



Funding Information Services AY 2025/26

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Session Agenda

Student Finance Package for the upcoming academic year 2025/26 including any policy changes and core support.

Analysis of application data from academic year AY24/25

Upcoming SLC campaigns AY25/26 and launch dates

A suite of resources available to use





A look ahead to *AY 2025/26*

A look ahead to AY 2025/26

On the 4th November 2024, the Secretary of State for Education announced changes to undergraduate tuition fees and other student support arrangements for the upcoming academic year.

Tuition fees and maintenance loans for full time, part-time, and full-time accelerated undergraduate students in AY25/26 will change from 1st August 2025.

Undergraduate tuition fees for both England and Wales have increased by 3.1% in line with inflation.

SFE Maintenance loans for living costs have also increased by 3.1%.

On the 21st of November 2024, it was also announced that a change to tuition fees for classroom-based foundation years will apply from AY25/26.

GOV.UK

Home > Education, training and skills > Funding and finance for students > Student loans

Press release

Higher education reform to back opportunity and protect students

Tuition fees to rise in line with inflation, helping put universities on a secure footing alongside inflation-linked to maintenance loans.

Further information on fees

The latest Q1 2026 RPIX forecast of 3.1% gives the following uplifts to fees and maintenance loans for 2025 to 2026.

| Type | Fees 2024 to 2025 | Fees for 2025 to 2026 | Uplift |
|-------------|-------------------|-----------------------|--------|
| Full-time | £9,250 | £9,535 | £285 |
| Part-time | £6,935 | £7,145 | £210 |
| Accelerated | £11,100 | £11,440 | £340 |

Note: Figures rounded down to the nearest £5 – figures are higher amounts.

| Student | Maintenance loans 2024 to 2025 | Maintenance loans 2025 to 2026 | Uplift |
|-----------|--------------------------------|--------------------------------|--------|
| Home | £8,610 | £8,877 | £267 |
| London | £13,348 | £13,762 | £414 |
| Elsewhere | £10,227 | £10,544 | £317 |
| Overseas | £11,713 | £12,076 | £363 |

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Home > Education, training and skills > Funding and finance for students > Student loans

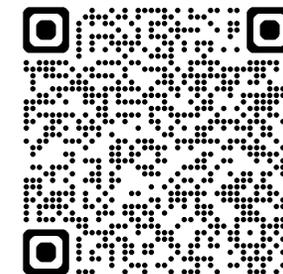
Policy paper

Tuition fees and student support: 2025 to 2026 academic year

Information about changes to undergraduate tuition fees and student support arrangements in the 2025 to 2026 academic year.

Documents

| | | |
|------|---|------|
| HTML | Changes to tuition fees: 2025 to 2026 academic year | HTML |
| HTML | Support with living costs: 2025 to 2026 academic year | HTML |
| HTML | Tuition fees and loans for foundation years: 2025 to 2026 academic year | HTML |



Tuition Fee updates and changes

Maximum tuition fees for undergraduate students starting or continuing full-time and part-time courses at approved (fee cap) providers in the AY 25/26 will be increased by 3.1% for England.

£9,535 for a standard full-time course

£11,440 for full-time accelerated course

£7,145 for part-time course

Further information on fees

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GOV.UK

Home > Education, training and skills > Funding and finance for students > Student loans

Policy paper

Tuition fees and student support: 2025 to 2026 academic year

Information about changes to undergraduate tuition fees and student support arrangements in the 2025 to 2026 academic year.

Documents

- [Changes to tuition fees: 2025 to 2026 academic year](#) HTML
- [Support with living costs: 2025 to 2026 academic year](#) HTML
- [Tuition fees and loans for foundation years: 2025 to 2026 academic year](#) HTML

The maximum tuition fee charged in AY25/26 will depend on whether the approved fee cap provider has;

A teaching excellence framework award from the OfS

An access and participation plan from the OfS

Foundation year updates AY 25/26

The maximum tuition fees for classroom-based foundation years will be reduced from the start of the AY25/26 for English domiciled students.

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

These changes are:

- Reduced tuition fee for full time classroom-based subjects to £5,760
- The maximum fees and loans for foundation years in other higher cost subject will remain at the fee cap available to the relevant AY at approved fee cap providers which is due to rise to £9,535 in AY 25/26

www.practitioners.slc.co.uk/policy

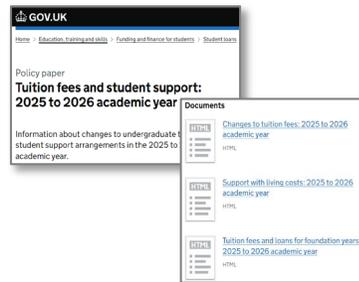
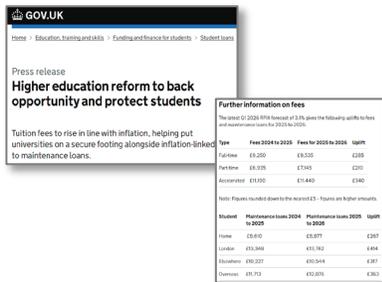


Foundation year policy updates AY 25/26

Details of the announced **changes to the undergraduate tuition fees** and student support arrangements can be found on GOV.UK:

www.gov.uk/government/news/higher-education-reform-to-back-opportunity-and-protect-students

www.gov.uk/government/publications/tuition-fees-and-student-support-2025-to-2026-academic-year



Department for Education

Foundation years

Guidance on implementing the new HE tuition fee cap for classroom-based subjects

November 2024

Application of the lower tuition fee cap

Tuition fees for foundation years (at Approved (fee cap) Providers) that start before 1 August 2025 will be capped at £9,250 across all subjects. Fees for foundation years that start from 1 August 2025, for the 2025/26 academic year, will be capped at either £5,760 or £9,535. Annual fees for foundation years that start from 1 January 2027 under the LLE will be calculated using the credit-based method, but annual fees will be capped in the same way as those for foundation years starting from 1 August 2025.

