

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.

Section H (pages 48 - 49): Support available in 2025/26 to students undertaking postgraduate courses (including postgraduate DSA).

SECTION A: SUPPORT AVAILABLE IN 2025/26 FOR 2016 COHORT STUDENTS: NEW CURRENT SYSTEM STUDENTS WHO ARE STARTING THEIR COURSES IN 2025/26 AND CURRENT SYSTEM FULL-TIME STUDENTS 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 2025/26.

a) LIVING COSTS SUPPORT FOR 2016 COHORT STUDENTS (OTHER THAN 2016 COHORT STUDENTS ELIGIBLE FOR BENEFITS AND 2016 COHORT STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE).

TABLE A1: LOAN FOR LIVING COSTS RATES FOR 2016 COHORT STUDENTS (OTHER THAN STUDENTS ELIGIBLE FOR BENEFITS): INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.

FULL YEAR STUDENTS	MAIN RATE (100%)	NON-INCOME ASSESSED	INCOME ASSESSED
Parental home	8,877	3,907	4,970
London	13,762	6,853	6,909
Elsewhere	10,544	4,915	5,629
Overseas	12,076	5,838	6,238
FINAL YEAR STUDENTS	MAIN RATE (100%)	NON-INCOME ASSESSED	INCOME-ASSESSED
Parental home	8,353	3,590	4,763
London	12,750	6,244	6,506
Elsewhere	9,972	4,569	5,403
Overseas	10,810	5,073	5,737

Household Income Assessment

The income assessment for full year and final year rates of loans for living costs is calculated as follows:

Parental Home Rate: £1 reduction in loan for every complete £6.71 increase in income above £25,000.

London Rate: £1 reduction in loan for every complete £6.53 increase in income above £25,000.

Elsewhere Rate: £1 reduction in loan for every complete £6.64 increase in income above £25,000.

Overseas Rate: £1 reduction in loan for every complete £6.58 increase in income above £25,000.

The income threshold for the minimum non-income assessed full rate of overseas loan is: £66,047.

The income thresholds for the minimum non-income assessed final year rates of loans are: £56,960 (Home), £67,485 (London), £60,876 (Elsewhere), and £62,750 (Overseas).

Assessed Contribution

Assessed contribution figures in **tables A15, A18 and A20** are used to determine the amount of support where a 2016 cohort student has applied for loans for living costs and supplementary support. Where there are two or more students in a household, the total assessed contribution is split by the number of students within the household. The assessed contribution for the loan for living costs applies for a 2016 cohort student where the household income exceeds £42,875.

b) LIVING COSTS SUPPORT FOR 2016 COHORT STUDENTS ELIGIBLE FOR BENEFITS (OTHER THAN STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE).

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

Household Income Assessment – Students Eligible for Benefits.

The income assessment for full-year rates of loans for students eligible for benefits is calculated as follows:

Parental Home Rate: £1 reduction in loan for every complete £4.196 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.71 increase in income above £42,875.

London Rate: £1 reduction in loan for every complete £4.487 increase in income

above £25,000 up to £42,875. £1 reduction in loan for every complete £6.53 increase in income above £42,875.

Elsewhere Rate: £1 reduction in loan for every complete £4.289 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.64 increase in income above £42,875.

Overseas Rate: £1 reduction in loan for every complete £4.378 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.58 increase in income above £42,875.

Income threshold for the minimum non-income assessed full rate of overseas loan is: £66,050.

The income assessment for final-year rates of loans for students eligible for benefits is calculated as follows:

Parental Home Rate: £1 reduction in loan for every complete £4.162 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.71 increase in income above £42,875.

London Rate: £1 reduction in loan for every complete £4.41 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.53 increase in income above £42,875.

Elsewhere Rate: £1 reduction in loan for every complete £4.246 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.64 increase in income above £42,875.

Overseas Rate: £1 reduction in loan for every complete £4.285 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.58 increase in income above £42,875.

The income thresholds for the minimum non-income assessed final year rates of loans are: £56,967 (Home), £67,487 (London), £60,877 (Elsewhere), and £62,754 (Overseas).

Assessed Contribution – Students Eligible for Benefits.

Assessed contribution figures in **tables A16, A19** and **A20** are used to determine the amount of support where a 2016 cohort student who is eligible for benefits has applied for loans for living costs and supplementary support. Where there are two or more students in a household, the total assessed contribution is split by the number of students within the household. The assessed contribution for the loan for living costs applies for a 2016 cohort student who is eligible for benefits where the household income exceeds £42,875.

Maintenance and Special Support Element of the Loan for Living Costs.

For 2016 cohort students entitled to benefits, the loan for living costs has a maintenance element and a special support element, the latter being a contribution towards the costs of books, travel, equipment and childcare. The special support element is disregarded by the Department for Work and Pensions as student income when calculating benefits. Students whose entitlement to loan for living costs exceeds the maximum maintenance element will receive additional loan as a special support element. Maximum maintenance and special support elements are set out in **table A3 below** and at **table A16**:

TABLE A3: LOAN FOR LIVING COSTS FOR 2016 COHORT STUDENTS ELIGIBLE FOR BENEFITS: MAINTENANCE AND SPECIAL SUPPORT ELEMENTS

FULL YEAR STUDENTS	SPECIAL SUPPORT ELEMENT (100%) (£)	MAINTENANCE ELEMENT (100%) (£)	MAXIMUM LOAN (100%) (£)
Parental home	4,461	6,012	10,473
London	4,461	10,547	15,008
Elsewhere	4,461	7,558	12,019
Overseas	4,461	8,981	13,442
FINAL YEAR STUDENTS	SPECIAL SUPPORT ELEMENT (100%) (£)	MAINTENANCE ELEMENT (100%) (£)	MAXIMUM LOAN (100%) (£)
Parental home	4,461	5,523	9,984
London	4,461	9,605	14,066
Elsewhere	4,461	7,028	11,489
Overseas	4,461	7,804	12,265

c) STUDENT SUPPORT FOR 2016 COHORT STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE.

New full-time students in 2025/26 and continuing full-time students starting a course on or after 1 August 2016 who are aged 60 or over on the first day of the first academic year of their course qualify for a means-tested loan for living costs towards the costs of books, travel, equipment and childcare in 2025/26. The loan for living costs is disregarded by the Department for Work and pensions as student income when calculating benefits.

2016 cohort students aged 60 or over on the first day of the first academic year of their course with household incomes of £25,000 or less qualify for the maximum loan for living costs of £4,461 in 2025/26. Students with household incomes above £25,000 lose £1 of loan for every complete £4.27 increase in income above £25,000 until a household income of £43,835 is reached where a minimum £50 loan is paid.

Students on household incomes above £43,835 do not qualify for a loan for living costs.

The income assessment for loan for living costs for students aged 60 or over on the first day of the first academic year of their course is not added to the income assessment for supplementary grants (i.e. dependants' grants and travel grant) as part of the assessed contribution.

Table A17 covers loan for living costs rates for **2016 cohort students aged 60 or over on the first day of the first academic year of their course.**

d) REDUCED RATE LOANS FOR LIVING COSTS for 2016 COHORT STUDENTS in 2025/26.

TABLE A4: REDUCED RATE LOAN FOR LIVING COSTS.

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich years)	REDUCED LOANS (NHS Bursary Years)
Parental home	2,396	2,066
London	4,485	3,865
Elsewhere	3,194	2,753
Overseas	N/A	2,753
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,820	1,567
London	3,430	2,959
Elsewhere	2,490	2,146
Overseas	N/A	2,146

The following groups of 2016 cohort students are eligible for the reduced, non-income assessed loan rates in 2025/26 (see Table A4 above):

- (i) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate (students undertaking work placements overseas qualify for the elsewhere rate of loan);
- (ii) Students who are eligible to apply for means-tested NHS bursaries (Note: the full year overseas reduced loan rate for these students is £2,753 and the final year overseas reduced loan rate is £2,146).

(e) TUITION FEE SUPPORT

For 2025/26, HE providers will register with the Office for Students as Approved (Fee Cap) providers or Approved Providers. Providers registering in the Approved (Fee Cap) part of the Register will be subject to maximum fee limits. Providers registering in the Approved part of the Register will not be subject to maximum fee limits but will attract fee loans up to the levels for Approved (Fee Cap) providers which do not have an Access and Participation Plan in place.

The following maximum fee caps apply in 2025/26 to providers in the Approved (Fee Cap) section of the Office for Students' (OfS) Register ('Approved (Fee Cap) Providers') in England with an OfS Access and Participation Plan and with/without a Teaching Excellence and Student Outcomes Framework (TEF) award.

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

Maximum Fee Caps in 2025/26 for full-time courses starting on or after 1 September 2012 at Approved (Fee Cap) Providers in England with (without) an OfS Access and Participation Plan. Maximum Fee Caps for classroom-based foundation years apply to years starting on or after 1 August 2025.			
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 (£6,185)	£9,535 (£6,355)
Final year (<15 weeks attendance)	Full-time	£4,635 (£3,090)	£4,765 (£3,175)
Sandwich work placement year	Full-time	£1,855 (£1,235)	£1,905 (£1,270)
Overseas study year	Full-time	£1,390 (£925)	£1,430 (£950)
Erasmus/Turing year	Full-time	£1,390 (£925)	£1,430 (£950)
Foundation Year	Full-time	£5,605 (£3,735)	£5,760 (£3,835)

2016 cohort full-time students at Approved (Fee Cap) providers in England will be able to apply for an up-front fee loan to meet the full costs of their tuition in 2025/26.

TABLE A6: FULL TIME FEE LOANS AT APPROVED (FEE CAP) PROVIDERS IN ENGLAND.

Maximum fee loans in 2025/26 for full-time courses starting on or after 1 September 2012 at Approved (Fee Cap) providers in England. Maximum fee loans for classroom-based foundation years apply to years starting on or after 1 August 2025.	
Rate	Maximum Fee Loan Cap
Full year	£9,535
Final year (<15 weeks attendance)	£4,765
Sandwich work placement year	£1,905

Overseas study year	£1,430
Erasmus/Turing year	£1,430
Foundation Year	£5,760

2016 cohort full-time students at publicly funded institutions in Scotland and Northern Ireland will be able to apply for an up-front fee loan to meet the full costs of their tuition in 2025/26.

