

# Edgehill University Teacher and Advisor Conference Understanding Student Finance

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# Application Submission Key Student Messages



The full-time undergraduate application services for AY 2025/26 **are open** and to support students through this process, key messages are published on SLC's student facing websites and social media channels:

For example, the key messages for full-time SFE undergraduate applications include:

- To set up your online account and apply, go to: <a href="www.gov.uk/apply-online-for-student-finance">www.gov.uk/apply-online-for-student-finance</a>
- You do not need a confirmed place at university or college to apply
- Apply with your preferred choice, you can change the details later if necessary
- Make sure any evidence and information needed to support your application is supplied 'right first time' both from you and your parents (or partner)
- Read, understand and agree to the loan Terms and Conditions

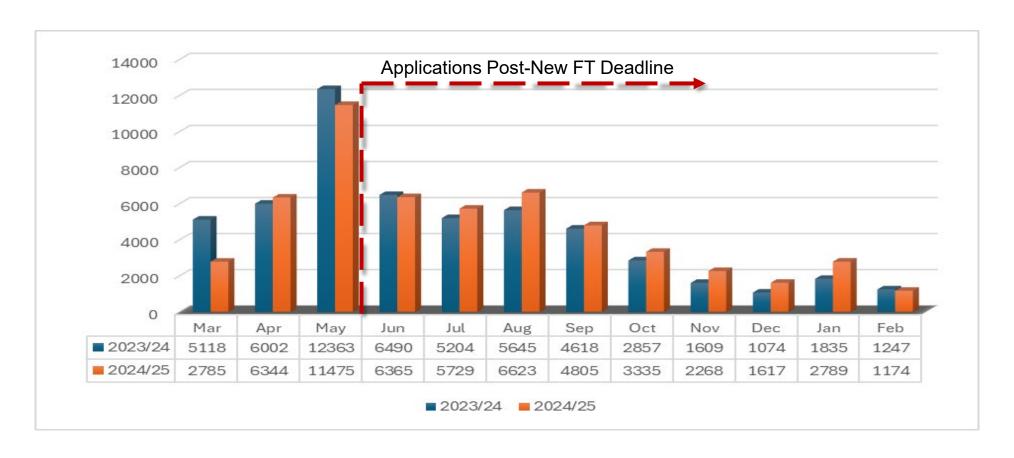


If you cannot apply online, you will be directed to the appropriate paper form to complete and submit: <a href="https://www.gov.uk/student-finance-forms">www.gov.uk/student-finance-forms</a>

# North West Region Application Analysis



Tuition Fee Loan: Number of Applicants by Month, Academic Year and New Student Applications



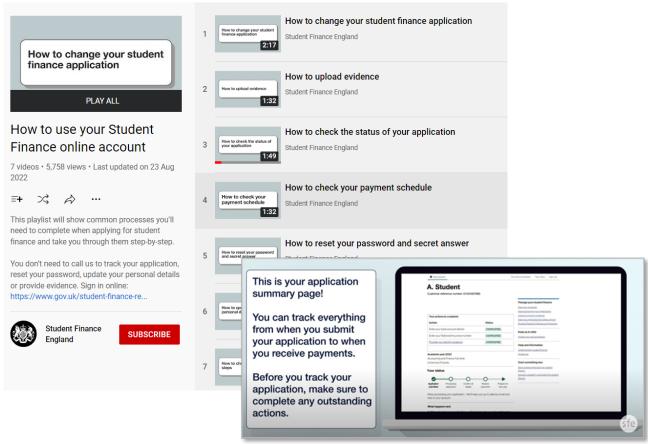
Despite online campaigns, reminder prompts and IAG practitioner engagement, each academic year sees a significant number of students submit their funding applications **after** the set 'deadline'

### Application Enhancement – "How To"



A guidance page has been added to GOV.UK providing an answer to some of the most common questions asked on student finance and applications. Essential messages are provided for each subject along with a <u>selection of short films</u> and links to additional information or resources







# What is available AY 25/26?

### **Tuition Fee Loans**



Maximum tuition fees for 2025/26 in England have now been confirmed by the Government:

Maximum tuition fee for standard full-time courses offered will be £9,535 Maximum tuition fee for standard part-time courses offered will be £7,145

### **Key Points to Note:**

- Tuition Fee Loans are non means tested (we don't need parent's income for this bit!)
- Loans are paid directly to the university on behalf of the student
- Most of the 1.6m students every year apply for the maximum loan available
- It is the easy part of the application just tell us which university you are going to and how much you want to borrow (usually students tick 'max')

### Foundation Years AY 25/26



#### DFE ANNOUNCEMENT AY 25/26

The maximum tuition fees for classroom-based foundation years will be reduced from the start of academic year 2025/26:

This will ensure courses are delivered more efficiently and at lower costs to students

These changes will:

Reduce maximum tuition fees and loans for foundation years in **classroom-based** subjects (such as business and social sciences) **to £5,760** 

The maximum fees and loans for foundation years in other (higher cost) subjects will:

Remain at the fee cap applicable to the relevant academic year at Approved (fee cap) Providers (due to rise **to £9,535** in AY 2025/26)

# Maintenance Loans – NMT, MT and Maximum



Maximum (Maintenance) loan for living costs for new **full-time** students and eligible continuing **full time** 2016 cohort students:

Full Year Student*	Maximum Loan	Non-Income Assessed	Income Assessed
Parental Home	£8,877	£3,907	£4,970
Elsewhere	£10,544	£4,915	£5,629
London	£13,762	£6,853	£6,909
Overseas	£12,076	£5,838	£6,238

### Household Income



#### WHAT IS HOUSEHOLD INCOME?



Combined parental income if student lives with both



Father Income if student lives with Dad



Mother Income if student lives with Mum



Dad and stepparent or new partner if living with student



Mum and stepparent or new partner if living with student



Partner Income if student is married or aged 25+ and living with partner



Taxable Income	Non-Taxable Income
Earnings from employment	Interest and other income from ISA or PEP
Earnings from self employment	Working Tax and Child Tax Credit
Rent from letting property	Child Tax Credit
Interest from a bank or building society or local authority savings	Up to £7,500 rent a year from a lodger in only or family home (Rent-a-Room)
Private/State Pensions and Annuities	Premium Bond or National Lottery winnings
Dividends from shares, UK authorised unit trusts and investment companies	Life insurance policy lump sums (Including endowment policies)
Interest from National Savings (other than first £70 account interest) and Investments	Income from tax-free National Savings and Investments (Savings certificates)
Income from taxable benefits in kind	Capital Gain/Capital Allowance figures

Taxable Benefits	Non-Taxable Benefits
Jobseekers Allowance	Child Benefit and Child Tax Credit
Care Allowance	Housing Benefit and Council Tax Benefit
Incapacity Benefit – Over 28 Weeks	Income Support – Most payments
Employment Support Allowance (Contributory based only)	Employment Support Allowance (Income based only)
Retirement Pension (Inc. State Pension)	Working Tax Credit
Statutory Sick Pay	Disability Living Allowance
Bereavement Allowance or Benefit	Universal Credit
Statutory Maternity or Paternity Pay	Maternity Allowance

A Step-by-Step Guide to Applying and Supporting an application is available at <a href="https://www.gov.uk/slc">www.gov.uk/slc</a>

### Maintenance Loans – Household Contribution



### 2016 cohort FT students, not eligible for benefits or aged over 60:

Household Income	Home (£58,349)	Elsewhere (£62,377)	London (£70,116)
£25,000 & under	£8,877	£10,544	£13,762
£30,000	£8,132	£9,791	£12,997
£35,000	£7,387	£9,038	£12,231
£40,000	£6,642	£8,285	£11,465
£45,000	£5,897	£7,532	£10,700
£50,000	£5,152	£6,779	£9,934
£55,000	£4,407	£6,026	£9,168
£60,000	£3,907	£5,273	£8,403
£65,000	£3,907	£4,915	£7,637
£70,116 & over	£3,907	£4,915	£6,853



