

Student Finance



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kent.ac.uk



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Tuition Fee Loan



Maintenance Loan



Other support

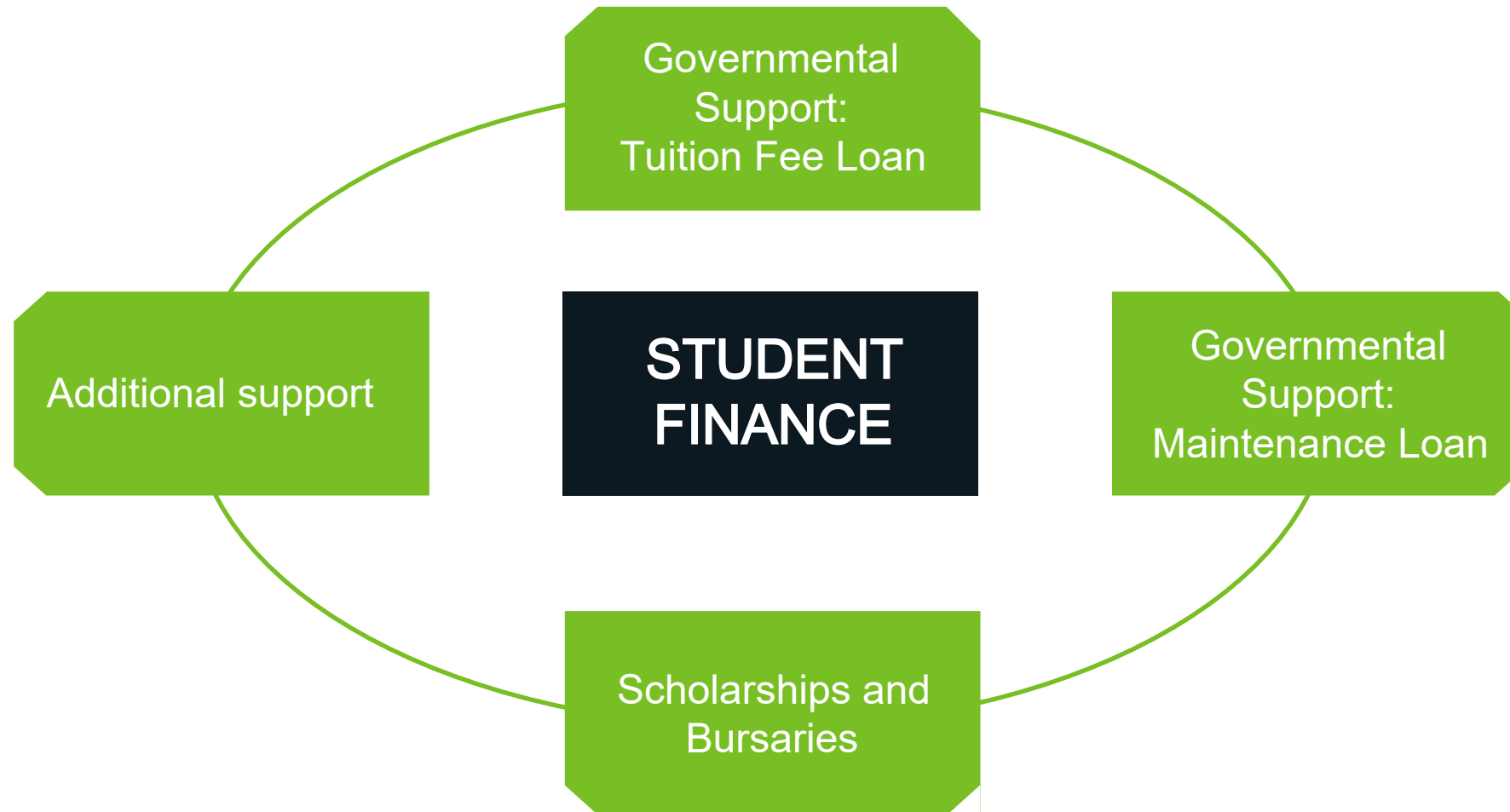


Applications



Repayments

What makes up your student finance?



Tuition Fee Loan

- Available from the UK government to cover the cost of the course itself
- Foundation Year tuition fees might be lower for certain courses
- Not means tested- full amount needed is always available
- The loan is paid directly to the university, not to the student

Maximum
UK Tuition Fee

£9,535

For full-time UK
undergraduate students

Maintenance Loan

Available from the UK government to cover the cost of living (e.g. accommodation, food)

Means tested based on two criteria:

- Household income
- Residence while studying

Paid directly to the student in termly instalments

What counts as household income?

