

STUDENT FUNDING

Please note, all figures correct at time of publication: **February 2025**



We will cover

- Types of support: Government Funding
- Types of support: University Funding
- Additional Support

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Funding available from UK Government

UK students can apply to take out two types of loan from Student Finance:

1. Tuition fee loan
2. Maintenance loan



student finance wales
cyllid myfyrwyr cymru



Do make sure you check your eligibility. Loans need to be repaid – you can find out more about repayments on your funding providers webpage.

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Tuition Fee Loan

- Currently, tuition fees are charged at £9250 per academic year.
- However, from this year the fee cap is increasing to £9,535 but not all university's will choose to increase their fees.
- Tuition fee loans are not means-tested.
- Tuition fee loans are paid directly to the University.



Maintenance Loan

- A loan to help with living costs such as rent, bills, food and activities.
- Paid directly to you, in three instalments at the start of each term.
- Unless funded by Students Awards Agency Scotland receive monthly payments.



Check out the student finance calculator to learn more about what you could be eligible to receive:

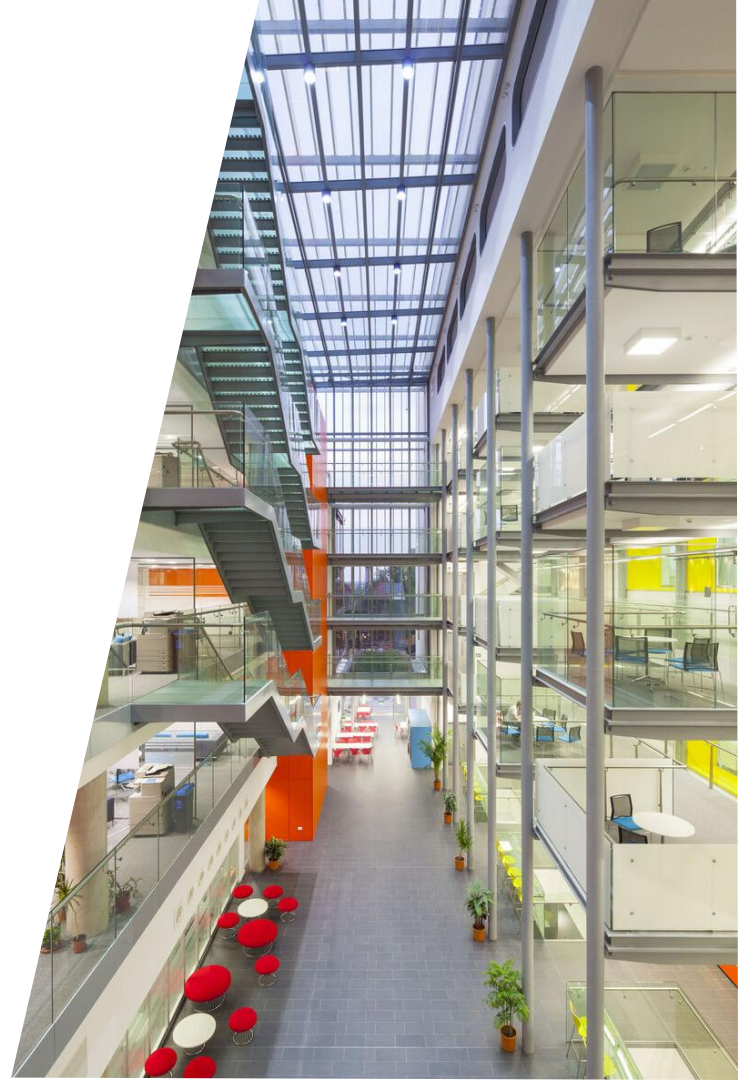


Maintenance Loan

The amount you can get will depend on:

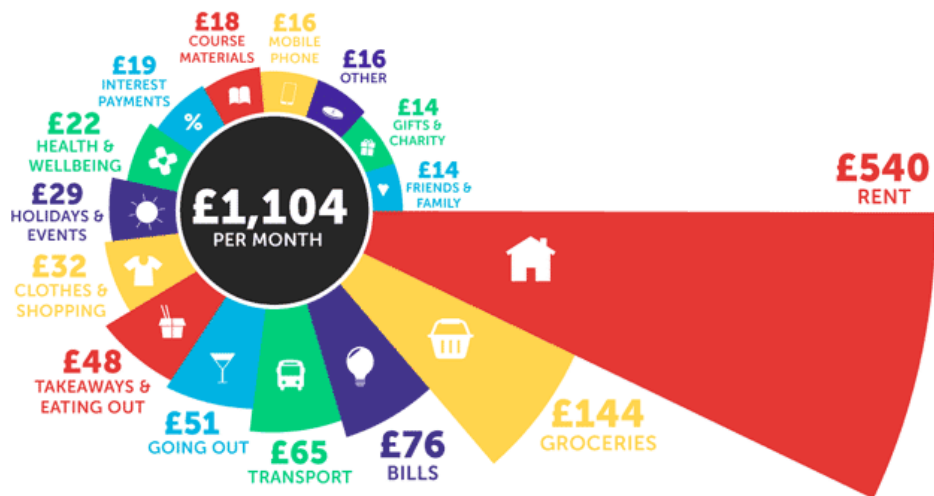
- Who your regional funding provider is
- Where you will be studying
- Where you live whilst at university
- Whether you are an independent or dependent student
- Duration of your course (extra weeks)
- Your household income (if you agree to be means tested)

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Average Student Monthly Spending

The graphic below shows the average monthly spending in different categories, as found by a survey carried out in 2024 by Save The Student.



