

HELOA– Student Finance update 25/26

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What has been confirmed for 25/26?

- Tuition Fee Loans
- Maintenance Loans
- Household income
- Postgraduate Loans
- Foundation Years
- Disabled Students Allowance
- Grants for Dependants
- NHS Funding

Repayment

- Recap on Plan 5

Applications

- How to, guidance and resources

Student Messages

- How to apply
- Resources

WHAT IS AVAILABLE AY 25/26?

Maximum Tuition Fee Loan for **full-time** courses



£9,535

Maximum Tuition Fee Loan for **part-time** courses



£7,145



- Tuition fee loans are **not** based on household income
- Tuition fees are paid directly to the university/college on behalf of the student
- Most of the 1.6m students apply for the maximum loan available every year
- It is the easy part of the application

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)

www.gov.uk/government/publications/higher-education-tuition-fees-for-foundation-years

MAINTENANCE LOANS – WHICH TIER?



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

If the student receiving benefits, for example PIP (DLA), they may receive a higher rate of ML.

Loan Rate	2016 Cohort full-time students	Entitled to benefits	Aged over 60 First day of first AY
Parental home	£8,877	£10,473	£4,461
Elsewhere	£10,544	£12,019	
London	£13,762	£15,008	
Overseas	£12,076	£13,442	

MAINTENANCE LOANS – NMT, MT AND MAXIMUM



Let's break those amounts down further...

NMT + MT = total
amount student
entitled to based on
household income

Living location loan rate	2016 Cohort full-time students	Maximum Non-income assessed (NMT)	Maximum Income assessed (MT)
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

*Lower amounts available for final year students

Maintenance Loans – Household Contribution



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

Household Income	Home (£58,349 threshold cap)	Elsewhere (£62,377 threshold cap)	London (£66,377 threshold cap)
£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	This is the non-income assessed (NMT) rate*	£10,700
£50,000	£5,152		£9,934
£55,000	£4,407		£9,168
£60,000	£3,907		£8,403
£65,000	£3,907	£4,915	£7,637
£70,116 & over	£3,907	£4,915	£6,853

If the student's HHI is more than the figure in brackets* they will not receive the MT ML.

This is the non-income assessed (NMT) rate*

*different thresholds based on living location

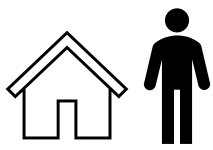
HOUSEHOLD INCOME



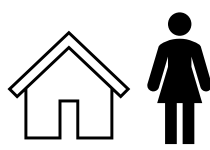
What is household income?



Combined parental income if student lives with both



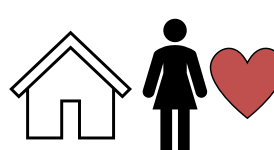
Dad's income if student lives with Dad



Mother Income if student lives with Mum



Dad and step-parent or new partner if living with student



Mum and step-parent or new partner if living with student



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

We will use income details from April 2023 unless there has been a drop of 15% or more in HH.

[CYI PROCESS](#)

