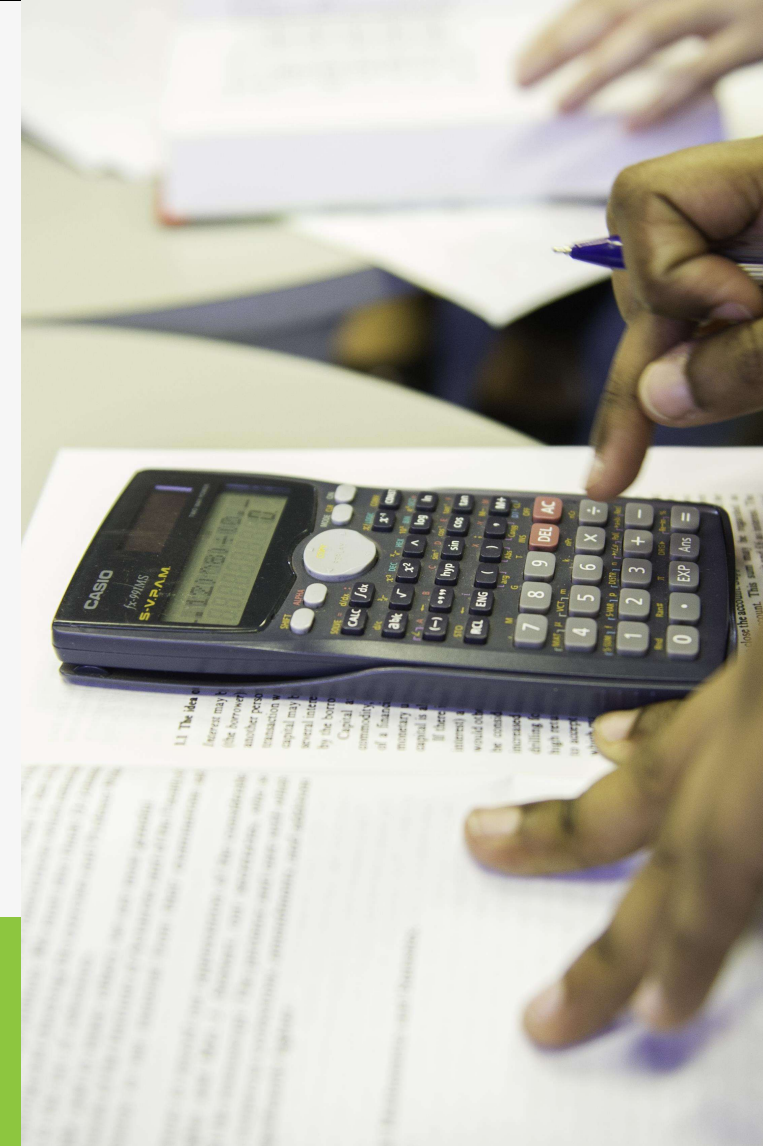


Student Finance and Budgeting

First Name Last Name

Higher Education Adviser



Eligibility

Whether you qualify for student finance depends on:

- your university or college
- your course
- if you've studied a higher education course before
- your age
- your nationality or residency status

www.gov.uk/student-finance/who-qualifies



What loans are available?

Tuition Fee Loan



Maintenance Loan



Tuition Fee Loans

Tuition Fee Loan



£9,535

- Tuition fee loans are the loans to pay for the tuition of the course.
- The maximum amount a university can charge per year, currently the price for an UG course is £9535 for 2025 entry.
- If eligible for a loan every student can access this full amount
- Will go from government to university – students will not receive this in their bank accounts.

95% of UK students, who are eligible, take out tuition and maintenance loans (SLC, 2024)

Maintenance Loan

- Maintenance is calculated by looking at where the student is living whilst studying and then household income.
- This will be different for each student.

