



Higher education

Student Finance

2025

**HOW MUCH 'DEBT' DOES THE AVERAGE
STUDENT LEAVE UNIVERSITY WITH?**

£45,000

Financing University



You've done your exams, you're waiting for your grades and hopefully you'll soon be on your way to your dream uni or college. But how much will day-to-day life cost once you get there?

Outside of tuition fees, which are fixed at £9,250 per year for home students in UK universities, this year's **UCAS Student Lifestyle Report** found that students are spending an average of **£219 in a typical week, excluding rent.**

This sounds like a lot, but with maintenance loans of up to £9,706 per year (for students who live away from parents, outside London), it should still be possible to make ends meet and have some fun while you're studying too.

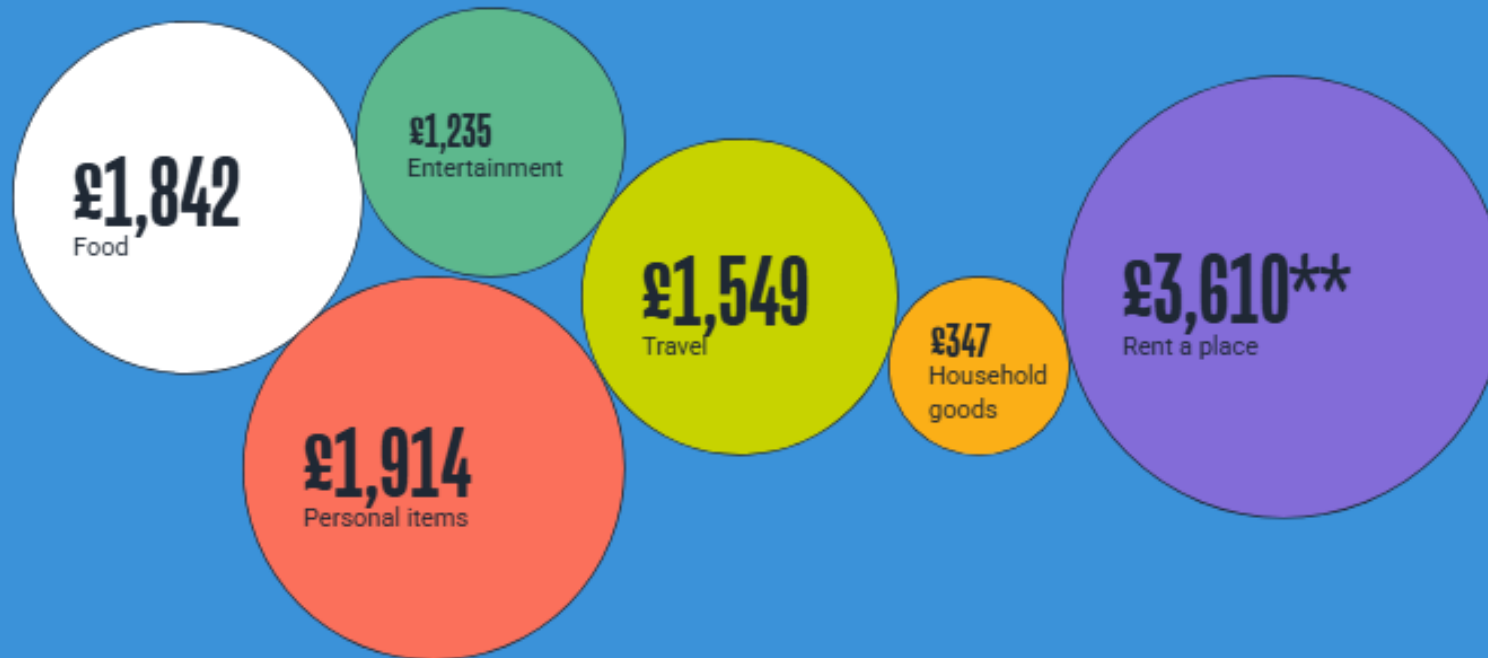


Cost of living as a student



How much of it will I need?