Your household income includes any of the following that apply:

- your parents'/ guardians' income, if you're under 25 and live with them or depend on them financially
- the combined income of one of your parents/ guardians and their partner, if you're under 25 and live with them or depend on them financially.
- your partner's income, if you're over 25 and live with them (even if they spend most of their time abroad)
- income you get from your own savings, investments or property, for example dividends on rent

Income assessment is based on the previous full tax year- i.e. 2023-24 if applying for the 2025/26 academic year

Maintenance Loan

Maximum amounts for 2025 -26

Parent/guardian home

Live at home while you study

Up to £8,877

Elsewhere

Live away from home and study outside London

Up to £10,544

London

Live away from home and study in London

Up to £13,762

Maintenance Loan

Household income thresholds for 2025 -26

HOUSEHOLD INCOME	LIVING AWAY FROM HOME	LIVING AT HOME	STUDYING IN LONDON AND LIVING AWAY FROM HOME
£0 - £25,000	£10,544	£8,877	£13,762
£30,000	£9,791	£8,123	£12,997
£35,000	£9,038	£7,387	£12,231
£40,000	£8,285	£6,642	£11,465
£42,875	£7,852	£6,214	£11,025
£45,000	£7,532	£5,897	£10,700
£50,000	£6,779	£5,152	£9,934
£55,000	£6,026	£4,407	£9,168
£58,200	£5,544	£3,930	£8,678
£60,000	£5,273	£3,907	£8,403
£62,286	£4,929	£3,907	£8,053
£65,000	£4,915	£3,907	£7,637
£70,000	£4,915	£3,907	£6,871

Please note: students who qualify for benefits, or who are aged 60 or over on the first day of the first academic year of their programme, may qualify for different amounts

Maintenance Loan

Parent/guardian contribution

- The amount you receive for your Maintenance Loan is directly connected to your household income unless you hold Independent Student Status.
- Student Loan Contribution Tool:
www.moneysavingexpert.com/students/student-loan-parental-contribution-tool

// Depending on their income, parents may have to contribute towards your living costs while you're studying. //

From student finance: how you're assessed and paid for 2025 entry
www.gov.uk/studentfinance



Eligibility

Tuition Fee Loan

Full-time and some part-time students

You are one of the following:

- UK or Irish citizen
- pre-settled status under the EU Settlement Scheme and you're an EU national or the family of an EU national
- have lived in the UK, EU, Iceland, Liechtenstein, Norway or Switzerland for three years prior to the start of your course.

Maintenance Loan

Full-time and some part-time students

Have indefinite leave to remain in UK as:

- UK or Irish citizen
- settled under the EU Settlement Scheme
- granted indefinite leave to remain for other reasons
- UK resident for three *continuous* years prior to the start of the course.

[www.gov.uk/ student-finance/ who-qualifies](https://www.gov.uk/student-finance/who-qualifies)