You can get an estimate of your loan entitlement using the calculator on: <a href="https://www.gov.uk/student-finance-calculator">www.gov.uk/student-finance-calculator</a>

# Postgraduate Loans



Maximum loans for new students starting postgraduate master's or doctoral degree courses in AY 2025/26 will be to:

Maximum	Postgraduate	Maeter's	Loan
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£12,858

### Maximum Postgraduate Doctoral Loan

£30,301

### Maximum Postgraduate Disabled Students' Allowance

£27,783

### Independent Student Status



If students are not financially supported by your parents or a partner, then they might be classed as an independent student when SFE work out your funding entitlement:

• <u>www.ucas.com/finance/student-finance-england/finance-independent-students</u>

To be **classed as independent**, students need to be aged 25 or over on the first day of the academic year or meet one of the other criteria, including:

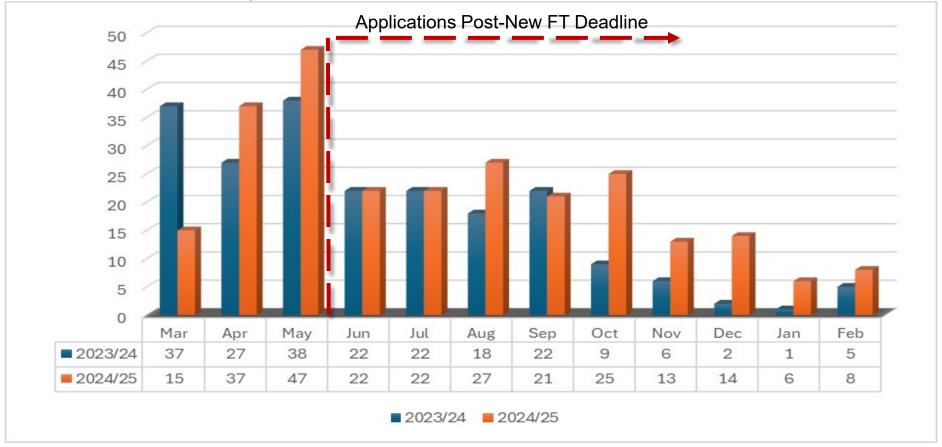
- Are or have been married or in a civil partnership
- Have care of a person under the age of 18
- Supported themselves financially for 3 years before the start of their course
- Have no contact with or are estranged from their parents
- Are a Care Leaver (<u>becomecharity.org.uk/get-support/propel</u>)

# North West Region Application Analysis



Care Leaver Student applicants by Month, Academic Year and New Student Applications

Students who qualify as a Care Leaver can be deemed as independent but supporting evidence such as a letter form the relevant Local Authority, or their Social Worker will be required as part of their application



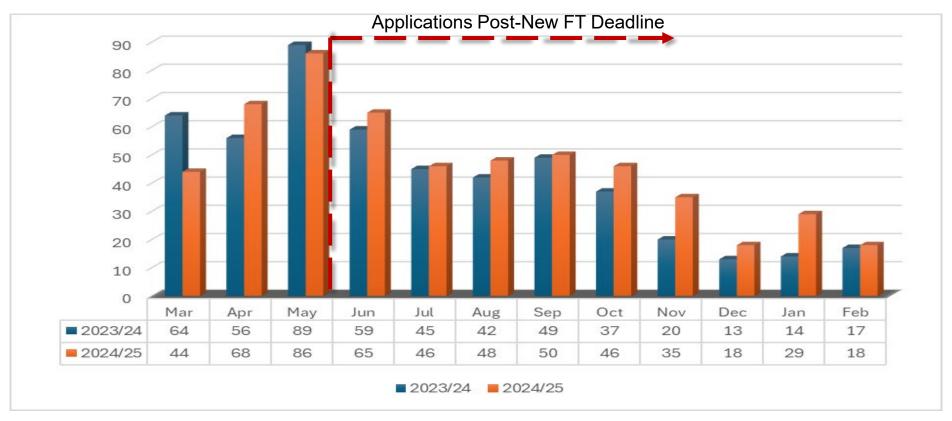
Once a student has been assessed as being a Care Leaver, this status is awarded **for the duration** of their course and further evidence will not usually be required for any subsequent years:

# North West Region Application Analysis



Estranged Student applicants by Month, Academic Year and New Student Applications

Students who are irreconcilably estranged from their parents can often be in potentially vulnerable or irregular situations and may **need additional help** in competing their application and supplying supporting evidence



If students are unable to supply standard evidence documents or if they have lost contact with their support network due to circumstances or relocation, SLC assessors will identify these cases **and offer assistance** 

# SFE Extra Support



### Disabled Students Allowance



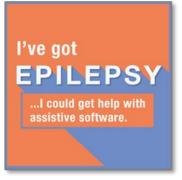
The maximum allowance (£27,783) will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2025/26.

Disabled Students' Allowance (DSA) provides help towards the additional costs a student may face due to their disability, long-term health condition, mental-health condition or specific learning difficulty:

- DSA support is not income assessed and does not have to be repaid
- DSA assessments are based on the specific needs of each student
- Support entitlement can be allocated across the defined categories







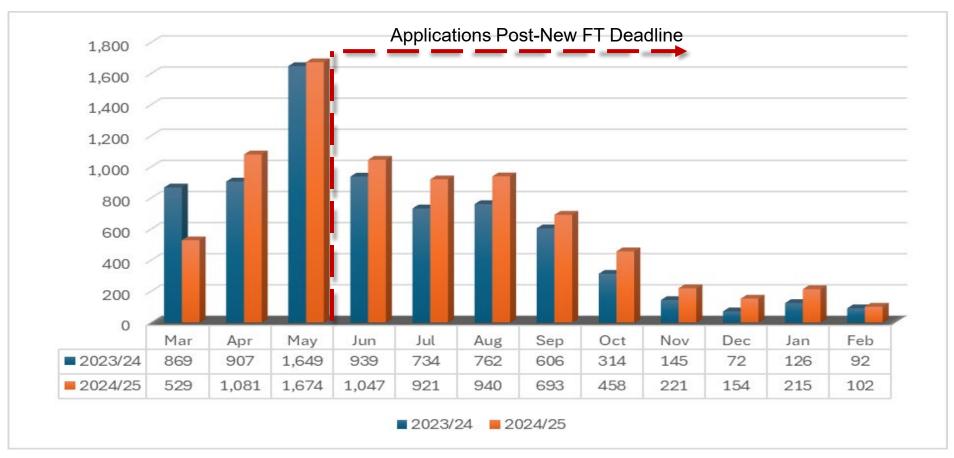


For more on DSA, including how to apply, go to: <a href="https://www.gov.uk/disabled-students-allowance-dsa">www.gov.uk/disabled-students-allowance-dsa</a>

# North West Region Application Analysis



DSA Student applicants by Month, Academic Year and New Student Applications



It can take up to **14 weeks** for DSA support to be put in place, so it is essential that students are aware of the application process as early as possible to avoid delays in accessing the equipment and help they need

### Disabled Students Allowance Process



#### 1. APPLY

Apply online at the same time / after you apply for core support. You will need to apply via the paper form if:

- You are not applying for core support
- You are a Part Time student
- You are a Postgraduate student

#### 2. DISABILITY EVIDENCE

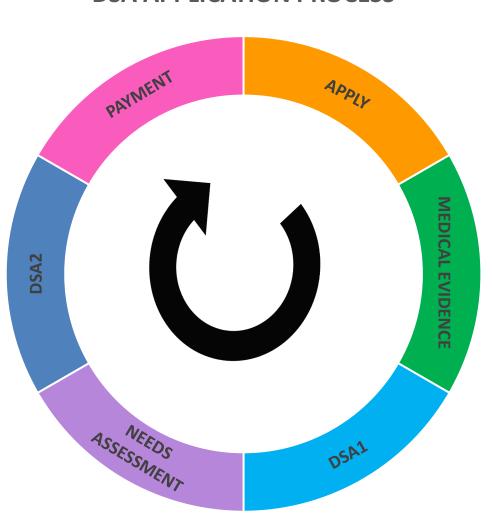
Supply your Disability Evidence in one of these three formats:,

