Student Finance England 2026/27: The Essentials

Last reviewed: August 2026 | Source: UCAS, Student Finance England, university funding pages

This guide explains the structure of undergraduate student finance in England for courses starting in the 2026/27 academic year. Because household-income-based figures are updated and reported slightly differently across sources, always confirm your own exact entitlement using the official calculator at gov.uk/student-finance-calculator or via your Student Finance England account.

The two loans

Tuition Fee Loan — covers your course fees in full, paid directly to your university. For 2026/27, the maximum tuition fee for most standard full-time courses in England is **£9,790 per year**. This loan is not means-tested: every eligible student can borrow the full amount regardless of household income.

Maintenance Loan — a means-tested loan to help with living costs (rent, food, travel), paid directly into your bank account in three instalments across the year (typically late September, January and April). The amount you receive depends on your household income and whether you live at home, away from home, or away from home in London. Everyone gets some Maintenance Loan — there is a guaranteed minimum even at higher household incomes — and those on the lowest household incomes get the highest amount.

Repayment

For most students starting from 2023 onwards (Plan 5), repayments only begin once you are earning over **£25,000 a year**, and you repay 9% of income above that threshold. Repayments are collected automatically through the tax system once you're working, and any remaining balance is written off after 40 years — you never repay more than you can afford based on your income at the time.

Extra support

• Disabled Students' Allowance (DSA) — non-repayable, for costs related to a disability, long-term health condition, mental-health condition or specific learning difficulty.

• University bursaries and scholarships — separate from government student finance, and vary significantly between universities. Always check what your specific university offers, especially if you're the first in your family to go, or from a lower-income household.

• Hardship funds — most universities hold a discretionary fund for students facing unexpected financial difficulty during their course.

How and when to apply

Applications for the following academic year typically open in the spring, well before your course starts. Applying early (before the priority deadline, usually in late May) helps ensure your funding is in place for the start of term. Apply directly at gov.uk/apply-online-for-student-finance.

Source: The £9,790 tuition fee cap and repayment threshold in this guide are confirmed across UCAS's official student finance page and university funding pages (e.g. University of Warwick, 2026-27 funding guidance). Maintenance Loan amounts vary by household income and location and are not quoted here as single figures because reported figures differ slightly between sources — check your own exact entitlement using the official GOV.UK calculator before budgeting. This guide is general information, not financial advice.