

# STUDENT FINANCE AY 2025/26

UPDATE & OVERVIEW

SFE FUNDING RATE CHANGES

# STUDENT FINANCE AY 2025/26

DFE FUNDING POLICY ANNOUNCEMENT

sfe

# STUDENT FINANCE AY 2025/26

## AY 2025/26 DFE ANNOUNCEMENT – FEE AND FUNDING CHANGES

On 4<sup>th</sup> November 2024, the Secretary of State for Education announced **changes to the undergraduate tuition fees** and other student support arrangements for academic year (AY) 2025/26 in England:

- [www.gov.uk/government/news/higher-education-reform-to-back-opportunity-and-protect-students](https://www.gov.uk/government/news/higher-education-reform-to-back-opportunity-and-protect-students)

These announced changes will apply to:

- Undergraduate tuition fees
- Loans for support with living costs
- Fees and fee loans for foundation years

The funding arrangements for academic year 2025/26 were confirmed in a written statement and supporting document on 20<sup>th</sup> January 2025:

- <https://questions-statements.parliament.uk/written-statements/detail/2025-01-20/hcws372>

# STUDENT FINANCE AY 2025/26

## AY 2025/26 DFE ANNOUNCEMENT – STATEMENT AND POLICY

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](https://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](https://www.gov.uk/government/publications/tuition-fees-and-student-support-2025-to-2026-academic-year)



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






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**

 <a href="#">Changes to tuition fees: 2025 to 2026 academic year</a>	HTML
 <a href="#">Support with living costs: 2025 to 2026 academic year</a>	HTML
 <a href="#">Tuition fees and loans for foundation years: 2025 to 2026 academic year</a>	HTML

# STUDENT FINANCE AY 2025/26

## TUITION FEE LEVELS AND LOANS

# STUDENT FINANCE AY 2025/26

## TUITION FEE AND TUITION FEE LOAN CHANGES

For academic year 2025/26, the following changes will apply to maximum tuition fees and Tuition Fee Loans in England for:

- Full-time undergraduate courses
- Full-time accelerated undergraduate courses
- Part-time undergraduate courses
- These changes will apply **from 1<sup>st</sup> August 2025**

Changes to the Student Support Regulations for academic year 2025/26 were laid before Parliament on **13<sup>th</sup> February 2025**:

- These Regulations are subject to Parliamentary process and scrutiny

# STUDENT FINANCE AY 2025/26

## TUITION FEE CHANGES – APPROVED (FEE CAP) PROVIDERS

Maximum tuition fees for undergraduate students **starting or continuing** full-time and part-time courses at Approved (fee cap) Providers:

- In academic year 2025/26, the maximum tuition fee level will be **increased by 3.1%**

The maximum tuition fee level in academic year 2025/26 will depend on whether an Approved (fee cap) Provider has:

- A **Teaching Excellence Framework** ([TEF](#)) award from the Office for Students (OfS)
- An **Access and Participation Plan** ([APP](#)) from the OfS

Eligible students undertaking courses at Approved (fee cap) Providers will qualify for Tuition Fee Loans to meet **the full cost** of their tuition

# STUDENT FINANCE AY 2025/26

## APPROVED (FEE CAP) PROVIDERS WITH TEF AND APP

Maximum tuition fees for undergraduate students **starting or continuing** full-time and part-time courses at Approved (fee cap) Providers:

The maximum tuition fees in academic year 2025/26 for Approved (fee cap) Providers **with a TEF** award and **with an APP** will be:

Course Type	Maximum Tuition Fee Approved (Fee Cap) Provider	TEF	APP
Standard Full-Time Course	<b>£9,535</b>	Y	Y
Full-Time Accelerated Course	<b>£11,440</b>	Y	Y
Part-Time Course	<b>£7,145</b>	Y	Y

# STUDENT FINANCE AY 2025/26

LIVING COST (MAINTENANCE) SUPPORT

# STUDENT FINANCE AY 2025/26

## LIVING COST (MAINTENANCE) LOAN CHANGES

Undergraduate students **starting or continuing** courses in academic year 2025/26:

- Will qualify for a **3.1% increase** to maximum loans for living costs

All students will qualify for an uplift in support for academic year 2025/26:

- The most support will be paid to students with assessed household incomes **of £25,000 or less**