- Diagnostic Report (learning difficulties)
- Letter from a GP or other Medical Professional
- SFE Disability Evidence Form

#### 3. DSA1 LETTER

SLC will send you a DSA1 letter, confirming your eligibility for DSA and confirming your supplier who will help book your needs assessment

#### **DSA APPLICATION PROCESS**



#### 4. NEEDS ASSESSMENT

The assessment is not a test of any sort, but an opportunity to discuss the most appropriate support options for you. The assessment can take up to two hours and you can choose to have the needs assessment in-person or online, via a video call

#### 5. DSA2 LETTER

This letter confirms your package of support and instructions for ordering specialist equipment / arranging other support

#### 6. PAYMENT

Suppliers invoice DSA Team directly for the support they have provided.

Some students are also agreed a General Allowance and are able to send receipts (student claims) to claim back these costs

# DSA Support: Awareness Raising



To ensure eligible students apply for and receive the funding and assistance they are entitled to, it is important to raise awareness of **the reach and scope** of DSA support:

SFE Disabled Students' Allowance support provided by disability type, AY 2021/22, 2022/23 and 2023/24:

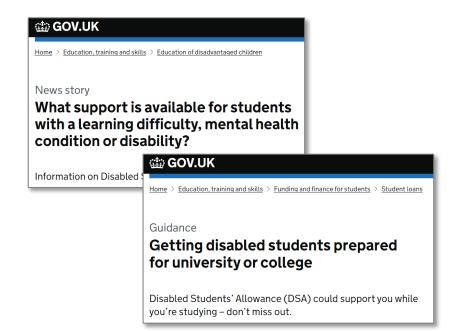
SFE DSA Applications	AY 21/22	AY 22/23	AY 23/24
Disability Type	%	%	%
Autism	4.9%	6.0%	7.4%
Blind/Partial Sight	0.9%	0.9%	1.0%
Deaf/Partial Hearing	1.5%	1.4%	1.4%
Specific Learning Difficulties	34.8%	34.3%	32.2%
Longstanding Illness	11.0%	12.9%	13.3%
Mental Health	24.2%	23.0%	21.9%
Wheelchair/Mobility	1.1%	1.0%	1.0%
Multiple Disabilities	21.6%	20.6%	21.9%

### DSA Support: Guidance and Resources

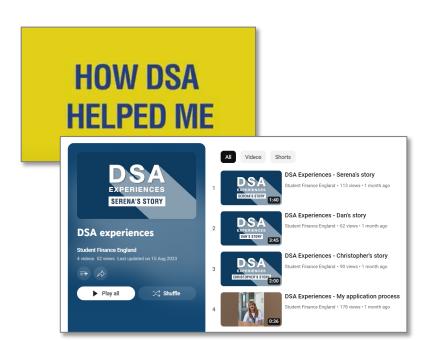


Guidance has been added to GOV.UK, and a focused social media campaign and playlist of DSA Experience films have been introduced to help students to gain a better understanding of DSA support and how to apply:

- <u>www.gov.uk/government/news/what-support-is-available-for-students-with-a-learning-difficulty-mental-health-condition-or-disability</u>
- www.gov.uk/guidance/getting-disabled-students-prepared-for-university-or-college







# Dependants Grants - SFE



OFD AV 05/00			CCG (*52 Week Rate)	
GFD AY 25/26 Income Assessments	PLA	ADG	1 Child	2+ Children
Maximum entitlement	£2,024	£3,545	£10,380.24*	£17,796.48*
Minimum payable	£50	£0.01	£0.01	£0.01
Lower income threshold for <b>maximum</b> grant	£14,910	£8,746	£9,727	£11,118
Upper income threshold for <b>minimum</b> grant	£18,957.98	£15,835.98	£20,107.23	£28,914.47



\*Weekly maximum CCG amount for one child: £199.62

\*Weekly maximum CCG amount for two or more children: £342.24

# NHS Learning Support Fund



From AY 2020/21, new and continuing UK domiciled nursing, midwifery and many allied health students undertaking pre-registration courses at **English** universities will receive a £5,000 Training Grant each year:

Dietetics	Occupational Therapy	
Dental Hygiene or Dental Therapy (Level 5 and Level 6 courses)	Operating Department Practitioner (Level 5 and Level 6 courses)	
Orthoptics	Orthotics and Prosthetics	
Physiotherapy	Podiatry or Chiropody	
Radiography (diagnostic and therapeutic)	Speech and Language Therapy	
Paramedicine	Midwifery	
Nursing (adult, child, mental health, learning disability, joint nursing/social work)		

Extra payments worth up to £3,000 per academic year will be available for eligible student's and they could receive;

- £2,000 towards childcare costs (Parental Support)
- £1,000 if they're a new student studying a shortage specialism\*

Areas which will attract 'specialist subject payments' have been confirmed:

Mental Health Nursing	Learning Disability Nursing	
Prosthetics and Orthotics	Orthoptics and Podiatry	
Radiography (diagnostic and therapeutic)		









# Repayments

# Plan 5 Repayment AY 25/26



From academic year 2023/24, loan repayment policies for undergraduate students in England undertook a change.

Key facts about how repayments now work, include;

- Students won't have to make repayments until their income is over a set threshold, which will be £25,000 a
  year until April 2027
- From April 2027 the threshold is set to rise annually with inflation (RPI)
- If students study a full-time course, they will be due to start repaying from the April after completing their course or leaving/withdrawing from higher education
- A 2026 graduate who starts a job with a salary of £28,000 a year, would expect to repay around £17 per month over financial year 2027-28
- If a student's **income drops below the threshold,** their repayments will stop, and any outstanding balance will be written-off **40 years** after entering repayment

Information: educationhub.blog.gov.uk/2022/02/24/get-the-facts-about-student-loan-reform

# Plan 5 Repayment AY 25/26 – Monthly



### **Government Rationale for £25,000 Threshold:**

How much per month? (projected figures)

Gross Annual Income	Approx Monthly (2023/24) @ £25,000	Approx Monthly (2027/28) @ £25,710
£25,000	£0	£0
£28,000	£22	£17
£30,000	£37	£32
£35,000	£75	£69
£40,000	£112	£107
£45,000	£150	£144
£50,000	£187	£182

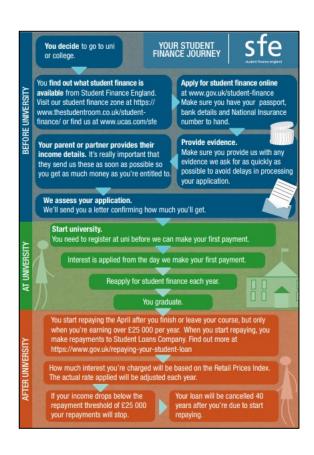


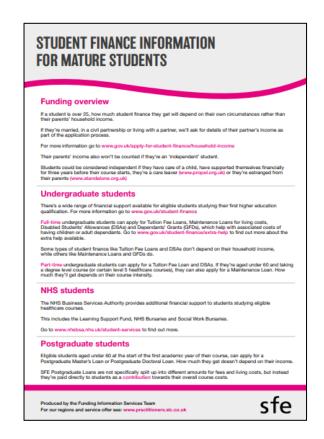
# Student Messages

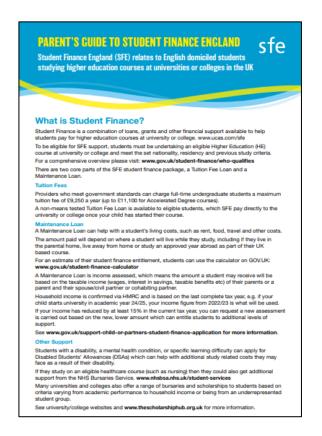
### Resources - Factsheets



We have recently updated our resources for AY 24/25, some examples of the leaflets we have produced:







These resources are available via our SFE Practitioner Website and can be found in 'Supporting Materials': www.practitioners.slc.co.uk/supporting-materials/

