



UCAS

Student Finance



What is in this presentation?

- What is student finance**
- How household income affects finance**
- How to support your child in applying**
- The evidence needed to apply**
- How to apply to student finance**

WHAT ARE TUITION FEES

Tuition fees are charged by universities and colleges to cover key elements of your course and academic life, as well as core services related to students' wellbeing and experience on campus.

Tuition fees normally cover:

Lectures, seminars, and tutorials
Course admin costs
Access to course-related facilities and equipment (e.g. Laboratories, studios)
Access to campus libraries and computer rooms
Support services for students
Student union membership
Field trips essential for completion of your course (travel and accommodation only)
Graduation ceremony

However, tuition fees won't usually cover:

- Printing or photocopying at libraries or IT facilities
- Non-compulsory field trips
- Textbooks and other course materials, e.g. Art supplies, dancewear
- Personal technology, e.g. Laptop, tablet, specialist software, camera, and accessories
- Membership to union clubs and societies
- Travel costs to work placements
- Professional body membership
- Living costs e.g. Accommodation, travel
- Graduation attire, photography, and guest tickets

If you're unsure if something is covered by your tuition fees – or if you'll have to pay for it, ask your university or college.

HOW MUCH ARE TUITION FEES

For the 2025 to 2026 academic year, the maximum tuition fees that universities and colleges in England can charge will increase from £9,275 to £9,535. These changes will apply from 1 August 2025. Further information about the fee changes can be found [here](#).

If you have an offer and have questions relating to the tuition fee increase, please contact the Universities/colleges.

What you need to understand about your offer can be found under section h of the UCAS Undergraduate Declaration [here](#).

: Full-time students

2024/2025: £9,275

2025/2026: £9,535

Increase: £260

: Part-time students

2024/2025: £6,935

2025/2026: £7,145

Increase: £210

: Accelerated degrees

2024/2025: £11,100

2025/2026: £11,440

Increase: £340

STUDENT FINANCE LOAN

While at university or college, your child or partner 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. 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, or students who have children or an adult dependant who depends on them financially. 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.

HOUSEHOLD INCOME AND FINANCE



How does household income affect student finance?

You might need to give Student Finance England information about your income if your child or partner has applied for student finance that's based on your household income.

You'll be asked to give us your National Insurance number to support an application, so we can get your income details from HM Revenue and Customs (HMRC). We'll use your household income for the tax year:

2022-23 if you're supporting a student's 2024 to 2025 application

2021-22 if you're supporting a student's 2023 to 2024 application

You'll need to let us know if you have:

- **Paid into private pensions**
- **Made additional voluntary contributions**
- **Children (other than the student) who depend on you financially**
- **If you don't have a national insurance number, then you'll need to complete a paper form and provide supporting documents to show how much you've earned.**

Your information will be used to work out if your child or partner can get extra Maintenance Loan on top of the basic Maintenance Loan.

If your income in the current tax year is likely to be at least 15% lower than the previous tax year, Student Finance England can assess your household income on what you estimate your income will be..

SUPPORTING CHILD IN APPLYING



If you're supporting your child's application, your household income is the combined income of you and:

- **Your child**
- **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.

If you're separated or divorced, your child should tell us 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.

EVIDENCE



You usually don't need to send Student Finance England evidence of your household income as they check your details with HRMC. They may contact you to ask for evidence of:

- **Your marital status – if you're separated or divorced**
- **Your income – if you're living abroad or finalising your current year income assessment**
- **Private pension and additional voluntary contributions**

Don't worry if this happens – it's just part of their checks to make sure your child or partner gets the correct amount of funding they're entitled to.

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.

If you have already uploaded a P60 when you weren't asked for one, you should now provide your financial details online or complete a PFF2 form.

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.

HOW TO APPLY FOR A STUDENT LOAN

Student finance usually consists of a Tuition Fee Loan and a Maintenance Loan to cover – or at least partially help with – your university costs.

All full-time undergraduate students are eligible for student finance, provided they meet some basic criteria:

Residency – you're a UK national or have settled status, normally live in your home country, and have been living in the UK, the Channel Islands, or the Isle of Man for three years before the beginning of your course.

Your university or college – you're studying at a recognised publicly-funded university or college (or a private institution studying a course approved for public funding).

Your course – you're studying a recognised full-time course e.g. a first degree, a foundation degree, a Higher National Diploma (HND), or an initial Teacher Training course.

It's your first higher education course – you can still get some funding if you've studied a HE course before, but it will be limited and you'll have to make up any shortfall.

Both Tuition Fee Loans and Maintenance Loans must be paid back once you graduate and you're earning above a minimum salary. Repayment systems vary from country to country.

You have to apply for student finance for each year of your course – not just your first year. This is to guarantee you get the support you're entitled to throughout your studies.

You must apply to the student finance body in your country, as well as notify them of any changes to your circumstances, e.g. you leave or change your course. Below is a guide to who looks after student finance in each country.

It can take up to six weeks to process student finance applications. Make sure you apply early – even if you have a conditional offer – as you can amend or cancel your application if your plans change.

STUDENT FINANCE APPLICATION

The link below will update around March and outlines the key information you will need to know regarding how to apply

<https://studentfinance.campaign.gov.uk/>

This link will take you through to a video and more information

EXTRA FINANCIAL SUPPORT

There are also a number of grants and allowances to help with any extra costs you might incur while studying as a result of your personal circumstances, namely if you:

are disabled

are a parent

have adult or child dependants you're financially responsible for

are facing financial hardship

To apply for these, you may have to undergo some form of assessment, e.g. to understand your needs due to your disability, or provide evidence that illustrates your situation, e.g. bank statements to show your financial hardship.

However, these extra sources of support can make a significant difference to your budget – and your student life in general. Plus, you don't have to repay them.

What's available and how much you can get will vary from country to country – read more in our regional finance guides: [England](#), [Scotland](#), [Wales](#), and [Northern Ireland](#).

STUDENT FINANCE NOT ENOUGH?

Once you know what student finance you're eligible for, if your student budget is still looking tight – or quite frankly, simply not enough to cover the cost of university – it's worth looking into additional funding, in the form of scholarships, bursaries, and grants.

These don't have to be paid back either, and are awarded for all sorts of reasons – so check if you're eligible.

Our [full guides on scholarships, grants, and bursaries](#) go into detail about what they offer, how to apply, and the extra benefits they come with.

Our [guide to managing your money](#) at university contains lots of tips to make your cash stretch. Plus you can find [the latest support on dealing with the cost of living here](#).

WHAT HAPPENS NEXT?



What happens next?

Once your part is complete, it can take six to eight weeks to process applications.

Your child will be able to track the progress of their application by logging into their online **UCAS account and using their status tracker.**

The link below will update around March and outlines the key information you will need to know regarding how to apply for student finance

<https://studentfinance.campaign.gov.uk/>