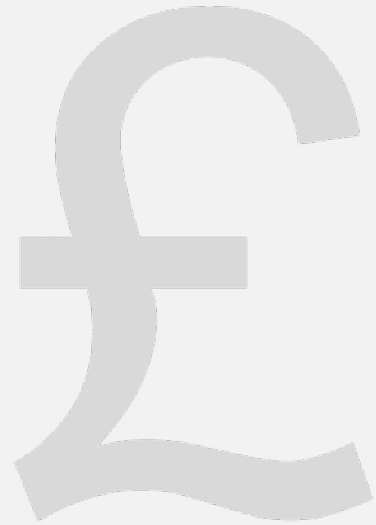
Plan a budget before starting university

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 <b>£120</b> per week for student accommodation (including bills).
Food, drink and essentials	Expect to pay <b>£??</b> 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. <b>£30 each</b> ), but you can borrow books from the library or pick up discounted and second-hand books on campus.

# Where to find out more

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Study Research Business Uni life International Students/Staff

Undergraduate > Undergraduate Fees and Finance

## Undergraduate fees and finance

There are lots of ways to cover the cost of your university studies. Use these pages to find out all you need to know about tuition fees, loans and other scholarships and bursaries that you might be eligible for.

### Are you getting the right information?

**Continuing students**  
Information about tuition fees for continuing students can be found on our [current students' pages](#).

**International students**  
If you are an international student, please visit our [international fees page](#).

**Your fee status and eligibility to study in the UK for all applicants**  
As part of its admission process, the University is required to determine the fee status and eligibility to study in the UK of all its applicants. For further information please visit our [fee status webpage](#).

Tuition Fees | What's included in your tuition fee? | Fees: 2025/26 | Fees: 2026/27

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

Student finance information at:  
[www.thestudentroom.co.uk/student-finance/](http://www.thestudentroom.co.uk/student-finance/)

The Student Room

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My TSR

## SFE Student Finance Zone

**Student Finance England (SFE) provides you with student finance while you study.**

There's a range of financial help available including loans that have to be paid back, and grants that don't.

In this student finance zone you'll find articles written by the experts at SFE, to help you understand your options.

**Full-time undergraduate student finance: applications are now open**

### Student loans

- Making your student finance application
- Eligibility for student finance
- Tuition Fee Loans for undergraduate students
- Living costs: Maintenance Loans for undergraduate students
- Repaying undergraduate and postgraduate student loans
- Information for parents and partners of students
- Starting uni or college in 2027 ([external link](#))

### Further funding

- Disabled Students' Allowance
- Advanced Learner Loan
- Student finance for care leavers
- Student finance for UK students studying abroad
- Student finance for students with dependants

### Postgraduate loans

- How to apply for a Postgraduate Doctoral Loan

# Thank you for listening

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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.

