

# Student Finance England

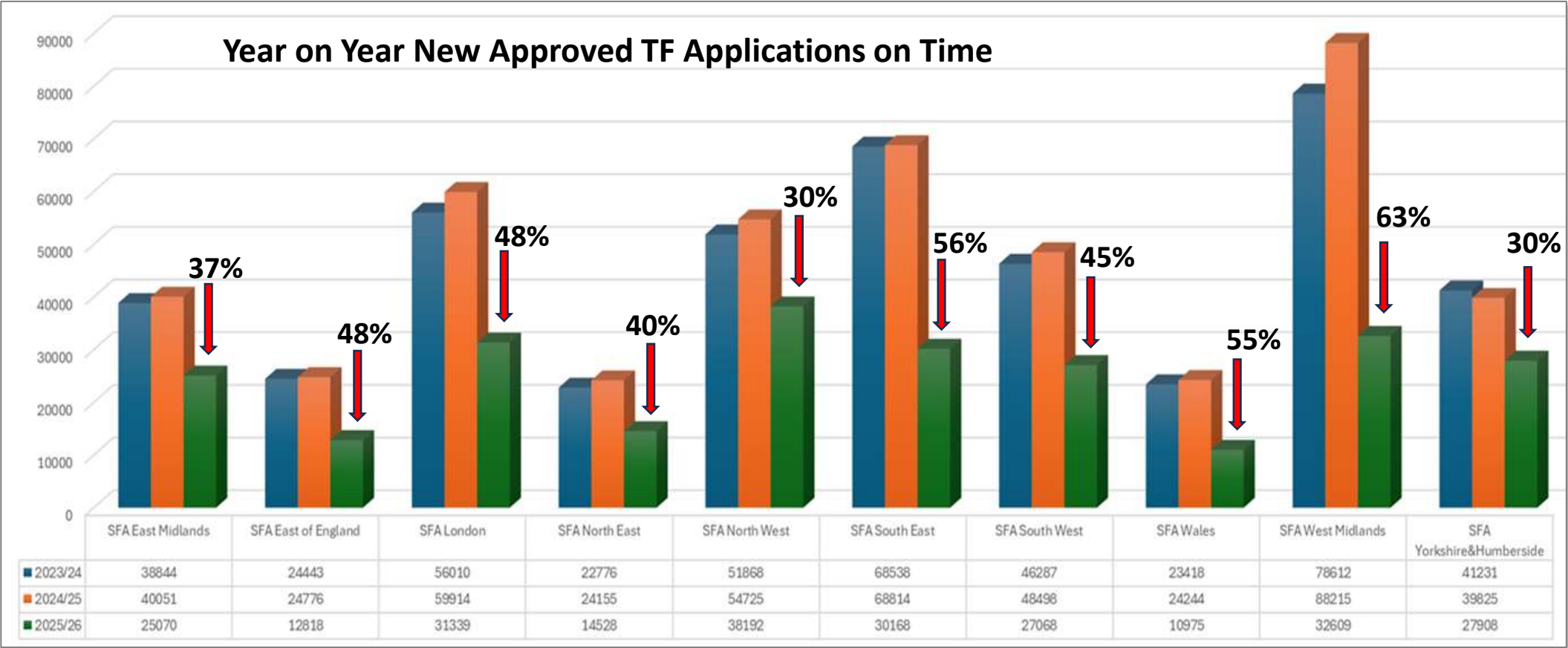
**From Student Finance to Freshers' Week: Helping Students Prepare Practically & Financially for University**

Ahmar Ehsan – Funding Information Services Account Manager – Midlands

# Undergraduate Applications: Regional Focus

Regional application figures can be used to monitor the overall submission figures for specific geographical areas but also allow for the identification of any spikes or drops in numbers that may warrant investigation:

Approved ‘new’ Tuition Fee Loan applications by region: (Mar - June end 2025 on time)

