



Ian McAlister  
Director of Progression  
Higher Education



# FINANCE OVERVIEW

**ALL FULLY NARRATED VERSION OF THIS INFORMATION CAN BE FOUND IN THE NEXT STEPS HIGHER EDUCATION EVENING VIDEO ALSO AVAILABLE ON THE HIGHER EDUCATION SHAREPOINT AND WITHIN THE PARENTS ADVICE SECTION OF CAREERS ON THE MAIN WEB SITE.**

**FOR STUDENTS APPLYING FOR UNIVERSITY START  
IN SEPTEMBER 2027 OR LATER**

These slides are meant as a guide to understanding how student finance works in terms of deadlines eligibility amounts of loans repayment and additional financial support available. They are meant as a guide only. All individual cases are the responsibility of the student to arrange.

The most accurate advice can be found on [Student finance login - GOV.UK](#)

You can use this site as means to discovery of entitlement and you will need to be registered with it to receive any loan or maintenance payments. It allows you to enter information without commitment so that you can use its internal calculators to estimate eligibility and payment amounts.

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

## Student finance login

Use your student finance account to:

- view statements and letters from Student Finance England (SFE)
- track an existing application
- check when your payments are due
- update some of your personal or application details
- reset your password or find your customer reference number
- apply for finance as a new or continuing student

You can also use this service if you're [supporting a student finance application](#) and SFE has asked for details of your household income.

[Sign in >](#)

on the Student Finance England website

### Before you start

You'll be given a customer reference number (CRN) and asked to create a password and secret answer when you first set up your account.

You'll get a letter telling you how to sign in to your account, if you do not apply online.

You need your CRN or email and your password each time you sign in.

[Recover your sign in details online.](#)

### Other ways to apply

If you cannot apply online, use the [form finder](#) to get the forms you need.

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

Show all steps

- 1 **Check if you're eligible for student finance**  
[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 or reapply**  
[Show](#)
- 5 **Update your details if your circumstances change**  
[Show](#)
- 6 **Make sure you can be paid**

**These slides are taken from the  
Next Steps Higher Education  
Evening Presentation.**

**Given by**

**The University of Surrey**

**The recording of the Evening  
please visit the HE Sharepoint  
or find it on the parents and  
carers careers information  
platform on our main site**



**UNIVERSITY OF  
SURREY**

**Expect  
MORE**

**Student Finance**

# Tuition Fees 2026 (Surrey)

£9,790  
per year

£1,958  
Professional  
Training  
Year

No up-  
front cost

Repay after  
graduation



# Applying for Finance: 2026 entry

**23rd March 2026**

Student Finance open for applications



**15th May 2026**

Deadline for applications



**Summer 2026** Confirmation from SLC



**September 2026**

First of three instalments for that year (September, January, April)



**2027**

Re confirm year 2 funding



# TYPES OF LOAN AVAILABLE AND WHAT THEY ARE CALLED

AVAILABLE TO ALL UK STUDENTS

ADDITIONAL LOAN MEANS TESTED GEO-LOCATED

## Tuition fee loan

1

## Maintenance loan

2

## Student Loan

1+2

All UK Students  
Paid to the university directly  
Up to the maximum public fee

UK students  
Based on household income, place of study and where you live  
Paid directly to you

Tuition fee loan + Maintenance loan =  
**Student Loan**

**£9790.00 EACH YEAR**

**£4013 MIN TO £10830 MAX**

# Maintenance loan 2026

	Minimum	Maximum
Living at home	£4,013	£9,118
Living away from home and studying in London	£7,039	£14,135
Living away from home and studying outside London	£5,048	£10,830

# Maintenance loan 2026

Household Income	Home	Elsewhere	London
£25,000 & under	£9,118	£10,830	£14,135
£30,000	£8,354	£10,058	£13,349
£35,000	£7,589	£9,285	£12,563
£40,000	£6,825	£8,512	£11,777
£45,000	£6,060	£7,739	£10,991
£50,000	£5,296	£6,967	£10,205
£55,000	£4,531	£6,194	£9,419
£60,000	<b>£4,013</b>	£5,421	£8,632
£65,000	£4,013	<b>£5,048</b>	£7,846
£70,000	£4,013	£5,048	£7,060
£71,000	£4,013	£5,048	<b>£7,039</b>

Where a student is living during their studies

Correct for September 2026 entry – figures released December 2025 SFE

# Additional funding

- 1** Have a disability, long-term health condition, mental health condition or specific learning difficulty (Maximum allowance of £27,783 per year if required)
- 2** Have children or other dependants
- 3** Study Nursing, Midwifery or Allied Health Courses



# Repayment

Salary	Approx Monthly repayments with £25,000 threshold (2023/2024)	Approx Monthly repayments with a forecasted threshold of £25,710 (2027/28)
£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

Psychology  
3 years

Earn the same - Monthly repayment the same

Veterinary  
Medicine  
5 years

# How and when do you pay back student loans?



**£25,000**

Threshold (from April 2027 it will rise with RPI)



**9% of salary**

annually over £25,000



**40**

years



**52%**

will not repay all their loan within the 40-year period\*



Moving  
**Abroad**



**Interest Rate**

will be based on RPI

# Part-time work opportunities

## On campus

- Students' Union - shops/bars/events
- Help out with open days
- Student ambassadors
- Department work

## Off campus/ in town

- Transfer your job from home
- Seasonal work
- UniTemps

15 hours per week  
– recommended  
maximum for term-  
time work



# FAQs\*

## **What does 'income' mean?**

This is your combined annual family income, before tax and national insurance have been deducted. But you can deduct any pension contributions made. If you're self-employed, your income is the total income amount on your Self-Assessment form.

## **Is there a penalty for repaying early?**

No, you can pay some or all of the loan off early with no penalty

## **When do the '40 years' start?**

The first April that you are eligible to make repayments from (normally the April after graduation)

## **Supporting two (or more) students at the same time?**

Your income will be reduced by approx. £1,130 a year (if you have a child under 16 and/or another child at university)\*

## **Which tax year are Student Finance England asking for?**

2024 to 2025 if your child or partner is applying for the 2026 to 2027 academic year

\*Multiple sources. Correct as of September 2025 for September 2026 entry.

# FAQs\*

## **My income will be lower this financial year. What should I do?**

You can give your details for the current tax year if you think your household income will be at least 15% lower than the tax year you've been asked to provide details for

## **What is 'household income' (supporting your child)?**

You, your partner, if you live with them (even if you were not living with them during the previous tax year)

## **What is 'household income' (supporting a partner)?**

Your household income is the combined income of you and your partner (even if you were not living with them during the previous tax year).

## **Will the loan affect a mortgage application?**

No

\*Multiple sources. Correct as of September 2025 for September 2026 entry.

Find out more



# Our advice

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

Talk to your household and **complete the application together**

**Remember that the deadline is May** before your September start

Tick the **sharing box** for access to additional financial support.

**Any Bursary or scholarship** is non-repayable

Plan for **upfront costs and instalments**

# Expect **MORE**

Thank you, if you  
have any questions  
please get in touch.

[study@surrey.ac.uk](mailto:study@surrey.ac.uk)

## University of Surrey Open Days

Saturday 20<sup>th</sup> June 2026

Saturday 12<sup>th</sup> September 2026

Sunday 11<sup>th</sup> October 2026

Saturday 7<sup>th</sup> November

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