Changes to the Student Support Regulations for academic year 2025/26 were laid before Parliament on **13<sup>th</sup> February 2025**:

- These Regulations are subject to Parliamentary process and scrutiny

# STUDENT FINANCE AY 2025/26

## LIVING COST LOAN – NOT ELIGIBLE FOR BENEFITS

Maximum and minimum rates of loans for living costs in academic year, 2025/26 will **increase by 3.1%**:

Full-time undergraduate students who are **not eligible for benefits**:

Loan Rate	Maximum Loan AY 2025/26	Minimum Loan AY 2025/26
Living in the Parental Home	£8,877	£3,907
Living away from home Studying in London	£13,762	£6,853
Living away from home Studying outside London	£10,544	£4,915
Studying Overseas As part of their UK course	£12,076	£5,838

# STUDENT FINANCE AY 2025/26

## MAINTENANCE LOAN ENTITLEMENT

2016 cohort FT students, not eligible for benefits or aged over 60

Household Income	Home (£58,349)	Elsewhere (£62,377)	London (£70,116)
£25,000 & under	£8,877	£10,544	£13,762
£35,000	£7,387	£9,038	£12,231
£45,000	£5,897	£7,532	£10,700
£55,000	£4,407	£6,026	£9,168
£60,000	<b>£3,907</b>	£5,273	£8,403
£65,000	£3,907	<b>£4,915</b>	£7,637
£70,116 & over	£3,907	£4,915	<b>£6,853</b>



Students can get an estimate of their support entitlement by using the [calculator](http://www.gov.uk/studentfinance) on: [www.gov.uk/studentfinance](http://www.gov.uk/studentfinance)

# STUDENT FINANCE AY 2025/26

## SUPPLEMENTARY SUPPORT

Maximum Dependants' Grant support levels will be **increased by 3.1%** in AY 2025/26 for new and continuing full-time undergraduate students:

Dependants' Grant	AY 2025/26 Maximum
Adult Dependants' Grant	£3,545
Childcare Grant for one child	£199.62 per week
Childcare Grant for two or more children	£342.24 per week
Parents' Learning Allowance	£2,024

Disabled Students' Allowance (DSA):

- The maximum Disabled Students' Allowance for eligible full-time and part-time undergraduate students will be increased by 3.1% to **£27,783** in AY 2025/26

# STUDENT FINANCE AY 2025/26

## POSTGRADUATE LOAN SUPPORT

The maximum loans for new students starting postgraduate master's or doctoral degree courses in AY 2025/26 will be **increased by 3.1%**:

SFE Postgraduate Loan	AY 2025/26 Maximum Loan
PG Master's Loan	£12,858
PG Doctoral Loan	£30,301

### Disabled Students' Allowance (DSA):

- The maximum Disabled Students' Allowance for postgraduate students will be increased by 3.1% to **£27,783** in AY 2025/26
- This is in line with the changes to undergraduate DSA rates

# STUDENT FINANCE AY 2025/26

FOUNDATION YEARS

sfe

# STUDENT FINANCE AY 2025/26

## CLASSROOM-BASED FOUNDATION YEARS

From academic year 2025/26, new tuition fee and Tuition Fee Loan limits are being introduced for foundation years **in some subjects**:

Students will **pay a reduced tuition fee** if they are:

- Undertaking a foundation year at an English higher education provider in a **classroom-based** subject

Classroom-based subjects include:

- Business
- Social Science
- Humanities

These students will also receive a **reduced Tuition Fee Loan**

# STUDENT FINANCE AY 2025/26

## NON-CLASSROOM- BASED FOUNDATION YEARS

The maximum tuition fees and Tuition Fee Loans for foundation years in **non-classroom-based** subjects:

- Will **increase by 3.1% to £9,535** from the start of academic year 2025/26

These subjects include:

- Science
- Engineering
- Medical Subjects
- Creative and Performing Arts

Changes to the Student Support Regulations for academic year 2025/26 were laid before Parliament on **13<sup>th</sup> February 2025**:

- These Regulations are subject to Parliamentary process and scrutiny

# STUDENT FINANCE AY 2025/26

## FOUNDATION YEARS – APPROVED (FEE CAP) PROVIDERS

The maximum tuition fee in academic year 2025/26 for **classroom-based** foundation years for courses offered by Approved (fee cap) Providers:

- Depends on whether the provider has a **Teaching Excellence Framework (TEF)** award and an **Access and Participation Plan (APP)** from the OfS

Classroom-based foundation year in academic year 2025/26 at Approved (fee cap) Providers **with a TEF** award and **with an APP**:

Foundation Year Course Type	Maximum Tuition Fee Approved (Fee Cap) Provider	TEF	APP
Standard Full-Time Course	<b>£5,760</b>	Y	Y
Part-Time Course	<b>£4,315</b>	Y	Y

# STUDENT FINANCE AY 2025/26

## FOUNDATION YEARS – TUITION FEE LOAN SUPPORT

Eligible students undertaking classroom-based foundation years offered by Approved (fee cap) Providers **in England**:

- Will qualify for Tuition Fee Loan support to meet **the full cost** of their tuition

Cross-border classroom-based foundation year study:

Students who live in England and apply to study **a classroom-based foundation year in another part of the UK**:

- Will also qualify for Tuition Fee Loan support up to **£5,760**
- These students should **check with their provider** to understand whether this loan will cover the full cost of their tuition fees

# STUDENT FINANCE AY 2025/26

## FOUNDATION YEARS – FEE POLICY GUIDANCE

Guidance on foundation years, the associated fee limit policy and a list of subjects in scope of the reduced tuition fee cap is available on GOV.UK:

- [www.gov.uk/government/publications/higher-education-tuition-fees-for-foundation-years](http://www.gov.uk/government/publications/higher-education-tuition-fees-for-foundation-years)

 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 codes<sup>1</sup>. 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

# STUDENT FINANCE AY 2025/26

## TUITION FEE CAPS – EXAMPLE CLASSROOM-BASED SUBJECTS

Example foundation year subjects within scope of the lower fee limit based on Common Aggregated Hierarchy (CAH) Level 3 codes:

CAH Group	CAH Code	CAH Group	CAH Code
Accounting	CAH17-01-08	Classics	CAH20-01-05
Business Studies	CAH17-01-02	Education	CAH22-01-01
Economics	CAH15-02-01	History	CAH20-01-01
Finance	CAH17-01-07	Philosophy	CAH20-02-01
Law	CAH16-01-01	Sociology	CAH15-01-02
Marketing	CAH17-01-03	Social Work	CAH15-04-01
Management Studies	CAH17-01-04	Teacher Training	CAH22-01-02

Specific subject (HECoS) names are available from the DfE spreadsheet:

- [www.gov.uk/government/publications/higher-education-tuition-fees-for-foundation-years](https://www.gov.uk/government/publications/higher-education-tuition-fees-for-foundation-years)

# STUDENT FINANCE AY 2025/26

GOV.UK POLICY PAGES

sfe

# STUDENT FINANCE AY 2025/26

## AY 2025/26 DFE ANNOUNCEMENT – POLICY PAGES

Individual **policy pages** outlining these tuition fee, living cost support and foundation year changes for AY 2025/26 are available on GOV.UK:

### Tuition Fees

### Living Cost Support

### Foundation Years

Policy paper  
**Changes to tuition fees: 2025 to 2026 academic year**  
Published 4 November 2024

**Applies to England**

Contents  
Courses offered by approved (fee cap) providers  
Courses offered by approved providers

For the 2025 to 2026 academic year the following changes will apply to maximum tuition fees and tuition fee loans for:

- full-time undergraduate courses
- full-time accelerated undergraduate courses
- part-time undergraduate courses

These changes will apply from 1 August 2025.

The government intends to lay regulations implementing these changes for the 2025 to 2026 academic year later in 2024 and early in 2025. These regulations will be subject to Parliamentary procedure.

[Print this page](#)

Policy paper  
**Support with living costs: 2025 to 2026 academic year**  
Published 4 November 2024

**Applies to England**

Contents  
Full-time undergraduate students not eligible for benefits  
Full-time students eligible for benefits  
Full-time students aged 60 or over  
Part-time students

These changes will apply to maximum loans for living costs for undergraduate courses for the 2025 to 2026 academic year from 1 August 2025.

The government intends to lay regulations implementing these changes for the 2025 to 2026 academic year early in 2025. These regulations will be subject to Parliamentary procedure.