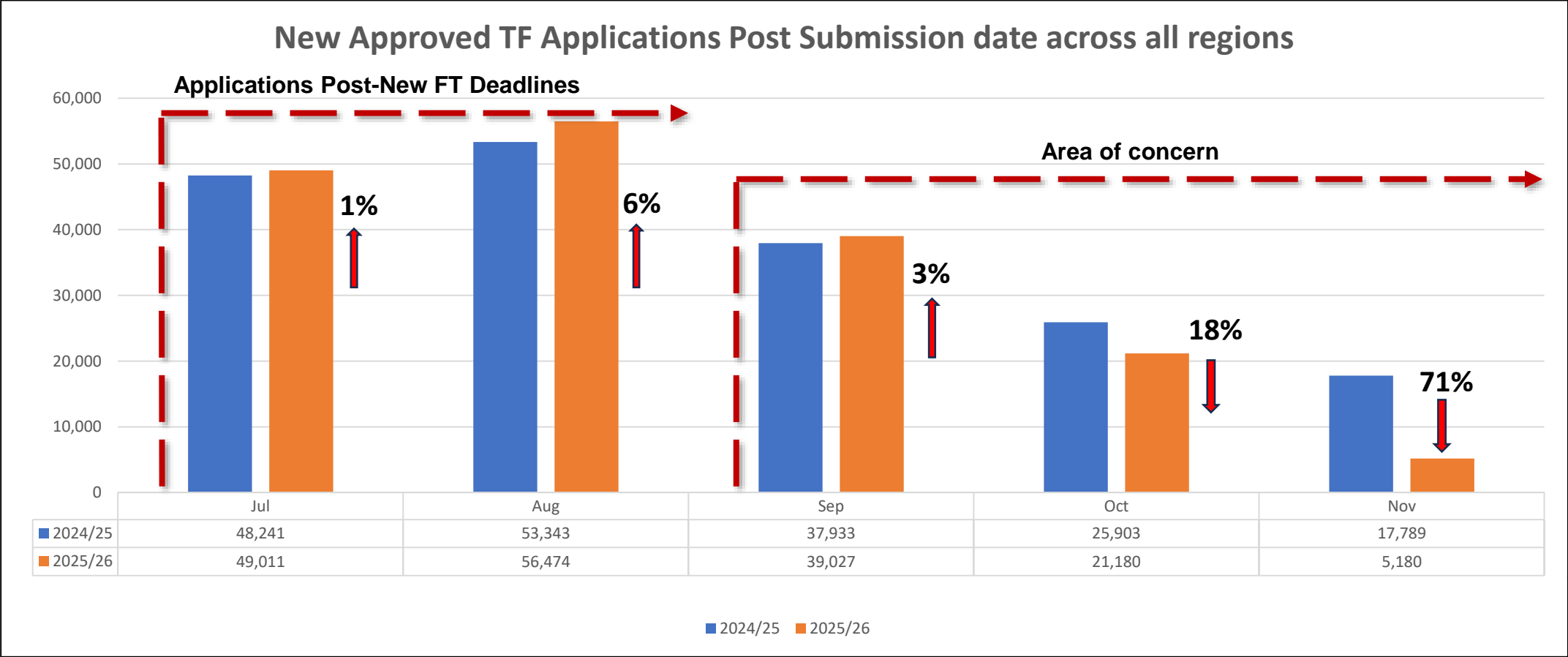


In AY 25/26  
222,542 less  
submitted than  
in AY 24/25 for  
same period.

A potential  
revenue loss  
across regions of  
£2.12Billion

# Undergraduate Applications: Post – Deadline AY 25/26

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 ‘deadlines’:  
**170,872 Late New applicants** in 2025 & counting!



# App Submission: Calling Students to Action

The reality is that the later a student leaves it to submit their application, the more risk they run of **not receiving their full payments** at the start of their course or when returning for the next year of study:

- Have you noticed any **reluctance** from students to submit their finance applications this last year?