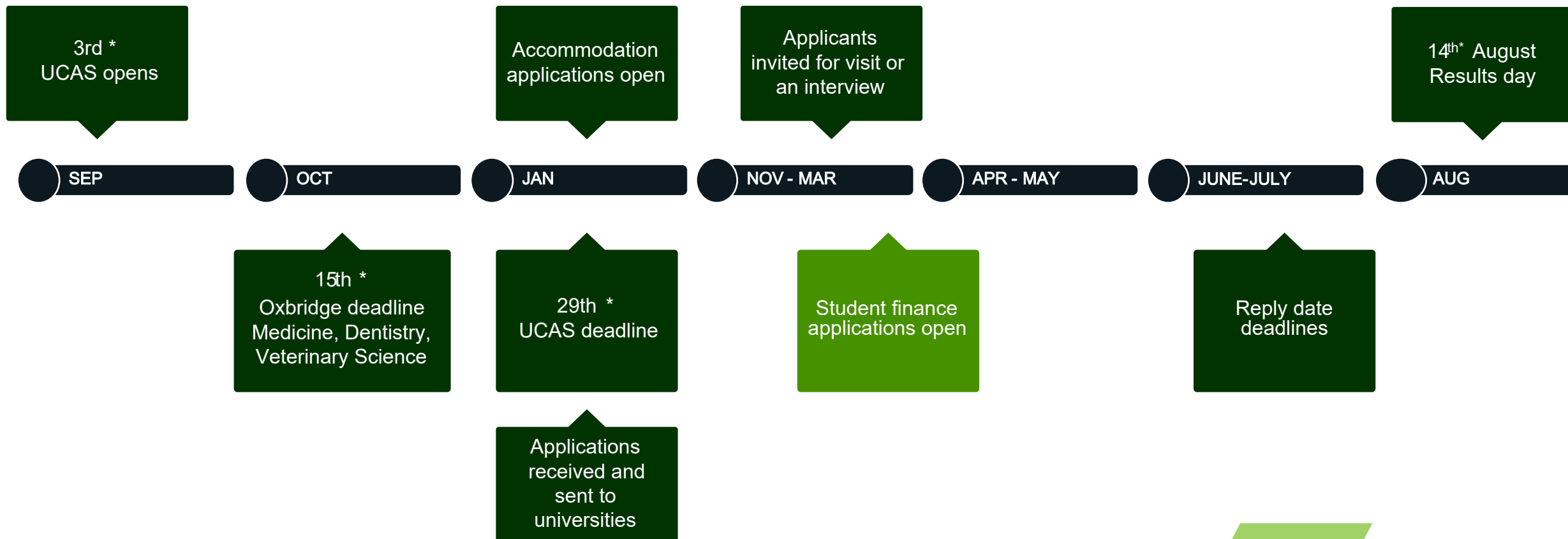
How to apply for student loans

- Apply online at Student Finance England
- You will need your passport, National Insurance (NI) number and bank details
- You DO NOT need a confirmed place at university to apply
- It can take up to six weeks to process so apply as early as you can
- Parents / Supporters only need to provide their National Insurance number.

Students must re -apply for each successive year of student finance around the same time each year.



Application timeline



*Dates indicative of
2025/2026 cycle

Other governmental support

Disabled Students' Allowance

Childcare Grant

Parents' Learning Allowance

Adult Dependents' Grant



Disabled Students' Allowance (DSA)

Funding for additional support for students with specific learning difficulties, mental health conditions, physical disabilities and long-term health conditions

- Money is paid either into your bank account or directly to the organisation providing the service
- Apply through Student Finance England
- 'Needs assessment' carried out

Support may include:

- Specialist equipment, for example a computer if you need one because of your disability
- Non-medical helpers, for example a British Sign Language (BSL) interpreter or specialist note taker
- Extra travel to attend your course or placement because of your disability
- Other disability-related study support, for example having to print additional copies of documents for proof-reading.

