

Tuition fees



Living costs



Extra help



What  
student finance  
is available to  
new full-time  
students



# What student finance is available to new full-time students

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

## Tuition fees

### Tuition Fee Loan

Universities and colleges can charge up to £9,000 a year for full-time courses. Most students won't have to pay for tuition fees up front. Every eligible new student is entitled to a Tuition Fee Loan of up to £9,000 to cover their fees or up to £6,000 if they're studying an approved course at a private university or college. This doesn't have to be paid back until their income is over £21,000 a year.



## Living costs

### Maintenance Loan

Students can get up to £8,009 to help with living costs, depending on their household income, where they live and where they study. The basic rate of Maintenance Loan – 65% of the maximum rate – doesn't depend on the student's household income but the remaining 35% does. The Maintenance Loan has to be paid back but not until the student's income is over £21,000 a year.



	Full rate (100%)	Doesn't depend on household income	Depends on household income
Living with parents	£4,565	£2,967	Up to £1,598
Studying in London and not living with parents	£8,009	£5,205	Up to £2,804
Staying outside of London and not living with parents	£5,740	£3,731	Up to £2,009
Living and studying abroad as part of a UK course	£6,820	£4,433	Up to £2,387

The amount of Maintenance Loan a student can borrow is reduced by 50p for every £1 of Maintenance Grant they get.

# What student finance is available to new full-time students

## Maintenance Grant (or Special Support Grant)

Students can apply for a grant of up to £3,387 to help with living costs. This doesn't have to be repaid. How much they could get depends on their household income.

Household income	How much?
£25,000 or less	Maximum grant £3,387
Between £25,001 and £42,620	Partial grant, depending on household income
More than £42,620	No grant

The Special Support Grant replaces the Maintenance Grant for full-time students in certain circumstances:

- They're a single parent responsible for a child or young person under 20 who is in full-time education.
- They have a partner who is also a full-time student and one or both of them is responsible for a child or young person under 20 who is in full-time education.
- They have a disability and qualify for the Disability Living Allowance, Disability Premium or Severe Disability Premium.
- They qualify for housing benefit or the housing element of Universal Credit.
- They're deaf and qualify for Disabled Students Allowances.
- They have been treated as incapable of work for at least 28 weeks.
- They have a disability and qualify for income-related Employment and Support Allowance.
- They're waiting to go back to a course having taken agreed time out from that course due to an illness or caring responsibility that has now ended.
- They are aged 60 or over.

The Special Support Grant won't affect the amount of Maintenance Loan a student can get.

# What student finance is available to new full-time students

## Extra help

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

### Disabled Students' Allowance (DSAs)

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



### Childcare Grant (CCG)

CCG helps with childcare costs if the student has dependent children under 15 (or under 17 if the child has special educational needs) in registered or approved childcare. They can get up to £155.24 a week for one child or up to £266.15 a week for more than one child, depending on their household income.



### Parents' Learning Allowance (PLA)

PLA is to help with course-related costs if a student has dependent children. They can get up to £1,573 a year depending on their income and the income of their dependants.



### Adult Dependants' Grant (ADG)

ADG helps students who have an adult who depends on them financially. They can get up to £2,757 a year depending on their income and the income of their dependants.

For more information on CCG, PLA and ADG, download the 'Students with Children or Adult Dependants' factsheet from the practitioners' website. Here you'll also find a Dependants' Grants quick guide, which we produced for you to share with your students.



### Bursaries and scholarships

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

All 2015/16 figures are subject to parliamentary approval.