TABLE A7: FULL TIME FEES AT APPROVED (FEE CAP) PROVIDERS IN ENGLAND FOR ACCELERATED DEGREE COURSES STARTING ON OR AFTER 1 AUGUST 2019.

Maximum fees for 2016 cohort students starting full-time accelerated degree courses at Approved (Fee Cap) Providers in England from 1 August 2019 onwards will be 20% higher (to the nearest £5) than maximum fees for the equivalent full-time non-accelerated degree course in 2025/26. Students will be able to apply for a fee loan to meet the full costs of their tuition.

Maximum Fee Caps in 2025/26 for full-time accelerated degree courses starting on or after 1 August 2019 at Approved (Fee Cap) Providers in England with (without) an OfS Access and Participation Plan.			
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	£11,130 (£7,420)	£11,440 (£7,625)
Sandwich work placement year	Full-time	£2,225 (£1,480)	£2,285 (£1,525)
Overseas study year	Full-time	£1,665 (£1,110)	£1,715 (£1,140)
Erasmus/Turing Year	Full-time	£1,665 (£1,110)	£1,715 (£1,140)

TABLE A8: FULL TIME FEE LOANS AT APPROVED (FEE CAP) PROVIDERS IN ENGLAND FOR ACCELERATED DEGREE COURSES STARTING ON OR AFTER 1 AUGUST 2019.

Maximum fee loans in 2025/26 for full-time accelerated degree courses starting on or after 1 August 2019 at Approved (Fee Cap) providers in England.	
Rate	Maximum Fee Loan Cap 2025/26 AY

	(£)
Full year	£11,440
Sandwich work placement year	£2,285
Overseas study year	£1,715
Erasmus/Turing Year	£1,715

2016 cohort full-time students at publicly funded institutions in Scotland and Northern Ireland will be able to apply for an up-front fee loan to meet the full costs of their tuition in 2025/26.

TABLE A9: FULL TIME FEE LOANS AT PUBLICLY FUNDED INSTITUTIONS IN SCOTLAND AND NORTHERN IRELAND.

Maximum full-time fee loans in 2025/26 for courses starting on or after 1 August 2012 at publicly funded institutions in Scotland and Northern Ireland. Maximum fee loans for classroom-based foundation years apply to years starting on or after 1 August 2025.	
Rate	Maximum Fee Loan Cap 2025/26 AY (£)
Full year	£9,535
Final year (<15 weeks attendance)	£4,765
Sandwich work placement year	£4,765
Overseas study year	£4,765
Erasmus/Turing year	Fee Waiver (Northern Ireland)/ £1,430 (Scotland)
Foundation Year	£5,760

2016 cohort full-time students at regulated institutions in Wales will be able to apply for an up-front fee loan to meet the full costs of their tuition in 2025/26.

TABLE A10: FULL TIME FEE LOANS AT REGULATED INSTITUTIONS IN WALES.

Maximum full-time fee loans in 2025/26 for courses starting on or after 1 September 2017 at regulated institutions in Wales.
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Rate	Fee Loan Cap 2025/26 AY (£)
Full year	£9,535
Final year (<15 weeks attendance)	£4,765
Sandwich work placement year	£1,905
Overseas study year	£1,430
Erasmus/Turing year	£1,430
Foundation year	£5,760

2016 cohort students studying at providers in the Approved section of the Office for Students' (OfS) Register ('Approved Providers') in England with/without a Teaching Excellence and Student Outcomes Framework (TEF) award will be able to apply for an up-front fee loan towards the costs of their tuition in 2025/26. Maximum fees for courses at Approved Providers are uncapped in 2025/26.

TABLE A11: FULL TIME FEE LOANS AT APPROVED PROVIDERS IN ENGLAND.

Maximum full-time fee loans in 2025/26 for courses starting on or after 1 September 2012 at Approved Providers in England. Maximum full-time fee loans for classroom-based foundation years apply to years starting on or after 1 August 2025.		
Rate	Fee Loan Cap without TEF 2025/26 AY (£)	Fee Loan Cap with TEF 2025/26 AY (£)
Full year	£6,185	£6,355
Final year (<15 weeks attendance)	£3,090	£3,175
Sandwich work placement year	£1,235	£1,270
Overseas study year	£925	£950
Foundation year	£3,735	£3,835

Maximum fee loans for 2016 cohort students starting full-time accelerated degree courses at Approved Providers in England from 1 August 2019 onwards will be 20%

higher (to the nearest £5) than those for the equivalent full-time non-accelerated degree course in 2025/26. Students will be able to apply for a fee loan towards the costs of their tuition.

TABLE A12: FULL TIME FEE LOANS FOR ACCELERATED DEGREE COURSES STARTING ON OR AFTER 1 AUGUST 2019 AT APPROVED PROVIDERS IN ENGLAND.

Maximum fee loans in 2025/26 for full-time accelerated degree courses starting on or after 1 August 2019 at Approved Providers in England.		
Rate	Fee Loan Cap without TEF 2025/26 AY (£)	Fee Loan Cap with TEF 2025/26 AY (£)
Full year	£7,420	£7,625
Sandwich work placement year	£1,480	£1,525
Overseas study year	£1,110	£1,140

2016 cohort students studying at private institutions in Scotland and Northern Ireland will be able to apply for an up-front fee loan towards the costs of their tuition in 2025/26.

TABLE A13: FULL TIME FEE LOANS AT PRIVATE INSTITUTIONS IN SCOTLAND AND NORTHERN IRELAND.

Maximum full-time fee loans in 2025/26 for full-time courses starting on or after 1 August 2012 at private institutions in Scotland and Northern Ireland. Maximum fee loans for classroom-based foundation years apply to years starting on or after 1 August 2025.		
Rate	Fee Loan Cap without TEF 2025/26 AY (£)	Fee Loan Cap with TEF 2025/26 AY (£)
Full year	£6,185	£6,355

Final year (<15 weeks attendance)	£3,090	£3,175
Sandwich work placement year	£3,090	£3,175
Overseas study year.	£3,090	£3,175
Foundation Year	£3,735	£3,835

2016 cohort students studying at non-regulated institutions in Wales will be able to apply for an up-front fee loan towards the costs of their tuition in 2025/26.

TABLE A14A: FULL TIME FEE LOANS AT NON-REGULATED INSTITUTIONS IN WALES.

Maximum full-time fee loans in 2025/26 for courses starting on or after 1 September 2017 at non-regulated institutions in Wales. Maximum fee loans for classroom-based foundation years apply to years starting on or after 1 August 2025.		
Rate	Fee Loan Cap without TEF 2025/26 AY (£)	Fee Loan Cap with TEF 2025/26 AY (£)
Full year	£6,185	£6,355
Final year (<15 weeks attendance)	£3,090	£3,175
Sandwich work placement year	£1,235	£1,270
Overseas study year.	£925	£950
Foundation Year	£3,735	£3,835

TABLE A14B: FULL TIME FEE LOANS FOR GRADUATE ENTRY ACCELERATED PROGRAMMES

Maximum full-time fee loans for Four Year Graduate Entry Accelerated Programmes in Medicine and Dentistry.	
Rate	Fee Loan Cap 2025/26 AY (£)
Year One	£5,964
Years Two - Four	£5,707

ACCESS AND PARTICIPATION PLANS.

Approved (Fee Cap) providers in England that intend to charge more than the Basic Amount or the Floor Amount in respect of the Basic Amount for full-time courses starting on or after 1 September 2012 must have an Access and Participation Plan approved by the Director for Fair Access and Participation. In 2025/26, for a full year of a course, the Floor Amount in respect of the Basic Amount for full-time courses (where the provider does not have a TEF award) is **£6,185 (£7,420** for accelerated degree courses starting on or after 1 August 2019 and before 1 August 2026). The Basic Amount for full-time courses (where the provider has a TEF award) is **£6,355 in 2025/26 (£7,625)** for accelerated degree courses starting on or after 1 August 2019 and before 1 August 2026). Access and Participation Plans describe the arrangements that each provider has in place to promote access for students from low-income or other under-represented groups through outreach activities as well as the financial help that the provider will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular provider.

A15: LOAN FOR LIVING COSTS ENTITLEMENT FOR 2016 COHORT STUDENTS (OTHER THAN 2016 COHORT STUDENTS WHO QUALIFY FOR BENEFITS): ILLUSTRATIVE LEVELS OF INCOME.

INCOME (£)	Income Assessment (£) ¹	Assessed Contribution (£)	LOAN FOR LIVING COSTS (£)
Student living at home			Maximum £8,877
25,000	0	0	8,877
30,000	745	0	8,132
35,000	1490	0	7,387
40,000	2235	0	6,642
42,875	2663	0	6,214
45,000	2980	317	5,897
50,000	3725	1062	5,152
55,000	4470	1807	4,407
58,349	4970	2307	3,907(+)
60,000	4970	2307	3,907
65,000	4970	2307	3,907
Student studying in London			Maximum £13,762
25,000	0	0	13,762
30,000	765	0	12,997
35,000	1531	0	12,231
40,000	2297	0	11,465
42,875	2737	0	11,025
45,000	3062	325	10,700
50,000	3828	1091	9,934
55,000	4594	1857	9,168
60,000	5359	2622	8,403
65,000	6125	3388	7,637
70,000	6891	4154	6,871
70,116	6909	4172	6,853(+)
75,000	6909	4172	6,853
Student studying outside London			Maximum £10,544
25,000	0	0	10,544
30,000	753	0	9,791
35,000	1506	0	9,038
40,000	2259	0	8,285
42,875	2692	0	7,852
45,000	3012	320	7,532
50,000	3765	1,073	6,779
55,000	4518	1,826	6,026
60,000	5271	2,579	5,273
62,377	5629	2,937	4,915(+)
65,000	5629	2,937	4,915
70,000	5629	2,937	4,915

Students on household incomes of £25,000 or less qualify for the maximum loan for living costs at the respective Home, Elsewhere or London rate of loan.