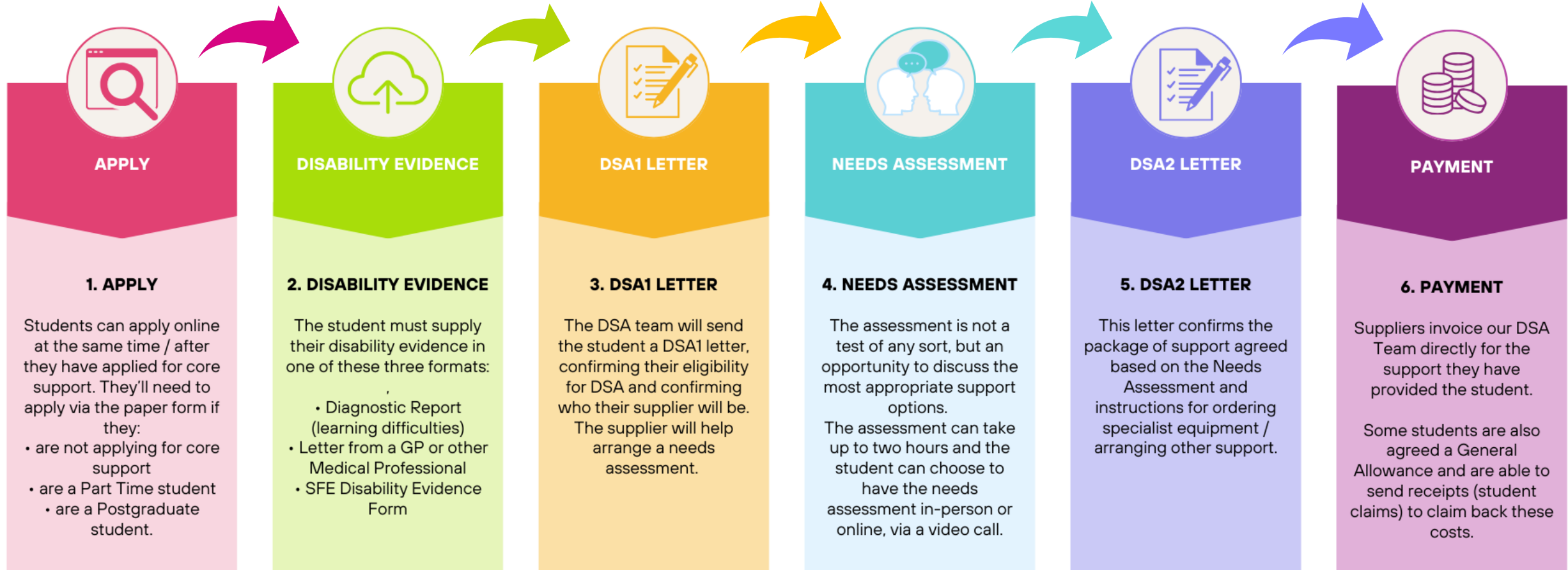
Taxable income	Non-taxable income	Taxable benefits	Non-taxable benefits
Earnings from employment	Interest and other income from ISA or PEP	Jobseekers Allowance	Child Benefit and Child Tax Credit
Earnings from self employment	Working Tax and Child Tax Credit	Care Allowance	Housing benefit and Council Tax Benefit
Rent from letting property	Child Tax Credit	Incapacity Benefit – over 28 weeks	Income Support – most payments
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)	Employment support Allowance (ESA) – contributory based only	Employment Support Allowance (ESA) – income based only
Private/State Pensions and Annuities	Premium Bond or National Lottery winnings	Retirement Pension (inc. State Pension)	Working Tax Credit
Dividends from shares, UK authorised unit trusts and investment companies	Life insurance policy lump sums (including endowment policies)	Statutory Sick Pay	Disability Living Allowance (DLA) or Personal Independence Payment (PIP)
Interest from National Savings (other than first £70 account interest) and investments	Income from tax-free National Savings and Investments (Savings certificate)	Bereavement Allowance or Benefit	Universal Credit
Income from taxable benefits in kind	Capital Gain/Capital Allowance figures	Statutory Maternity or Paternity Pay	Maternity Allowance

[Supporting your child or partner's student finance application in three easy steps - GOV.UK](#)

The maximum allowance (**£27,783**) will apply to both full-time, part-time undergraduate and postgraduate students who are entitled to DSA in 2025/26. This replaced the four DSA allowance pots available in previous years:

Previous Allowance Categories	Single DSA Rate 25/26
Non-Medical Helper	£27,783 + Further DSA support above the regulated maximum to pay for additional disability related travel costs.
Specialist Equipment	
General Allowance	
Travel Allowance	

DISABLED STUDENTS ALLOWANCE PROCESS



www.gov.uk/disabled-students-allowance-dsa 🔍

GFD AY 25/26 Income Assessments	Parents Learning Allowance (PLA)	Adult Dependants' Grant (ADG)	CCG (*52-week rate)	
			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 maximum grant	£14,910	£8,746	£9,727	£11,118
Upper income threshold for minimum grant	£18,957.98	£15,835.98	£20,107.23	£28,914.47

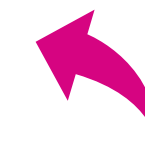


*Weekly maximum CCG amount for one child: **£199.62**

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

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:

Eligible for the £5000 grant	Eligible for the shortage specialist subject grants
Dental Hygiene or Dental Therapy (Level 5 and 6 courses)	
Orthoptics	✓
Physiotherapy	
Radiography (diagnostic and therapeutic)	✓
Paramedicine	
Operating Department Practitioner (Level 5 or 6 courses)	
Orthotics and Prosthetics	✓
Podiatry or Chiropody	Podiatry only
Speech and Language Therapy	
Midwifery	
Occupational Therapy	
Dietetics	
Nursing (adult, child, mental health, learning disability, joint nursing/social work)	Mental health and Learning Disability only



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



NHSBSA have created a [HEI LSF communications toolkit](#) which contains a suite of materials practitioners can use to promote the new funding support

Guidance booklet: [NHS Learning Support Fund \(LSF\) | NHSBSA](#)

SFW & SFE NHS courses – cross domicile funding



If a Welsh student is studying their NHS course in Wales, they have the choice to apply for the NHS funding (with 2 yrs) or SFW funding (without 2yrs). If they 'opt in' to get the NHS support/bursary they have to agree to work in the NHS in Wales for 2yrs after they graduate/qualify.

Student Domicile	Study location				
	England	Wales		NI	Scotland
	Is a Healthcare Bursary available?				
	No	With 2yr	Without 2yr	No	No
Wales (SFW)	Full SFW support + Additional NHS LSF support	Maximum Maintenance Loan (non means tested) + NHS Bursary	Full SFW support No additional NHS support	N/A Courses not designated for non-NI students	Full SFW support No additional NHS support
England (SFE)	Full SFE support + Additional NHS LSF support	Reduced Rate Maintenance Loan (RRML) + NHS bursary	Full SFE support* *(previous study rules will apply & amount awarded based on household income) No additional NHS support	N/A Courses not designated for non-NI students	Full SFE support* No additional NHS support

POSTGRADUATE LOANS



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

Maximum Postgraduate Master's Loan
£12,858
Maximum Postgraduate Doctoral Loan
£30,301
Maximum Postgraduate Disabled Students' Allowance
£27,783

REPAYMENTS

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 **£22 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

Plan 5 Repayment AY 25/26 – Monthly



PLAN 5 INTEREST – Interest set at RPI + 0%

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

Income
£28,000

9% Deducted
from?

Monthly
Repayment?

AY 25/26 APPLICATIONS

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 [selection of short films](#) and links to additional information or resources

GOV.UK

Home > Higher education administration

Guidance

Student Finance England – ‘How to’ guide

This guide will provide you with answers to the most common questions that you have about student finance.

- Contents
- [Checking the status of your application](#)
 - [Change your university, college or course details](#)
 - [If you’re asked to upload evidence for your student finance application](#)
 - [Cancel a student finance application](#)
 - [Registering on your course](#)
 - [Update your bank details in your online account](#)
 - [Check your payment schedule and amounts](#)
 - [Support a student finance application with your household income details](#)
 - [If you’re asked to upload evidence to support a student finance application](#)
 - [Find out who can get student finance, how much you can get and how to apply](#)
 - [Reset your log in details](#)
 - [Update your contact details](#)

How to change your student finance application

PLAY ALL

How to use your Student Finance online account

7 videos • 5,758 views • Last updated on 23 Aug 2022

This playlist will show common processes you'll need to complete when applying for student finance and take you through them step-by-step.

You don't need to call us to track your application, reset your password, update your personal details or provide evidence. Sign in online: <https://www.gov.uk/student-finance-re...>