If yes, have they given **any specific reason** as to why? Such as:

- The introduction of the Plan 5 loan Terms and Conditions and concerns over repayment or interest
- **Seeking an Apprenticeship or other alternative study or employment options**
- Taking a gap year to consider their options and potentially wait for the introduction of the LLE
- Cost of living and **'student loan debt'** concerns meaning that entering HE or continuing their course is no longer viable



We would welcome any feedback or opinions on any potential reasons that may be contributing to the drop-off in application submissions

# Full Time Application – AY 25/26

To help **drive early application submission**, promotional messages and supporting resources are featured across the SFE online platforms:

- The Student Room: [www.thestudentroom.co.uk/student-finance](http://www.thestudentroom.co.uk/student-finance)
- The Practitioners Website: [www.practitioners.slc.co.uk/supporting-materials/](http://www.practitioners.slc.co.uk/supporting-materials/)
- UCAS: [www.ucas.com/sfe](http://www.ucas.com/sfe)
- YouTube: [www.youtube.com/SFEFILM](http://www.youtube.com/SFEFILM)

To discuss IAG training delivery opportunities and to sign-up for the Funding Information Services Team bulletin:

✉ [Ahmar\\_Ehsan@slc.co.uk](mailto:Ahmar_Ehsan@slc.co.uk)

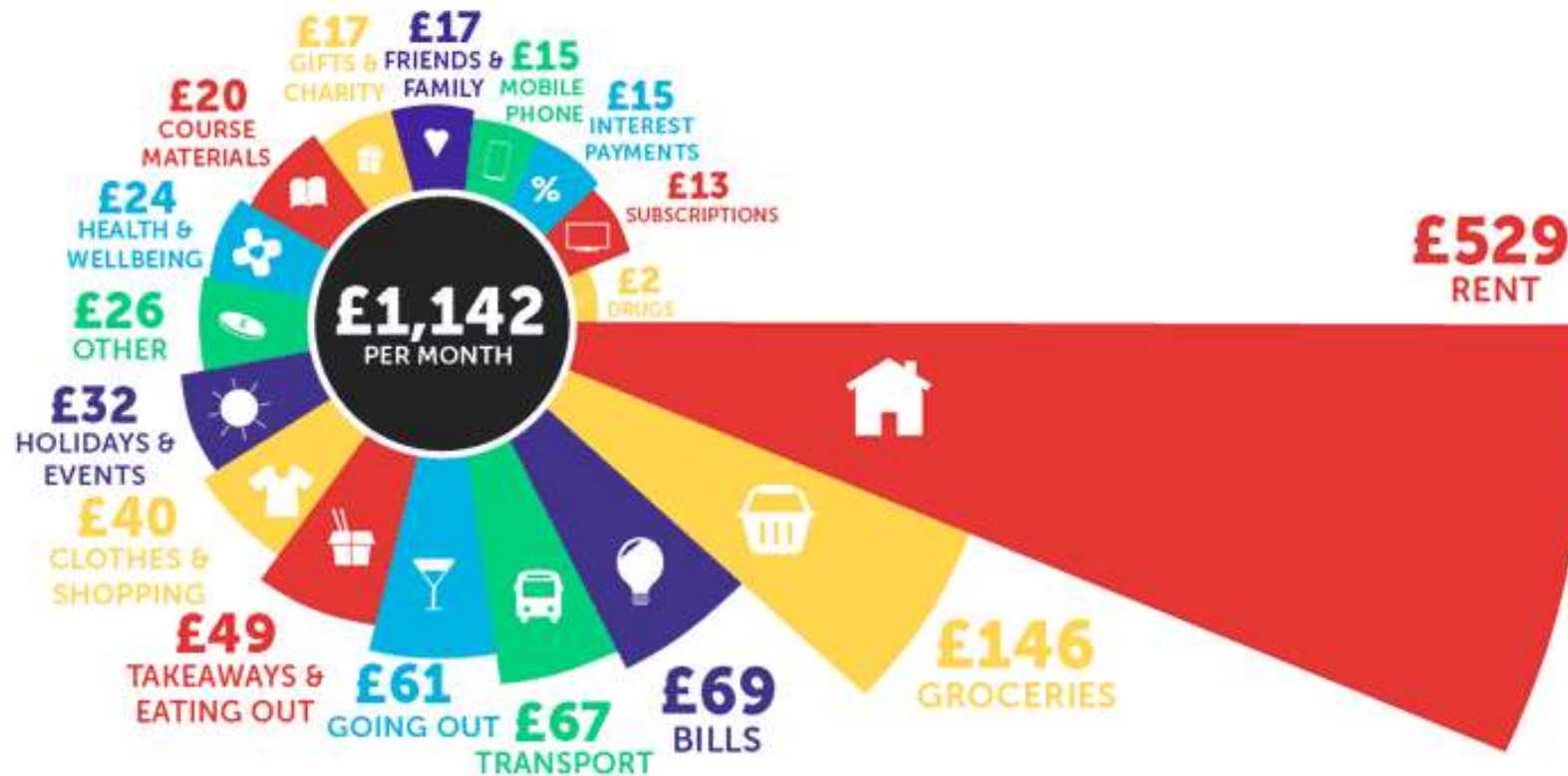
[www.practitioners.slc.co.uk/about-us/funding-information-services-account-managers/](http://www.practitioners.slc.co.uk/about-us/funding-information-services-account-managers/)