Right now, you are probably living at home, with other people paying for your food, electricity, internet, and almost everything else. That'll change once you start uni. If you choose to go to uni, these are the kinds of things you'll have to pay each year*:



Cost of living as a student



i Essentials

£75 per week | 34% of total weekly spend

i Lifestyle

£66 per week | 30% of total weekly spend

i Fun

£76 per week | 35% of total weekly spend

i Rent

Between £115-175 per week

Tuition Fees



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
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Tuition Fees



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
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Tuition Fees



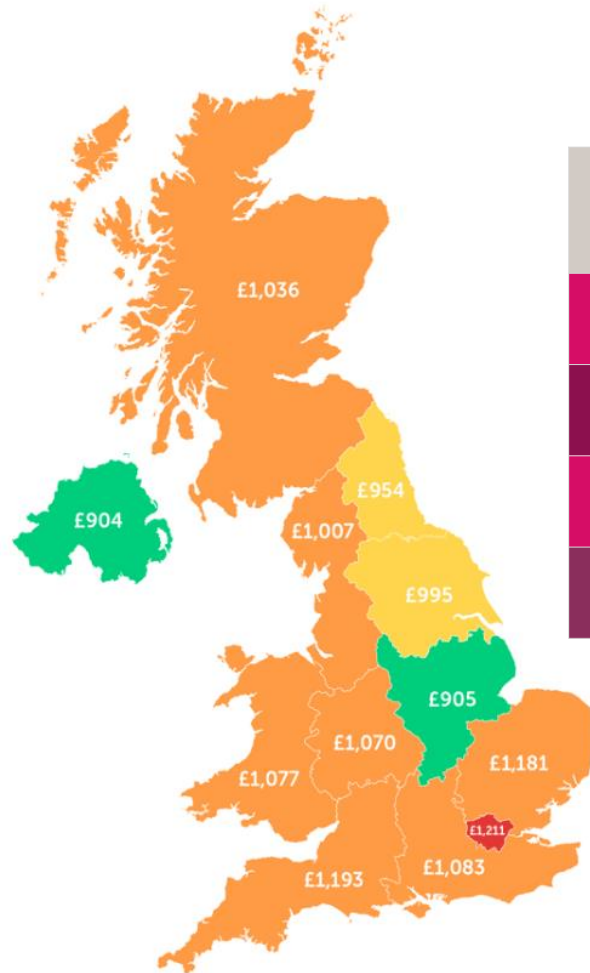
Tuition fees by region for courses starting in 2025 to 2026

Student's home region	Studying in England	Studying in Scotland	Studying in Wales	Studying in Northern Ireland
England	Up to £9,535	Up to £9,535	Up to £9,535	Up to £9,535
Scotland	Up to £9,535	No fee	Up to £9,535	Up to £9,535
Wales	Up to £9,535	Up to £9,535	Up to £9,535	Up to £9,535
Northern Ireland	Up to £9,535	Up to £9,535	Up to £9,535	Up to £4,855
EU and other international*	Variable	Variable	Variable	Variable

Maintenance Fees



- Accommodation
- Food
- Bills
- Course materials
- Travel costs
- Clothing
- Technology
- Social life



Region	Average weekly rent
London	£300
South West	£290
Midlands	£248
Staffordshire	£95-135

Student Loans



What finance is available:

There are two costs associated with going to university:

- ✓ **Tuition fees** (to cover your course costs and paid directly to the university)
- ✓ **Living costs** (what you need to live at university) could be covered by a maintenance loan.

Student Loans



Tuition Fee Loan

- A non-means tested Tuition Fee Loan is available from Student Finance England (SFE).
- Eligible students can apply for and take out the full Tuition Fee Loan required to pay their Tuition Fees in full regardless of their household income.
- The Tuition Fee Loan is paid directly to the University to cover the cost of your fees in termly instalments.
- As it is a loan, you will need to repay it.
- You need to apply for this for every year of study.



Maintenance Loan

- Eligible students can apply to SFE for a Maintenance Loan towards their living and course costs.
- The Maintenance Loan is means-tested so the amount you receive is partially based on your household income and whether you chose to live in or away from your parental home.
- The Maintenance Loan is paid in equal termly instalments.
- As it is a loan, you will need to repay it.
- You need to apply for this for every year of study.

Maintenance Loans



Watch: [Your university fees and funding explained](#)

Household Income (£)	Students Living Away from Parental Home (£)	Household Income (£)	Students Living in Parental Home (£)
25,000 or under	10,544	25,000 or under	8,877
30,000	9,791	30,000	8,132
35,000	9,038	35,000	7,387
40,000	8,285	40,000	6,642
45,000	7,532	45,000	5,897
50,000	6,779	50,000	5,152
55,000	6,026	55,000	4,407
60,000	5,273	58,349 or above (or non-means tested)	3,907
62,377 or above (or non-means tested)	4,915		

Student Loans



STUDENT FINANCE CALCULATOR

- <https://www.gov.uk/student-finance-calculator>
- You can use the online student finance calculator to get an idea of the maintenance loan you can expect to receive from SFE
- This can be helpful when planning for university study

Student finance calculator

This calculator is for students from England or the European Union (EU) starting a new undergraduate course in academic years:

- 2023 to 2024
- 2024 to 2025

Use the student finance calculator to estimate:

- student loans
- extra student funding, for example if you're disabled or have children

Your result will be more accurate if you know your annual household income (your parents' or partner's income plus your own).