Additional information for HE providers – *Foundation Years and the Lifelong Learning Entitlement (LLE)* – can be found from page 13 onwards.

Subjects in scope of the lower tuition fee cap

The lower fee cap of £5,760 will apply to classroom-based foundation years from 1 August 2025 (subject to Parliamentary approval of the necessary amending legislation). The term "classroom-based" refers to subjects currently in OIS Price Group D (at the time of this publication).

In this guidance, these subjects will be referred to as "lower-fee" subjects, while subjects out of scope of the lower fee cap will be referred to as "higher-fee" subjects. A foundation year that has the lower fee limit of £5,760 will be referred to as a "lower-fee" foundation year, while a foundation year that has the higher fee limit (£9,535 in 2025/26) will be referred to as a "higher-fee" foundation year.

The higher fee limit (£9,535 in 2025/26) and lower fee limit of £5,760 are applicable to approved (fee cap) HE providers that have an Access and Participation Plan (APP) and a Teaching Excellence Framework (TEF) award and refer to foundation years that are studied at full-time intensity. A student may study a foundation year part-time. The lower and higher fee limits (including for part-time foundation years) are set out at page 12.

This guidance lists the subjects that are within scope of the £5,760 lower fee limit, alongside their associated Higher Education Classification of Subjects (HECoS) codes and Common Aggregated Hierarchy (CAH) level 3 codes¹. The full list of lower-fee subjects and codes can be found in the spreadsheet published alongside this document. Subjects not listed in this spreadsheet are not within scope of the lower fee limit (unless they form part of an interdisciplinary undergraduate course – see page 10).

Lower-fee subjects
List of undergraduate subjects in scope of the lower-fee limit of £5,760 and their HECoS subject codes

| Common Aggregate Hierarchy 3 (CAH3) v1.3.4 name | Common Aggregate Hierarchy 3 (CAH3) v1.3.4 code | Higher Education Classification of Subjects (HECoS) name | Higher Education Classification of Subjects (HECoS) code |
|---|---|--|--|
| rural estate management | CAH06-01-04 | countryside management | 100468 |
| rural estate management | CAH06-01-04 | game keeping management | 100979 |
| rural estate management | CAH06-01-04 | land management for recreation | 100990 |
| rural estate management | CAH06-01-04 | rural estate management | 100977 |
| social sciences (non-specific) | CAH15-01-01 | applied social science | 101307 |
| social sciences (non-specific) | CAH15-01-01 | social sciences | 100471 |
| sociology | CAH15-01-02 | applied sociology | 100619 |
| sociology | CAH15-01-02 | criminology | 100484 |
| sociology | CAH15-01-02 | disability studies | 100625 |
| sociology | CAH15-01-02 | ethnicity | 100624 |
| sociology | CAH15-01-02 | gender studies | 100621 |
| sociology | CAH15-01-02 | gerontology | 101326 |
| sociology | CAH15-01-02 | men's studies | 100623 |
| sociology | CAH15-01-02 | political sociology | 100629 |
| sociology | CAH15-01-02 | religion in society | 100626 |
| sociology | CAH15-01-02 | social theory | 100628 |
| sociology | CAH15-01-02 | socio-economics | 100627 |



SFE Maintenance Loan for living costs AY25/26

Full-time SFE students, not eligible for benefits or aged over 60

| 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 |

The Overseas rate of loan is available for students on an approved study year abroad as part of their UK based course.



Household income is the income of any parents, stepparent, parent's partner, wife, husband, civil partner or partner you usually live with.

SFE targeted support for UG students

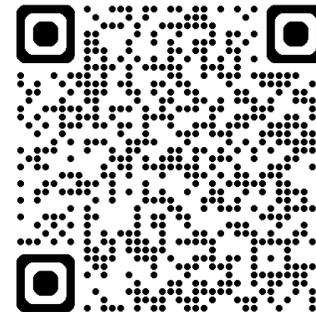
Maximum dependant's grants will be increased in line with inflation by 3.1% in AY 25/26 for new and continuing full-time undergraduate students.

The maximum adult dependants grant will be increased to £3,545

The maximum childcare grant payable, which covers 85% of actual childcare costs up to a specified limit will be increased to £199.62 per week for one child, and £342.24 per week for two or more children.