## The cost of living crisis is lingering on

- The average student now spends **£1,142/month**.
  - Average loan is £640/month – £502/month less.
- This is up **3.4%** on the previous year, and students are still suffering from **14%** and **17%** increases in 2022 & 2023.
- London is the most expensive (**£1,269/month**).
- Northern Ireland is the cheapest (**£977/month**).



## What do students spend their money on?





## The impact of rising costs and the student housing crisis

	Distance from campus	Living with parents
2020	21 mins	12%
2021	21 mins	10%
2022	21 mins	13%
2023	24 mins	15%
2024	24 mins	15%
2025	26 mins	15%

## Parental contributions are falling – but not equally

Household income	Avg. monthly parental contribution (2024)	Avg. monthly parental contribution (2025)	Difference
£25,000 or less	£54	£45	- £7
£25,001 – £35,000	£102	£93	- £9
£35,001 – £45,000	£235	£98	- £137
£45,001 – £55,000	£246	£157	- £89
£55,001 – £65,000	£249	£292	+ £43
£65,001+	£320	£342	+ £22
Average	£171	£146	- £25

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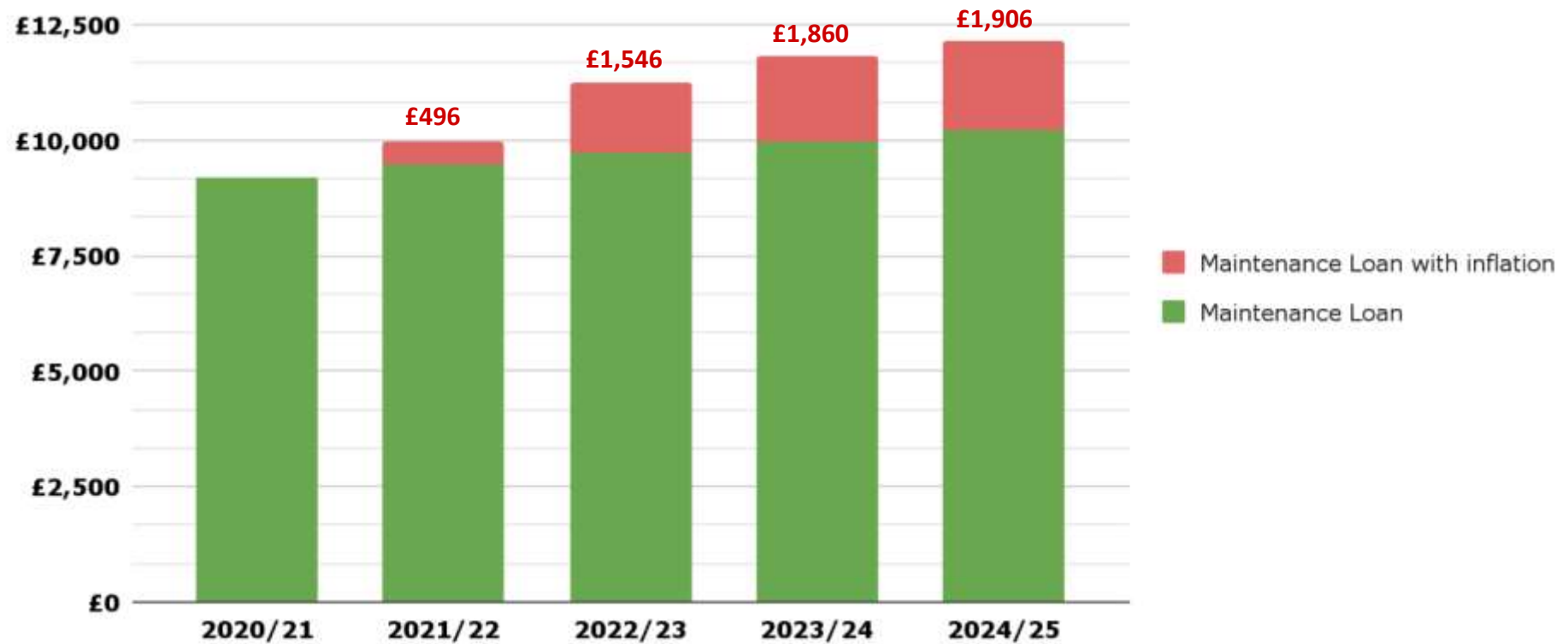
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## Maintenance Loans haven't kept up with inflation



## The impact of lacklustre Maintenance Loans



## Share the realities of Student Finance

- The tuition fee increase(s) won't make any difference to monthly repayments.
- Most students likely won't be eligible for the reinstated Maintenance Grants.
- Students will almost always need extra cash on top of their loans.
- Parents might be expected to contribute more than they anticipated.



SAVE  
THE  
STUDENT!

#### PARENTAL CONTRIBUTIONS CALCULATOR

How much are parents expected to contribute towards your living costs?

I started uni...

I am from...

During term I live...

Parents financially support...

Parents' income: £

CALCULATE

SAVE  
THE  
STUDENT!

