

# STUDENT FINANCE 2025/26

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# SESSION CONTENTS

- The student finance package
- Additional support
- NHS funding
- Student loan repayment
- Application information
- Managing your money

# HOW MUCH DO YOU KNOW?

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# HOW MUCH DO YOU KNOW?

Q

What is the current maximum tuition fee universities or colleges can charge new students in 2025/26?

A

£9,535

Q

How much of this is paid upfront before you go to uni or college?

A

£0

# THE STUDENT FINANCE PACKAGE 2025/2026

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# THE STUDENT FINANCE PACKAGE

SUPPORT AVAILABLE TO STUDENTS INCLUDES:

The  
student finance  
package

Tuition fee support

Maintenance (living cost) support

Scholarships & bursaries

Additional support

# THE STUDENT FINANCE PACKAGE 2025/26

## TUITION FEES

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# TUITION FEES

## OVERVIEW

- The maximum tuition fee you can be charged in AY 2025/26 will be £9,535 in Wales and in England.
- The tuition fee will be decided by the university or college. They could charge different amounts for different courses.



# TUITION FEES

## TUITION FEE SUPPORT

- A Tuition Fee Loan will be available to cover the full cost of your tuition fees.
- **How much Tuition Fee Loan you can get doesn't depend on your household income.**
- We pay it directly to your university or college once you've registered – so you don't need to worry about it.
- Tuition Fee Loans must be paid back, but only when you've left university or college, and your income is over £28,470 a year.
- For the 2025/26 academic year, students at private universities or colleges can borrow up to £6,355 towards\* tuition costs, but only if the course has been approved for funding by the Welsh Government.

\*Students will have to self-fund any additional fee charged at a private university or college.

# THE STUDENT FINANCE PACKAGE 2025/2026 MAINTENANCE SUPPORT

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# SUPPORT FOR LIVING COSTS

- Support is available to help towards living costs you'll have while at university or college and all eligible students will receive the same amount of money to live off while studying.
- This will be the equivalent to the National Living Wage.
- Two types of support are available – **Maintenance Loan** and **Welsh Government Learning Grant**.
- The amount of loan available to you depends on where you live (e.g. with parents, in London etc) and study.
- Support for living costs are paid directly to your bank account each term.

# ELIGIBILITY: INDEPENDENT STUDENT STATUS

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# ELIGIBILITY

## INDEPENDENT STUDENT STATUS

### **A student is considered independent if:**

- They're 25 or over on the first day of the academic year for which they are applying for support;
- Single Parent
- They have no living parents, or they are irreconcilably estranged from their parents.
- They've supported themselves for at least three years before the start of their course (doesn't have to be three consecutive years);
- Care Leavers

# ELIGIBILITY

## INDEPENDENT STUDENT STATUS

### What does being an independent student mean?

- Student Finance Wales will not take any parental income into account when assessing student entitlement for support
- If married or in a civil partnership, SFW will take into account the income of the student's spouse or civil partner

# THE FIGURES

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# MAINTENANCE SUPPORT

## WELSH GOVERNMENT LEARNING GRANT

### WELSH GOVERNMENT LEARNING GRANT

- A minimum grant of £1,000 for all eligible students.
- Any additional grant will be based on the student's household income.
- Students from households with an income of up to £18,370 will be entitled to the maximum grant available.
- Students from households with an income of up to £59,200 will be entitled to a partial grant.

# MAINTENANCE SUPPORT

Income	Living with parents			Living away from home, outside of London			Living away from home, studying in London		
	Grant	Loan	Total	Grant	Loan	Total	Grant	Loan	Total
£18,370 or less	6,885	3,595	<b>£10,480</b>	8,100	4,245	<b>£12,345</b>	10,124	5,291	<b>£15,415</b>
£20,000	6,651	3,829		7,817	4,528		9,760	5,655	
£25,000	5,930	4,550		6,947	5,398		8,643	6,772	
£30,000	5,209	5,271		6,078	6,267		7,526	7,889	
£35,000	4,488	5,992		5,208	7,137		6,408	9,007	
£40,000	3,767	6,713		4,339	8,006		5,291	10,124	
£45,000	3,047	7,433		3,469	8,876		4,174	11,241	
£50,000	2,326	8,154		2,600	9,745		3,056	12,359	
£55,000	1,605	8,875		1,730	10,615		1,939	13,476	
£59,200 or more	1,000	9,480		1,000	11,345		1,000	14,415	

# SCHOLARSHIPS AND BURSARIES

Most universities offer additional support to students which could be worth thousands of pounds, so it's important to research what's available and when to apply.