95% of UK students, who are eligible, take out tuition and maintenance loans (SLC, 2024)

Maintenance Loan

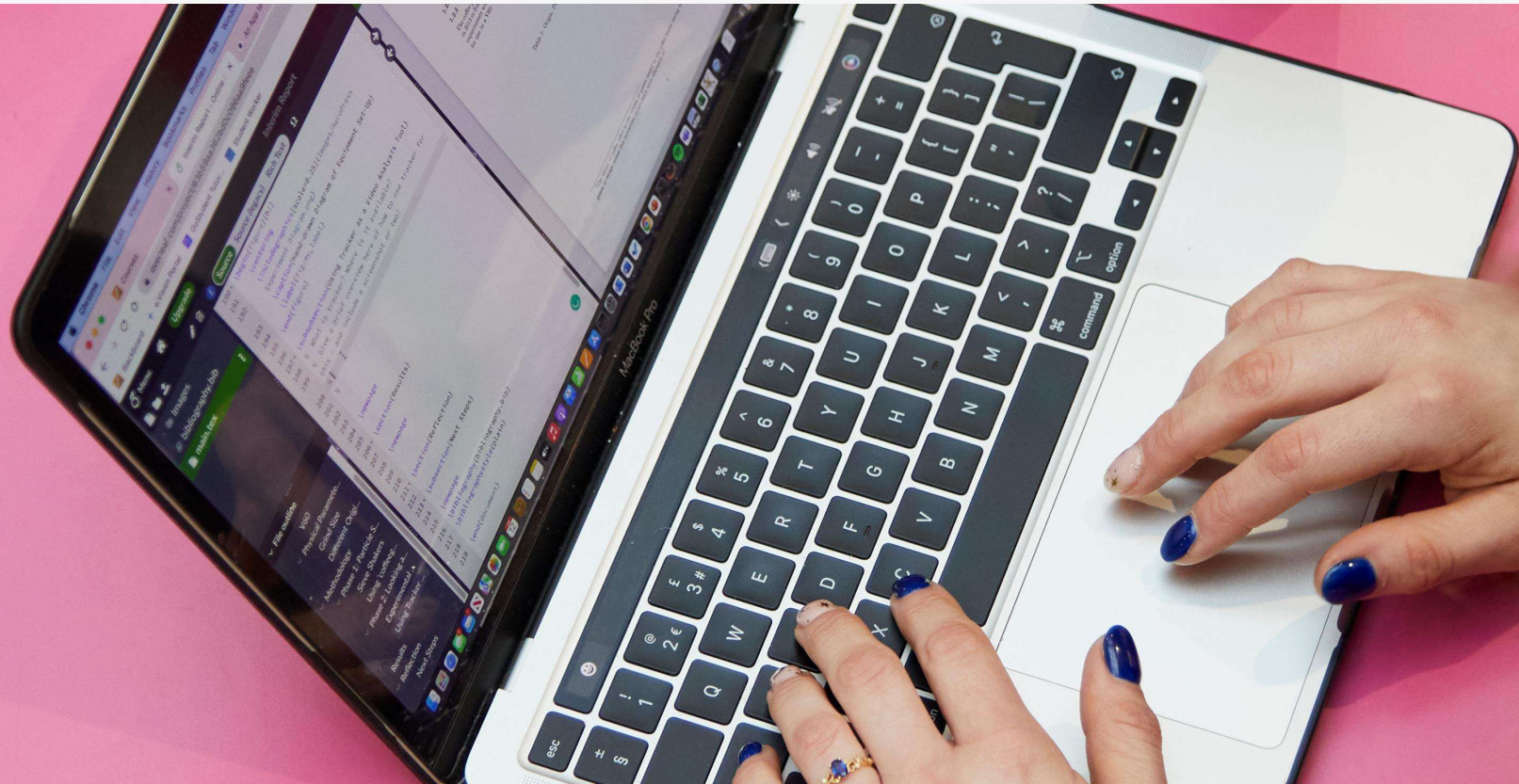


Maintenance Loan – How much?

2024 Entry

Full Time Students	Maximum Loan	Everyone Entitled To This	Top-up Based On Household Income
Parental Home	£8,610	£3,790	£4,820
Away From Home	£10,227	£4,767	£5,460
London	£13,348	£6,647	£6,701

Student Finance Calculator



www.gov.uk/student-finance-calculator

Repayments (2024 entry)

Repayments are currently set at 9% on earnings over £25,000



“Ignore newspaper headlines about students leaving university with £60,000 of debt. That's mostly a meaningless figure. What counts is how much you'll repay.” – *Martin Lewis (2024)*

Repayments (2024 entry)

Repayments based on salary

Salary	£30,000	£35,000	£40,000
Approx. take home each month after tax	£2,064	£2,355	£2,647
Approx. student loan payment	£38	£75	£112

Maintenance Loan – How much?