FINANCE

BANKING

MAKE MONEY

SAVE MONEY

JOBS

ACCOMMODATION

BILLS

SHOPPING

STUDY

DEALS

DISCOUNTS

£250 Delivery

Q

#### Maintenance Loans in England 2025/26

Household Income	Living at home	Away from home (outside London)	Away from home (London)
£25,000 or less	£8,807	£10,544	£13,762
£26,000	£9,132	£10,761	£13,987
£26,500	£9,387	£10,938	£14,231
£27,000	£9,642	£11,115	£14,475
£27,500	£9,897	£11,292	£14,719
£28,000	£10,152	£11,469	£14,963
£28,500	£10,407	£11,646	£15,207
£29,000	£10,662	£11,823	£15,451
£29,500	£10,917	£12,000	£15,695
<b>£29,349</b>	£11,172	£12,177	£15,939
£30,000	£11,427	£12,354	£16,183
£30,500	£11,682	£12,531	£16,427
£31,000	£11,937	£12,708	£16,671
£31,500	£12,192	£12,885	£16,915
£32,000	£12,447	£13,062	£17,159
£32,500	£12,702	£13,239	£17,403
£33,000	£12,957	£13,416	£17,647
£33,500	£13,212	£13,593	£17,891
£34,000	£13,467	£13,770	£18,135
£34,500	£13,722	£13,947	£18,379
£35,000	£13,977	£14,124	£18,623
£35,500	£14,232	£14,301	£18,867
£36,000	£14,487	£14,478	£19,111
£36,500	£14,742	£14,655	£19,355
£37,000	£14,997	£14,832	£19,599
£37,500	£15,252	£15,009	£19,843
£38,000	£15,507	£15,186	£20,087
£38,500	£15,762	£15,363	£20,331
£39,000	£16,017	£15,540	£20,575
£39,500	£16,272	£15,717	£20,819
£40,000	£16,527	£15,894	£21,063
£40,500	£16,782	£16,071	£21,307
£41,000	£17,037	£16,248	£21,551
£41,500	£17,292	£16,425	£21,795
£42,000	£17,547	£16,602	£22,039
£42,500	£17,802	£16,779	£22,283
£43,000	£18,057	£16,956	£22,527
£43,500	£18,312	£17,133	£22,771
£44,000	£18,567	£17,310	£23,015
£44,500	£18,822	£17,487	£23,259
£45,000	£19,077	£17,664	£23,503
£45,500	£19,332	£17,841	£23,747
£46,000	£19,587	£18,018	£23,991
£46,500	£19,842	£18,195	£24,235
£47,000	£20,097	£18,372	£24,479
£47,500	£20,352	£18,549	£24,723
£48,000	£20,607	£18,726	£24,967
£48,500	£20,862	£18,903	£25,211
£49,000	£21,117	£19,080	£25,455
£49,500	£21,372	£19,257	£25,699
£50,000	£21,627	£19,434	£25,943
£50,500	£21,882	£19,611	£26,187
£51,000	£22,137	£19,788	£26,431
£51,500	£22,392	£19,965	£26,675
£52,000	£22,647	£20,142	£26,919
£52,500	£22,902	£20,319	£27,163
£53,000	£23,157	£20,496	£27,407
£53,500	£23,412	£20,673	£27,651
£54,000	£23,667	£20,850	£27,895
£54,500	£23,922	£21,027	£28,139
£55,000	£24,177	£21,204	£28,383
£55,500	£24,432	£21,381	£28,627
£56,000	£24,687	£21,558	£28,871
£56,500	£24,942	£21,735	£29,115
£57,000	£25,197	£21,912	£29,359
£57,500	£25,452	£22,089	£29,603
£58,000	£25,707	£22,266	£29,847
£58,500	£25,962	£22,443	£30,091
£59,000	£26,217	£22,620	£30,335
£59,500	£26,472	£22,797	£30,579
£60,000	£26,727	£22,974	£30,823
£60,500	£26,982	£23,151	£31,067
£61,000	£27,237	£23,328	£31,311
£61,500	£27,492	£23,505	£31,555