## Scholarships:

- can be linked to academic results or an outstanding ability in sport, music etc...
- can be subject specific and are limited in numbers

## Bursaries:

- usually depend on personal circumstances and, often, your household income
- vary by university or college



You should check university websites and ask at open days and UCAS conventions for information on scholarships and bursaries: what is available and how/when to apply.

# ADDITIONAL SUPPORT

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# ADDITIONAL SUPPORT

## OVERVIEW

Extra money or support may be available if you:

- have a disability, including a long-term health condition, mental-health condition or specific learning difficulty, or
- have children or adults who depend on you.

# ADDITIONAL SUPPORT

## DISABLED STUDENTS' ALLOWANCES (DSAs)

- Help towards the additional costs that you may face as a result of your disability, including a long-term health condition, mental-health condition or specific learning difficulty.

### DSAs support:

- is available in addition to the standard student finance package,
- doesn't have to be repaid,
- is not affected by household income, and
- looks at the specific needs of the individual in relation to their disability and how it affects their studies.

# ADDITIONAL SUPPORT

## You can get help with the costs of:

- specialist equipment, for example a laptop if you need one because of your disability
- non-medical helpers, for example a person such as a British Sign Language (BSL) interpreter or specialist note-taker
- extra travel costs, to attend your course or placement because of your disability
- other disability-related costs of studying, for example having to print additional copies of documents for proof-reading.

## Evidence:

We will ask for proof of your condition or disability to help us process your application for DSA.

If you have a specific learning difficulty, you will need to send us a diagnostic report from a suitably qualified Psychologist or Specialist Teacher.

# THE STUDENT FINANCE PACKAGE

## STUDENTS WITH DEPENDANTS

### Childcare Grant

Based on 85% of actual registered/approved childcare costs up to a maximum of:

**£192** per week for one child

**£329** per week for two or more children

### Parents' Learning Allowance

Help with course-related costs for students with dependent children.

You can get up to **£1,945**

### Adult Dependents' Grant

For students with a partner or another adult who is financially dependent on them (but not an adult child). You can get up to **£3,407**



**Dependants' Grants depend on your household income. Universities may offer additional support to students with childcare/caring responsibilities.**

# NHS FUNDING

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# NHS COURSES

## NHS FUNDING

### Eligible courses

Students must be accepted for an NHS-funded place on a full or part-time course [in Wales](#) which leads to professional registration as a:

- doctor or dentist (they will be eligible for an NHS bursary after the fourth year of their course)
- chiropodist (including podiatrist), dietitian, occupational therapist, physiotherapist, radiographer, healthcare scientist, paramedic, speech and language therapist
- dental hygienist or dental therapist
- nurse or midwife

# OTHER COURSES

## NHS COURSES

### NHS support

- Students studying on eligible courses [who agree to work in Wales for two years after they graduate](#) may be able to get a bursary from the NHS. A bursary is a yearly payment to help with living costs and tuition fees. It's paid each month and doesn't have to be paid back.
- More detailed information is available at [Student Awards Services - NHS Wales Shared Services Partnership](#)
- Full-time students on NHS degrees can also apply for a fixed grant of £1,000 per year.

### SFW support

- Full-time NHS students can also apply to Student Finance Wales for a Maintenance Loan which does not depend on income.

