



Student Finance

Facts and figures for students from England starting studies in 2026/27

leedsbeckett.ac.uk



Student Finance 2026/27

If you're starting a course from January 2027 and need student finance, the way student finance works will change for you. The UK government is introducing the Lifelong Learning Entitlement (LLE).

Find out about the Lifelong Learning Entitlement (LLE) from Student Finance England. <https://studentfinance.campaign.gov.uk/lifelong-learning-entitlement/>.

How much does it cost to go to university?

There are two main costs:

1. Tuition fees

Universities and colleges can charge up to £9,790 fees per year for tuition. You do not have to pay this up-front. It's more than likely you will be able to get a Tuition Fee Loan from Student Finance England to cover this.

2. Living costs

These include things like accommodation, food, books, travel and leisure. In most cases, you can apply for a Maintenance Loan to help cover these costs.

What is the Tuition Fee Loan?

Tuition fee loans up to £9,970 are available to cover the cost of tuition fees. Student Finance England will pay this directly to the University. The amount of your tuition fee loan doesn't depend on household income. Tuition Fee Loans are available for both full and part-time eligible courses.

What is the Maintenance Loan?

This is a loan for your living expenses. It is paid to you in three instalments each year, one in each term. How much you can borrow depends on where you are studying, the year of your course, where you live, your household income, your age and whether you can claim welfare benefits. In 2026/27 the maximum amount of loan a student studying outside London can receive is

£10,830. But there is extra loan for courses in which study time is over 30 weeks and 3 days during the year. If you live away from home, the first £5,048 of the loan is not affected by your household income.

This means that if you are eligible, you will receive this regardless of your parents' or partner's income. The remainder of the loan depends on your household income and the full £10,830 is available if this is below £25,000.

Part-time Maintenance Loan

Part-time degree students who have a course intensity of 25% or more may be eligible for a Maintenance Loan as well as a Tuition Fee Loan. Course intensity measures how much of your course you complete each year compared to an equivalent full-time course. For example a student studying a part-time degree course over 6 years at 50% intensity could get half the Maintenance Loan each year and the Tuition Fee Loan to cover all the tuition fees.

Placement Years.

Tuition Fee and Maintenance Loans are available for placement years (usually between the penultimate and final taught year of study). These are not income-assessed but usually paid at a lower rate, unless the the placement counts as 'unpaid service'.

Student Living Costs Ready-Reckoner

Student living at home		Student living away from home	
Household Income	Loan (Maximum £9,118)	Household Income	Loan (Maximum £10,830)
£25,000	£9,118	£25,000	£10,830
£30,000	£8,354	£30,000	£10,058
£35,000	£7,589	£35,000	£9,285
£40,000	£6,825	£40,000	£8,512
£42,875	£6,385	£42,875	£8,068
£45,000	£6,060	£45,000	£7,739
£50,000	£5,296	£50,000	£6,967
£55,000	£4,531	£60,000	£5,421
£58,387(+)	£4,013	£62,410(+)	£5,048

This living cost support is in addition to the non-income-assessed tuition fee loan. In some circumstances the loan amount will be calculated differently:

- If you are over 60, you can get a maintenance loan of £4,582 reduced by £1 for every £4.16 of your household income over £25,000.
- If you have an entitlement to welfare benefits, you can apply for a higher rate of loan of £12,345 (£10,757) if you live with your parents).
- Your household income is reduced by £1,130 for each dependent child of your parent or partner.
- Any household income over £42,875 is reduced by half if you have a sibling at university, and by two-thirds if you have two or more siblings at university.

Example of weekly costs in Leeds

This table gives an idea of expenditure in year one and two based on a maximum Maintenance Loan of average £252 per week plus an assumed £50 per week additional income from paid work, savings, family or other means, spread-over 43 weeks. Note that student accommodation can vary in price, therefore many students may need to supplement their income with a part-time job. In year two, students may decide to move out of halls into shared accommodation with different rental and bill costs.

Spending (per week)		Living in halls	Shared/private house
		1st Year	2nd Year onwards
Accommodation		£167	£132
Food and bills		£60	£85
Travel		£15	£15
Course costs		£10	£10
Leisure		£30	£40
Toiletries/Clothes etc.		£15	£15
Phone/internet		£5	£5
TOTAL OUT		£302	£302

Funding

Applying for funding

Applications for student funding generally open in February or March and it is best to submit your application as soon as possible. This will allow more time to confirm level of entitlement and address any funding issues.

You can apply for funding online at www.gov.uk/student-finance

Eligibility

Previous Study

Your eligibility for student funding depends on what study you have done before. If you want to study for a qualification that is equivalent or lower than one you have already achieved (an ELQ), then you will not usually be able to get funding from Student Finance England. Previous study does not affect funding for full-time pre-registration healthcare courses at Leeds Beckett, for example: Nursing, Physiotherapy, Occupational Therapy, Speech and Language Therapy or Dietetics. It similarly does not affect funding for a PGCE course. Already having a degree does not affect funding for part-time degrees in a STEM subject (Science, Technology, Engineering or Maths) or 'subjects allied to medicine', for example: Counselling courses.