Undergraduate students starting or continuing their courses in the 2025 to 2026 academic year will qualify for a 3.1% increase to maximum loans for living costs.

All students will qualify for an uplift in support for the 2025 to 2026 academic year with the most support being paid to students on household incomes of £25,000 or less.

[Print this page](#)

Policy paper  
**Tuition fees and loans for foundation years: 2025 to 2026 academic year**  
Published 4 November 2024

**Applies to England**

Contents  
Changes for classroom-based subjects  
Classroom based foundation years at approved (fee cap) providers  
Classroom based foundation years at approved providers

**Changes for classroom-based subjects**

From the start of the 2025 to 2026 academic year new tuition fee and tuition fee loan limits are being introduced for foundation years in some subjects.

Students will pay a reduced tuition fee if they are doing a foundation year at an English higher education provider in a classroom-based subject, such as:

- business
- social science
- humanities

[Print this page](#)

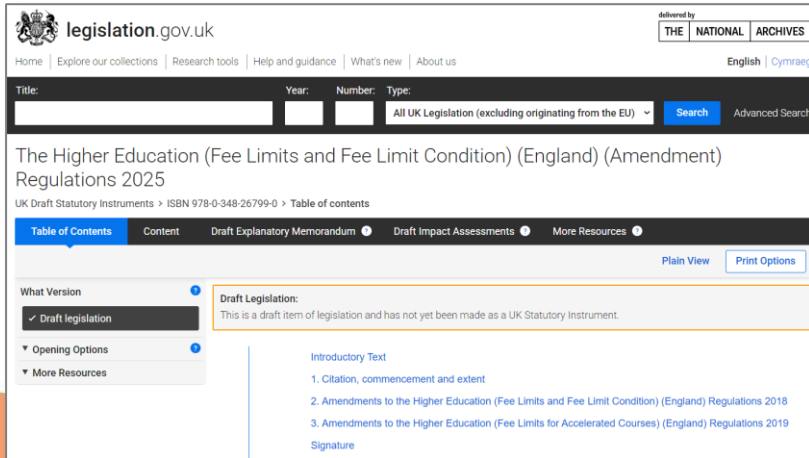
- [www.gov.uk/government/publications/tuition-fees-and-student-support-2025-to-2026-academic-year/changes-to-tuition-fees-2025-to-2026-academic-year](https://www.gov.uk/government/publications/tuition-fees-and-student-support-2025-to-2026-academic-year/changes-to-tuition-fees-2025-to-2026-academic-year)
- [www.gov.uk/government/publications/tuition-fees-and-student-support-2025-to-2026-academic-year/support-with-living-costs-2025-to-2026-academic-year](https://www.gov.uk/government/publications/tuition-fees-and-student-support-2025-to-2026-academic-year/support-with-living-costs-2025-to-2026-academic-year)
- [www.gov.uk/government/publications/tuition-fees-and-student-support-2025-to-2026-academic-year/tuition-fees-and-loans-for-foundation-years-2025-to-2026-academic-year](https://www.gov.uk/government/publications/tuition-fees-and-student-support-2025-to-2026-academic-year/tuition-fees-and-loans-for-foundation-years-2025-to-2026-academic-year)

# STUDENT FINANCE AY 2025/26

## AY 2025/26 FUNDING POLICIES - SUPPORTING DOCUMENTATION

The DfE AY 2025/26 draft Statutory Instrument, Explanatory Memorandum, Impact Assessments and Equality Impact Assessments are available from:

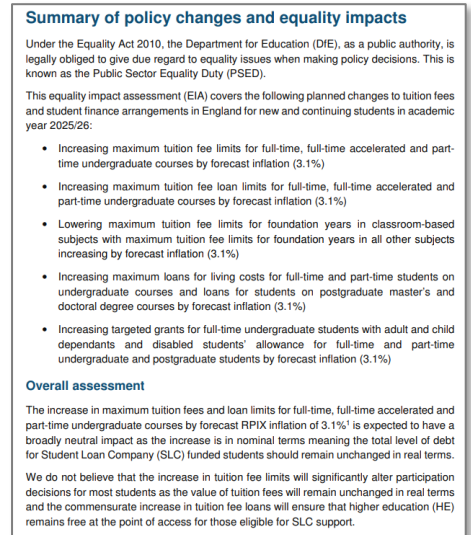
Legislation.gov.uk: [www.legislation.gov.uk/ukdsi/2025/9780348267990/contents](http://www.legislation.gov.uk/ukdsi/2025/9780348267990/contents)