2025 Entry

Full Time Students	Maximum Loan	Everyone Entitled To This	Top-up Based On Household Income
Parental Home	£8,877	[Redacted]	[Redacted]
Away From Home	£10,544		
London	£13,762		

Interest rates

Interest Rate

%

RPI only



Applying for Student Finance



**Apply online:
www.gov.uk/student-finance**

You will need to know:

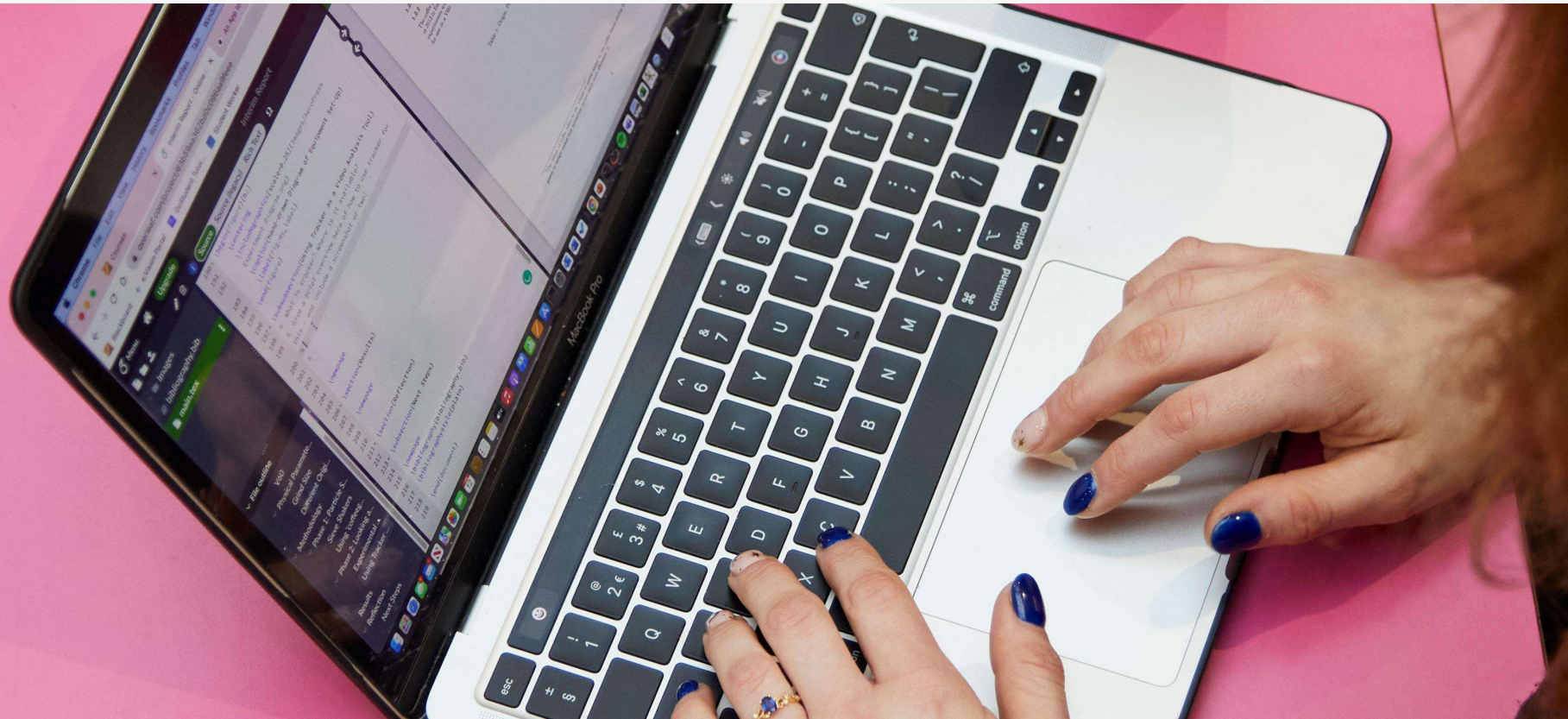
Your course

Bank Details

Household Income

National Insurance Number

2025 Deadline for Student Finance



May 2025 – deadline for 2025 entry students



Thank you

XXX

Higher Education Adviser