£62,000	£27,747	£23,682	£31,799
£62,500	£28,002	£23,859	£32,043
£63,000	£28,257	£24,036	£32,287
£63,500	£28,512	£24,213	£32,531
£64,000	£28,767	£24,390	£32,775
£64,500	£29,022	£24,567	£33,019
£65,000	£29,277	£24,744	£33,263
£65,500	£29,532	£24,921	£33,507
£66,000	£29,787	£25,098	£33,751
£66,500	£30,042	£25,275	£33,995
£67,000	£30,297	£25,452	£34,239
£67,500	£30,552	£25,629	£34,483
£68,000	£30,807	£25,806	£34,727
£68,500	£31,062	£25,983	£34,971
£69,000	£31,317	£26,160	£35,215
£69,500	£31,572	£26,337	£35,459
£70,000	£31,827	£26,514	£35,703
£70,500	£32,082	£26,691	£35,947
£71,000	£32,337	£26,868	£36,191
£71,500	£32,592	£27,045	£36,435
£72,000	£32,847	£27,222	£36,679
£72,500	£33,102	£27,399	£36,923
£73,000	£33,357	£27,576	£37,167
£73,500	£33,612	£27,753	£37,411
£74,000	£33,867	£27,930	£37,655
£74,500	£34,122	£28,107	£37,899
£75,000	£34,377	£28,284	£38,143
£75,500	£34,632	£28,461	£38,387
£76,000	£34,887	£28,638	£38,631
£76,500	£35,142	£28,815	£38,875
£77,000	£35,397	£28,992	£39,119
£77,500	£35,652	£29,169	£39,363
£78,000	£35,907	£29,346	£39,607
£78,500	£36,162	£29,523	£39,851
£79,000	£36,417	£29,700	£40,095
£79,500	£36,672	£29,877	£40,339
£80,000	£36,927	£30,054	£40,583
£80,500	£37,182	£30,231	£40,827
£81,000	£37,437	£30,408	£41,071
£81,500	£37,692	£30,585	£41,315
£82,000	£37,947	£30,762	£41,559
£82,500	£38,202	£30,939	£41,803
£83,000	£38,457	£31,116	£42,047
£83,500	£38,712	£31,293	£42,291
£84,000	£38,967	£31,470	£42,535
£84,500	£39,222	£31,647	£42,779
£85,000	£39,477	£31,824	£43,023
£85,500	£39,732	£32,001	£43,267
£86,000	£39,987	£32,178	£43,511
£86,500	£40,242	£32,355	£43,755
£87,000	£40,497	£32,532	£43,999
£87,500	£40,752	£32,709	£44,243
£88,000	£41,007	£32,886	£44,487
£88,500	£41,262	£33,063	£44,731
£89,000	£41,517	£33,240	£44,975
£89,500	£41,772	£33,417	£45,219
£90,000	£42,027	£33,594	£45,463
£90,500	£42,282	£33,771	£45,707
£91,000	£42,537	£33,948	£45,951
£91,500	£42,792	£34,125	£46,195
£92,000	£43,047	£34,302	£46,439
£92,500	£43,302	£34,479	£46,683
£93,000	£43,557	£34,656	£46,927
£93,500	£43,812	£34,833	£47,171
£94,000	£44,067	£35,010	£47,415
£94,500	£44,322	£35,187	£47,659
£95,000	£44,577	£35,364	£47,903
£95,500	£44,832	£35,541	£48,147
£96,000	£45,087	£35,718	£48,391
£96,500	£45,342	£35,895	£48,635
£97,000	£45,597	£36,072	£48,879
£97,500	£45,852	£36,249	£49,123
£98,000	£46,107	£36,426	£49,367
£98,500	£46,362	£36,603	£49,611
£99,000	£46,617	£36,780	£49,855
£99,500	£46,872	£36,957	£50,099
£100,000	£47,127	£37,134	£50,343
£100,500	£47,382	£37,311	£50,587
£101,000	£47,637	£37,488	£50,831
£101,500	£47,892	£37,665	£51,075
£102,000	£48,147	£37,842	£51,319
£102,500	£48,402	£38,019	£51,563