2025/2026

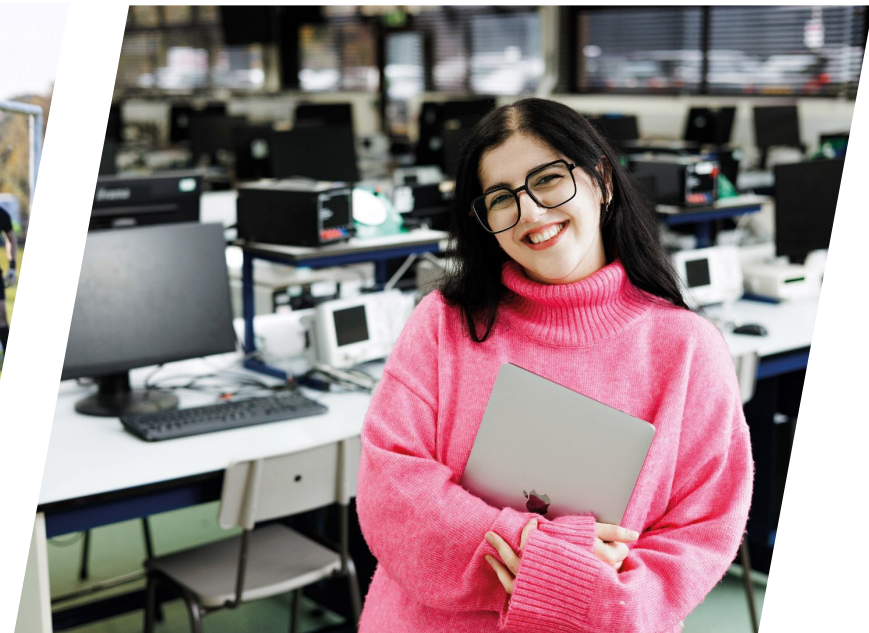
Up to £27,783

For undergraduate
and postgraduate students

Scan here to find
out more



Other financial support



Scholarships

Rewards outstanding academic,
sporting or musical achievement

Bursary

Awards based on personal
circumstances, background or
future career

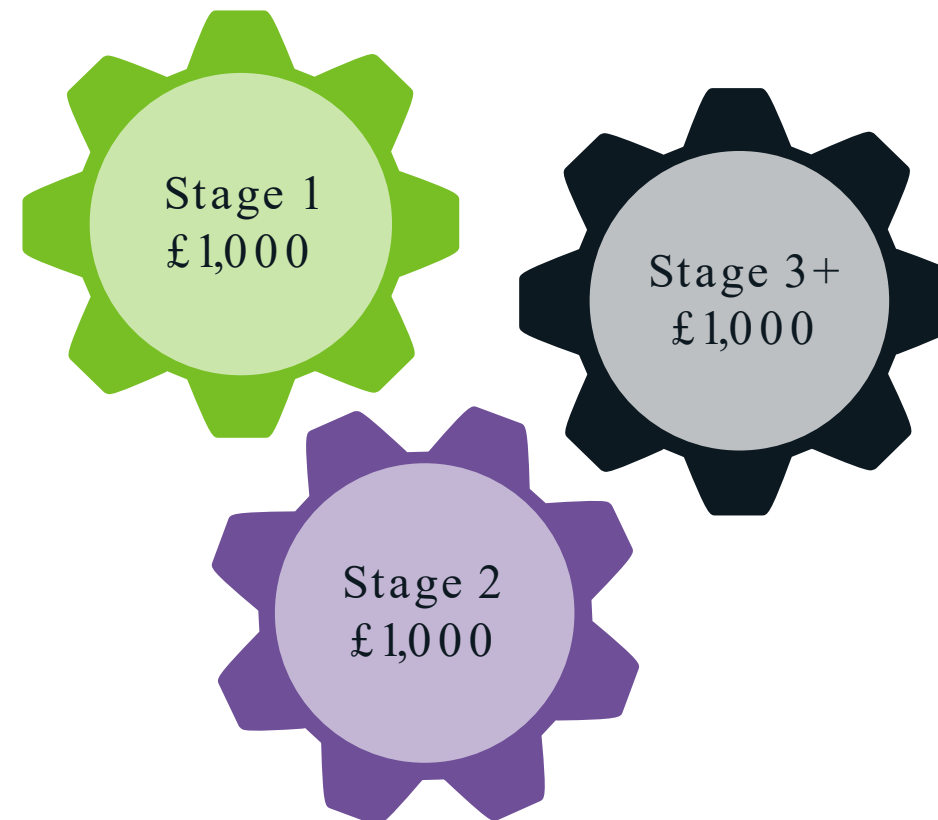
Kent's Financial Support Package 2024

The University offers a generous financial support package for the duration of your degree.

Kent has a minimum £3,000 financial support package for 2024 across three stages of full-time study, or more for course over three years.

Who is eligible?

- Those whose household incomes fall below £30,000 per year and who satisfy other financial eligibility criteria (eg, state educated, care leavers, DSA recipients).
- Full information on the 2024 package is published on our website:
www.kent.ac.uk/guides/kfsp



University of Kent Support

Care Leaver Funding

Young Independent Student Funding

Estranged Student Funding

Homeless Student Funding

Student Carer Funding



Cost of living support

Kent is here to support you with managing the cost of living

- £3.50 meal deals at Canterbury and Medway
- Short-term support on offer to students in need of supplemental food
- New monthly gym membership payment option
- Free software and library resources
- Travel discounts and increased hardship funding



Repaying loans

Tuition Fee Loan + Maintenance Loan = Student Loan

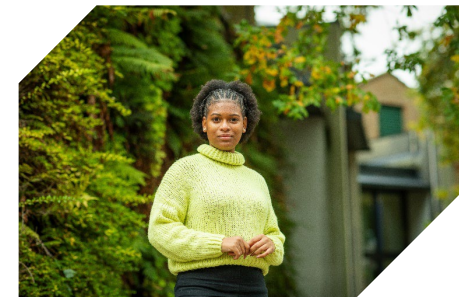
9% of earnings
after £25,000

Written off after
40 years



No payments until
the April after you
graduate

Scholarships and
bursaries do not
need to be repaid



Monthly repayments

$$\begin{aligned} \pounds 30,000 - \pounds 25,000 &= \\ \pounds 5,000 \end{aligned}$$

$$\begin{aligned} 9\% \text{ of } \pounds 5,000 &= \\ \pounds 450.00 \text{ per year} \\ \pounds 37.50 \text{ per month} \end{aligned}$$