Home Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £6.71 of income above £25,000 until the amount they receive reaches 44% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction. London Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £6.53 of income above £25,000 until the amount they receive reaches 49.8% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction. Elsewhere Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £6.64 of income above £25,000 until the amount they receive reaches 46.6% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

The 'Assessed Contribution' is calculated for incomes above £42,875 – see table A18 of this Memorandum.

¹ Figures rounded down to the nearest £1

A16: LOAN FOR LIVING COSTS ENTITLEMENT FOR 2016 COHORT STUDENTS WHO QUALIFY FOR BENEFITS: ILLUSTRATIVE LEVELS OF INCOME.

INCOME (£)	Income Assessment (£)²	Assessed Contribution (£)	Special Support Element (£)	Maintenance Element (£)	TOTAL LOAN FOR LIVING COSTS (£)
Student living at home			Maximum £4,461	Maximum £6,012	Maximum £10,473
25,000	0	0	4,461	6,012	10,473
30,000	1,191	0	3,270	6,012	9,282
35,000	2,383	0	2,078	6,012	8,090
40,000	3,574	0	887	6,012	6,899
42,875	4,260	0	201	6,012	6,213
44,224	4,461	201	0	6,012	6,012
45,000	4,576	316	0	5,897	5,897
50,000	5,321	1,061	0	5,152	5,152
55,000	6,067	1,807	0	4,406	4,406
58,354	6,566	2,306	0	3,907	3,907(+)
60,000	6,566	2,306	0	3,907	3,907
Student studying in London			Maximum £4,461	Maximum £10,547	Maximum £15,008
25,000	0	0	4,461	10,547	15,008
30,000	1,114	0	3,347	10,547	13,894
35,000	2,228	0	2,233	10,547	12,780
40,000	3,342	0	1,119	10,547	11,666
42,875	3,983	0	478	10,547	11,025
45,000	4,308	325	153	10,547	10,700
45,997	4,461	478	0	10,547	10,547
50,000	5,074	1,091	0	9,934	9,934
55,000	5,839	1,856	0	9,169	9,169
60,000	6,605	2,622	0	8,403	8,403
65,000	7,371	3,388	0	7,637	7,637
70,000	8,136	4,153	0	6,872	6,872
70,119	8,155	4,172	0	6,853	6,853(+)
75,000	8,155	4,172	0	6,853	6,853
Student studying outside London			Maximum £4,461	Maximum £7,558	Maximum £12,019
25,000	0	0	4,461	7,558	12,019
30,000	1,165	0	3,296	7,558	10,854
35,000	2,331	0	2,130	7,558	9,688
40,000	3,497	0	964	7,558	8,522
42,875	4,167	0	294	7,558	7,852
44,828	4,461	294	0	7,558	7,558
45,000	4,487	320	0	7,532	7,532
50,000	5,240	1,073	0	6,779	6,779
55,000	5,993	1,826	0	6,026	6,026
60,000	6,746	2,579	0	5,273	5,273
62,377	7,104	2,937	0	4,915	4,915(+)
65,000	7,104	2,937	0	4,915	4,915

Students on household incomes of £25,000 or less qualify for the maximum loan for living costs at the respective Home, Elsewhere or London rate of loan.

Home Rate - Students with household incomes above £25,000 up to and including £42,875 lose £1 of loan for every complete £4.196 of income above £25,000. For income in excess of £42,875 up to and including £58,354 students lose £1 of loan for every complete £6.71 of income until the amount they receive reaches around 37.3% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

² Figures rounded down to the nearest £1

London Rate - Students with household incomes above £25,000 up to and including £42,875 lose £1 of loan for every complete £4.487 of income above £25,000. For income in excess of £42,875 up to and including £70,119 students lose £1 of loan for every complete £6.53 of income until the amount they receive reaches around 45.7% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

Elsewhere Rate - Students with household incomes above £25,000 up to and including £42,875 lose £1 of loan for every complete £4.289 of income above £25,000. For income in excess of £42,875 up to and including £62,377 students lose £1 of loan for every complete £6.64 of income until the amount they receive reaches around 40.9% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

The loan for living costs is divided into two elements – the maintenance element and, for students on lower incomes a special support element for books, equipment, travel or childcare. The special support element is disregarded by DWP when calculating means-tested benefits.

The 'Assessed Contribution' is calculated for incomes above £42,875 – see table A19 of this Memorandum.

A17: LOAN FOR LIVING COSTS ENTITLEMENT FOR 2016 COHORT STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE: ILLUSTRATIVE LEVELS OF INCOME IN 2025/26:

HOUSEHOLD INCOME (£)	Income Assessment (£)	LOAN FOR LIVING COSTS (£)
		Maximum £4,461
25,000	0	4,461
30,000	1,170	3,291
35,000	2,341	2,120
40,000	3,512	949
43,835	4,411	50
43,836	n/a	0
45,000	n/a	0
50,000	n/a	0

New full-time students in 2025/26 and continuing full-time students starting a course on or after 1 August 2016 who are aged 60 or over on the first day of the first academic year of their course qualify for a means-tested loan for living costs in 2025/26.

2016 cohort students aged 60 or over on the first day of the first academic year of their course with household incomes of £25,000 or less qualify for the maximum loan for living costs in 2025/26.

Students with household incomes above £25,000 lose £1 of loan for every complete £4.27 increase in income above £25,000 until a household income of £43,835 is reached where a minimum £50 loan is paid. Students on household incomes of £43,836 and above do not qualify for a loan for living costs.

The income assessment for the loan for living costs for students aged 60 or over on the first day of the first academic year of their course is not added to the income assessment for supplementary grants (i.e. dependants' grants and travel grant) as part of the assessed contribution.

A18: 2016 COHORT STUDENTS (EXCLUDING STUDENTS ENTITLED TO BENEFITS AND STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE): ASSESSED CONTRIBUTION FOR THE LOAN FOR LIVING COSTS.

An assessed contribution will apply as follows:

Household income **£42,875 or less** - no assessed contribution;

Household income of **more than £42,875** – an assessed contribution will apply.

The assessed contribution figures in **table A18** on page 19 (which should be read in conjunction with **table A15** of this Memorandum) are calculated as follows (*case study for student living in the parental home with a household income of £44,000*):

1) Calculate the amount of loan to be deducted from the maximum loan at a household income of £42,875. (The taper for the home rate of loan is 6.71). For the purposes of this calculation, this is known as the **contribution disregard**.

$$(\text{£}42,875 - \text{£}25,000) / 6.71 = \text{£}2,663 \text{ (rounded down)}$$

2) Calculate the amount of loan to be deducted (the **income assessment** in table A15 of this memorandum) from the maximum loan at a household income of £44,000 (the household income of the student in this case study)

$$(\text{£}44,000 - \text{£}25,000) / 6.71 = \text{£}2,831 \text{ (rounded down)}$$

3) Calculate the assessed contribution for a student living at home on a household income of £44,000 by deducting the **contribution disregard** from the **income assessment**.

$$\text{£}2,831 - \text{£}2,663 = \text{£}168$$

The same method of calculating assessed contributions for the loan for living costs will apply to 2016 cohort students living away from home and studying in London or living away from home and studying outside London.

However, the taper for the London rate of loan for living costs is 6.53 and that for the elsewhere rate of loan, 6.64.

In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account.

The total assessed contribution for a student is the assessed contribution from table A18 on the following page of this Memorandum added to the contribution for supplementary support (table A20). In total, this contribution must not exceed £6,210.

Table A18 (continued): 2016 COHORT STUDENTS (EXCLUDING STUDENTS ENTITLED TO BENEFITS AND STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE): ASSESSED CONTRIBUTION FOR THE LOAN FOR LIVING COSTS IN 2025/26.

HOUSEHOLD INCOME	Student living at home		Student studying in London		Student studying outside London	
	Assessed Contribution (£)	Loan (£)	Assessed Contribution (£)	Loan (£)	Assessed Contribution (£)	Loan (£)
42,875	0	6,214	0	11,025	0	7,852
43,000	19	6,195	19	11,006	18	7,834
44,000	168	6,046	172	10,853	169	7,683
45,000	317	5,897	325	10,700	320	7,532
46,000	466	5,748	478	10,547	470	7,382
47,000	615	5,599	632	10,393	621	7,231
48,000	764	5,450	785	10,240	771	7,081
49,000	913	5,301	938	10,087	922	6,930
50,000	1,062	5,152	1,091	9,934	1,073	6,779
51,000	1,211	5,003	1,244	9,781	1,223	6,629
52,000	1,360	4,854	1,397	9,628	1,374	6,478
53,000	1,509	4,705	1,550	9,475	1,524	6,328
54,000	1,658	4,556	1,704	9,321	1,675	6,177
55,000	1,807	4,407	1,857	9,168	1,826	6,026
56,000	1,956	4,258	2,010	9,015	1,976	5,876
57,000	2,106	4,108	2,163	8,862	2,127	5,725
58,000	2,255	3,959	2,316	8,709	2,277	5,575
58,349	2,307	3,907(*)	2,370	8,655	2,330	5,522
59,000			2,469	8,556	2,428	5,424
60,000			2,622	8,403	2,579	5,273
61,000			2,776	8,249	2,729	5,123
62,000			2,929	8,096	2,880	4,972
62,377			2,986	8,039	2,937	4,915(*)
63,000			3,082	7,943		
64,000			3,235	7,790		
65,000			3,388	7,637		
66,000			3,541	7,484		
67,000			3,694	7,331		
68,000			3,847	7,178		
69,000			4,001	7,024		
70,000			4,154	6,871		
70,116			4,172	6,853(*)		

(*) – minimum loan for living costs

A19: 2016 COHORT STUDENTS ENTITLED TO BENEFITS (EXCLUDING STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE): ASSESSED CONTRIBUTION FOR THE LOAN FOR LIVING COSTS IN 2025/26.