Student Finance England

SUBSCRIBE

1 How to change your student finance application 2:17

2 How to upload evidence 1:32

3 How to check the status of your application 1:49

4 How to check your payment schedule 1:32

5 How to reset your password and secret answer 1:32

6 How to update your personal details 1:32

7 How to check your application status 1:32

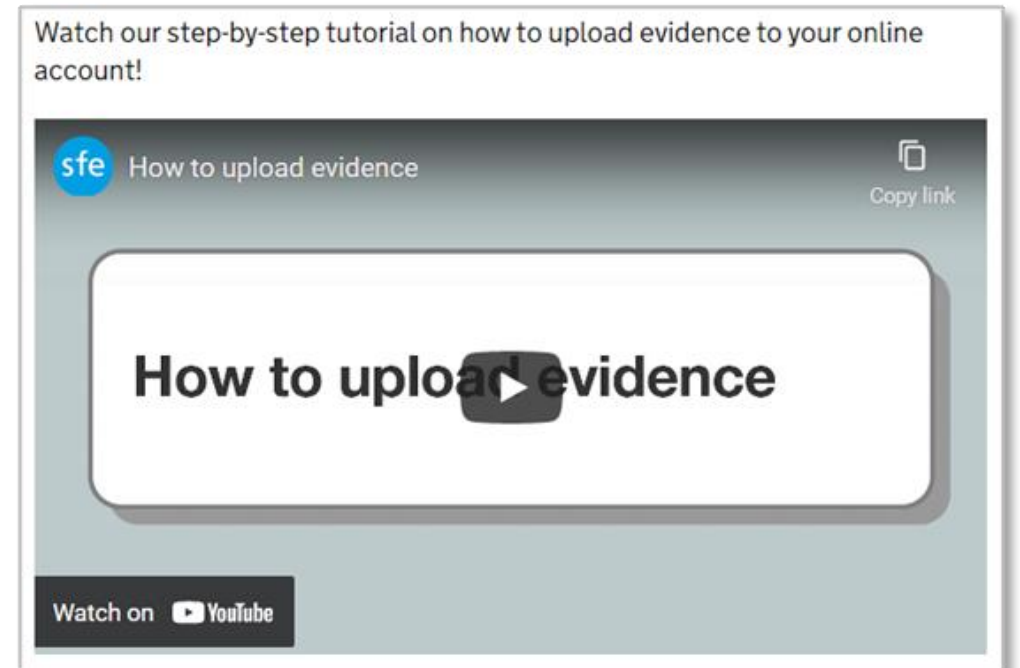
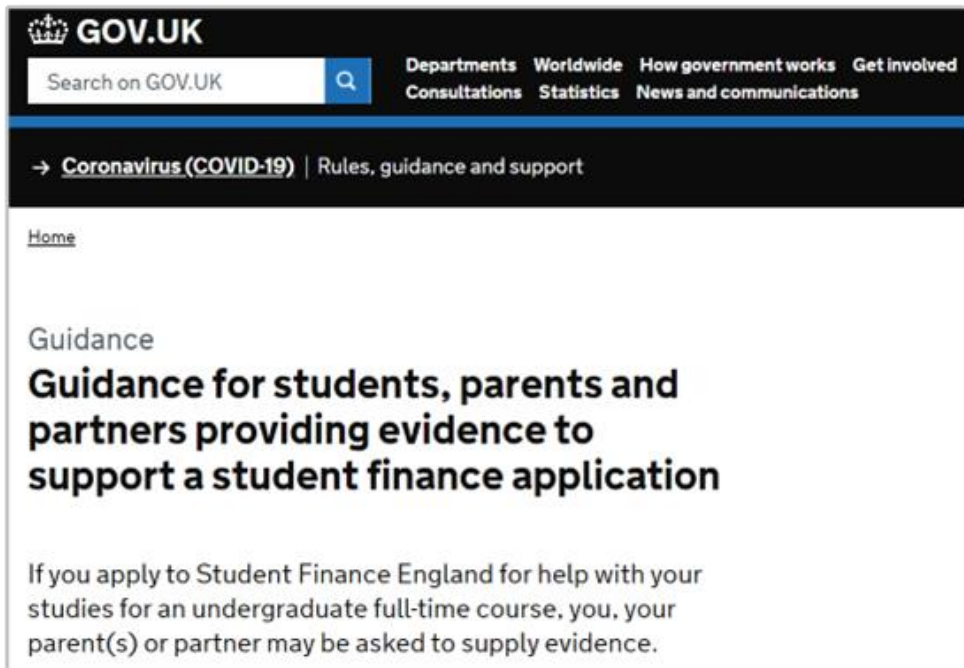
This is your application summary page!

You can track everything from when you submit your application to when you receive payments.