# School Engagement Pack



PARENT'S GUIDE TO STUDENT FINANCE ENGLAND

Student Finance England (SFE) relates to English domiciled students studying higher education courses at universities or colleges in the UK

Student Finance is a combination of loans, grants and other financial support available to help students pay for higher education courses at university or college, www.ucas.com/sfe

To be eligible for SFE support, students must be undertaking an eligible Higher Education (HE) course at university or college and meet the set nationality, residency and previous study criteria. For a comprehensive overview please visit: www.gov.uk/studer-finance/who-qualifies
There are two core parts of the SFE student finance package, a Tution Fee Loan and a

Providers who meet government standards can charge full-time undergraduate students a maximum

A non-means tested Tuition Fee Loan is available to eligible students, which SFE pay directly to the

A Maintenance Loan can help with a student's living costs, such as rent, food, travel and other costs.

The amount paid will depend on where a student will live while they study, including if they live in

the parental home, live away from home or study an approved year abroad as part of their UK

tuition fee of £9,250 a year (up to £11,100 for Accelerated Degree courses).

university or college once your child has started their course.

What is Student Finance?

### **School pack contents:**

Full slide deck for school students

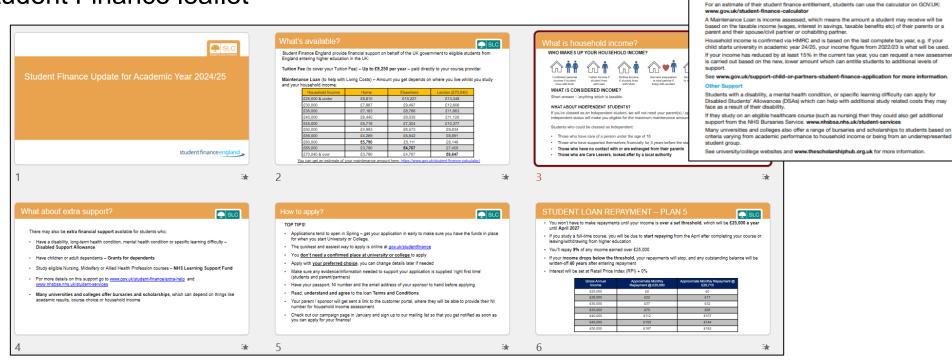
Full slide deck for parents

Mini slide deck for students

SFE journey leaflet

Parent's Guide to Student Finance leaflet

DSA leaflet
Care Leaver leaflet
Estranged leaflet



### Resources - videos



You can access the suite of videos available on our SFE YouTube channel which you can signpost your students to. You are also able to embed these to your websites:

### Student Finance England - YouTube



How and when to apply 2024 to 2025

1.8K views • 12 days ago

STUDENT FINANCE EXPLAINED 2024 TO 2025

Student Finance Explained 2024 to 2025

3K views • 1 month ago

CAN I GET STUDENT FINANCE? 2024 TO 2025

Can I get student finance in 2024 to 2025?

847 views • 1 month ago

WHEN CAN I APPLY 2024 TO 2025

When can I apply for 2024 to 2025?

602 views • 1 month ago

HOW MUCH WILL I GET? 2024 TO 2025

How much will I get? 2024 to 2025

845 views • 1 month ago

How to check your payment schedule

How to check your payment schedule

1.3K views • 6 months ago



DSA Experiences - Christopher's story

266 views • 7 months ago



DSA Experiences - Dan's story

224 views • 7 months ago

# Key Messages



#### THREE POINTS TO REMEMBER

There is a lot of information available on student finance, from applying to repayment, but it is vital to understand what it will mean to students and remind them of the three key points:



- Research ALL the SUPPORT available to you
- Make THE RIGHT university or college choice

#2 APPLY

- Apply ONLINE & ON TIME
- You DON'T need to WAIT for confirmed offers

#3 REPAY

- Not until you EARN OVER the set threshold
- Based on WHAT YOU EARN not what you owe

# **Questions or Comments**







This now concludes today's session. Many thanks for attending.

If you want to discuss any Student Finance issues, ask questions or arrange a visit, please don't hesitate to contact me using the details below.

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