Household income **£42,875** or less - no assessed contribution;

Household income of **more than £42,875** – an assessed contribution will apply.

Home rate: contribution of £1 for each complete £6.71 of income above £42,875.

London rate: contribution of £1 for each complete £6.53 of income above £42,875.

Elsewhere rate: contribution of £1 for each complete £6.64 of income above £42,875.

This table should be read in conjunction with table **A16** of this Memorandum.

In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account. **The total assessed contribution for a student is the assessed contribution from this table added to the contribution for supplementary support (table A20). In total, this contribution must not exceed £6,210.**

HOUSEHOLD INCOME	Student living at home		Student studying in London		Student studying outside London	
(*) – minimum loan for living costs	Assessed Contribution (£)	Loan (£)	Assessed Contribution (£)	Loan (£)	Assessed Contribution (£)	Loan (£)
42,875	0	6,213	0	11,025	0	7,852
43,000	18	6,195	19	11,006	18	7,834
44,000	167	6,046	172	10,853	169	7,683
45,000	316	5,897	325	10,700	320	7,532
46,000	465	5,748	478	10,547	470	7,382
47,000	614	5,599	631	10,394	621	7,231
48,000	763	5,450	784	10,241	771	7,081
49,000	912	5,301	937	10,088	922	6,930
50,000	1,061	5,152	1,091	9,934	1,073	6,779
51,000	1,210	5,003	1,244	9,781	1,223	6,629
52,000	1,359	4,854	1,397	9,628	1,374	6,478
53,000	1,508	4,705	1,550	9,475	1,524	6,328
54,000	1,657	4,556	1,703	9,322	1,675	6,177
55,000	1,807	4,406	1,856	9,169	1,826	6,026
56,000	1,956	4,257	2,009	9,016	1,976	5,876
57,000	2,105	4,108	2,163	8,862	2,127	5,725
58,000	2,254	3,959	2,316	8,709	2,277	5,575
58,354	2,306	3,907(*)	2,370	8,655	2,331	5,521
59,000			2,469	8,556	2,428	5,424
60,000			2,622	8,403	2,579	5,273
61,000			2,775	8,250	2,729	5,123
62,000			2,928	8,097	2,880	4,972
62,377			2,986	8,039	2,937	4,915(*)
63,000			3,081	7,944		
64,000			3,235	7,790		
65,000			3,388	7,637		
66,000			3,541	7,484		
67,000			3,694	7,331		
68,000			3,847	7,178		
69,000			4,000	7,025		
70,000			4,153	6,872		
70,119			4,172	6,853(*)		

TABLE A20: 2016 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT IN 2025/26 (Long courses loan; grants for dependants; travel grant)

Assessments will be calculated as follows:

Household income **£39,796 or less:** no contribution

Household income of **more than £39,796:** contribution of £1 for each additional £8.73 of household income.

The maximum contribution is **£6,210**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to loan for living costs (set out in **table A15**, or for full-time students eligible for benefits, the contribution to loan for living costs in **table A16**). In total this contribution may not exceed **£6,210**.

ASSESSED CONTRIBUTION FOR SUPPLEMENTARY SUPPORT: ILLUSTRATIVE LEVELS OF INCOME.

HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)	HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)	HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)
39,796	0	59,000	2,199	79,000	4,490
40,000	23	60,000	2,314	80,000	4,605
41,000	137	61,000	2,428	81,000	4,719
42,000	252	62,000	2,543	82,000	4,834
43,000	367	63,000	2,657	83,000	4,948
44,000	481	64,000	2,772	84,000	5,063
45,000	596	65,000	2,887	85,000	5,178
46,000	710	66,000	3,001	86,000	5,292
47,000	825	67,000	3,116	87,000	5,407
48,000	939	68,000	3,230	88,000	5,521
49,000	1,054	69,000	3,345	89,000	5,636
50,000	1,168	70,000	3,459	90,000	5,750
51,000	1,283	71,000	3,574	91,000	5,865
52,000	1,397	72,000	3,688	92,000	5,979
53,000	1,512	73,000	3,803	93,000	6,094
54,000	1,627	74,000	3,917	94,000	6,208
55,000	1,741	75,000	4,032	94,010	6,210
56,000	1,856	76,000	4,147		
57,000	1,970	77,000	4,261		
58,000	2,085	78,000	4,376		

For residual incomes below **£39,796**, no contribution is assessed.

For residual incomes above **£94,010**, the assessed contribution is **£6,210**.

For details of the supplementary loan and grant support that is available to all full-time students, see section E.

SECTION B: SUPPORT AVAILABLE IN 2025/26 FOR 2012 COHORT STUDENTS: CURRENT SYSTEM STUDENTS WHO WERE NEW ENTRANTS IN 2012/13 FROM SEPTEMBER 2012 ONWARDS, IN 2013/14, 2014/15 OR 2015/16 WHO ARE CONTINUING THEIR COURSES IN 2025/26.

TABLE B1: LOAN RATES FOR 2012 COHORT STUDENTS: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.

FULL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED	INCOME ASSESSED
Parental home	6,012	3,907	2,105
London	10,547	6,855	3,692
Elsewhere	7,559	4,917	2,642
Overseas	8,980	5,840	3,140
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED	INCOME-ASSESSED
Parental home	5,523	3,590	1,933
London	9,606	6,244	3,362
Elsewhere	7,028	4,570	2,458
Overseas	7,806	5,074	2,732

Notes:

The maximum amount of main loan for living costs will be reduced by £0.50 for every £1 of maintenance grant received.

All eligible 2012 cohort students will be eligible for the appropriate main loan rate, 35% of which is income-assessed (see Table B1 above) This support package is available for 2012 cohort students taking full-time courses of Initial Teacher Training (ITT) in 2025/26. (Full year overseas rate lower threshold is £65,798).

TABLE B2: REDUCED RATE LOAN FOR LIVING COSTS.

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich years)	REDUCED LOANS (NHS Bursary Years)
Parental Home	2,396	2,066
London	4,485	3,865
Elsewhere	3,194	2,753
Overseas	N/A	2,753
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,820	1,567
London	3,430	2,959
Elsewhere	2,490	2,146
Overseas	N/A	2,146

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table B2 above):

- (i) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate (students undertaking work placements overseas qualify for the elsewhere rate of loan);
- (ii) Students who are eligible to apply for means-tested NHS bursaries (Note: the full year overseas reduced loan rate for these students is £2,753 and the final year overseas reduced loan rate is £2,146).

B3: SUPPORT FOR LIVING COSTS.

Full-time 2012 cohort students, including those undertaking full-time courses of initial teacher training in 2025/26 will be able to apply for:

- (1) A means-tested maintenance or special support grant of up to **£4,355**;
- (2) A loan for living costs, **35%** of which will be subject to income assessment (Table B1).
- (3) A reduced rate loan for living costs for students undertaking a sandwich work placement year or NHS bursary year (Table B2).

Table B5 applies to 2012 cohort students in 2025/26 who are eligible for the maintenance grant.

Table B6 applies to 2012 cohort students in 2025/26 who are eligible for the special support grant.

B4: SUPPORT FOR TUITION FEES.

Maximum fees and fee loans in 2025/26 for 2012 cohort students are the same as those for 2016 cohort students. See tables **A5** to **A14B**.

ACCESS AND PARTICIPATION PLANS.

Approved (Fee Cap) providers in England that intend to charge more than the Basic Amount or the Floor Amount in respect of the Basic Amount for full-time courses starting on or after 1 September 2012 must have an **Access and Participation Plan** approved by the Director for Fair Access and Participation. In 2025/26, the Floor Amount in respect of the Basic Amount for full-time courses (where the provider does not have a TEF award) is **£6,185**. The Basic Amount for full-time courses (where the provider has a TEF award) is **£6,355**. Access and Participation Plans describe the arrangements that each provider has in place to promote access for students from low-income or other under-represented groups through outreach activities as well as the financial help that the provider will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular provider.

**B5: MAINTENANCE GRANT AND LOAN ENTITLEMENT FOR 2012 COHORT STUDENTS:
ILLUSTRATIVE LEVELS OF INCOME.**

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £6,012(*)	
25,000	0	4,355	3,835	8,190
30,000	0	3,142	4,441	7,583
35,000	0	1,928	5,048	6,976
40,000	0	715	5,655	6,370
42,737	0	50	5,987	6,037
42,875	0	0	6,012	6,012
45,000	291	0	5,721	5,721
50,000	976	0	5,036	5,036
55,000	1,660	0	4,352	4,352
58,235	2,104	0	3,908(+)	3,908
60,000	2,104	0	3,908	3,908
Student studying in London			Maximum £10,547(*)	
25,000	0	4,355	8,370	12,725
30,000	0	3,142	8,976	12,118
35,000	0	1,928	9,583	11,511
40,000	0	715	10,190	10,905
42,737	0	50	10,522	10,572
42,875	0	0	10,547	10,547
45,000	291	0	10,256	10,256
50,000	976	0	9,571	9,571
55,000	1,660	0	8,887	8,887
60,000	2,345	0	8,202	8,202
65,000	3,030	0	7,517	7,517
69,827	3,692	0	6,855(+)	6,855
70,000	3,692	0	6,855	6,855
Student studying outside London			Maximum £7,559 (*)	
25,000	0	4,355	5,382	9,737
30,000	0	3,142	5,988	9,130
35,000	0	1,928	6,595	8,523
40,000	0	715	7,202	7,917
42,737	0	50	7,534	7,584
42,875	0	0	7,559	7,559
45,000	291	0	7,268	7,268
50,000	976	0	6,583	6,583
55,000	1,660	0	5,899	5,899
60,000	2,345	0	5,214	5,214
62,162	2,642	0	4,917(+)	4,917
65,000	2,642	0	4,917	4,917

(*) The amount of loan for which students are eligible will be reduced by £0.50 for every £1 of maintenance grant to which they are entitled.

The maximum amount of the maintenance grant is £4,335. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £4.12 of household income above £25,000, up to a household income of £42,737 where the student qualifies for a minimum grant of £50.