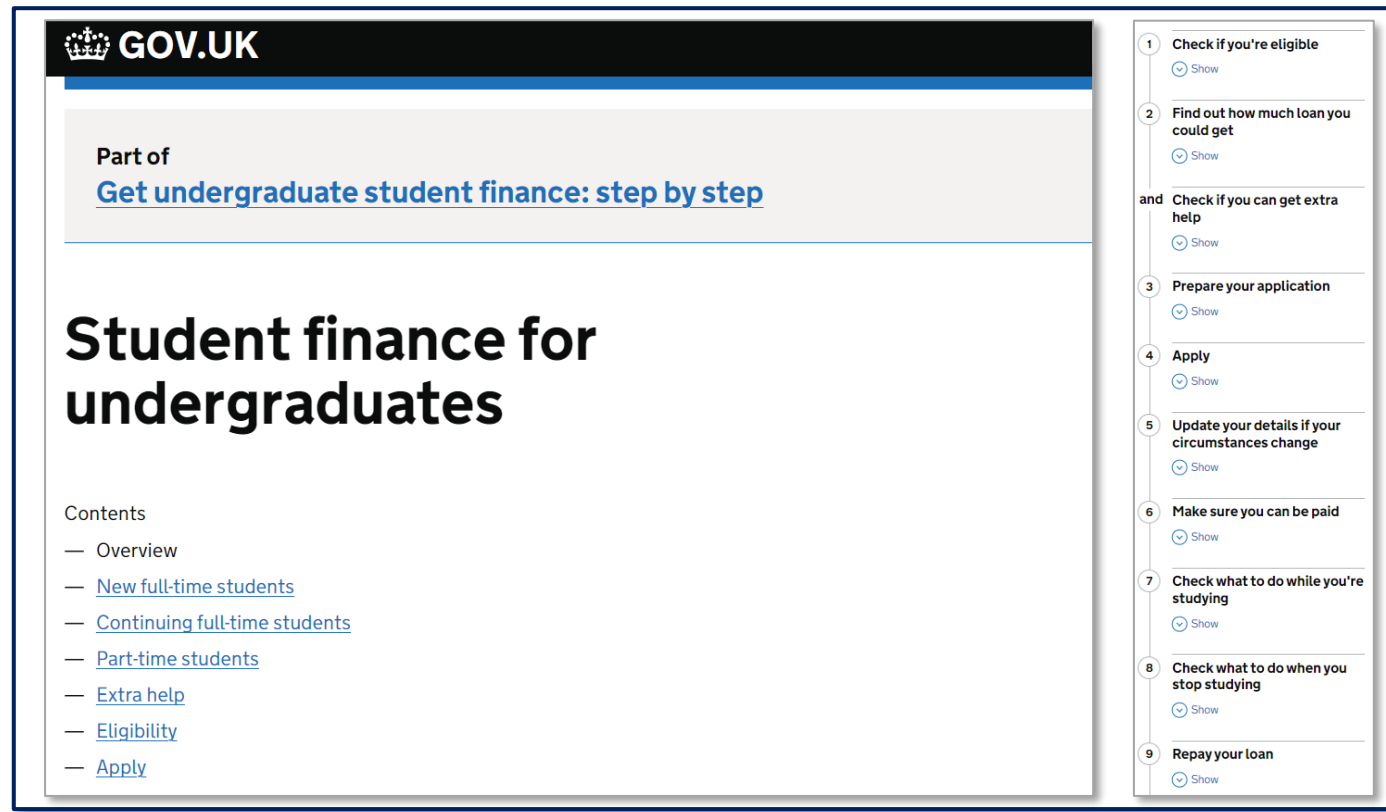
Before you track your application, make sure to complete any outstanding actions.

