

Fees & Funding

Student Finance
academic year
2026/27*

From tuition fees to maintenance loans,
knowing where to start can be confusing.
Here's what you need to know.

**For students commencing their course prior to the 1st January 2027.*



There are two main types of student loan, although there may be other funding available in the form of bursaries, scholarships and grants such as Disabled Students' Allowance and NHS Learning Support Funds.

Tuition fee loans

Available to UK students, tuition fee loans cover the complete cost of tuition fees, which are currently **£9,790*** per year (for most HE courses). This loan is paid directly to the college or university that you study at.

Maintenance loans

This is to cover living costs. The amount you'll receive depends on your household income, visit gov.uk student finance calculator for exact amounts, below are the maximum yearly amounts:

- Living at home - **£9,118***
- Living away from home - **£10,830***
- Living away from home in London - **£14,135***

Repayments

- What you pay back is based on what you earn, not what you owe, so it's more like a tax, and it is calculated for you.
- If you stop earning or earn less, you'll stop paying or pay less.
- Currently, **you pay back 9% of anything you earn above £25,000.**** So if you earn £28,000, you'd get £2,333 per month before tax and pay just £22.50 back per month.
- 40 years after entering your repayment date, any **remaining balance will be cleared!****

*These are the maximum figures for full time students, not eligible for benefits, commencing their course prior to the 1st of January 2027.

**This is the current Plan 5 repayment threshold.

For more details inc eligibility scan the QR code or visit: **gov.uk/student-finance**