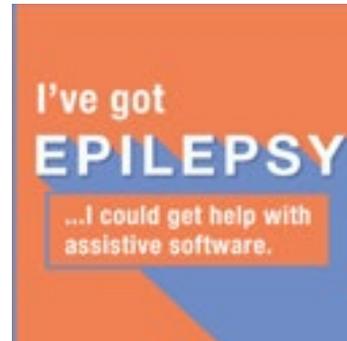
The maximum parents learning allowance payable will increase to £2,024

www.gov.uk/student-finance/extra-help



Disabled Students Allowance

Disabled Students Allowance will mirror the 3.1% rise for full-time and part-time undergraduate's and postgraduates to a maximum of £27,783 for SFE and a maximum of £34,000 for SFW.



| | |
|----------------------|-------------------|
| Non-Medical Helper | General Allowance |
| Specialist Equipment | Travel Allowance |



More on DSA, including how to apply, go to: www.gov.uk/disabled-students-allowance-dsa

SFE Postgraduate & Doctoral Update

Maximum loans for new students starting postgraduate master's or doctoral degree courses in AY 25/26 will be **increased by 3.1%**:

Maximum Postgraduate Master's Loan

£12,858

Maximum Postgraduate Doctoral Loan

£30,301

Maximum Postgraduate Disabled Students' Allowance

£27,783

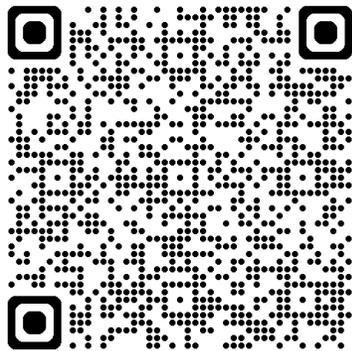
SFW Maintenance Loan for living costs AY25/26

Expected launch date: 24th March

It's been announced maintenance loans will rise by 1.6% from AY2025/26. Meaning the maximum, students will get if living at home will rise to **£10,480**. For students living away from home but in London it will rise to £15,415 and for students living away from home outside of London it will rise to £12,345.

Every eligible full-time student will receive a grant of at least £1,000 regardless of household income. This grant does not have to be paid back.

[Written Statement: Financial support for higher education students in the 2025/26 academic year and tuition fee limits \(4 December 2024\) | GOV.WALES](#)



Llywodraeth Cymru
Welsh Government
Cymraeg

[Home](#) > [Announcements](#) > [All announcements](#) >
 Written Statement: Financial support for higher education students in the 2025/26 academic year and tuition fee limits

CABINET STATEMENT

Written Statement: Financial support for higher education students in the 2025/26 academic year and tuition fee limits

Vikki Howells MS, Minister for Further and Higher Education

 First published: 4 December 2024
 Last updated: 4 December 2024

SFW Policy updates AY25/26

Settled as an event

From AY 25/26, students who are granted settled status for any reason will be able to become eligible as an event, subject to satisfying other eligibility requirements. This means that there will no longer be a requirement to hold settled status on the first day of the first academic year of the course, or the first day of the first term of the course, from AY 25/26.

This change is being made to ensure that students who are granted settled status for any reason are treated equitably, in that they can become eligible for student funding during their course. Applicants who are settled in the UK will be able to access student funding (according to the rules applicable to individual products) as soon as they acquire the right to remain in the UK on a permanent basis, provided they meet all the other eligibility requirements.

SFW Policy updates AY25/26

Fee/PG support for Chagossians

From AY 25/26, an amendment will be made to the existing British Overseas Territories (BOTs) category to introduce a new eligibility route for Chagossians with British citizenship. As per those students who are eligible for funding under the current BOTs category, this route will provide access to UG fee-only funding, PG master's, and PG doctoral funding.

The BOTs category in each set of Regulations will be amended so that any person who is either:

- A British citizen who was born in the islands which now form the British Indian Overseas Territory (BIOT).
- A British citizen who is a direct descendant of a person who was born in the islands which now form the BIOT.
- Is treated as being ordinarily resident in the BIOT during any period(s) during which they are/were not ordinarily resident in the UK and Islands.

An introduction to LLE

During AY 26/27 a new student finance system will be launched that will increase the flexibility in the way students are able to study.

The new system is called Lifelong Learning Entitlement and will be launched in January 2027.

Under LLE, all eligible students will be able to apply for a Tuition fee loan worth the equivalent of 4 years post 18 education which equates to £38,140 in AY 25/26 fees.

LLE can be used to fund a range of courses, from full time undergraduate degree and higher technical qualifications to modules of approved Level 4 and 5 qualifications.

Maintenance loan support will be available to all eligible learners under LLE.

Learners will be able to apply for their LLE funding, from September 2026 for eligible courses and modules starting in January 2027.

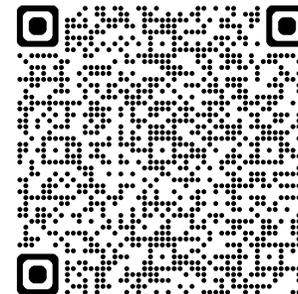
Alternative Student Finance (ASF)

DfE have confirmed their commitment to introduce a Sharia compliant alternative student finance product. This will form part of the Lifelong Learning Entitlement (LLE).

ASF will be available for undergraduate students who are eligible for student finance under normal eligibility and entitlement rules.

Further information on the plans for alternative student finance can be found by following the QR code.

www.educationhub.blog.gov.uk/2024/11/alternative-student-finance-how-were-making-student-finance-accessible-to-everyone/



Student Finance England Repayments

We can confirm no further changes have been made to repayments and all new and continuing students in AY 25/26 will repay under plan 5 terms and conditions.

Students won't have to make repayments until their income is over the set threshold, which will be **£25,000 a year** (£2,083 a month or £480 a week) until **April 2027**.