The screenshot shows the legislation.gov.uk website interface. At the top, there is a search bar with fields for Title, Year, Number, and Type. Below the search bar, the title of the document is displayed: "The Higher Education (Fee Limits and Fee Limit Condition) (England) (Amendment) Regulations 2025". The document is identified as a "UK Draft Statutory Instruments" with ISBN 978-0-348-26799-0. A table of contents is visible, with the "Table of Contents" tab selected. The content area shows the "Draft Legislation" section, which includes a note that this is a draft item of legislation and has not yet been made as a UK Statutory Instrument. Below this, there is a list of sections: "Introductory Text", "1. Citation, commencement and extent", "2. Amendments to the Higher Education (Fee Limits and Fee Limit Condition) (England) Regulations 2018", "3. Amendments to the Higher Education (Fee Limits for Accelerated Courses) (England) Regulations 2019", and "Signature".



The cover page features the Department for Education logo at the top left. The main title is "Higher education: tuition fees and loan limits and student finance for the 2025 to 2026 academic year" in a large, bold, blue font. Below the title, the subtitle "Equality Impact Assessment" is displayed in a smaller, bold, blue font. At the bottom of the page, the date "January 2025" is written in a standard black font.



This section is titled "Summary of policy changes and equality impacts". It begins with a paragraph explaining that under the Equality Act 2010, the Department for Education (DfE) is legally obliged to give due regard to equality issues when making policy decisions. This is known as the Public Sector Equality Duty (PSED). It then states that the equality impact assessment (EIA) covers the following planned changes to tuition fees and student finance arrangements in England for new and continuing students in academic year 2025/26:

- Increasing maximum tuition fee limits for full-time, full-time accelerated and part-time undergraduate courses by forecast inflation (3.1%)
- Increasing maximum tuition fee loan limits for full-time, full-time accelerated and part-time undergraduate courses by forecast inflation (3.1%)
- Lowering maximum tuition fee limits for foundation years in classroom-based subjects with maximum tuition fee limits for foundation years in all other subjects increasing by forecast inflation (3.1%)
- Increasing maximum loans for living costs for full-time and part-time students on undergraduate courses and loans for students on postgraduate master's and doctoral degree courses by forecast inflation (3.1%)
- Increasing targeted grants for full-time undergraduate students with adult and child dependants and disabled students' allowance for full-time and part-time undergraduate and postgraduate students by forecast inflation (3.1%)

Below the list, there is a section titled "Overall assessment". It states that the increase in maximum tuition fees and loan limits for full-time, full-time accelerated and part-time undergraduate courses by forecast RPIX inflation of 3.1%<sup>1</sup> is expected to have a broadly neutral impact as the increase is in nominal terms meaning the total level of debt for Student Loan Company (SLC) funded students should remain unchanged in real terms. It concludes by stating that the increase in tuition fee limits will significantly alter participation decisions for most students as the value of tuition fees will remain unchanged in real terms and the commensurate increase in tuition fee loans will ensure that higher education (HE) remains free at the point of access for those eligible for SLC support.

# STUDENT FINANCE AY 2025/26

## AY 2025/26 FUNDING – SFE SSIN AND FINANCIAL MEMORANDUM

The Student Support Information Note and the Financial Memorandum for AY 2025/26 are available to access from the SFE practitioner's website:

- [www.practitioners.slc.co.uk/policy](http://www.practitioners.slc.co.uk/policy)

SSIN 03/25  
18 February 2025

Dear colleague:

**HIGHER EDUCATION STUDENT SUPPORT IN 2025/26:**

- Changes to student support for the 2025/26 academic year are set out in the Education (Student Fees, Awards and Support) (Amendment) Regulations 2025 (S.I. 2025 No. 162) which were laid before Parliament on **13 February 2025** and will come into force on **6 March 2025**. These Regulations are subject to Parliamentary scrutiny.

Changes to maximum fees for the 2025/26 academic year are set out in **SSIN 01/25**.