Providing SFE with the right evidence in the right way at the right time can seem confusing for many students and their parents or partners:

- To address this, we have created [guidance and a short film](#) to explain evidence requirements and submission, including digital upload



More information about student finance can be found on GOV.UK and across the SFE social media channels:
www.gov.uk/student-finance



The screenshot shows the GOV.UK website for 'Student finance for undergraduates'. The page has a dark blue header with the GOV.UK logo. Below the header, there's a section titled 'Part of' followed by a link 'Get undergraduate student finance: step by step'. The main heading is 'Student finance for undergraduates'. To the left of the main content is a 'Contents' list with links to 'Overview', 'New full-time students', 'Continuing full-time students', 'Part-time students', 'Extra help', 'Eligibility', and 'Apply'. On the right side, there's a vertical list of 9 steps, each with a 'Show' link. The steps are: 1. Check if you're eligible, 2. Find out how much loan you could get, 3. Prepare your application, 4. Apply, 5. Update your details if your circumstances change, 6. Make sure you can be paid, 7. Check what to do while you're studying, 8. Check what to do when you stop studying, and 9. Repay your loan.

GOV.UK

Part of
[Get undergraduate student finance: step by step](#)

Student finance for undergraduates

Contents

- Overview
- [New full-time students](#)
- [Continuing full-time students](#)
- [Part-time students](#)
- [Extra help](#)
- [Eligibility](#)
- [Apply](#)

1 Check if you're eligible
[Show](#)

2 Find out how much loan you could get
[Show](#)

and Check if you can get extra help
[Show](#)

3 Prepare your application
[Show](#)

4 Apply
[Show](#)

5 Update your details if your circumstances change
[Show](#)

6 Make sure you can be paid
[Show](#)








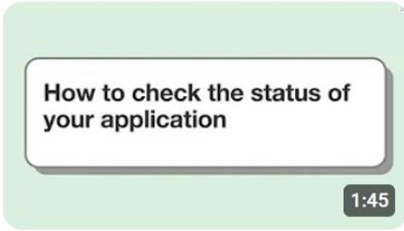
7 Check what to do while you're studying
[Show](#)

8 Check what to do when you stop studying
[Show](#)

9 Repay your loan
[Show](#)

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](#)

 <p>STUDENT FINANCE EXPLAINED 2025 TO 2026</p> <p>1:13</p>	 <p>HOW MUCH WILL I GET? 2025 TO 2026</p> <p>0:54</p>	 <p>CAN I GET STUDENT FINANCE? 2025 TO 2026</p> <p>1:22</p>	 <p>WHEN CAN I APPLY 2025 TO 2026</p> <p>0:21</p>
<p>Student Finance Explained 2025 to 2026</p> <p>106 views • 5 days ago</p>	<p>How much will I get? 2025 to 2026</p> <p>111 views • 5 days ago</p>	<p>Can I get student finance in 2025 to 2026?</p> <p>87 views • 5 days ago</p>	<p>When can I apply for 2025 to 2026?</p> <p>95 views • 5 days ago</p>
 <p>THINKING OF LEAVING YOUR COURSE?</p> <p>0:50</p>	 <p>GETTING PAID</p> <p>1:19</p>	 <p>How to check your payment schedule</p> <p>0:43</p>	 <p>How to check the status of your application</p> <p>1:45</p>
<p>Thinking of leaving your course?</p> <p>226 views • 2 months ago</p>	<p>Getting Paid</p> <p>8.7K views • 5 months ago</p>	<p>How to check your payment schedule</p>	<p>How to check the status of your application</p>

STUDENT MESSAGES

APPLICATIONS ARE LIVE!

The full-time SFE application service for AY 2025/26 **is now open**. Students can apply at:
www.gov.uk/apply-online-for-student-finance

Students need to apply for funding for **each year** of their course and it is important to get applications submitted before (or at least close to) the '**on time deadlines**':



The AY 2025/26 application service for full-time SFE students opened on **March 10th 2025**



The '**on time deadline**' for new* full-time SFE applications is **May 16th 2025**



*June 20th for **continuing students** who receive notifications, prompting them to reapply for their funding for the new academic year

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:

#1 RESEARCH

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

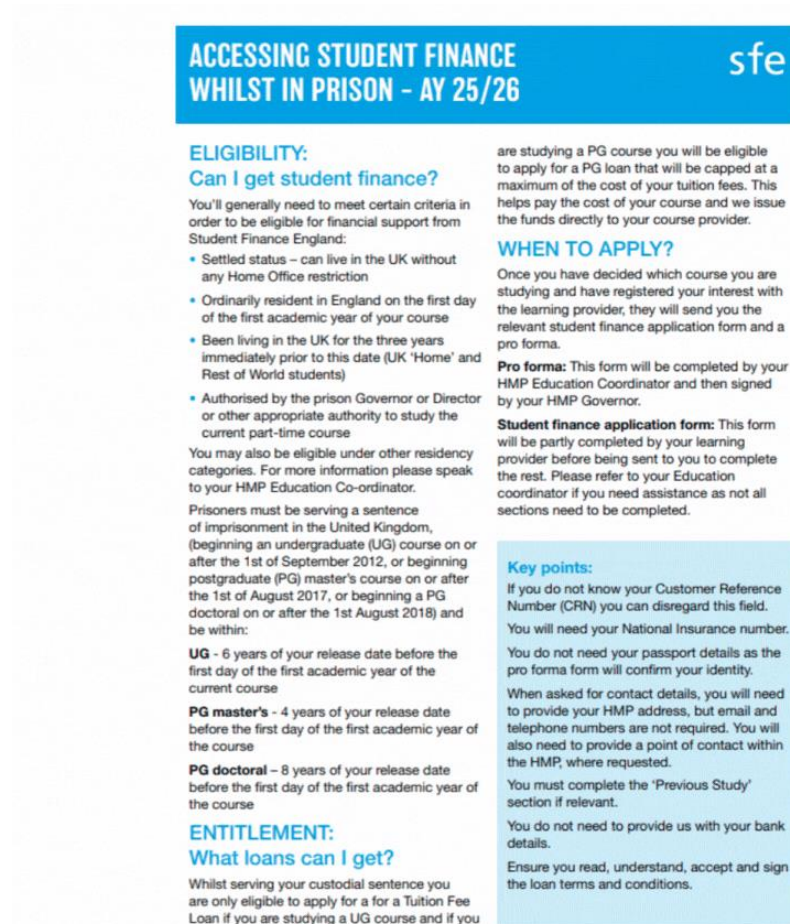
#2 APPLY

- 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

We have recently updated our resources for AY 25/26. An example of the resources produced:



**ACCESSING STUDENT FINANCE
WHILST IN PRISON - AY 25/26** sfe

ELIGIBILITY:
Can I get student finance?

You'll generally need to meet certain criteria in order to be eligible for financial support from Student Finance England:

- Settled status – can live in the UK without any Home Office restriction
- Ordinarily resident in England on the first day of the first academic year of your course
- Been living in the UK for the three years immediately prior to this date (UK 'Home' and Rest of World students)
- Authorised by the prison Governor or Director or other appropriate authority to study the current part-time course

You may also be eligible under other residency categories. For more information please speak to your HMP Education Co-ordinator.

Prisoners must be serving a sentence of imprisonment in the United Kingdom, (beginning an undergraduate (UG) course on or after the 1st of September 2012, or beginning postgraduate (PG) master's course on or after the 1st of August 2017, or beginning a PG doctoral on or after the 1st August 2018) and be within:

UG - 6 years of your release date before the first day of the first academic year of the current course

PG master's - 4 years of your release date before the first day of the first academic year of the course

PG doctoral – 8 years of your release date before the first day of the first academic year of the course

ENTITLEMENT:
What loans can I get?

Whilst serving your custodial sentence you are only eligible to apply for a Tuition Fee Loan if you are studying a UG course and if you are studying a PG course you will be eligible to apply for a PG loan that will be capped at a maximum of the cost of your tuition fees. This helps pay the cost of your course and we issue the funds directly to your course provider.

WHEN TO APPLY?

Once you have decided which course you are studying and have registered your interest with the learning provider, they will send you the relevant student finance application form and a pro forma.

Pro forma: This form will be completed by your HMP Education Coordinator and then signed by your HMP Governor.

Student finance application form: This form will be partly completed by your learning provider before being sent to you to complete the rest. Please refer to your Education coordinator if you need assistance as not all sections need to be completed.

Key points:

If you do not know your Customer Reference Number (CRN) you can disregard this field.

You will need your National Insurance number.

You do not need your passport details as the pro forma form will confirm your identity.

When asked for contact details, you will need to provide your HMP address, but email and telephone numbers are not required. You will also need to provide a point of contact within the HMP, where requested.