Repayment will begin the April after completing, leaving or withdrawing from higher education.

Students will repay 9% of any income earned over the set threshold and if employed, deductions will be made from their pay through the HMRC tax system

During the repayment term, if the student's income drops below the threshold, repayments will pause. Future repayments will begin when the student's income rises over the threshold.

All outstanding balances will be cancelled after 40 years of entering repayment.

Student Finance Wales Repayments

We can confirm as per the Government announcement on the 13th of August 2024 that the income threshold for repayment of Plan 2 loans will rise to £28,470 from 6 April 2025 to 5 April 2026.

Students won't have to make repayments until their income is over the set threshold, which will be **£28,470 a year** until **April 2026**.

Repayment will begin the April after completing, leaving or withdrawing from higher education.

Students will repay 9% of any income earned over the set threshold and if employed, deductions will be made from their pay through the HMRC tax system

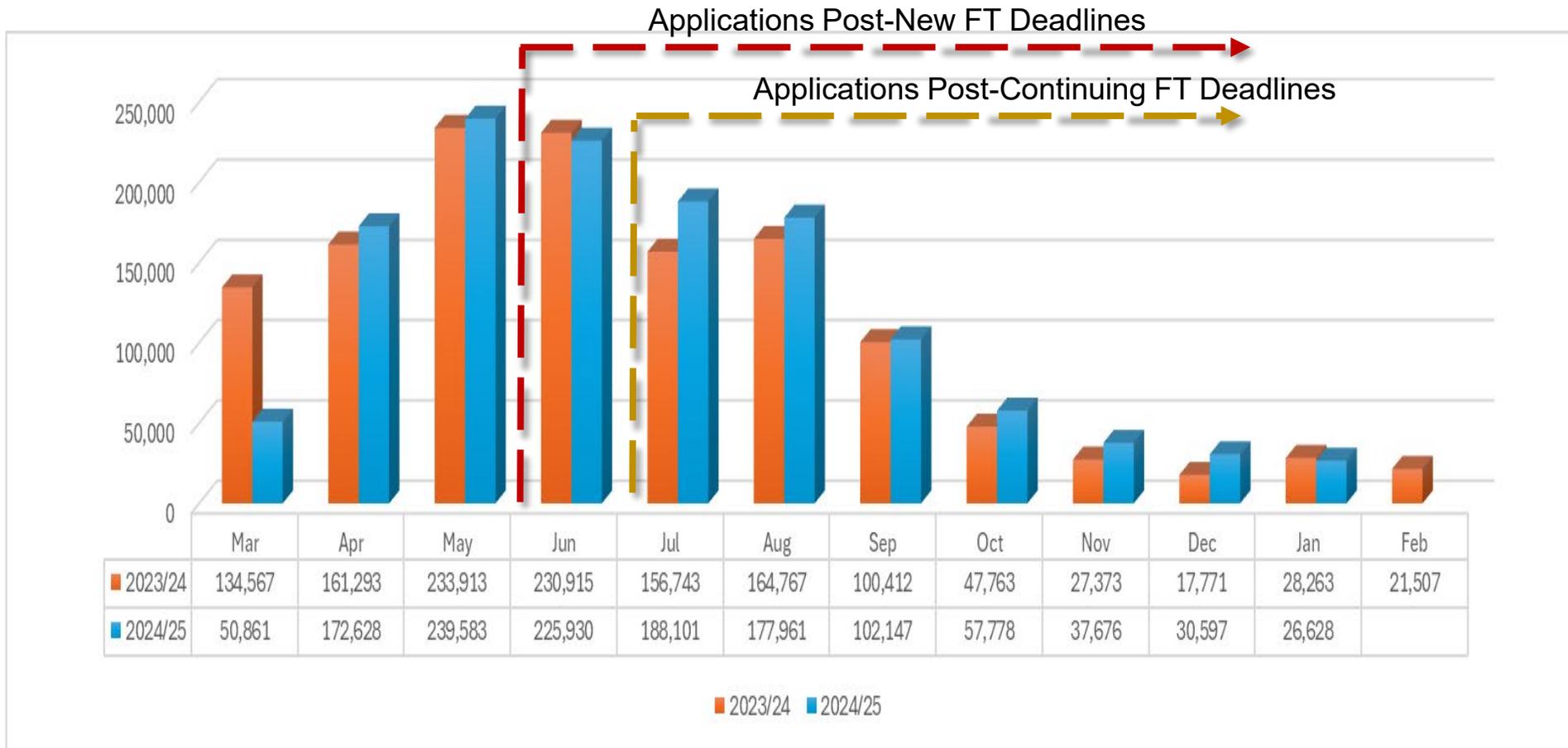
During the repayment term, if the student's income drops below the threshold, repayments will pause. Future repayments will begin when the student's income rises over the threshold.

All outstanding balances will be cancelled after 30 years of entering repayment.