[Start now >](#)



Disabled Students Allowance



DISABLED STUDENTS' ALLOWANCE

- Support to cover study-related costs
- Allowance of up to £26,948
- Type and amount of support depends on your individual needs
- Received in addition to tuition/maintenance loan
- DSA does not need to be repaid



Care Leavers & Estranged Students



SUPPORTING CARE LEAVERS AND ESTRANGED STUDENTS



All-year round accommodation



Dedicated bursary



Specialist application support pre-entry



Dedicated contacts



Scholarships & Bursaries



Check for scholarships and bursaries:

These financial awards are available directly from universities to provide extra financial help and support. Details will be available on university websites and you can ask for details at open and applicant days.

Scholarships and bursaries tend to prioritise students when:

- their family has a low income
- they are the first person in their family to go to university
- they study a particular subject (depending on university)
- they achieve higher than average grades at school/college

Scholarships and bursaries reward high achievement or support students with greater need. You don't need to pay this money back.

University bursaries are usually awarded to students who need more financial help. They may offer support due to a students' personal circumstances or a low family income.

University scholarships usually reward students who are outstanding in their subject. They generally need to be applied for and are quite competitive. Scholarships may also support non-academic achievements such as sport, music or volunteering.

Scholarships & Bursaries



Research Scholarships and Bursaries:

Using your device look on the website for two or three of the universities you are interested in attending. Search for their Scholarships and Bursaries page. What do they offer?

Explore the following links to view scholarships

[University of Surrey Scholarships & Bursaries](#)

[UCL Scholarships & Bursaries](#)

Scholarships and bursaries listing

Focus your search using the filters.

FILTER BY:			
LEVEL	SUBJECT GROUPINGS	FEE STATUS TYPE	AWARD TYPE
Battersea Scholarship 2025 entry 2025			
The Battersea Scholarship will provide up to £16,000 (£4,000 a year for 3 years of study, plus a PTY year if taken) for a care-experienced student at the University of Surrey.			
Care Leaver and Estranged Student Bursary 2025 entry 2025			
The Care Leaver and Estranged Student Bursary is an annual bursary of £3,000 plus an additional £500 on graduation to support with moving on costs.			
Chemical and petroleum engineering undergraduate scholarship 2025 entry 2025			
The scholarship is awarded as a £2,000 accommodation fee waiver in the first year of study only. It is open to UK offer-holders for bachelor degree courses or integrated masters programmes in the School of Chemical and Petroleum Engineering at the University of Surrey.			
Chemistry undergraduate scholarship 2025 entry 2025			
The scholarship is awarded as a £2,000 accommodation fee waiver in the first year of study only. It is open to UK offer-holders for bachelor degree courses or integrated masters programmes in the School of Chemistry at the University of Surrey.			

NHS Bursary



NHS Bursary

The NHS Bursary provides funding for eligible medical or dental students who normally live in England.

If you're eligible, you could get:

- a non-means tested bursary
- a means tested bursary, which is based on parental, spouse, partner or civil partner's income or your own unearned income
- a tuition fee contribution
- additional allowances, depending on your circumstances

— Eligibility

You may be eligible if you're studying to become a doctor or dentist and:

- you're on an undergraduate course lasting 5 or 6 years, or
- you're on a graduate entry course lasting 3 or 4 years, and
- your course is in the [Office for Students' medical and dental student intake](#)
- you've already received the NHS Bursary in a previous year

Non-means tested bursary

The 2023 to 2024 rate is £1,020 for all students.

Means tested bursary

The 2024 to 2025 rates are:

- up to £3,255 if your university is in London and you do not live in your parental home
- up to £2,696 if your university is outside of London and you do not live in your parental home
- up to £2,251 regardless of university location if you live in your parental home

NHS Bursary



NHS Learning Support Fund (LSF)

NHS Learning Support Fund (LSF) is funding to support eligible healthcare students. To apply, you need to be on one of the following pre-registration undergraduate or postgraduate courses:

- dental therapy or dental hygiene (level 5 and 6 courses)
- dietetics
- midwifery
- nursing (adult, child, mental health, learning disability, joint nursing, or social work)
- occupational therapy
- operating department practitioner
- orthoptics
- orthotics and prosthetics
- paramedics (except DipHE and FD courses)
- physiotherapy
- podiatry or chiropody
- radiography (diagnostic and therapeutic)
- speech and language therapy

— What you could get

NHS LSF is made up of 4 main elements. What you get depends on your circumstances.