# NHS COURSES IN WALES

## NHS

Non Means Tested NHS Bursary	Means Tested NHS Bursary	Maintenance Loan (SFW)
£1,000	Up to £2,643 (23/24 figure)	Up to £11,345*

## SFW

Tuition Fee Loan	Welsh Government Learning Grant / Maintenance Loan
Up to £9,535	Up to £15,415**

\*Based on them living away from home outside of London

\*\*Based on them living away from home in London

# NHS COURSES WEBSITE



Home > Our Services > Student Awards Services

## Student Awards Services



The Student Award Services is responsible for implementing the NHS Wales Bursary Schemes, which provides funding for healthcare students on NHS funded courses in Wales and Welsh domiciled medical and dental students within the UK.

### New students

If you are planning to study a nursing / midwifery / allied health professional (AHP) course, you will be required to commit to working in Wales for a period of time after completing your studies.

For a 3 year course it is a 2 year commitment and for a 2 year course it is 18 months. Please read our terms and conditions which can be found on the [Apply for a bursary](#) page before starting your application.

If you are planning to become a doctor or dentist, you are not required to commit to these terms and

### Student Awards Services

- Decide on your university and healthcare degree
- How do I apply for a bursary?
- Applying for a job?
- Frequently Asked Questions
- Forms
- Additional Allowances
- Help

[Student Awards Services - NHS Wales Shared Services Partnership](#)

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# NHS COURSES

## FUNDING

The following process is in place for Welsh students taking healthcare courses in Wales who choose **not** to take up bursary funding and instead apply for the standard package of support from Student Finance Wales

(i.e. those students who don't wish to commit in advance to take up the opportunity to work in Wales post qualification for a period of two years).

- NHS Wales will provide a **reference number** that should be used when applying, to confirm to Student Finance Wales that the student is not bursary funded.

# NHS COURSES

## CROSS-BORDER FUNDING: NEW STUDENTS

Student Domicile	Study Location				
	England	Wales	NI	Scotland	
	Is a Healthcare Bursary Available?				
	No	With 2yr	Without 2yr	No	No
Wales (SFW)	Full SFW Support + Additional NHS Support	Full Rate SFW ML + NHS Bursary	Full SFW Support No additional NHS support	N/A Courses not designated for non-NI students	Full SFW Support No additional NHS support

# STUDENT LOAN REPAYMENT

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# STUDENT LOAN REPAYMENT

## OVERVIEW

- You won't make repayments until your income is over **£28,470 a year**, before tax.
- Full-time students will be due to start repaying in the April after graduating/leaving your course.
- You'll repay 9% of their income over £28,470 and if you're employed, their employer will make deductions from their pay through the HMRC tax system.
- You may get a partial cancellation of your Maintenance Loan of up to **£1,500** when you start repaying.
- If your income falls to £28,470 or below your repayments will stop.

# STUDENT LOAN REPAYMENT

## THE FIGURES

Income each year before tax	Monthly salary	Approximate monthly repayment
£28,470	£2,372	£0
£30,000	£2,500	£11
£35,000	£2,916	£48
£40,000	£3,333	£86
£50,000	£4,166	£161
£60,000	£5,000	£236



**Any outstanding loan balance will be cancelled 30 years after entering repayment.**

# STUDENT LOAN REPAYMENTS

Interest on your loan will depend on your income and circumstances



During study until  
entering repayment



Income:  
Under £28,470



Income:  
£28,470 to £51,245



Income:  
Over £51,245



Interest rate:  
Retail Price Index plus 3%



Interest rate:  
RPI Only



Interest rate:  
RPI plus **up to** 3%



Interest rate:  
RPI plus 3%

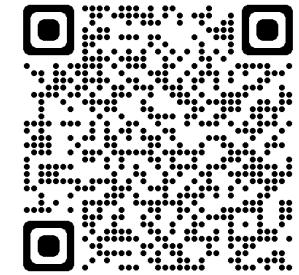
RPI is a measure of inflation. It measures changes to the cost of living in the UK.

# APPLICATION INFORMATION

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# HOW DO I APPLY?



- When the time comes, apply online at [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)
- Applications will be out early 2026 – date to be confirmed.
- You don't need a confirmed place at university or college to apply.
- You can change your details online before starting your course.
- If you share information from your application, this helps with scholarships and bursaries.