Where household income exceeds £42,737 no grant is payable. Students with household incomes of £42,737 or less have their loan for living costs reduced by £0.50 for every £1 of Maintenance Grant awarded. Students with household incomes between £42,738 and £42,875 qualify for the maximum amount of loan for living costs.

Students with household incomes above £42,875 lose £1 of loan for every complete £7.30 of income above £42,875 until the amount they received reaches around 65% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

**B6: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR 2012 COHORT STUDENTS:
ILLUSTRATIVE LEVELS OF INCOME.**

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £6,012	
25,000	0	4,355	6,012	10,367
30,000	0	3,142	6,012	9,154
35,000	0	1,928	6,012	7,940
40,000	0	715	6,012	6,727
42,737	0	50	6,012	6,062
42,875	0	0	6,012	6,012
45,000	291	0	5,721	5,721
50,000	976	0	5,036	5,036
55,000	1,660	0	4,352	4,352
58,235	2,104	0	3,908(+)	3,908
60,000	2,104	0	3,908	3,908
Student studying in London			Maximum £10,547	
25,000	0	4,355	10,547	14,902
30,000	0	3,142	10,547	13,689
35,000	0	1,928	10,547	12,475
40,000	0	715	10,547	11,262
42,737	0	50	10,547	10,597
42,875	0	0	10,547	10,547
45,000	291	0	10,256	10,256
50,000	976	0	9,571	9,571
55,000	1,660	0	8,887	8,887
60,000	2,345	0	8,202	8,202
65,000	3,030	0	7,517	7,517
69,827	3,692	0	6,855(+)	6,855
70,000	3,692	0	6,855	6,855
Student studying outside London			Maximum £7,559	
25,000	0	4,355	7,559	11,914
30,000	0	3,142	7,559	10,701
35,000	0	1,928	7,559	9,487
40,000	0	715	7,559	8,274
42,737	0	50	7,559	7,609
42,875	0	0	7,559	7,559
45,000	291	0	7,268	7,268
50,000	976	0	6,583	6,583
55,000	1,660	0	5,899	5,899
60,000	2,345	0	5,214	5,214
62,162	2,642	0	4,917(+)	4,917
65,000	2,642	0	4,917	4,917

The maximum amount of the special support grant is £4,355. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £4.12 of household income above £25,000, up to a household income of £42,737 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,737, no grant is payable.

Students with household incomes up to £42,875 qualify for the maximum amount of loan for living costs.

Students with household incomes above £42,875 lose £1 of loan for every complete £7.3 of income above £42,875 until the amount they received reaches around 65% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

TABLE B7: 2012 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT in 2025/26 (Long courses loan; grants for dependants; travel grant)

Assessments will be calculated as follows:

Household income **£39,796 or less:** no contribution

Household income of **more than £39,796:** contribution of £1 for each additional £8.73 of household income.

The maximum contribution is **£6,210**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to loan for living costs. In total this contribution may not exceed **£6,210**.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)	HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)	HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)
39,796	0	59,000	2,199	79,000	4,490
40,000	23	60,000	2,314	80,000	4,605
41,000	137	61,000	2,428	81,000	4,719
42,000	252	62,000	2,543	82,000	4,834
43,000	367	63,000	2,657	83,000	4,948
44,000	481	64,000	2,772	84,000	5,063
45,000	596	65,000	2,887	85,000	5,178
46,000	710	66,000	3,001	86,000	5,292
47,000	825	67,000	3,116	87,000	5,407
48,000	939	68,000	3,230	88,000	5,521
49,000	1,054	69,000	3,345	89,000	5,636
50,000	1,168	70,000	3,459	90,000	5,750
51,000	1,283	71,000	3,574	91,000	5,865
52,000	1,397	72,000	3,688	92,000	5,979
53,000	1,512	73,000	3,803	93,000	6,094
54,000	1,627	74,000	3,917	94,000	6,208
55,000	1,741	75,000	4,032	94,010	6,210
56,000	1,856	76,000	4,147		
57,000	1,970	77,000	4,261		
58,000	2,085	78,000	4,376		

For residual incomes below **£39,796**, no contribution is assessed.

For residual incomes above **£94,010**, the assessed contribution is **£6,210**.

For details of the supplementary loan and grant support that is available to all full-time students, see section E.

SECTION C: 2009 COHORT STUDENTS: SUPPORT AVAILABLE IN 2025/26 TO CURRENT SYSTEM STUDENTS WHO WERE NEW ENTRANTS IN 2009/10, 2010/11, 2011/12 OR IN AUGUST 2012 AND WHO ARE CONTINUING ON THEIR COURSE IN 2025/26.

TABLE C1: LOAN RATES FOR 2009 COHORT STUDENTS: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.

FULL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED	INCOME ASSESSED
Parental home	5,276	3,798	1,478
London	9,520	6,855	2,665
Elsewhere	6,804	4,898	1,906
Overseas	8,100	5,831	2,269
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED	INCOME-ASSESSED
Parental home	4,785	3,447	1,338
London	8,668	6,241	2,427
Elsewhere	6,295	4,534	1,761
Overseas	7,044	5,070	1,974

Notes:

For 2009 cohort students, the maximum amount of main loan for living costs will be reduced by £0.50 for every £1 of maintenance grant received.

All 2009 cohort students who started full-time courses in 2009/10, 2010/11, 2011/12 or in August 2012 who are continuing on their course in 2025/26 are eligible for the appropriate main loan rate, 28% of which is income-assessed (see Table C1 above). Full year overseas rate lower threshold £59,151.

TABLE C2: REDUCED RATE LOAN FOR LIVING COSTS.

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich years)	REDUCED LOANS (NHS Bursary Years)
Parental home	2,396	2,066
London	4,485	3,865
Elsewhere	3,194	2,753
Overseas	N/A	2,753
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,820	1,567
London	3,430	2,959
Elsewhere	2,490	2,146
Overseas	N/A	2,146

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table C2 above):

- (i) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate (students undertaking work placements overseas qualify for the elsewhere rate of loan);
- (ii) Students who are eligible to apply for means-tested NHS bursaries (the full year reduced overseas loan rate for these students is £2,753 and the final year reduced overseas loan rate is £2,146).

Maintenance Grant/Special Support Grant

2009 cohort students will be able to apply for a means-tested maintenance or special support grant of up to **£3,998**;

Note: Sub-section C3 below applies to Approved (fee cap) providers and Approved providers in respect of fee loans in 2025/26. Maximum fee caps do not apply to Approved providers.

C3: SUPPORT FOR TUITION FEES.

Full-time students who started their courses in 2009/10, 2010/11, 2011/12 or in August 2012 and are continuing their courses in 2025/26, will be liable for tuition fees of up to **£3,465**. These students will be able to apply for a **non means-tested fee loan** of up to **£3,465** depending upon the actual tuition fee for their courses.

Maximum Tuition Fees in Special Cases

The maximum fee payable, and therefore the maximum fee loan entitlement will be **£1,725** for:

- a. work placement sandwich years where the period of full-time study are in aggregate less than 10 weeks in the academic year.
- b. overseas study years where the periods of full-time study at the UK institution are in aggregate less than 10 weeks in the academic year.
- c. final year of a course completed with less than 15 weeks attendance.

C4: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR 2009 COHORT STUDENTS.

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £5,276(*)	
25,000	0	3,998	3,277	7,275
34,294	0	1,609	4,472	6,081
50,726	0	50	5,251	5,301
50,778	0	0	5,276	5,276
56,232	1,478	0	3,798(+)	3,798
Student studying in London			Maximum £9,520(*)	
25,000	0	3,998	7,521	11,519
34,294	0	1,609	8,716	10,325
50,726	0	50	9,495	9,545
50,778	0	0	9,520	9,520
60,639	2,665	0	6,855(+)	6,855
Student studying outside London			Maximum £6,804 (*)	
25,000	0	3,998	4,805	8,803
34,294	0	1,609	6,000	7,609
50,726	0	50	6,779	6,829
50,778	0	0	6,804	6,804
57,812	1,906	0	4,898(+)	4,898

(*) The amount of loan for which students are eligible will be reduced by £0.50 for every £1 of maintenance grant to which they are entitled.

For income over £25,000 and up to and including £34,294, the maintenance grant is reduced by £1 for every complete £3.89 by which the income exceeds £25,000.

For income in excess of £34,294 and up to and including £50,726, the maintenance grant is reduced by £1 for every complete £10.54 by which the income exceeds £34,294.

A student whose income is £50,726 will be eligible for the minimum maintenance grant of £50. A student whose income exceeds £50,726 will not be eligible for any grant.

For income exceeding £50,778 the loan is reduced by £1 for every complete £3.70 by which the income exceeds £50,778 up to the point where it reaches around 72% of the maximum amount of the loan for living costs (indicated at (+) in the table above).

C5: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR 2009 COHORT STUDENTS.

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £5,276	
25,000	0	3,998	5,276	9,274
34,294	0	1,609	5,276	6,885
50,726	0	50	5,276	5,326
50,778	0	0	5,276	5,276
56,232	1,478	0	3,798(+)	3,798
Student studying in London			Maximum £9,520	
25,000	0	3,998	9,520	13,518
34,294	0	1,609	9,520	11,129
50,726	0	50	9,520	9,570
50,778	0	0	9,520	9,520
60,639	2,665	0	6,855(+)	6,855
Student studying outside London			Maximum £6,804	
25,000	0	3,998	6,804	10,802
34,294	0	1,609	6,804	8,413
50,726	0	50	6,804	6,854
50,778	0	0	6,804	6,804
57,812	1,906	0	4,898(+)	4,898

For income over £25,000 and up to and including £34,294, the special support grant is reduced by £1 for every complete £3.89 by which the income exceeds £25,000.

For income over £34,294 and up to and including £50,726, the special support grant is reduced by £1 for every complete £10.54 by which the income exceeds £34,294.

A student whose income is £50,726 will be eligible for the minimum special support grant of £50. A student whose income exceeds £50,726 will not be eligible for any grant.