Previous study on courses not completed or at a lower level can affect Tuition Fee Loan entitlement, with the number of years of this loan limited. The usual entitlement is limited to the standard length of the full course plus one additional year but minus any previous years of study. There is an exception to this rule if you have had to withdraw from a previous course, or have repeated a year, because of 'compelling personal reasons'.

Residency

You can apply if:

You are a UK national or have 'settled status' and you live in England and you have been living in the UK and Islands for 3 years before starting your course.

You are an EU National with pre-settled status. You would usually only be eligible for the Tuition Fee Loan but can get a Maintenance Loan too if you, or your parents or grandparents, are in paid employment in the UK throughout your studies. If you are an EU National with settled status you could be eligible for a Maintenance Loan in addition to the Tuition Fee Loan if you have lived in the UK for three years before the start of the course. Other categories include: Students granted leave to enter or remain in the UK under the Ukraine Family Scheme, the Homes for Ukraine Sponsorship Scheme or the Ukraine Extension Scheme; Afghan students under the ARAP or ACRS schemes; students with refugee or humanitarian protection status; children of a Turkish worker or Swiss Nationals; students or family members who have been given stateless leave; students under 18 who have lived in the UK for at least 7 years, or if they are 18 or over have lived in the UK for at least 20 years (or at least half of their life).

See www.gov.uk/student-finance/who-qualifies for a complete list.

How you will be assessed and paid

When you apply for funding from the Student Finance England you can choose to have your income assessed. Your parents or partner will be asked to provide details of their income for the 2024/25 tax year. If you do not have your household income assessed you will only receive the Tuition Fee Loan and basic rate of Maintenance Loan.

If your parents' or partner's income will be at least 15% lower in 2026/27 than in 2024/25, you can ask for a 'current year income assessment'. They will be asked to submit an estimate of their income for the current year."

If you are over 25, married, estranged from your parents, have children or have supported yourself for three years before the start of your course you may be considered an independent student. Independent students will need to provide details of their partner's income, where applicable.

The first Maintenance Loan payment is made 3-5 working days after you have fully enrolled on your course and provided your ID documents to the university. If your course requires you to complete a DBS check or a health questionnaire, this will also form part of your enrolment.

How student loan repayment works

You will only start to make repayments on your student loan once you are earning a salary over £25,000. If your salary falls below £25,000, your payments will stop. So if you have a career break or go on maternity leave, it is likely that you will not make any repayments to your student loan during this period.

You will repay 9% of any earnings over £25,000 per year.

If you have not cleared your debt to Student Finance England within 40 years of graduating, your remaining debt is written off by the government.

Interest is applied to your loan at the rate of inflation (RPI).



Funding

Extra funding from the Government

Childcare Grant (CCG)

The Childcare Grant is non-repayable, income-assessed and covers up to 85% of your childcare costs.

Parents' Learning Allowance (PLA)

If you have a child, you may be eligible for the Parents' Learning Allowance (up to £2,024 in 2026/27). The PLA helps cover the additional costs arising from the care of a child while studying.

Adult Dependents' Grant (ADG)