You must complete the 'Previous Study' section if relevant.

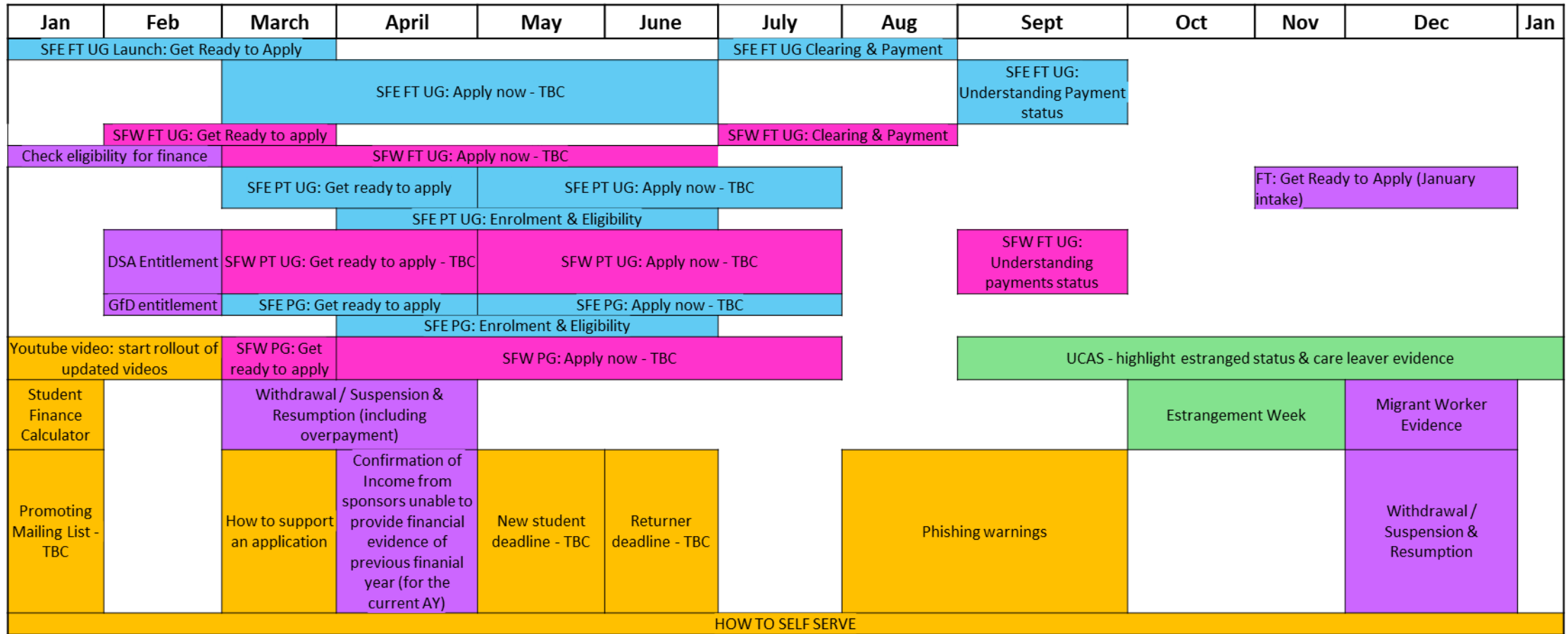
You do not need to provide us with your bank details.

Ensure you read, understand, accept and sign the loan terms and conditions.

These resources are available via our SFE Practitioner Website and can be found in '**Supporting Materials**':

www.practitioners.slc.co.uk/supporting-materials/

Comms Timeline: Delivering the right message, at the right time



SFE	SFE
SFW	SFW
Both SFE & SFW	Both SFE & SFW
External	External
General comms	General comms

This timeline is intended to assist Practitioners with planning student facing comms to ensure the delivery of the right messages, at the right times.

It has been created using previous campaign timelines and general insight, gathered by the FIS Team. Please be aware that there may be some variation, due to our service being dependent on government instruction and global or national events / circumstances, beyond our control e.g. COVID.

To discuss potential update sessions, event support, student finance policy matters or just to register for our updates, please get in touch:

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/SFEEngland



YouTube /SFEFILM