Students with incomes of £50,778 or less will be eligible for the maximum loan for living costs. For income exceeding £50,778 the loan is reduced by £1 for every complete £3.70 by which the income exceeds £50,778 up to the point where it reaches around 72% of the maximum amount of the loan for living costs (indicated at (+) in the table above).

TABLE C6: 2009 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT IN 2025/26 (long courses loan; grants for dependants; travel grant).

Assessments will be calculated as follows:

Household income £39,796 or less:	no contribution
Household income of more than £39,796:	contribution of £1 for each additional £8.73 of household income.

The maximum contribution is **£6,210**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to loan for living costs (Table C6). In total this contribution may not exceed **£6,210**.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)	HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)	HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)
39,796	0	59,000	2,199	79,000	4,490
40,000	23	60,000	2,314	80,000	4,605
41,000	137	61,000	2,428	81,000	4,719
42,000	252	62,000	2,543	82,000	4,834
43,000	367	63,000	2,657	83,000	4,948
44,000	481	64,000	2,772	84,000	5,063
45,000	596	65,000	2,887	85,000	5,178
46,000	710	66,000	3,001	86,000	5,292
47,000	825	67,000	3,116	87,000	5,407
48,000	939	68,000	3,230	88,000	5,521
49,000	1,054	69,000	3,345	89,000	5,636
50,000	1,168	70,000	3,459	90,000	5,750
51,000	1,283	71,000	3,574	91,000	5,865
52,000	1,397	72,000	3,688	92,000	5,979
53,000	1,512	73,000	3,803	93,000	6,094
54,000	1,627	74,000	3,917	94,000	6,208
55,000	1,741	75,000	4,032	94,010	6,210
56,000	1,856	76,000	4,147		
57,000	1,970	77,000	4,261		
58,000	2,085	78,000	4,376		

For residual incomes below **£39,796**, no contribution is assessed.

For residual incomes above **£94,010**, the assessed contribution is **£6,210**.

For details of the supplementary loan and grant support that is available to all full-time students, see section E.

SECTION D: SUPPORT AVAILABLE IN 2025/26 FOR CURRENT SYSTEM STUDENTS (OTHER THAN 2008, 2009, 2012 OR 2016 COHORT STUDENTS).

TABLE D1: MAXIMUM LOAN RATES: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.

FULL YEAR STUDENTS	MAIN RATE (100%) (Table B1)	NON-INCOME ASSESSED	INCOME ASSESSED
Parental home	5,046	3,782	1,264
London	9,131	6,847	2,284
Elsewhere	6,520	4,890	1,630
Overseas	7,768	5,827	1,941
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table B1)	NON-INCOME ASSESSED	INCOME-ASSESSED
Parental home	4,558	3,421	1,137
London	8,312	6,235	2,077
Elsewhere	6,031	4,525	1,506
Overseas	6,754	5,066	1,688

For most students in this category the maximum amount of main loan for living costs will be reduced by £1 for every £1 of maintenance grant received, up to a maximum £1,749 reduction. Full rate overseas rate lower threshold - £56,741

TABLE D2: REDUCED RATE LOAN FOR LIVING COSTS.

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich years)	REDUCED LOANS (NHS Bursary Years)
Parental home	2,396	2,066
London	4,485	3,865
Elsewhere	3,194	2,753
Overseas	N/A	2,753
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,820	1,567
London	3,430	2,959
Elsewhere	2,490	2,146
Overseas	N/A	2,146

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table D2 above):

- (i) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate (students undertaking work

placements overseas qualify for the elsewhere rate of loan);

(ii) Students who are eligible to apply for means-tested NHS bursaries (the full year reduced overseas loan rate for these students is £2,753, and the final year reduced overseas loan rate is £2,146).

Students who were full-time entrants to higher education in 2006/07 or 2007/08 (and entrants to higher education in 2009/10, 2010/11, 2011/12 and August 2012 who studied on a previous course starting before September 2008) will be able to apply in 2025/26 for a means-tested **maintenance grant** or **special support grant** of up to **£3,998**;

D3: SUPPORT FOR TUITION FEES.

Full-time students who started their courses in 2006/07 or 2007/08 (and entrants to higher education in 2009/10, 2010/11, 2011/12 and August 2012 who studied on a previous course starting before September 2008) and are continuing their courses in 2025/26 will be liable for a tuition fee of up to **£3,465**. These students will be able to apply for a **non means-tested fee loan** of up to **£3,465** depending upon the actual tuition fee for their course.

Sub-section D3 above applies to Approved (fee cap) and Approved providers in respect of fee loans in 2025/26. Maximum fee caps do not apply to Approved providers.

Maximum Tuition Fees in Special Cases

The maximum tuition fee payable, and therefore the maximum fee loan entitlement, in the following special cases will be **£1,725** for:

- a. work placement sandwich years where the periods of full-time study are in aggregate less than 10 weeks in the academic year.
- b. overseas study years where the periods of full-time study at the UK institution are in aggregate less than 10 weeks in the academic year.
- c. final year of a course completed with less than 15 weeks attendance.

D4: MAINTENANCE GRANT AND LOAN ENTITLEMENT: CURRENT SYSTEM STUDENTS (OTHER THAN 2008, 2009, 2012 AND 2016 COHORT STUDENTS.)

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £5,046 (*)	
18,360	0	3,998	3,297	7,295
28,121	0	1,749	3,297	5,046
39,590	0	50	4,996	5,046
39,796	0	0	5,046	5,046
50,831	1,264	0	3,782(+)	3,782
Student studying in London			Maximum £9,131 (*)	
18,360	0	3,998	7,382	11,380
28,121	0	1,749	7,382	9,131
39,590	0	50	9,081	9,131
39,796	0	0	9,131	9,131
59,736	2,284	0	6,847(+)	6,847
Student studying outside London			Maximum £6,520 (*)	
18,360	0	3,998	4,771	8,769
28,121	0	1,749	4,771	6,520
39,590	0	50	6,470	6,520
39,796	0	0	6,520	6,520
54,026	1,630	0	4,890(+)	4,890

(*) Where students are eligible for more than £1,749 of grant, the amount of loan for which they are eligible will be reduced by £1,749. Where students are eligible for less than £1,749 of grant, the amount of loan for which they are eligible will be reduced £1 for £1 for the amount of grant due.

For income between £18,360 and £28,121, the grant is reduced by £1 for every complete £4.34 by which the income exceeds £18,360.

For income between £28,121 and £39,590, the grant is reduced by £1 for every complete £6.75 by which the income exceeds £28,121. A student whose income is £39,587 will be eligible for the minimum grant of £50. A student whose income exceeds £39,590 will not be eligible for any grant.

Where students' income exceeds £39,796, the amount of loan for which they are eligible is reduced by £1 for every complete £8.73 by which the income exceeds £39,796 until around 75% of the full loan for living costs remains. (+) is the point at which the 75% non means tested element of the loan is reached.

D5: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT – CURRENT SYSTEM STUDENTS (OTHER THAN 2008, 2009, 2012 AND 2016 COHORT STUDENTS).

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £5,046	
18,360	0	3,998	5,046	9,044
28,121	0	1,749	5,046	6,795
39,590	0	50	5,046	5,096
39,796	0	0	5,046	5,046
50,831	1,264	0	3,782	3,782
Student studying in London			Maximum £9,131	
18,360	0	3,998	9,131	13,129
28,121	0	1,749	9,131	10,880
39,590	0	50	9,131	9,181
39,796	0	0	9,131	9,131
59,736	2,284	0	6,847	6,847
Student studying outside London			Maximum £6,520	
18,360	0	3,998	6,520	10,518
28,121	0	1,749	6,520	8,269
39,590	0	50	6,520	6,570
39,796	0	0	6,520	6,520
54,026	1,630	0	4,890	4,890

For income between £18,360 and £28,121, the special support grant is reduced by £1 for every complete £4.34 by which the income exceeds £18,360.

For income between £28,121 and £39,590, the special support grant is reduced by £1 for every complete £6.75 by which the income exceeds £28,121. A student whose income is £39,590 will be eligible for the minimum special support grant of £50. A student whose income exceeds £39,590 will not be eligible for any grant.

Where students' income exceeds £39,796, the amount of loan for which they are eligible is reduced by £1 for every complete £8.73 by which the income exceeds £39,796 until around 75% of the full loan for living costs remains. This point is indicated by (+) in the table above.

TABLE D6: FULL-TIME NEW ENTRANTS IN 2006/07 OR 2007/08 (AND ENTRANTS TO HIGHER EDUCATION IN 2009/10, 2010/11, 2011/12 OR AUGUST 2012 WHO STUDIED ON A PREVIOUS COURSE STARTING BEFORE SEPTEMBER 2008): ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR ALL INCOME-ASSESSED SUPPORT in 2025/26.

Assessments will be calculated as follows:

Household income £39,796 or less:	no contribution
Household income of more than £39,796:	contribution of £1 for each additional £8.73 of household income.

The maximum contribution is **£6,210**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)	HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)	HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)
39,796	0	59,000	2,199	79,000	4,490
40,000	23	60,000	2,314	80,000	4,605
41,000	137	61,000	2,428	81,000	4,719
42,000	252	62,000	2,543	82,000	4,834
43,000	367	63,000	2,657	83,000	4,948
44,000	481	64,000	2,772	84,000	5,063
45,000	596	65,000	2,887	85,000	5,178
46,000	710	66,000	3,001	86,000	5,292
47,000	825	67,000	3,116	87,000	5,407
48,000	939	68,000	3,230	88,000	5,521
49,000	1,054	69,000	3,345	89,000	5,636
50,000	1,168	70,000	3,459	90,000	5,750
51,000	1,283	71,000	3,574	91,000	5,865
52,000	1,397	72,000	3,688	92,000	5,979
53,000	1,512	73,000	3,803	93,000	6,094
54,000	1,627	74,000	3,917	94,000	6,208
55,000	1,741	75,000	4,032	94,010	6,210
56,000	1,856	76,000	4,147		
57,000	1,970	77,000	4,261		
58,000	2,085	78,000	4,376		

For residual incomes below **£39,796**, no contribution is assessed.

