



Student finance available for new full-time students

Tuition fees 

Living costs 

Extra help 



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Full-time students will have two main costs while studying: tuition fees and living costs. Student finance is available to help with both.

Tuition fees



Tuition Fee Loan

Most universities and colleges can charge up to £9,250 a year for full-time courses. Most students won't have to pay for tuition fees up front. Every eligible new student studying at a publicly-funded university or college is entitled to a Tuition Fee Loan of up to £9,250 to cover their fees.



Students who are studying at a privately-funded university or college should check if their course is 'specifically designated', this means the course is approved for government funding and eligible for student finance. As long as their course is eligible for student finance they can apply for a Tuition Fee Loan of up to £6,165 a year. Some courses at privately-funded universities and colleges may cost more than this. It's up to the student to pay the difference between the course tuition fees and the amount of Tuition Fee Loan they get.

The Tuition Fee Loan doesn't have to be paid back until their income is over the current UK repayment threshold of £21,000 a year, £1,750 a month or £404 a week.

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Maintenance Loan

Students can get up to £11,002 to help with living costs, depending on their household income, where they live and where they study. The basic rate of Maintenance Loan doesn't depend on the student's household income but they can apply for more that does. The Maintenance Loan has to be paid back but not until the student's income is over the current UK repayment threshold of £21,000 a year.



	Full rate (100%)	Doesn't depend on household income	Depends on household income
Living with parents	£7,097	£3,124	Up to £3,973
Studying in London and not living with parents	£11,002	£5,479	Up to £5,523
Studying outside of London and not living with parents	£8,430	£3,928	Up to £4,502
Living and studying abroad as part of a UK course	£9,654	£4,667	Up to £4,987

All 2017/18 figures are subject to Parliamentary approval.

Students in certain circumstances might be able to get extra Maintenance Loan to help towards their living costs if:

- they're a single parent or single foster parent of a child or young person under 20 who is in full-time education below higher-education level or on an approved training course;
- they have a partner who is also a full-time student and one or both of them is responsible for a child or young person under 20 who is in full-time education below higher-education level or on an approved training course;
- they have a disability and qualify for the Disability Living Allowance, Disability Premium or Severe Disability Premium;
- they're deaf and qualify for Disabled Students' Allowances;
- they have been treated as incapable of work for a continuous period of at least 28 weeks;
- they have a disability and qualify for income-related Employment and Support Allowance;
- they're waiting to go back to a course having taken agreed time out from that course due to an illness or caring responsibility that has now ended; or
- they qualify for Personal Independence Payment or Armed Forces Independence Payment.

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Depending on their circumstances, students might also be able to apply for grants. These don't have to be paid back unless the student leaves their course early.

Disabled Students' Allowance (DSAs)

DSAs are available to students who have extra costs as a direct result of a disability, including a long-term health condition, mental-health condition or specific learning difficulty, such as dyslexia or dyspraxia. DSAs don't depend on household income. How much a student gets depends on their circumstances.



Childcare Grant (CCG)

CCG helps with childcare costs if the student has dependent children under 15 (or under 17 if the child has special educational needs) in registered or approved childcare. They can get up to £159.59 a week for one child or up to £273.60 a week for two or more children, depending on their household income.



Parents' Learning Allowance (PLA)

PLA is to help with course-related costs if a student has dependent children. They can get up to £1,617 a year depending on household their income.



Adult Dependants' Grant (ADG)

ADG helps students who have an adult who depends on them financially. They can get up to £2,834 a year depending on their household income.



For more information on CCG, PLA and ADG, download the 'Students with Children or Adult Dependants' factsheet from the practitioners' website.

Bursaries and scholarships

Students may be able to get financial help from their university or college, such as a bursary or scholarship. Often these depend on the student's household income and vary at different universities and on different courses. Students should check their university or college website for more details.



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