£103,000	£48,657	£38,196	£51,807
£103,500	£48,912	£38,373	£52,051
£104,000	£49,167	£38,550	£52,295
£104,500	£49,422	£38,727	£52,539
£105,000	£49,677	£38,904	£52,783
£105,500	£49,932	£39,081	£53,027
£106,000	£50,187	£39,258	£53,271
£106,500	£50,442	£39,435	£53,515
£107,000	£50,697	£39,612	£53,759
£107,500	£50,952	£39,789	£54,003
£108,000	£51,207	£39,966	£54,247
£108,500	£51,462	£40,143	£54,491
£109,000	£51,717	£40,320	£54,735
£109,500	£51,972	£40,497	£54,979
£110,000	£52,227	£40,674	£55,223
£110,500	£52,482	£40,851	£55,467
£111,000	£52,737	£41,028	£55,711
£111,500	£52,992	£41,205	£55,955
£112,000	£53,247	£41,382	£56,199
£112,500	£53,502	£41,559	£56,443
£113,000	£53,757	£41,736	£56,687
£113,500	£54,012	£41,913	£56,931
£114,000	£54,267	£42,090	£57,175
£114,500	£54,522	£42,267	£57,419
£115,000	£54,777	£42,444	£57,663
£115,500	£55,032	£42,621	£57,907
£116,000	£55,287	£42,798	£58,151
£116,500	£55,542	£42,975	£58,395
£117,000	£55,797	£43,152	£58,639
£117,500	£56,052	£43,329	£58,883
£118,000	£56,307	£43,506	£59,127
£118,500	£56,562	£43,683	£59,371
£119,000	£56,817	£43,860	£59,615
£119,500	£57,072	£44,037	£59,859
£120,000	£57,327	£44,214	£60,103
£120,500	£57,582	£44,391	£60,347
£121,000	£57,837	£44,568	£60,591
£121,500	£58,092	£44,745	£60,835
£122,000	£58,347	£44,922	£61,079
£122,500	£58,602	£45,099	£61,323
£123,000	£58,857	£45,276	£61,567
£123,500	£59,112	£45,453	£61,811
£124,000	£59,367	£45,630	£62,055
£124,500	£59,622	£45,807	£62,299
£125,000	£59,877	£45,984	£62,543
£125,500	£60,132	£46,161	£62,787
£126,000	£60,387	£46,338	£63,031
£126,500	£60,642	£46,515	£63,275
£127,000	£60,897	£46,692	£63,519
£127,500	£61,152	£46,869	£63,763
£128,000	£61,407	£47,046	£64,007
£128,500	£61,662	£47,223	£64,251
£129,000	£61,917	£47,400	£64,495
£129,500	£62,172	£47,577	£64,739
£130,000	£62,427	£47,754	£64,983
£130,500	£62,682	£47,931	£65,227
£131,000	£62,937	£48,108	£65,471
£131,500	£63,192	£48,285	£65,715
£132,000	£63,447	£48,462	£65,959
£132,500	£63,702	£48,639	£66,203
£133,000	£63,957	£48,816	£66,447
£133,500	£64,212	£48,993	£66,691
£134,000	£64,467	£49,170	£66,935
£134,500	£64,722	£49,347	£67,179
£135,000	£64,977	£49,524	£67,423
£135,500	£65,232	£49,701	£67,667
£136,000	£65,487	£49,878	£67,911
£136,500	£65,742	£50,055	£68,155
£137,000	£65,997	£50,232	£68,399
£137,500	£66,252	£50,409	£68,643
£138,000	£66,507	£50,586	£68,887
£138,500	£66,762	£50,763	£69,131
£139,000	£67,017	£50,940	£69,375
£139,500	£67,272	£51,117	£69,619
£140,000	£67,527	£51,294	£69,863
£140,500	£67,782	£51,471	£70,107
£141,000	£68,037	£51,648	£70,351
£141,500	£68,292	£51,825	£70,595
£142,000	£68,547	£52,002	£70,839
£142,500	£68,802	£52,17	