Data from applications in academic year 24/25

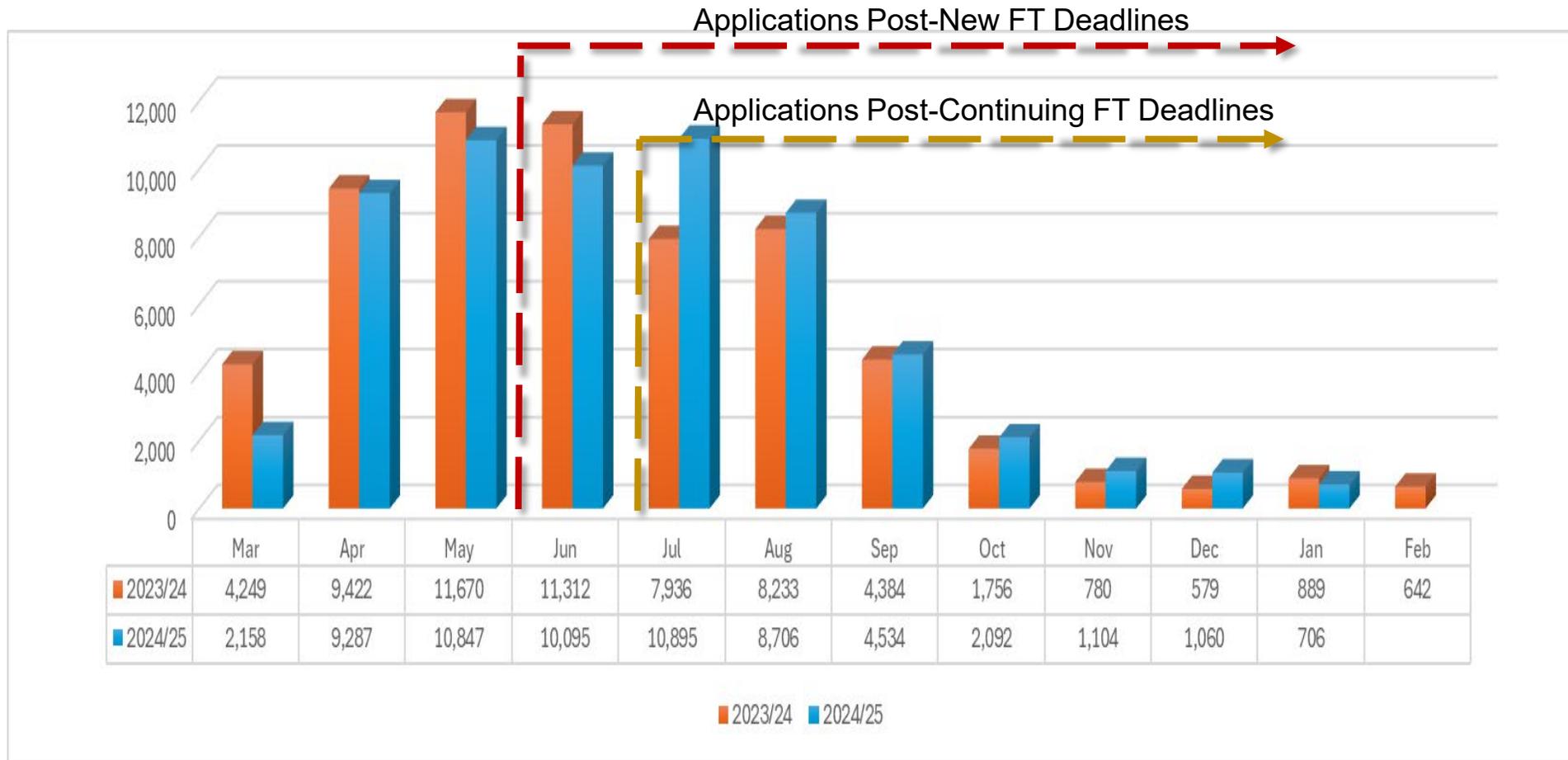
SFE Application Submission AY23/24 vs AY24/25