**The Education (Student Fees, Awards and Support) (Amendment) Regulations 2025 ("the Student Finance Regulations")**

- The Student Finance Regulations:
  - increase maximum fee loans for full-time and part-time undergraduate courses by 3.1% (forecast inflation based on the RPIX inflation index).
  - reduce maximum fee loans for full-time and part-time classroom-based foundation years starting in 2025/26.
  - introduce a revised living costs support package for new and continuing full-time students attending undergraduate courses in respect of an academic year beginning on or after 1 August 2025 (the 2025/26 academic year).
  - increase maximum loans for living costs and long courses loans for new and continuing full-time students attending their undergraduate courses in 2025/26 by 3.1%.
  - increase maximum maintenance grants and special support

**LOAN, GRANT AND TUITION FEE RATES FOR ACADEMIC YEAR 2025/26**

**MEMORANDUM: SUPPORT AVAILABLE UNDER HIGHER EDUCATION STUDENT FINANCE REGULATIONS FOR 2025/26.**

*All figures shown are in pounds sterling.*

The figures shown in this Memorandum, where applicable, cover fees and student support rates for 2025/26 for undergraduate and postgraduate students who are eligible for support. Amendments to HE Student Finance Regulations for 2025/26 which will set out the figures in this Memorandum are subject to Parliamentary Approval. This Memorandum is divided into ten sections:

**Section A** (pages 3 - 22): Support available in 2025/26 from 1 August 2025 onwards to (i) new full-time entrants in 2025/26 and (ii) current system full-time entrants who were new entrants to higher education in 2016/17, 2017/18, 2018/19, 2019/20, 2020/21, 2021/22, 2022/23, 2023/24 or 2024/25 (fee support, loan for living costs).

**Section B** (pages 23 - 27): Support available in 2025/26 to (i) current system full-time students who were new entrants to higher education from 1 September 2012 onwards but before 1 August 2016, in 2012/13, 2013/14, 2014/15 and 2015/16 (fee support, loan for living costs, maintenance grant / special support grant).

**Section C** (pages 28 - 32): Support available in 2025/26 to eligible current system full-time students who were new entrants to higher education in 2009/10, 2010/11 or 2011/12 (fee support, loan for living costs, maintenance grant / special support grant).

**Section D** (pages 33 - 37): Support available in 2025/26 to current system full-time students who were (i) new entrants to higher education in 2006/07 or 2007/08 (tuition support, loan for living costs, maintenance grant / special support grant) and (ii) entrants to higher education in 2009/10, 2010/11, 2011/12 or August 2012 who studied on a previous course starting before September 2008.

**Section E** (pages 38 - 40): Supplementary loans and grants for living costs available in 2025/26 to all full-time students and information on income disregards used in the Dependents' Grant calculation.

**Section F** (pages 41 - 45): Support available in 2025/26 to part-time students who (i) were new entrants to higher education in 2012/13 from September 2012 onwards, in 2013/14, in 2014/15, 2015/16, 2016/17, 2017/18, 2018/19, 2019/20, 2020/21, 2021/22, 2022/23, 2023/24 or 2024/25 (ii) are new entrants in 2025/26.

**Section G** (pages 46 - 47): Support available in 2025/26 to full-time distance learning students who (i) were new entrants to higher education in 2012/13 from September 2012 onwards, in 2013/14, 2014/15, 2015/16, 2016/17, 2017/18, 2018/19, 2019/20, 2020/21, 2021/22, 2022/23, 2023/24 or 2025/26 and (ii) are new entrants in 2025/26.

**TABLE A5: FULL TIME FEES AT APPROVED (FEE CAP) PROVIDERS IN ENGLAND.**

Rate	Mode of Study	Maximum Fee Cap - without TEF award 2025/26 AY (£)	Maximum Fee Cap - with TEF award 2025/26 AY (£)
Full year.	Full-time	£9,275 (£8,185)	£9,535 (£8,355)
Final year (<15 weeks attendance)	Full-time	£4,635 (£3,090)	£4,765 (£3,175)
Sandwich work placement	Full-time	£1,855 (£1,235)	£1,905 (£1,270)
Overseas 1 year			
Erasmus/T year			
Foundation			

**TABLE A2: LOAN FOR LIVING COSTS RATES FOR 2016 COHORT STUDENTS ELIGIBLE FOR BENEFITS: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.**