# APPLICATION INFORMATION

## COMPLETING AN APPLICATION

Before starting an application, you should have the following to hand:

- Identity: Passport – so SFW can check your identity using valid UK passport details or Original Birth Certificate.
- university and course details (or current preferred choice)
- bank account details and National Insurance number
- your parents' or partner's email address

Once you've submitted your online application:

- send any evidence you've been asked for (this can be uploaded digitally)

# SUPPORTING AN APPLICATION

## HOUSEHOLD INCOME

If you'll be supporting a student's application for means-tested student finance SFW will need to see details of your household (taxable earned and unearned) income and National Insurance number.

### **Earned income includes:**

- wages, salaries, tips, and other taxable employee pay
- long-term disability benefits received prior to minimum retirement age
- net earnings from self-employment

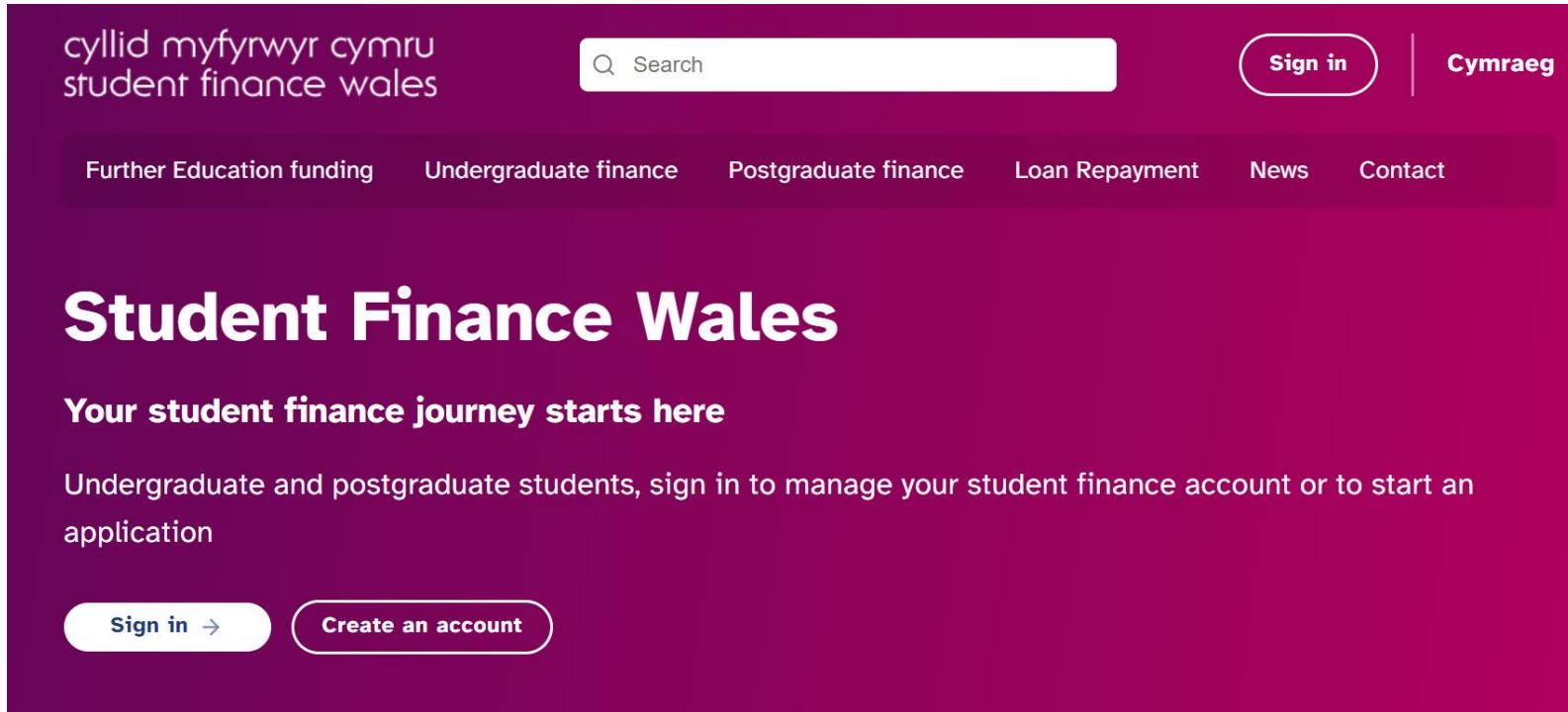
### **Unearned income includes:**

- interest from savings (only the annual summary is required)
- benefits and pensions
- rent from property or a room

For most applications, SLC verify income from your National Insurance number with no need to send any documents, unless we ask for them.