SFE Student application numbers month on month for AY23/24 vs AY24/25



SFW Application Submission AY23/24 vs AY24/25

SFW Student application numbers month on month for AY23/24 vs AY24/25

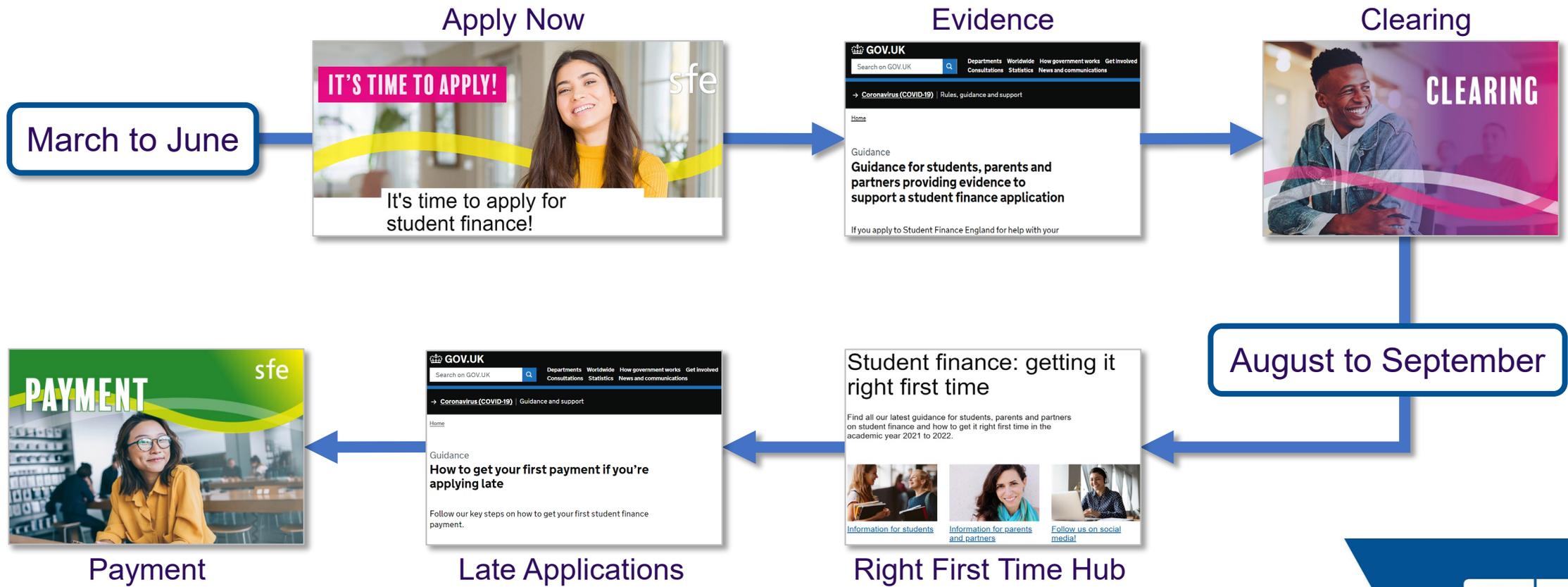




SLC Campaigns and Resources available

Right message at the right time

Ensuring students apply early in the application cycle is imperative to receiving their funding ready for transition into higher education.



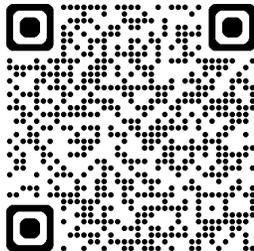
Upcoming SFE Campaigns

The SFE campaign page has been updated with all the information students need to know and understand about their finance journey and how to submit their on-time applications.

Get ready for 2025 to 2026!

Sign up now to find out when full-time undergraduate applications open for 2025 to 2026.

Sign up



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

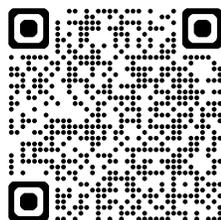
Upcoming SFW Campaigns

SFW are currently planning their upcoming campaigns and information will be on the SFW website in due course.

You can expect to find all the information on the below sites:

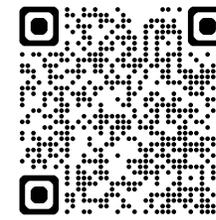
<https://www.studentfinancewales.co.uk/discover-student-finance/>

The screenshot shows the Welsh version of the Student Finance Wales website. The header includes the text 'cyllid myfyrwyr cymru student finance wales', a search bar with the placeholder 'Q Search', a 'Sign in' button, and a language selector set to 'Cymraeg'. The main navigation menu lists: 'Further Education funding', 'Undergraduate finance', 'Postgraduate finance', 'Loan Repayment', 'News', and 'Contact'. Below the menu, there is a link: 'What to expect from your Disabled Students' Allowance Needs Assessment'. The main heading is 'Discover student finance' in large white text. Below this, a sub-heading reads: 'Undergraduate student finance applications for the 2024 to 2025 academic year are now open for new and continuing students.'



<https://www.cyllidmyfyrwrcymru.co.uk/darganfo-d-cyllid-myfyrwyr/>

The screenshot shows the English version of the Student Finance Wales website. The header includes the text 'cyllid myfyrwyr cymru student finance wales', a search bar with the placeholder 'Q Chwiliwch', a 'Mewngofnodi' button, and a language selector set to 'English'. The main navigation menu lists: 'Cyllid Addysg Bellach', 'Cyllid Israddedig', 'Cyllid ôl-raddedig', 'Ad-dalu Benthyciad', 'Newyddion', and 'Cysylltwch'. Below the menu, there is a link: 'Beth i'w ddisgwyl o'ch Asesiad Anghenion Lwfans Myfyrwyr Anabl'. The main heading is 'Darganfod cyllid myfyrwyr' in large white text. Below this, a sub-heading reads: 'Mae ceisiadau cyllid myfyrwyr israddedig ar gyfer y flwyddyn academiaidd 2024 i 2025 nawr ar agor ar gyfer myfyrwyr newydd ac sy'n parhau.'



Get ready for Launch AY25/26

Before starting an application, students should have the following information to hand:

- Passport, Birth Certificate or other identity and residency evidence documents which can include **valid EUSS Share Codes for EU, EEA and Swiss nationals**
- University and course details (don't worry if this changes as this can be changed at a later date)
- UK bank account details and National Insurance number

The easiest way for parents or sponsors to support an application is through the online Gov.uk portal where they can provide their information

- National Insurance numbers for income purposes (based on tax year 23/24)
- Details of any other child dependants



If their household income **decreases by at least 15%**, students can be reassessed: www.gov.uk/apply-for-student-finance/change-an-application

SFE and SFW Full-time Undergraduate Launch Dates

The full-time undergraduate launch service for AY 2025/26 is ready to open and it is important students apply before (or close to) the set **deadlines**:



The AY 25/26 application service for full-time SFE undergraduate students is due to open on **March 10th 2025**



The AY 25/26 application service for full-time SFW undergraduate students is due to open on **March 24th 2025**

Student Information and Resources

Eligibility, entitlement along with guidance is readily available from the websites and social media channels linked to SLC and other UK funding administrators.

