

# Student Finance in the UK — Your Quick Guide

A plain-English overview from Dream Wise Education — an independent education consultancy. Free guidance on courses and applications.

**Important — please read.** This guide is produced by Dream Wise Education Ltd, an **independent consultancy**. It is **NOT a government website** and not official Student Finance guidance. All amounts are **approximate, for the 2026/27 year, and change every year**. Always confirm your exact entitlement at the official sources: **gov.uk/student-finance** and the **Student Finance England** website. We help you understand and apply — we do not set or guarantee any funding.

## The two kinds of support

### Tuition Fee Loan

Covers your full course fees, paid straight to the university — you never see a tuition bill. **Available at any age**. Repaid only once you earn over the threshold.

### Maintenance Loan

Money for rent and living costs, paid into your bank account each term. The amount is **income-assessed** and depends on where you live while studying (see below).

## How much maintenance loan can I get?

The maintenance loan is **not set city by city**. It depends on just one thing about location — whether you live at home, live away outside London, or live away in London:

| Where you live while studying                 | Up to (per year)* |
|-----------------------------------------------|-------------------|
| Living at home (with parents/family)          | ~ £9,118          |
| Living away from home — <b>outside</b> London | ~ £10,830         |
| Living away from home — <b>in</b> London      | ~ £14,135         |

\*Standard maximums for the 2026/27 academic year (England, full-time), for lower household incomes (around £25,000 or under); the loan reduces as household income rises. These figures change every year — **always check gov.uk for the current year**.

**It can be more than this.** Courses with **extra weeks of study** pay an additional amount on top, so some London students receive **around £15,000**. Grants (childcare, DSA — see below) are also paid **on top** of these figures. We'll work out your exact entitlement with you.

**The “which city?” question, answered:** Manchester, Birmingham, Leeds, Bristol — they are all the **same band** (“living away, outside London”), so the loan is the same. Only **London** pays a higher rate. Where you study doesn't change your loan beyond that London difference.

## Grants & extra help (non-repayable)

Most students fund living costs through the loan, but you may also qualify for **grants you never repay**, depending on your circumstances:

- **Childcare Grant** — up to around 85% of your childcare costs if you have children under 15.
- **Parents' Learning Allowance** — extra help (roughly up to £1,960/year) for students with dependent children.
- **Adult Dependents' Grant** — up to around £3,440/year if an adult depends on you financially.

- **Disabled Students' Allowance (DSA)** — **not** income-assessed; covers study support and equipment for a disability, long-term health or mental-health condition, or a specific learning difficulty.
- **NHS Learning Support Fund** — for eligible nursing, midwifery and allied-health courses: a training grant of **£5,000+ a year, non-repayable**, plus extra for childcare and shortage subjects.

Figures are approximate for 2025/26 and change yearly — check [gov.uk](https://gov.uk) for exact current amounts and eligibility.

## Studying at 60 or over — your options

**Tuition Fee Loan — yes, at any age.** There is no upper age limit, so your course fees can still be covered by the loan whatever your age. You only repay when you earn over the threshold, and any balance is written off after the set period.

**Maintenance Loan — limited past 60.** To receive the standard maintenance loan you generally need to be **under 60 on the first day** of your course's first academic year. If you're 60 or over, maintenance support is restricted — this is exactly the kind of rule that changes, so **confirm your personal position directly with Student Finance England**.

**Other ways to cover living costs at 60+:** your university's hardship / access-to-learning fund, charitable grants (try [turn2us.org.uk](https://turn2us.org.uk)), employer sponsorship, studying part-time or around work so you keep earning, and personal savings.

### How Dream Wise helps — free

We help you choose the right course, apply to university, and complete your Student Finance application from start to finish. Our guidance is free — we're paid by partner institutions when you enrol, never by you. Foundation-year routes available with no prior qualifications.

**Where to get the official, up-to-date facts:** This guide is a starting point only. For the exact figures, eligibility and rules that apply to you, always use [gov.uk/student-finance](https://gov.uk/student-finance) and the **Student Finance England** website, or call Student Finance England directly. Nothing here is a promise of funding.

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