# WEBSITE

WWW.STUDENTFINANCEWALES.CO.UK



The screenshot shows the homepage of the Student Finance Wales website. The header features the Welsh and English names 'cyllid myfyrwyr cymru' and 'student finance wales' side-by-side, a search bar with a magnifying glass icon, and language links for 'Sign in' and 'Cymraeg'. Below the header is a navigation menu with links to 'Further Education funding', 'Undergraduate finance', 'Postgraduate finance', 'Loan Repayment', 'News', and 'Contact'. The main content area has a dark red background. It features a large white 'Student Finance Wales' logo, the tagline 'Your student finance journey starts here', and a message for undergraduate and postgraduate students. At the bottom of this section are two buttons: 'Sign in →' and 'Create an account'.

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Search

Sign in | Cymraeg

Further Education funding   Undergraduate finance   Postgraduate finance   Loan Repayment   News   Contact

# Student Finance Wales

Your student finance journey starts here

Undergraduate and postgraduate students, sign in to manage your student finance account or to start an application

Sign in →   Create an account

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# APPLICATION

WWW.STUDENTFINANCEWALES.CO.UK

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Expecting your first student finance payment? Make sure you've registered on your course, we can't pay you until you do! [Show more](#)

**Login**

Email address or Customer Reference Number (CRN)

[Forgotten your email address or CRN?](#)

Password

Show password

[Forgotten your password?](#)

**Continue**

**Create an account**

If you're not already registered, you can create a new account. You'll need an account if:

- you're a **student**, and you want to apply for student finance
- you're a **parent or partner of a student** and need to provide information to support their application.

**Create an account**

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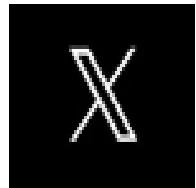


# SOCIAL MEDIA

## FOR THE LATEST SFW NEWS



/SFWales



/SF\_Wales



/SFWFILM



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# A PARENT'S GUIDE TO STUDENT FINANCE

Encourage your parents to watch our film series, which tells them everything they need to know about supporting your application.



[www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

They can watch it at [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)

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# MANAGING YOUR MONEY / NEXT STEPS

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# HOW MUCH? – ACCOMMODATION

Q

What's the average monthly cost of student accommodation?

A

£563 per month

?

Lowest

£466 pm

?

Highest

£812 pm

Figures from [National Student Accommodation Survey 2025 – Results - Save the Student Accommodation Survey](#)