For residual incomes above **£94,010**, the assessed contribution is **£6,210**.

For details of the supplementary loan and grant support that is available to all full-time students, see section E.

SECTION E: SUPPLEMENTARY LOANS AND GRANTS FOR LIVING COSTS IN 2025/26 (Available to all full-time students).

2016 cohort students who are **new entrants in 2025/26** or were new entrants in **2016/17, 2017/18, 2018/19, 2019/20, 2020/21, 2021/22, 2022/23, 2023/24 or 2024/25** and are continuing on their course in **2025/26** should be assessed for means-tested supplementary support in accordance with **Table A20**;

2012 cohort students (i.e. students who were new entrants in **2012/13 from September 2012** onwards, in **2013/14, 2014/15 or 2015/16** who are continuing on their course in **2025/26**, should be assessed for means-tested supplementary support in accordance with **Table B7**;

2009 cohort students (i.e. students who were new entrants in **2009/10, 2010/11, 2011/12 or August 2012**) who are continuing on their course in **2025/26** should be assessed for means-tested supplementary support in accordance with **Table C6**;

Current system students who were new entrants in **2006/07 or 2007/08** (and entrants to Higher Education in **2009/10, 2010/11, 2011/12 or August 2012** who studied on a previous course starting before September 2008) who are continuing their course in **2025/26** should be assessed for all means-tested support in accordance with **Table D6**;

TABLE E1: LONG COURSES LOANS (previously known as “extra weeks loans”).

RATE OF LOAN	AMOUNT
Parental	75
London	145
Elsewhere	113
Overseas	157

The rates shown are weekly amounts for 2025/26. Students eligible for the reduced rate of loan are not eligible for additional amounts for periods of extra attendance.

E2: DISABLED STUDENTS ALLOWANCE FOR FULL-TIME UNDERGRADUATE STUDENTS (Not means-tested).

The undergraduate DSA allowance was simplified into one allowance for 2025/26. The same maximum allowance - **£27,783** - will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2025/26. This will apply for both new and continuing students. An exception for travel costs will be made to this maximum cap, which means that travel costs will in effect be uncapped.

ALLOWANCE	MAXIMUM AMOUNT (£)
Single DSA	27,783

The maximum DSA for **part-time students** is at **F2**.

E3: GRANT IN RESPECT OF AN ADULT DEPENDANT.

Where applicable, the maximum grant in 2025/26 in respect of one dependant of the student who is either the student's partner or an adult dependant will be **£3,545**.

"Partner" is currently defined in the Student Support Regulations. A student's spouse or civil partner would fall within the definition. In certain cases, a person living with the student as if he were the student's spouse or civil partner will also be covered.

Where the student does not have a partner within the meaning of the Regulations, a student may be eligible for this grant in respect of one adult dependant whose net income does not exceed **£3,796**.

E4: GRANT TOWARDS CHILDCARE COSTS (CHILDCARE GRANT).

The amount of childcare grant payable in 2025/26 will be based on 85% of actual childcare costs, subject to a maximum grant of **£199.62** per week for one child only or **£342.24** per week for two or more children.

E5: THE PARENTS' LEARNING ALLOWANCE.

The maximum amount of Parents' Learning Allowance payable in 2025/26 will be **£2,024** and the minimum **£50**.

TABLE E6: DEPENDANTS' GRANTS INCOME ASSESSMENT

Dependants' Income Assessment for 2025/26 (revised figures in bold for 3.1% uplift).				
	PLA	ADG	CCG	
			(1 child)**	(2+ children)***
Maximum entitlement	£2,024	£3,545	£10,380.24 (52 week rate)	£17,796.48 (52 week rate)
Minimum payable	£50*	£0.01	£0.01	£0.01
Lower income threshold for max grant	£14,910	£8,746	£9,727	£11,118
Upper income threshold for min grant	£18,957.98	£15,835.98	£20,107.23	£28,914.47
Grant reduction amount (Loss of grant per £1 of income after deduction of lower threshold)	£0.50	£0.50	£1.00	£1.00
*Where dependants' incomes are from £18,858 to £18,957.98 students qualify for a minimum £50 PLA.				
** Weekly maximum CCG for one child is £199.62				
***Weekly maximum CCG for two or more children is £342.24				

E7: TRAVEL GRANTS.

The amount to be disregarded in any assessment of claims will be **£303**.

SECTION F: SUPPORT AVAILABLE IN 2025/26 TO (i) PART-TIME STUDENTS WHO WERE NEW ENTRANTS 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 AND 2024/25 (ii) PART-TIME STUDENTS WHO ARE NEW ENTRANTS IN 2025/26.

F1: TUITION FEE SUPPORT.

For 2025/26, HE providers will register with the Office for Students as Approved (Fee Cap) providers or Approved Providers. Providers registering in the Approved (Fee Cap) part of the Register will be subject to maximum fee limits. Providers registering in the Approved part of the Register will not be subject to maximum fee limits but will attract fee loans up to the levels for Approved (Fee Cap) providers which do not have an Access and Participation Plan in place.

Part-time entrants to courses at **Approved (Fee Cap) providers** 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 and 2024/25 and part-time new entrants at **Approved (Fee Cap) providers** in 2025/26 will be able to apply for a **non means-tested fee loan** of up to **£7,145** in 2025/26 to meet the full costs of their course. Providers with an Access and Participation Plan from the Office for Students (OfS) and receiving a Teaching Excellence and Student Outcomes Framework (TEF) award for 2025/26 will be able to charge above **£6,955** in fees for a part-time course up to a maximum of **£7,145**.

Part-time entrants starting a lower-fee foundation year in 2025/26 on or after 1 August 2025 as part of a course at an **Approved (Fee Cap) provider** will be able to apply for non-means tested fee loan of up to **£4,315** to meet the full costs of their tuition. Providers with an Access and Participation Plan from the Office for Students (OfS) and receiving a Teaching Excellence and Student Outcomes Framework (TEF) award for 2025/26 will be able to charge above **£4,200** in fees for a part-time foundation year up to a maximum of **£4,315**.

Part-time entrants to courses at **Approved providers** 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 and 2024/25 and part-time new entrants to courses at **Approved providers** in 2025/26 will be able to apply for a **non means-tested fee loan** of up to **£4,635** in 2025/26 towards the costs of their course or up to **£4,765** where a provider has received a TEF award for 2025/26.

For a lower-fee foundation year starting on or after 1 August 2025 as part of a course at an Approved Provider, part-time time entrants will be able to apply for a fee loan of up to **£2,800** towards the cost of their course or up to **£2,875** where the provider has a TEF award for 2025/26.

In order to be eligible for a fee loan, a student must be studying at an intensity of at least 25% of an equivalent full-time course for a) the appropriate academic year and (b) the duration of the entire course.

F2: DISABLED STUDENTS ALLOWANCES FOR PART-TIME UNDERGRADUATE STUDENTS (Not means-tested).

The undergraduate DSA allowance was simplified into one allowance for 2021/22. The same maximum allowance - **£27,783** - will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2025/26. This will apply for both new and continuing students. An exception for travel costs will be made to this maximum cap, which means that travel costs will in effect be uncapped.

ALLOWANCE	MAXIMUM AMOUNT (£)
Single DSA	27,783

ACCESS AND PARTICIPATION PLANS FOR PART-TIME COURSES.

Approved (Fee Cap) providers in England that intend to charge more than the Basic Amount or the Floor Amount in respect of the Basic Amount for part-time courses starting on or after 1 September 2012 must have an **Access and Participation Plan** approved by the Director for Fair Access and Participation. In 2025/26, the Floor Amount in respect of the Basic Amount for part-time courses (where the provider does not have a TEF award) is **£4,635**. The Basic Amount for part-time courses (where the provider has a TEF award) is **£4,765**. Access and Participation Plans describe the arrangements that each provider has in place to promote access for students from low-income or other under-represented groups through outreach activities as well as the financial help that the provider will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular provider. The corresponding figures for a part-time lower-fee foundation year starting on or after 1 August 2025 are: **£2,800** (Floor to the Basic Amount) and **£2,875** (Basic Amount).

LIVING COSTS SUPPORT FOR (I) NEW PART-TIME STUDENTS IN 2025/26 (II) PART-TIME STUDENTS WHO STARTED A DEGREE LEVEL COURSE OR INTEGRATED MASTERS DEGREE, OR CERTAIN LEVEL 5 HEALTHCARE COURSES[3] IN 2018/19, 2019/20, 2020/21, 2021/22, 2022/23, 2023/24 AND 2024/25 AND ARE CONTINUING THEIR COURSES IN 2025/26 (III) PART-TIME STUDENTS WHO STARTED A RECOGNISED HIGHER TECHNICAL QUALIFICATION IN 2024/25 AND ARE CONTINUING THEIR COURSES IN 2025/26.

TABLE F3: LOAN FOR LIVING COSTS RATES FOR PART-TIME STUDENTS IN 2025/26: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.

ALL YEARS OF COURSE (Rates for 100% Intensity of Study)	MAIN RATE (100%)	NON-INCOME ASSESSED	INCOME ASSESSED
Parental home	8,877	3,907	4,970
London	13,762	6,853	6,909
Elsewhere	10,544	4,915	5,629

Overseas	12,076	5,838	6,238
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The part-time maintenance loan is referred to as the loan for living costs for the purposes of regulations, they are the same loan product. Students will have their household income assessed and then have their loan adjusted by their intensity of study - the assessment will be similar to that for the full-time system.

HOUSEHOLD INCOME ASSESSMENT

The income assessment for the part-time loan for living costs at 100% intensity of study is calculated as follows:

Parental Home Rate: £1 reduction in loan for every complete £6.71 increase in income above £25,000.

London Rate: £1 reduction in loan for every complete £6.53 increase in income above £25,000.

Elsewhere Rate: £1 reduction in loan for every complete £6.64 increase in income above £25,000.

Overseas Rate: £1 reduction in loan for every complete £6.58 increase in income above £25,000.