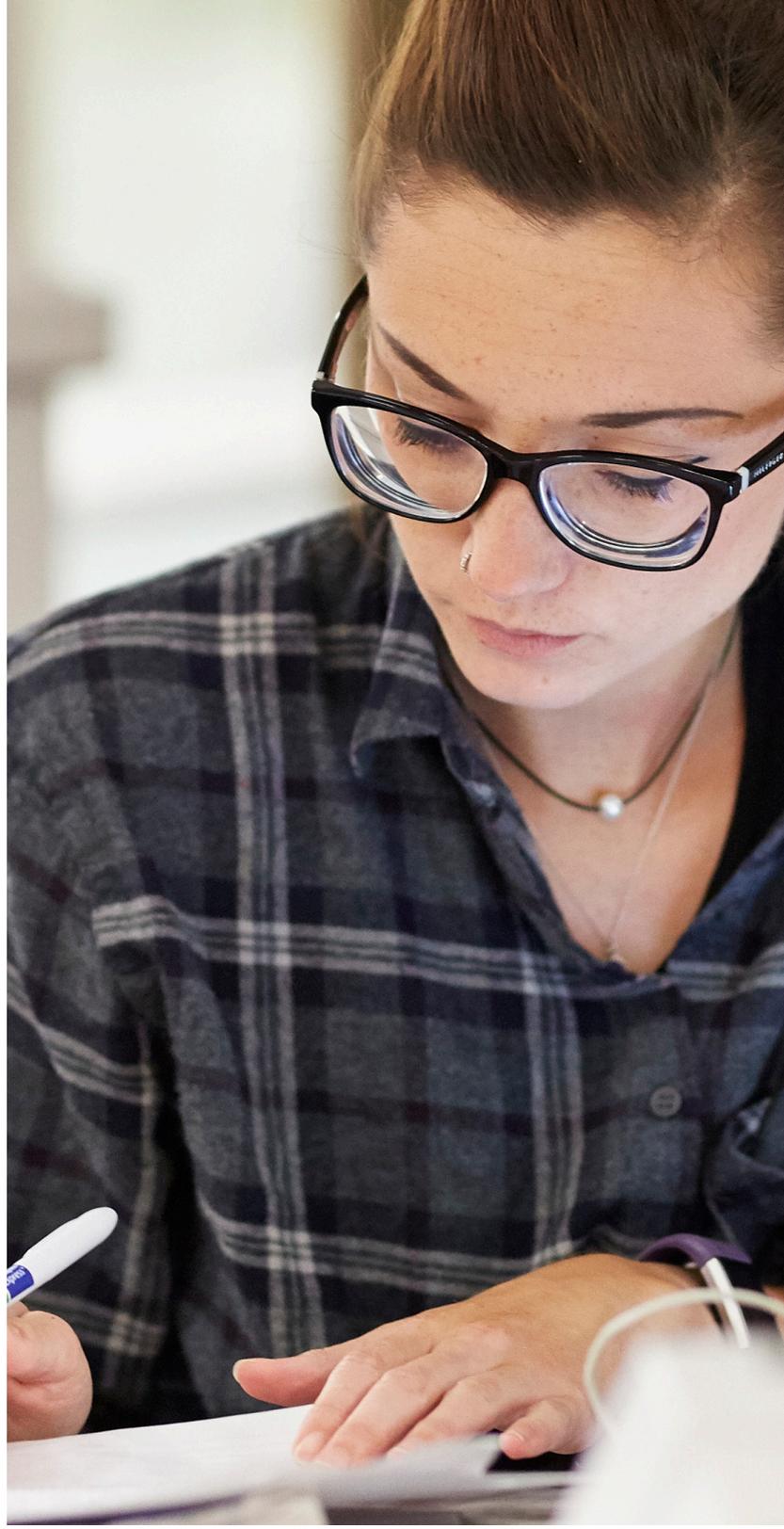
If you are a full-time student and have an adult who is financially dependent on you, you can apply for an Adult Dependents' Grant. This could be your spouse or partner (if you are over 25) or another adult who is dependent on you and who has an income below £3,796. In 2026/27 the maximum award is £3,545.

Disabled Students' Allowance (DSA)

Disabled Students' Allowance is paid on top of your other student finance. The money is not paid directly to you, but it can help fund any extra costs you may incur because of your disability. DSA doesn't have to be repaid.

Healthcare courses

If you are studying a healthcare course you could receive an NHS Learning Support Fund Training Grant. In 2025/26 this is £5,000 in addition to your SFE funding. There is also a £2,000 Parental Allowance for students with children, help towards placement costs, and an Exceptional Support Fund. We expect these figures to stay the same for the 2026/27 academic year. For more information please go to nhsbsa.nhs.uk/nhs-learning-support-fund.



Additional funding

from Leeds Beckett University

Please note all these funds and bursaries might be subject to change between time of publication and 26/27 academic year start.

Leeds Beckett Hardship Fund

Our Hardship Fund may be able to assist you with meeting unexpected financial hardship during your time enrolled on a course at our university. Most awards from the Fund are non-repayable.

Bursary for Care Leavers and Estranged Students

If you are a Care Leaver or are estranged from your parents, you may be eligible for a bursary for each year of your course. In recent academic years the bursary was for full-time students and up to £2,000 in each academic year. The figures for 2026/27 and the continuation of the scheme will later be confirmed.

Employment and Skills Bursary

If you undertake a work placement as part of your course, you may be eligible for our Placement Bursary. The bursary is paid to students with a household income of under £25,000 and who are studying on a course where there is no existing financial support for work placements.

Primary Carer Bursary

This fund will provide you with additional financial support if you are a full-time student and primary carer of another adult. You will need to show a household income under £25,000.

Bright Futures Scholarships

A one-off scholarship for undergraduate students from families with a low household income where they are the first in their family to attend university, but have still excelled in their entry requirements. The Scholarships are a cash award. They are paid in the second semester to students chosen following a selection process.

Advance Rent Payment Scheme

If you have difficulty paying the rent advance for your university accommodation and are from a low income background, you may be able to apply for help through this scheme. The Accommodation Team can provide access to the application form.

Useful websites

Student Finance England

www.gov.uk/studentfinance
0300 100 0607

Leeds Beckett Student Money Team

www.leedsbeckett.ac.uk/moneyadvice
0113 812 5593

Monday to Thursday 10:00 - 12:00

or Money Advice Contact Form - www.leedsbeckett.ac.uk/moneycontact

Leeds Beckett - Financing your studies

www.leedsbeckett.ac.uk/undergraduate/financing-your-studies/

Leeds Beckett Students' Union

www.leedsbeckettsu.co.uk

Money Saving Expert

www.moneysavingexpert.com/students

Teachers

getintoteaching.education.gov.uk/

Turn2Us

www.turn2us.org.uk

Discover Uni

www.discoveruni.org.uk

Office for Students

www.officeforstudents.org.uk

Other UK students

Scotland

www.saas.gov.uk

Wales

www.studentfinancewales.co.uk

Northern Ireland

www.studentfinanceneni.co.uk