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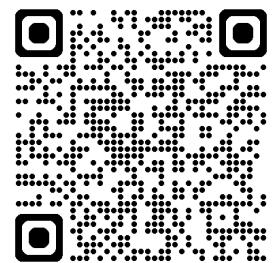
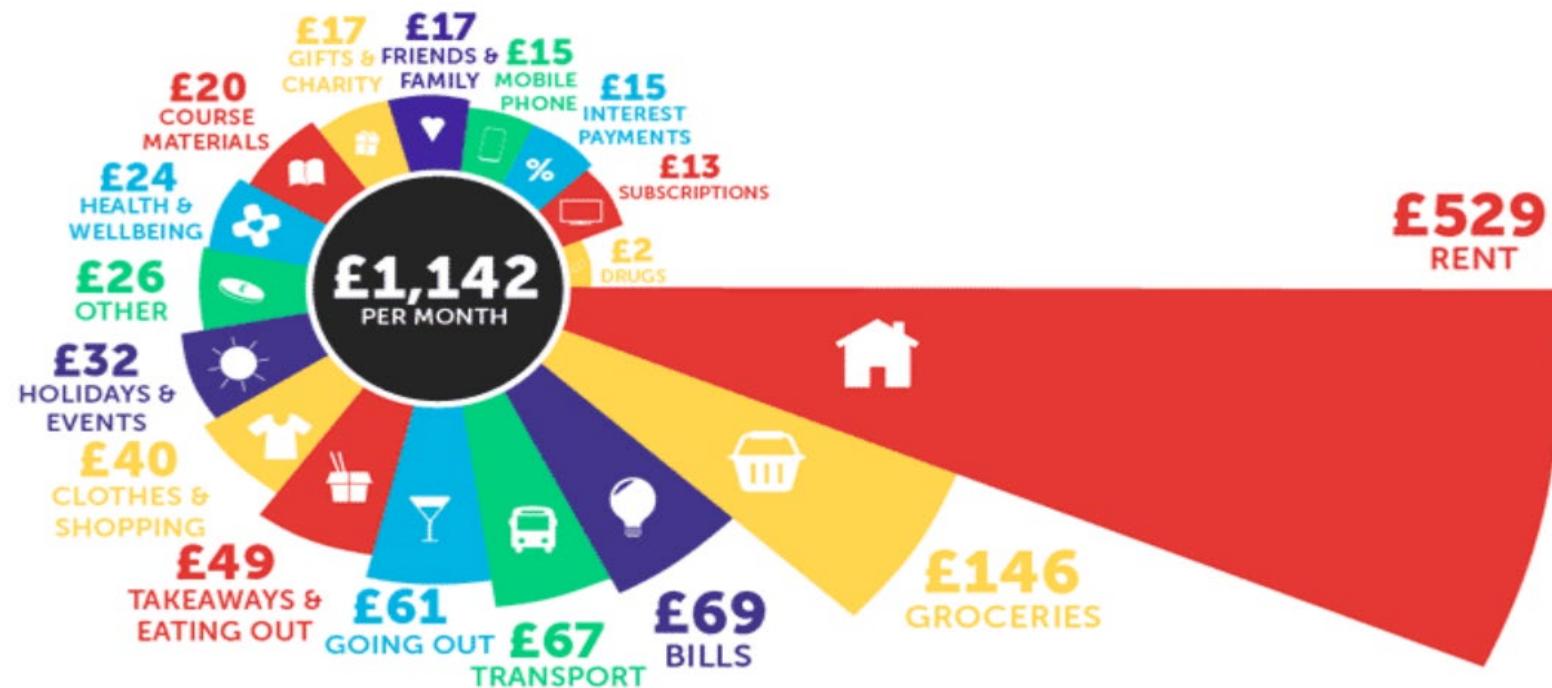
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# CONSIDER THE COSTS

Students across the UK spend an average of £1,142 each month, but on what?



Figures from [Student Money Survey 2025 – Results - Save the Student](#)

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# MONEY MANAGEMENT

## HINTS AND TIPS FOR STUDENTS

Before starting in higher education, students should think about the costs they are likely to face and how to manage their money, tips include:

- Take Notification / Approval Letter to university to scan barcode to get your money.
- Plan a budget – and (try to) stick to it! [Student Space](#) covers budgeting, sources of additional support and links to useful resources.
- Check out student bank accounts and discounts form TOTUM, Student Beans and Uni Days .
- Try to avoid taking credit cards, store cards or pay day loans!!
- If you need financial support and advice once you are at university or college, staff there will be able to help.

# WHAT NEXT?

- **Research**
  - [www.studentfinancewales.co.uk](http://www.studentfinancewales.co.uk)
  - guides and quick guides
- **Apply**
  - online
  - on time
- **Payment**
  - Take Notification Letter to university to receive your money
- **Changes to application**
  - Inform us of any changes asap.

# CONTACT STUDENT FINANCE WALES

For further Information on student finance and applications  
call us on:

**Customer helpline: 0300 200 4050**

**Rhian\_Jones@slc.co.uk**

**07796 440153**

**Elen\_Jones@slc.co.uk**

**07815 602492**

**SFITW@slc.co.uk**

There are no silly questions when it comes  
to student finance, so if you're unsure, ask!

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# QUESTIONS?

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