	FULL YEAR STUDENTS	MAIN RATE (100%)	NON-INCOME ASSESSED	INCOME ASSESSED
Parental home		10,473	3,907	6,566
London		15,008	6,853	8,155
Elsewhere		12,019	4,915	7,104
Overseas		13,442	5,838	7,604
	FINAL YEAR STUDENTS	MAIN RATE (100%)	NON-INCOME ASSESSED	INCOME-ASSESSED
Parental home		9,984	3,590	6,394
London		14,066	6,244	7,822
Elsewhere		11,489	4,569	6,920
Overseas		12,265	5,073	7,192

# STUDENT FINANCE AY 2025/26

INFORMATION FOR STUDENTS

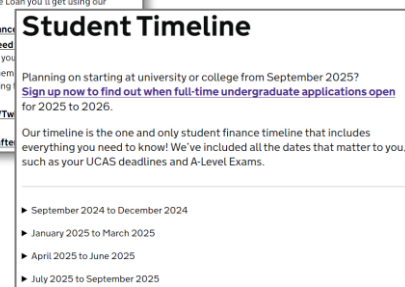
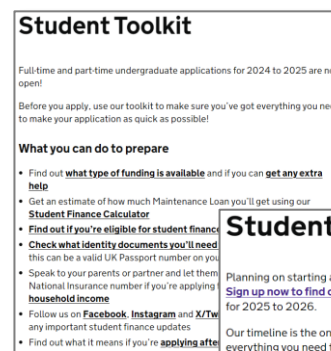
sfe

# STUDENT FINANCE AY 2025/26

## THE SFE CAMPAIGN PAGE

The SFE campaign page is a single point of reference for all the essential funding, eligibility and application information students need to know:

- Toolkit and timeline features are available to help students plan and navigate their SFE funding journey, ensuring they are ready for the next step
- Visit and bookmark the campaign page: <https://studentfinance.campaign.gov.uk>



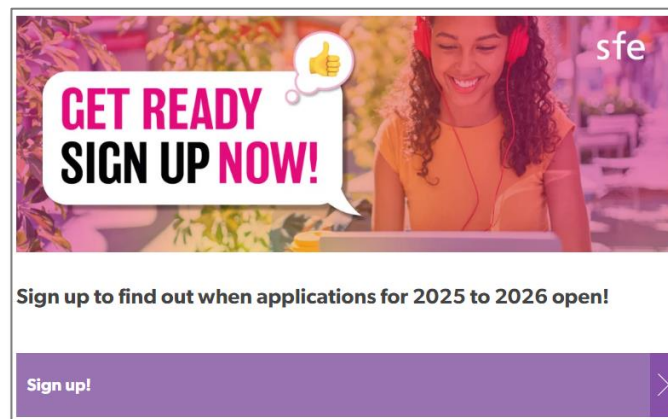
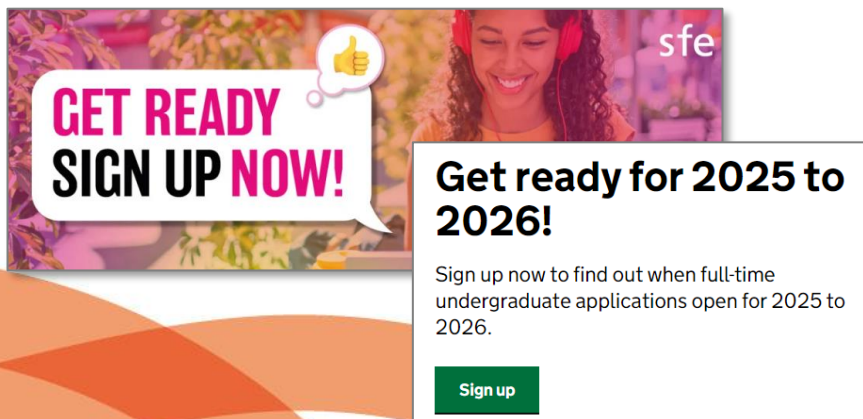
# STUDENT FINANCE AY 2025/26

## APPLICATION SERVICE MAILING LIST

To help promote early applications, students can sign up to receive an alert message when the full-time undergraduate service for AY 2025/26 opens:

The application alert [sign up](#) can be accessed through the SFE campaign page and the SFE zone on The Student Room:

- SFE campaign page: <https://studentfinance.campaign.gov.uk>
- The Student Room: [www.thestudentroom.co.uk/student-finance](http://www.thestudentroom.co.uk/student-finance)



# STUDENT FINANCE AY 2025/26

## AY 2025/26 DfE ANNOUNCEMENT – INFORMATION FOR STUDENTS

An article has been posted on the DfE Education Hub providing essential details on the tuition fee and Maintenance Loan changes in England:

- <https://educationhub.blog.gov.uk/2024/11/04/student-fees-and-maintenance-loan-increase-what-you-need-to-know>



Maintenance loans and tuition fees in England are changing in line with inflation to help ensure the financial stability of the university sector. But what does this mean for students and universities?

### Why has this decision been made?

We recognise that students have been feeling the pinch of the cost of living. Because of this, we have decided to raise maintenance loans – the loan that helps you with your living expenses as a full-time student.

The 3.1% rise will provide as much as £414 extra per year to help students from the lowest income families.

We have also made the decision to increase maximum tuition fee limits to help universities cope with the cost of living. Tuition fees have increased in several areas due to inflation. Maximum tuition fees will rise to £9,535.

### What will this mean for repaying my student loan?

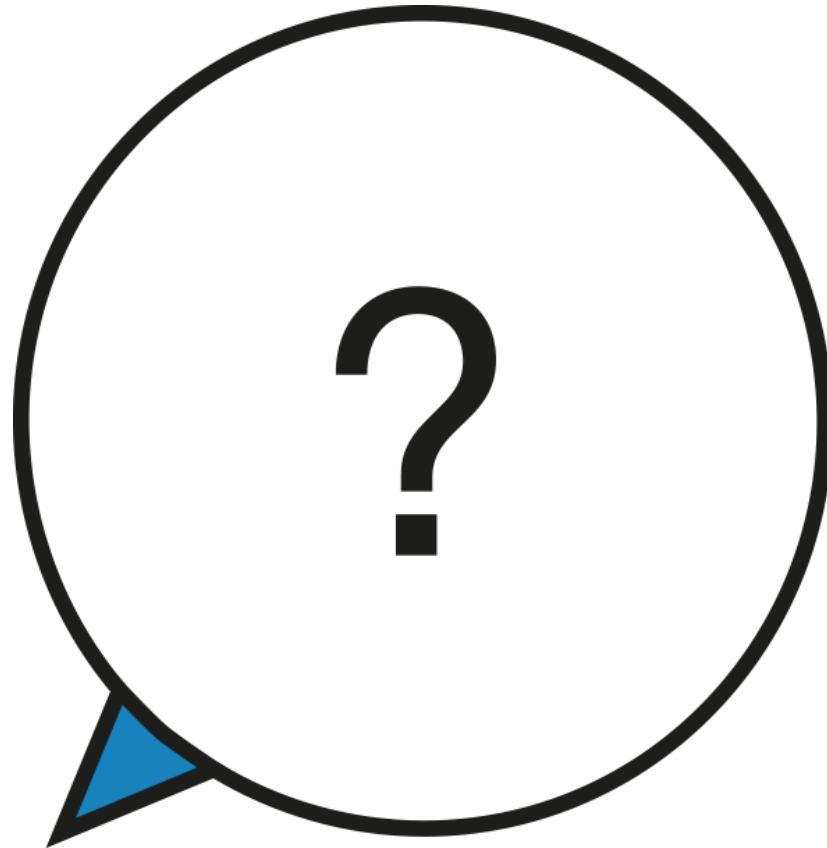
After finishing university, those who have taken out a student loan will not see their monthly student loan repayments increase because of these changes.

For a student loan, the amount you repay each month, if you're paid monthly, depends on how much you earn over the repayment threshold. So, the more you earn, the more you repay. If your earnings fall below the threshold, you're not required to pay back anything.

Unlike commercial loans, if you have not repaid your student loan after 40 years, the amount you still owe is automatically cancelled, regardless of how much it is.

# QUESTIONS OR COMMENTS

NOW IT'S YOUR TURN



To discuss potential staff update sessions, event support, student finance policy matters or just to register for our updates, please get in touch:

Ben Rutter

London and East Anglia Regions

- 07554 458871
- [ben\\_rutter@slc.co.uk](mailto:ben_rutter@slc.co.uk)