



Student Finance

FOR UNDERGRADUATES AND PGCE STUDENTS

2025/26



Funding Available

- Tuition Fee Loan
- Maintenance Loan
- Supplementary Grants/Allowance
- Bursaries
- Hardship funds



Eligibility

You will need to satisfy basic eligibility criteria:

- Studying at a UK university and on a course which qualifies for funding
- At least 3 years ordinary residence in the UK for UK nationals
- EU nationals: If you are starting a course on or after 1 August 2021, you must have settled or pre-settled status
- Not in arrears with the Student Loans Company



Apply online

Apply via:

www.gov.uk/studentfinance

Register your student finance account

You will need:

- National Insurance No.
- Passport number
- Bank account details



student finance wales
cyllid myfyrwyr cymru





When to Apply

- Apply online from mid-March 2025 onwards
- No need to wait for offers – both the name of the university and the course can be changed later if needed
- Deadline for guaranteed payment in September 2025 will be end of May 2025
- Can apply any time up until the end of your first year



2025/26 Tuition Fees

- Tuition Fee Loan is **not income-assessed**
- Up to £9,535 each year for BA/BSc Hons and PGCE courses
- Up to £7,150 for FdA programmes
- Up to £5,760 for a full-time Foundation Year
- Tuition fees are paid directly to the university



Maintenance Loan

- Income assessed application will maximise your funding
- Level of funding depends on household income
- Taxable earned and unearned household income should be declared
- Relevant tax year = 2023/24
- Paid to student in 3 equal instalments: September, January & April
- Part time funding dependant on intensity of study
- If student is over age of 60 the maximum loan is £4,461
- Additional support element if eligible for benefits



Maintenance Loan 2025/26

For students living away from home:

The following table illustrates loan amounts based on household income:

Household Income	Assessed Contribution	Loan for Living Costs (Maximum £10,544)
£25,000 or less	£0	£10,544
£30,000	£0	£9,791
£35,000	£0	£9,038
£40,000	£0	£8,284
£42,875	£0	£7,850
£45,000	£320	£7,530
£50,000	£1,073	£6,777
£55,000	£1,827	£6,023
£60,000	£2,581	£5,269
£62,347	£2,935	£4,915 (+)
£65,000	£2,935	£4,915
£70,000	£2,935	£4,915

Maintenance Loan 2025/26

For students living in the parental home:

The following table illustrates loan amounts based on household income:

Household Income	Assessed Contribution	Loan for Living Costs (Maximum £8,877)
£25,000 or less	£0	£8,877
£30,000	£0	£8,235
£35,000	£0	£7,385
£40,000	£0	£6,640
£42,875	£0	£6,211
£45,000	£318	£5,893
£50,000	£1,063	£5,148
£55,000	£1,810	£4,401
£58,307	£2,304	£3,907(+)
£60,000	£2,304	£3,907
£65,000	£2,304	£3,907



Repayments

You will begin making repayments:

- April after end of study*; and
- Earnings over **£25,000** per annum (£2,083 per month gross)

*unless you leave your course early

- You will repay 9% earnings over threshold
- Deducted at source by employer
- Must make arrangements with SLC if working abroad
- **40 year** repayment period



Repayment Example

Graduate earns: **£30,000 per year**

$$£30,000 \div 12 = £2,500$$

$$£2,500 - £2,083 = £417.00$$

$$£417.00 \times 9\% = \mathbf{£37.00 \text{ per month}}$$

If any amount remains unpaid after 40 years, it's written off

Targeted Support

Income-assessed grants available for full time students (25/26 figures):

- Parent's Learning Allowance of up to £2,024
- Adult Dependant's Grant of up to £3,545
- Childcare Grant
85% of registered childcare costs subject to max. grant of £199.62 per week for one child or £342.24 per week for two or more children

Needs assessed grants:

- Disabled Students Allowance up to a max. amount of £27,783

BGU Bursary

Available to undergraduates paying at least £6165 fees and have a household income of £30,000 or less

Group	FdA Annual Amount	BA/BSc Annual Amount
Mature (over 21 on entry)	£600.00	£800.00
POLAR Q1 (young entrant, low participation neighbourhood)	£600.00	£800.00
Student parent	£750.00	£1,000.00
Student carer	£750.00	£1,000.00
Estranged students (as assessed by funding body)	£750.00	£1,000.00
Care Leaver	£3,600.00	£3,600.00



BGU Learning Fund

Discretionary awards are made according to need

All enrolled students can apply but priority given to:

- Students with children
- Disabled students
- Care leavers
- Student carers
- Mature students

Awards are usually grants and not loans



BGU Student Advice & Wellbeing Team

Contact us:

Monday to Thursday 8:30am to 5pm

Friday 8:30am to 4.30pm

Email: studentadvice@bishopg.ac.uk

Phone: 01522 583600





Thank you for watching

www.bgu.ac.uk