You can apply for a [Training Grant](#) of £5,000 per academic year, or a pro rata amount for part-time students. Students on certain courses can get a Special Subject Payment, which is an extra £1,000.

If you have at least one dependant child under 15 years old (or under 17 if registered with special educational needs) you can also receive [Parental Support](#). This is a grant of £2,000 per academic year or a pro rata amount for part-time students.

If you paid for any excess travel or accommodation costs on a placement, you can claim money back through [Travel and Dual Accommodation Expenses](#).

If you're experiencing unexpected financial hardship, you may be able to claim up to £3,000 through the [Exceptional Support Fund](#).

1. Student Finance



Starting to apply:

- Apply to Student Finance England **ONLINE** for your financial support – March 13th – May 17th 2025
- You can apply before you have confirmed an offer
- It can take up to 6 weeks for student finance to be processed
- Research possible bursaries/scholarships/additional funding
- Estimate your costs at university e.g. accommodation, transport, food, phone bill, socialising, sports
- You can still receive a maintenance loan if you live at home

sfe

2. During your time at university



- Complete your enrolment when you arrive at university
- You will usually get your maintenance loan into your bank in 3 instalments – the first coming after 3-5 working days of enrolment, second in January and the third at Easter
- Using your estimated costs, create a budget, working out how many weeks you need each maintenance payment to last for, and how much you can spend
- Reapply for finance each year (you will be reminded). If there are changes in your circumstances, your loan will be readjusted

If your circumstances change during your studies

- You will re-apply for finance every year
- Changes in household income can be adjusted year-to-year, so if your income goes up or down, your loan can be adjusted accordingly
- If you decide to leave/return home in your second or third year, your maintenance loan can be adjusted to reflect that
- Your finance agreement cannot change during your studies (or after)

3. Repayment - When you leave university



- Repayments will begin in April after you have completed or left your course.
 - Repayments will start only when your income is over £25,000 per year.
 - You will repay 9p for every £1 you earn over the £25,000 threshold.
 - Repayments are deducted automatically through the tax system. If you are self-employed or working overseas when your repayments are due to start, you will need to arrange separate repayment arrangements with Student Finance England.
 - If your income falls below the £25,000 threshold repayments will stop automatically and not re-start until you are earning over the threshold again. If you are self-employed or working overseas while making repayments and your income falls below £25,000, you will need to contact Student Finance England directly.
 - There are no early repayment penalties and you can choose to make voluntary repayments to your loan at any time.
 - Any outstanding loan (including interest) is written off after 40 years or if you become permanently unfit for work or die.
 - Interest is applied to your loan at the point the first payment is made to you and is linked to the Retail Prices Index (RPI).
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5.4 Repayment plan 5 - If you start an undergraduate or postgraduate course after 1 August 2023

Repayment plan 5 is a new repayment plan, being introduced for students starting undergraduate and Advanced Learner Loan courses on or after 1 August 2023. You won't be expected to make repayments to your plan 5 student loan until April 2026 at the earliest, even if you leave your course early.

You'll only start making repayments if your income is over the repayment threshold. The repayment threshold for the 2026-27 tax year will be £25,000 a year, £2,083 a month or £480 a week in the UK. If your income falls below the repayment threshold, your repayments will stop and only restart when your income is over the threshold again.

You can also make additional voluntary repayments to SLC at any time.

You'll repay 9% of your income over the repayment threshold, which is currently £25,000 a year, £2,083 a month or £480 a week in the UK. If your income changes, either rising or falling, your repayment amount will automatically change to reflect this.

Income each year before tax	Monthly income before tax	Approximate monthly repayment
£25,000	£2,083	£0
£28,000	£2,333	£22
£29,500	£2,458	£33
£31,000	£2,583	£45
£33,000	£2,750	£60





Student Finance Search

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Quick Links



Create/Login to a Student Finance Account:
[Login to Student Finance England \(slc.co.uk\)](http://slc.co.uk)

Step by Step Tutorials:
[How to use your Student Finance online account – YouTube](#)

Student Finance Calculator:
[Student finance calculator - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

UCAS – Student Finance:
[Student finance in England - Everything you need to know \(ucas.com\)](http://ucas.com)

The complete university Guide
[Student finance and funding \(thecompleteuniversityguide.co.uk\)](http://thecompleteuniversityguide.co.uk)