The income threshold for the minimum non-income assessed full rate of overseas loan is: £66,047.

INTENSITY OF STUDY

Part-time education can be studied at a range of different intensities – where a student studies a certain percentage of the full time equivalent (FTE) course. The intensity of study will be based on the number of credits that the student intends to complete in a given academic year. Payments are made on a banded basis.

The minimum intensity of study in an academic year for part-time funding for fee loans, loans for living costs and DSAs is **25%**. Students will be supported for no more than four times the length of a full-time equivalent course, capped at 16-years maximum.

TABLE F4: MAXIMUM PART-TIME LOAN FOR LIVING COSTS RATES AT DIFFERENT LEVELS OF INTENSITY OF STUDY.

<i>Part-time maximum loan for living costs entitlement by location rate and intensity of study for Academic Year 2025/26.</i>				
Location rates	Intensity of study	Main Rate* (£)	Non-Income Assessed* (£)	Income Assessed (£)
Student living at home	<i>100% (full-time equivalent rate)</i>	8,877	3,907	4,970.00
	75%	6,657.75	2,930.25	3,727.50
	66.60%	5,912.08	2,602.06	3,310.02
	50%	4,438.50	1,953.50	2,485.00

	33.30%	2,956.04	1,301.03	1,655.01
	25%	2,219.25	976.75	1,242.50
Student studying outside London	100% (FTE)	10,544	4,915	5,629.00
	75%	7,908.00	3,686.25	4,221.75
	66.60%	7,022.30	3,273.39	3,748.91
	50%	5,272.00	2,457.50	2,814.50
	33.30%	3,511.15	1,636.70	1,874.45
	25%	2,636.00	1,228.75	1,407.25
	100% (FTE)	13,762	6,853	6,909.00
Student studying in London	75%	10,321.50	5,139.75	5,181.75
	66.60%	9,165.49	4,564.10	4,601.39
	50%	6,881.00	3,426.50	3,454.50
	33.30%	4,582.75	2,282.05	2,300.70
	25%	3,440.50	1,713.25	1,727.25
	100% (FTE)	12,076	5,838	6,238.00
	75%	9,057.00	4,378.50	4,678.50
Student studying Overseas	66.60%	8,042.62	3,888.11	4,154.51
	50%	6,038.00	2,919.00	3,119.00
	33.30%	4,021.31	1,944.05	2,077.26
	25%	3,019.00	1,459.50	1,559.50
	100% (FTE)	12,076	5,838	6,238.00

*Main rate and non-income assessed figures rounded to the nearest £0.01.

F5: LOAN FOR LIVING COSTS ENTITLEMENT FOR PART-TIME STUDENTS IN 2025/26: ILLUSTRATIVE LEVELS OF INCOME (Rates for 100% intensity of study).

INCOME (£)	Income Assessment (£) ³	Special Support Element (£)	Maintenance Element (£)	LOAN FOR LIVING COSTS (£)
Student living at home		Maximum £4,461	Maximum £4,416	Maximum £8,877
25,000	0	4,461	4,416	8,877
30,000	745	4,461	3,671	8,132
35,000	1490	4,461	2,926	7,387
40,000	2235	4,461	2,181	6,642
45,000	2980	4,461	1,436	5,897
50,000	3725	4,461	691	5,152
54,632	4,416	4,461	0	4,461
55,000	4470	4,407	0	4,407
58,349	4,970	3,907	0	3,907(+)
60,000	4,970	3,907	0	3,907
65,000	4,970	3,907	0	3,907
Student studying in London		Maximum £4,461	Maximum £9,301	Maximum £13,762
25,000	0	4,461	9,301	13,762
30,000	765	4,461	8,536	12,997
35,000	1531	4,461	7,770	12,231
40,000	2297	4,461	7,004	11,465
45,000	3062	4,461	6,239	10,700
50,000	3828	4,461	5,473	9,934
55,000	4594	4,461	4,707	9,168
60,000	5359	4,461	3,942	8,403
65,000	6125	4,461	3,176	7,637
70,000	6891	4,461	2,410	6,871
70,116	6,909	4,461	2,392	6,853(+)
75,000	6,909	4,461	2,392	6,853
Student studying outside London		Maximum £4,461	Maximum £6,083	Maximum £10,544
25,000	0	4,461	6,083	10,544
30,000	753	4,461	5,330	9,791
35,000	1506	4,461	4,577	9,038
40,000	2259	4,461	3,824	8,285
45,000	3012	4,461	3,071	7,532
50,000	3765	4,461	2,318	6,779
55,000	4518	4,461	1,565	6,026
60,000	5271	4,461	812	5,273
62,377	5,629	4,461	454	4,915(+)
65,000	5,629	4,461	454	4,915
70,000	5,629	4,461	454	4,915

Students on household incomes of £25,000 or less qualify for the maximum loan for living costs at the respective Home, Elsewhere or London rate of loan. £4,461 of the loan for living costs is a special support loan. Where a student qualifies for £4,461 or less, the whole loan for living costs is a special support loan.

Home Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £6.71 of income above £25,000 until the amount they receive reaches 44% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

London Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £6.53 of income above £25,000 until the amount they receive reaches 49.8% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

³ Figures rounded down to the nearest £1

Elsewhere Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £6.64 of income above £25,000 until the amount they receive reaches 46.6% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

SECTION G: SUPPORT AVAILABLE IN 2025/26 TO (i) FULL-TIME DISTANCE LEARNING STUDENTS WHO STARTED THEIR COURSES 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 2024/25 (ii) NEW FULL-TIME DISTANCE LEARNING STUDENTS STARTING THEIR COURSES IN 2025/26 AND (iii) DSA SUPPORT FOR FULL-TIME DISTANCE LEARNING STUDENTS.

G1: TUITION FEE SUPPORT.

2012 and 2016 cohort students undertaking full-time distance learning courses at Approved (Fee Cap) providers will be able to apply for a **non means-tested fee loan** of up to **£9,535** in 2025/26 to meet the full costs of their course. Providers with an Access and Participation Plan from the Office for Students (OfS) that have received a Teaching Excellence and Student Outcomes Framework (TEF) award for 2025/26 will be able to charge above **£9,275** in fees for a full-time course up to a maximum of **£9,535**.

Maximum fees in 2025/26 for full-time accelerated degree courses at Approved (Fee Cap) providers in England starting on or after 1 August 2019 undertaken by distance learning will be 20% higher (to the nearest £5) than those for standard full-time degree courses in 2024/25. 2016 cohort students undertaking these courses will be able to apply for a fee loan to meet the full costs of their tuition.

Tables **A5 - A14B** of this Financial Memorandum set out maximum fees and fee loans for standard full-time and accelerated courses in 2025/26.

G2: DISABLED STUDENTS ALLOWANCES –FULL-TIME DISTANCE LEARNING STUDENTS (Not means-tested).

The undergraduate DSA allowance was simplified into one allowance for the 2021/22 academic year. The same maximum allowance: **£27,783** - will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2025/26. This will apply for both new and continuing students. An exception for travel costs will be made to this maximum cap, which means that travel costs will in effect be uncapped.

ALLOWANCE	MAXIMUM AMOUNT (£)
Single DSA	£27,783

ACCESS AND PARTICIPATION PLANS – FULL TIME DISTANCE LEARNING STUDENTS.

Approved (Fee Cap) providers in England that intend to charge more than the Basic Amount or the Floor Amount in respect of the Basic Amount for full-time courses starting on or after 1 September 2012 must have an **Access and Participation Plan** approved by the Director for Fair Access and Participation. In 2025/26, the Floor Amount in respect of the Basic Amount for full-time courses (where the provider does not have a TEF award) is **£6,135 (£7,365** for accelerated degree courses starting on or after 1 August 2019). The Basic Amount for full-time courses (where the provider has a TEF award) is **£6,305 (£7,570** for accelerated degree courses starting on or after 1 August 2019). Access and Participation Plans describe the arrangements that each provider has in place to promote access for students from low-income or other under-represented groups through outreach activities as well as the financial help that the provider will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular provider. The corresponding figures for a full-time lower-fee foundation year starting on or after 1 August 2025 are: **£3,735** (Floor to the Basic Amount) and **£3,835** (Basic Amount).

SECTION H: SUPPORT AVAILABLE IN 2025/26 FOR STUDENTS UNDERTAKING POSTGRADUATE COURSES.

In 2025/26 students undertaking postgraduate master's degree and postgraduate doctoral degree courses can apply for loans which are a contribution towards the costs of their study (for tuition and living costs). The loan covers the duration of the course.

H1: LOANS FOR POSTGRADUATE MASTER'S DEGREE COURSES.

STUDENTS STARTING THEIR COURSES IN: (Academic Year)	MAXIMUM LOAN FOR A COURSE (£)
2016/17	10,000
2017/18	10,280
2018/19	10,609
2019/20	10,906
2020/21	11,222
2021/22	11,570
2022/23	11,836
2023/24	12,167
2024/25	12,471
2025/26	12,858

H2: LOANS FOR POSTGRADUATE DOCTORAL DEGREE COURSES.

STUDENTS STARTING THEIR COURSES IN: (Academic Year)	MAXIMUM LOAN FOR A COURSE (subject to table H3 below) (£)
2018/19	25,000
2019/20	25,700
2020/21	26,445
2021/22	27,265

2022/23	27,892
2023/24	28,673
2024/25	29,390
2025/26	30,301

H3: MAXIMUM LOAN ENTITLEMENT FOR AN ACADEMIC YEAR OF A POSTGRADUATE DOCTORAL DEGREE COURSE.

STUDENTS STARTING THEIR COURSES IN: (Academic Year)	MAXIMUM LOAN FOR AN ACADEMIC YEAR OF A COURSE (£)
2018/19	10,609
2019/20	10,906
2020/21	11,222
2021/22	11,570
2022/23	11,836
2023/24	12,167
2024/25	12,471
2025/26	12,858

H4: DISABLED STUDENTS ALLOWANCE FOR POSTGRADUATE STUDENTS.

ALLOWANCE	MAXIMUM AMOUNT (£)
Single DSA	27,783