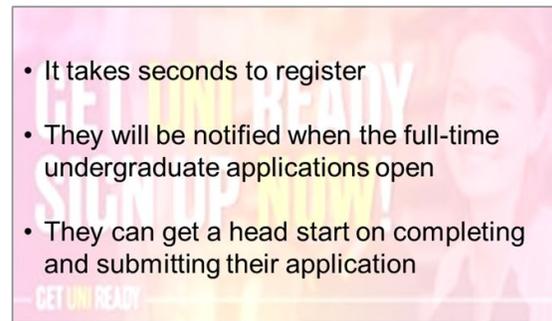
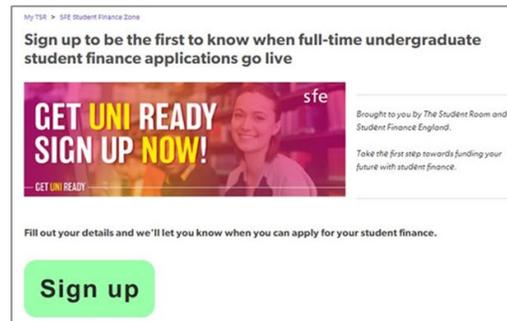
twitter.com/SF_England

facebook.com/SFEngland

instagram.com/studentfinance_england

youtube.com/SFEFilm

Make sure your students are signed up ready for the AY 25/26 SFE full time Undergraduate application service mail launch – ACTIVE NOW!



Student Information and Resources

We have recently updated our resources for AY 25/26, a few examples of the leaflets we have available for you to download.

POSTGRADUATE DOCTORAL LOAN
Student Finance England (SFE) relates to English domiciled students studying higher education courses at universities or colleges in the UK

An Introduction

A Postgraduate Doctoral Loan is funding to contribute towards course AND living costs whilst studying a postgraduate doctoral course (such as a PhD). It's paid directly to you, and is not based on your income or the income of your household. Unlike undergraduate loans there is no separate sum paid to the university; you have to pay your tuition fees to the university directly.

Course and Personal Eligibility

The course that you intend to study must be at an eligible university or college in the UK (or in England if you are an EU national with pre-settled status) and be a full, standalone postgraduate doctoral course leading to a qualification such as a subject specialist doctorate, integrated subject specialist doctorate or professional and practice-based doctorates. A Postgraduate Doctoral Loan is not available to students wanting to 'top up' a lower-level qualification to a Doctoral degree. Nor is it available to students' studying courses that are not full standalone Doctoral courses (like Postgraduate Certificates, Postgraduate Diploma or Postgraduate master's courses) or courses that are funded with the undergraduate support package like PGCE courses, most NHS courses and undergraduate integrated master's courses.

Your course must last between three and eight years and can be studied on a full-time or part-time basis.

Nationality and Residency

If you are a UK or Irish Citizen, – or have settled status under the EU Settlement Scheme or indefinite leave to remain with no restrictions on how long you can stay, you could be eligible to receive the loan. The same eligibility criteria as undergraduate funding applies. Usually, they should have 3 years ordinary residency in England prior to starting the course (not always needed with some immigration statuses).

EU nationals with pre-settled status under the EU settlement scheme and 3 years ordinary residency in the UK, EEA, Switzerland and the overseas territories prior to starting the course and studying a course in England could be eligible to receive the loan.

Previous Study and Age

You can only get a Postgraduate Doctoral Loan if you do not already have an equivalent Doctoral qualification such as a PhD. If you borrow a Postgraduate Doctoral Loan for a course but don't complete it, you won't be able to get a second Postgraduate Doctoral Loan. However, if you have to withdraw from your course for compelling personal reasons, such as illness, you may still be able to apply for another Postgraduate Doctoral Loan.

Students must also be under the age of 60 on the first day of the first academic year of the course in order to be eligible to receive the loan.

How Much?

You could get a Postgraduate Doctoral Loan of up to £29,390 for a course starting in 2024/25 academic year. Your loan payments will be spread out across all the academic years of your course with the loan is paid in three instalments at the start of each term. Applications for postgraduate loans from Student Finance England generally open in the spring, prior to the start of your course.

For additional, impartial advice and guidance, please speak to course and faculty teams at your university or access additional advice from partner organisations including Prospects, FindAMaster.com, ThinkPostgrad.com or UCAS Postgraduate.

If you are ordinarily resident (or an EU national based) in any other part of the UK, you should speak to Student Finance Wales (SFW), Student Finance Northern Ireland (SFNI) or Students Awards Agency for Scotland (SAAS) for advice.

Postgraduate Loan Repayment

If you already have an undergraduate loan or masters loan you will be required to repay all loans concurrently. But there are some distinct differences between repaying the undergraduate and postgraduate loans.

SUSPENSION, WITHDRAWAL, RESUMPTION OF STUDIES & OVERPAYMENT

Student Finance England (SFE) relates to English domiciled students studying higher education courses at universities or colleges in the UK

During the academic year a student may decide to leave their studies, either temporarily or permanently. Depending on their circumstances, this may be classed as a withdrawal, transfer or suspension. If the student is expected to return to study, this will be classed as either a transfer or suspension. If the university or college are not expecting the student to return, they'll submit a withdrawal notice.