The cost of living varies depending on where you are studying so your costs may be more than this in the South of England.



Maintenance Loan - SFE

Figures for 2025-26 are...

Rate of loan for students	Maximum loan	Minimum loan
Living at home	£10,473	£3,907
Living away from home and studying in London	£15,008	£6,853
Living away from home and studying outside London	£12,019	£4,915
Studying overseas as part of a UK course	£13,442	£5,838



Maintenance Loan

Student Finance Wales

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The Welsh system is slightly different, combining loans with grants. For example, for 2025-26, a student living away from home outside London would be eligible for;

Household income	Living away from parental home and studying outside London	
	Loan	Grant
£18,370 or less	£4,245	£8,100
£25,000	£5,398	£6,947
£35,000	£7,137	£5,208
£45,000	£8,876	£3,469
£59,200 or more	£11,345	£1,000
Total	£12,345	

There are different funding packages for students from Northern Ireland and Scotland.



What is 'Household Income'?

Annual household income is assessed and verified with HMRC.
If you're under 25 and financially depend on at least one parent:



Combined
parental income if
student lives with
both



Father 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



Independent Students

Student Finance won't take parent's income into account if you are an independent student. For example, students who are 25+ at the start of the academic year.

If you are a:

- care leaver,
- estranged from both parents,
- or have no living parents.



Check out this UCAS guide on applying to university as an independent student!



Independent Students

- You can also be considered financially independent if you:
 - can prove that you have been self-supported for 3 years before the start of the course.
 - have a child who is wholly financially dependent upon you.
 - are under 25 and married (even if you are now divorced/separated). Your spouse will also need to provide their household income details.



How to Apply for Funding

Set up
account and
apply online

- Apply via your regional funding provider as early as possible

Online
verification

- Identity and household income

Receive
Entitlement
Letter

- Outlining how much you can get and payment schedule



How to Apply for Funding

- You need to re-apply for student finance each year of your studies.
- If you are deferring your application, apply for funding in the year that you intend to study.
- You are still entitled to a maintenance loan if you study abroad. Tuition fees may be lower.



Sharia Law Considerations

- If you decide not to take out a loan, you may still want to complete a means-tested student finance application to allow universities to consider you for **bursaries and scholarships**.
 - *Bursaries and scholarships do not require repayment, and do not accrue interest in the same way as loans. You can cancel the loan offer after you have been means-tested.*
- You may also want to consider taking out an interest-free overdraft on your student bank account.