Monthly repayments

Monthly repayments based on salary



Repaying loans: Interest rates

Interest fixed at
 $\text{RPI} + 0\%$

Aims to ensure that amounts repaid over the life of the loan are equal in real terms to the original amount borrowed

According to a report by the Institute of Fiscal Studies in 2020
'Going to university is a very good investment for most students'

Over their working lives, graduates will be £100,000 - £130,000
better off on average by going to university, even after taking
taxes, student loan repayments and foregone earnings into
account.

In percentage terms, this represents a gain in average net
lifetime earnings of around 20% for all.

'The impact of undergraduate degrees on lifetime earnings',
Institute of Fiscal Studies, February 29, 2020

Investment into your future

Total repayments over 40 years



University is a long-term investment into your future

- Greater salary potential
- Wider range of career opportunities
- Faster progression
- Social benefits

Remember the cost is in the repayment, not the fees or the total amount borrowed. Whether you borrow £50,000 or £500,000, your repayments are based on earnings

The problem for most students is being unable to borrow enough- can you cover the cost of living at university if your Maintenance Loan is below the expected cost?

Conclusion

- Submit your application in good time to avoid any delays
- Remember to look into additional forms of support such as Disabled Students Allowance
- The financial costs look imposing, but the true cost depends on your earnings and is spread over a long time
- Don't focus on the 'debt' but rather consider the cost of living while at university
- University is an investment in your future – it costs time, effort and money, but it has considerable long-term benefits



Helpful resources

Kent Student Finance FAQ's

[kent.ac.uk/ guides/ fees-faqs](https://kent.ac.uk/guides/fees-faqs)

Money Saving Expert

[moneysavingexpert.com/ news/ tag/ student-finance/](https://moneysavingexpert.com/news/tag/student-finance/)

Government Student Finance Calculator

[gov.uk/ student-finance-calculator](https://gov.uk/student-finance-calculator)

Student Finance Application page

[gov.uk/ student-finance](https://gov.uk/student-finance)



Frequently asked questions

- **Will student loans affect my credit score?** No.
Having a student loan does not appear on your credit record, however, student loan repayments are likely to be part of affordability calculations.
- **What happens if I don't finish my course for some reason?** The loan you have taken until that point still stands and repayments will start from the following April, assuming you earn more than the repayment threshold of £25,000 per year. However, no-one will start repaying their Plan 5 loan until April 2026. You can make voluntary repayments at any time if you wish.
- **Does the household income assessment take into account other children, pension payments, rent and other expenses?** – Certain allowances are made for things like additional children and private pensions as well as students entitled to benefits, but many expenses are not accounted for. We would recommend consulting GOV.UK for detailed criteria.

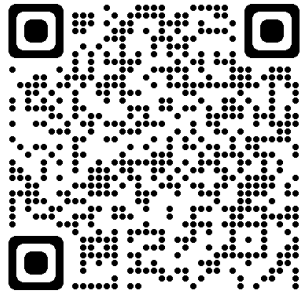
Can I pay back my loan early? Yes. However, we recommend that you take advice before doing this as working out whether this is the best decision for you can be complicated. There is no penalty for making extra repayments, but once made they are not refundable.

How do repayments work if I'm not paid an annual salary? Repayments will only start if you earn more than the repayment threshold of £25,000 a year, which is £2,083 if paid monthly or £480 if paid weekly.

At what point are repayments deducted from my salary? Repayments are automatically deducted by your employer whenever you get paid and at the same time as tax and National Insurance. If you are self-employed, your repayment is calculated from your annual tax return and paid at the same time as any tax you owe.

Visit our campus

University of
Kent

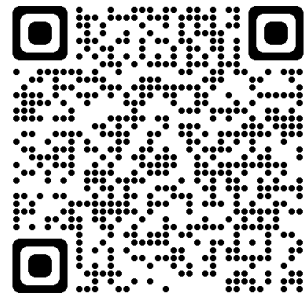


CAMPUS TOURS

Medway
Tuesdays
Canterbury
Thursdays

OPEN DAYS

Canterbury
Saturday 5 July 2025
Medway
Saturday 21 June 2025



Find out more:
www.kent.ac.uk



Thank you.



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