Please note, even if a student suspends or withdraws from their course during the summer months, this could still impact their student finance and any steps they need to take.

Transfer of Study

A transfer of study would be required to move a student to a different course at the same Higher Education Provider or transferring a student to your HEP.

HEPs will need to issue a transfer CDC and acknowledge the transfer via SIS. They should also make the student aware that their funding could be impacted e.g. if there is a change to the length of course.

Withdrawal from Study

Students who have withdrawn from their studies have left their Higher Education Provider and are not expected to return to study.

- The student's HEP will inform SLC of this by sending an electronic withdrawal CoC. Once processed, all future payments will be cancelled, and the student's entitlement will be re-calculated which may result in a loan and/or grant overpayment.
- If the student has a grant and/or loan overpayment, as a result of the withdrawal, they will be contacted by SLC to make arrangements to repay.
- Students who resume their study after a withdrawal will need to re-apply as a new student and therefore re-establish their eligibility.

Types of withdrawal:

Non-Attendance: If students have not attended their course, these applications are 'zero assessed' and will not be counted as previous study.

Cooling off: If the student has attended but withdrawn during the 'cooling off' period, then these applications will be processed in the same way as a normal withdrawal. Therefore, previous study will be taken into account for future periods of study.

Health: If the student can evidence that their withdrawal is due to health reasons then Compelling Personal Reasons can be taken into consideration for future study.

Suspending Studies

Students who have suspended from their studies have paused their Higher Education and are expected to return to study.

Suspending Studies due to Medical Reasons

Students who have had to suspend their studies due to ill health may be able to have their entitlement (maintenance and GFDs) extended by 60 days after the date they left their studies.

The student's HEP will need to notify SLC that the student has suspended due to health reasons.

To award support after 60 days or throughout the period of suspension SLC will need to see evidence of:

- The reasons for the suspension
- Length of suspension
- Financial Hardship

YOUR STUDENT FINANCE JOURNEY

BEFORE UNIVERSITY

You decide to go to uni or college.

You find out what student finance is available from Student Finance England. Visit our student finance zone at <https://www.thestudentroom.co.uk/student-finance/> or find us at www.ucas.com/sfe

Apply for student finance online at www.gov.uk/student-finance. Make sure you have your passport, bank details and National Insurance number to hand.

Your parent or partner provides their income details. It's really important that they send us these as soon as possible so you get as much money as you're entitled to.

Provide evidence. Make sure you provide us with any evidence we ask for as quickly as possible to avoid delays in processing your application.

We assess your application. We'll send you a letter confirming how much you'll get.

AT UNIVERSITY

Start university. You need to register at uni before we can make your first payment.

Interest is applied from the day we make your first payment.

Reapply for student finance each year.

You graduate.

AFTER UNIVERSITY

You start repaying the April after you finish or leave your course, but only when you're earning over £25,000 per year. When you start repaying, you make repayments to Student Loans Company. Find out more at <https://www.gov.uk/repaying-your-student-loan>

How much interest you're charged will be based on the Retail Prices Index. The actual rate applied will be adjusted each year.

If your income drops below the repayment threshold of £25,000 your repayments will stop.

Your loan will be cancelled 40 years after you're due to start repaying.

TRAVEL GRANT

Travel Grant Eligibility

The Travel Grant is available to students who are eligible for tuition fee and living costs funding and are:

- studying abroad as part of their UK based course
- attending a study or work placement through the Erasmus, Turing or Taish schemes
- a medical or dental student studying abroad or attending a clinical placement in the UK

Students will need to apply for student finance based on their household income to be considered for travel grants.

Travel Grant Applications

Students should complete their application to inform SFE that they are studying abroad during the academic year. The deadline for applying for the Travel Grant is six months after the end of the academic year.

To confirm the student's eligibility, HEPs need to do one of the following:

- Confirm the student's study abroad period by completing the HEP Study Abroad spreadsheet.
- Complete a CAB (Course Abroad Form) – including a HEP stamp.

For GDPR purposes, HEPs should password protect the spreadsheet using the 4-letter code allocated to them.

Entitlement

All Travel Grants are income assessed and subject to a disregard of £303. This means that the student will have to cover the first £303 of their travel costs themselves.

This £303 is deducted from the entitlement once per academic year and is not deducted from Medical or Visa costs.

(If the household income is over £39,796 then there will be a reduction to the amount paid to the student, this will be a reduction at a rate of £1 for each additional £8.73 over £39,796).

To be eligible for a travel grant, students must be studying overseas for at least 50% of an academic quarter (term). Find out more about Travel Grant eligibility at www.gov.uk/travel-grants-students-eligibility

The qualifying quarters are as follows:

- Quarter 1** - 1 September to 31 December (122 days - at least 61 days overseas study) *
- Quarter 2** - 1 January - 31 March (90 days - at least 45 days overseas study)
- Quarter 3** - 1 April - 30 June (91 days - at least 46 days overseas study)
- Quarter 4** - 1 July - 31 August (62 days - at least 31 days overseas study)

*Any overseas period from 1 August will also be included in the 1st quarter calculation.

www.practitioners.slc.co.uk/supporting-materials/

www.studentfinancewales.co.uk/practitioners/supporting-materials/

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 www.studentfinancewales.co.uk/Practitioners

Question time