## Help them develop positive financial habits

- Start a budget ASAP (estimates are ok!) using predicted Maintenance Loan amounts.
- If they're already earning, open a second bank account to learn money management.
- Encourage them to think about what really matters with a student bank account.



**71%**  
WISH THEY'D  
HAD BETTER  
FINANCIAL  
EDUCATION

## Highlight the support on offer, even if it feels unglamorous

- Explain university hardship funds.
- If your campus has a food bank, mention it.
- Promote any other schemes that address basic needs:
  - Warm spaces
  - Free use of showers, microwaves, etc.
  - Free sanitary products.



**50%**  
SAY IT'S NOT  
EASY TO GET  
ADVICE FROM  
THEIR UNI

## ...and some money-saving tricks they can use right now

- Get a 16–25 Railcard (and link it to an Oyster card if in London).
- Use cashback websites for all online purchases (including uni essentials!).
  - And hold back on buying some things.
- Download apps for free and cheap food (Olio, TooGoodToGo, Shopmium).
- Use Airtime Rewards for money back on your phone bill.

## Find out more

- Find all the resources and guides mentioned in this talk: [sts.ac/heloa26links](https://sts.ac/heloa26links)
- Plus loads more at: [savethestudent.org](https://savethestudent.org)
- Sign up for our uni staff newsletter: [sts.ac/nl26](https://sts.ac/nl26)

## Get in touch

- Tom Allingham – [tom@savethestudent.org](mailto:tom@savethestudent.org)