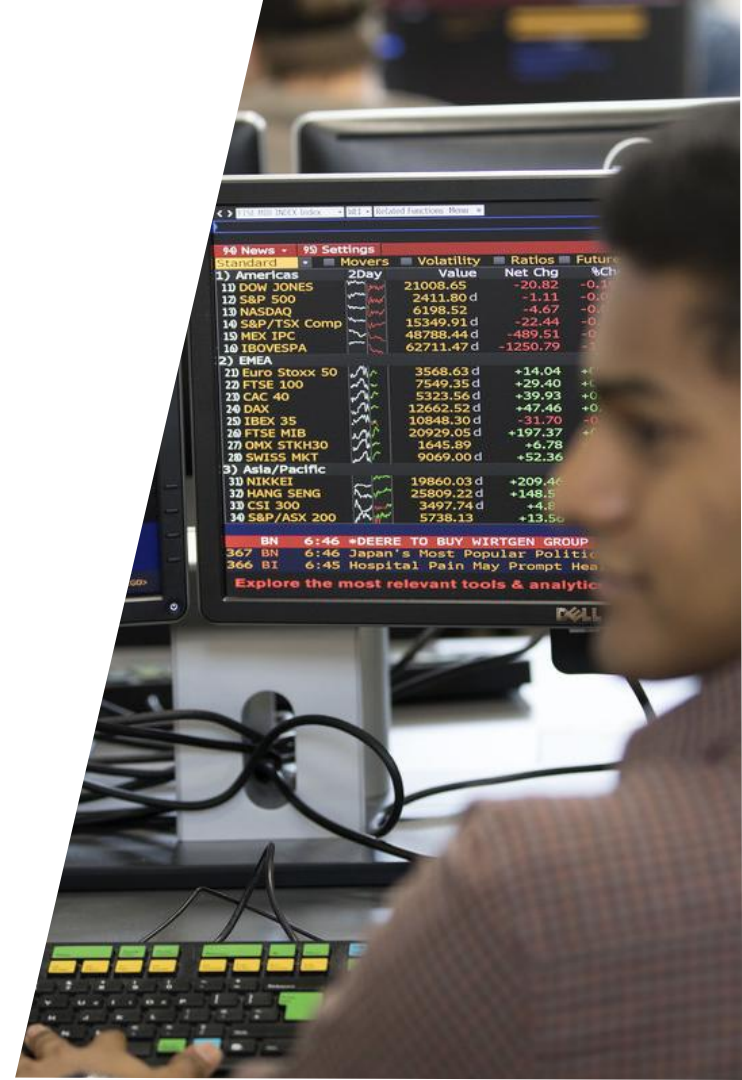


Check out this guide to how
funding and Sharia Law



Repayments

- Tuition fee and maintenance loans are combined
- Only repay from the April after graduation
- Only repay if your salary is above a threshold (threshold changes each April)
- Repay 9% of amount over threshold
- As of 2024:
 - Salary threshold is **£25,000**
 - Repay over **40 years**



Extra Government Financial Help

- You may be eligible for extra financial help in the form of a grant if you have dependants or have a disability.
- Full time students with dependent children may be eligible for the [Parents' Learning Allowance](#).
- Full time students with children who pay childcare costs may be eligible for the [Childcare Grant](#)



Extra Government Financial Help

- Full time students with adult dependants may be eligible for the [Adult Dependants' Grant](#)
- If you have a disability, including a mental-health condition, long-term health condition or specific learning difficulty, such as dyslexia or dyspraxia, you might be able to get [Disabled Students' Allowances](#).



Bursaries and Scholarships

- Non-repayable – yours to keep!
- All fee-charging universities offer bursaries
- Most will also offer scholarships for sports, music or academic excellence
- Eligibility criteria and application processes will vary by university, and by award



Check out our bursaries and scholarships

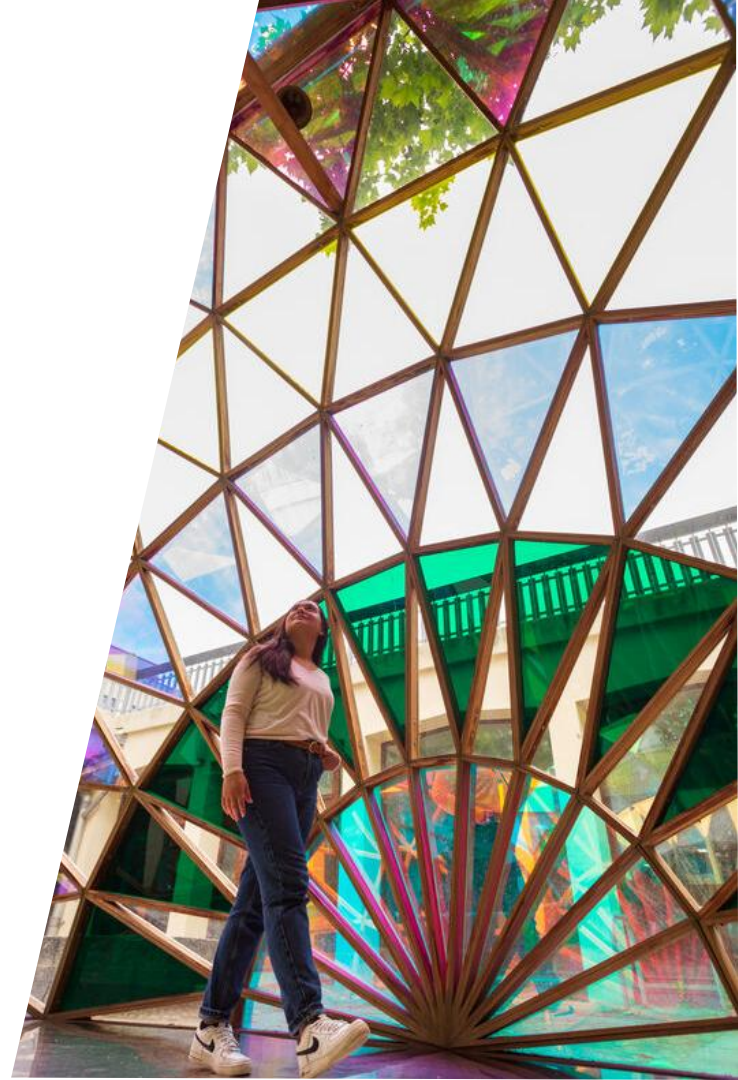


Bursaries and Scholarships

- Prospective UK undergraduate students can apply for a range of funding provided by donations from friends and alumni of the University of Bristol.
- The deadline for 2025 is May 18th
- Payment schedules and amounts depend on the bursary or scholarship awarded to successful applicants.
- Bursaries and scholarships are not guaranteed to run every year.



Check out our additional
funding form



Part-Time Work

- There are number of part-time opportunities with the University to work as Student Ambassadors.
- The Careers service can also offer support for finding part-time work.
- Recommended work hours for full-time undergraduate students is no more than 15 hours per week during term-time.



Check out our Careers
Service support for part-time
work



THANK YOU

Email choosebristol-ug@bristol.ac.uk for any
general enquiries

