



# HOW STUDENT FINANCE WORKS

**Jamie** – UK Student Recruitment,  
Admissions & Widening Participation

**24 September 2025**

**Student  
Recruitment,  
Admissions and  
Widening  
Participation**



**TUITION FEES &**

**MAINTENANCE/  
LIVING COSTS**

## GIVE ME THE FACTS...



### Tuition Fees

- **Home (UK) – max. £9,535 per year**
- **No upfront costs!**
- **Exceptions:**
  - Year in Industry - £1,905**
  - Year Abroad - £1,430**
  - Foundation Programme - £7,500**
  - Psychology 2+2 - £8,340**

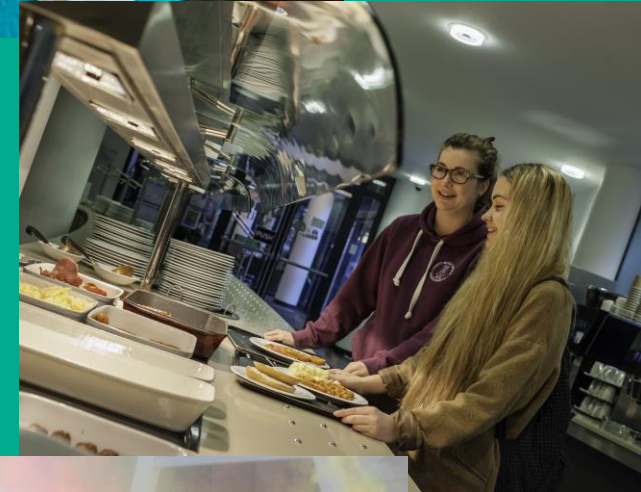
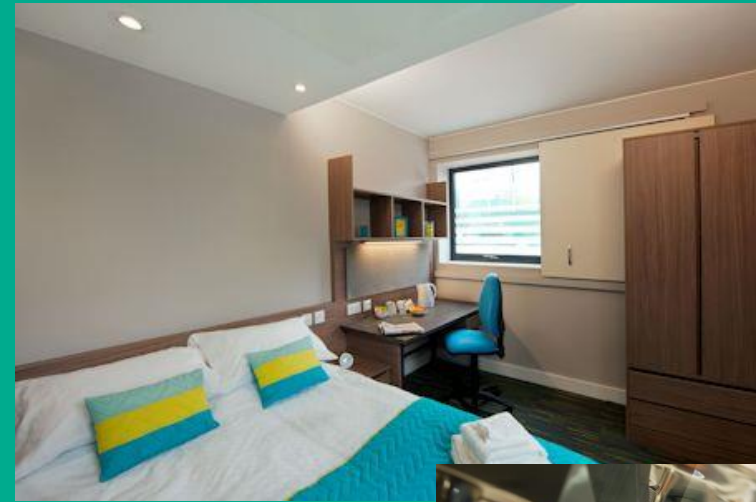
### These go towards...

- Facilities & Staff helping you**
- Student Support**
- Health & Wellbeing Support**
- Libraries & Computing**
- Scholarships & Bursaries**

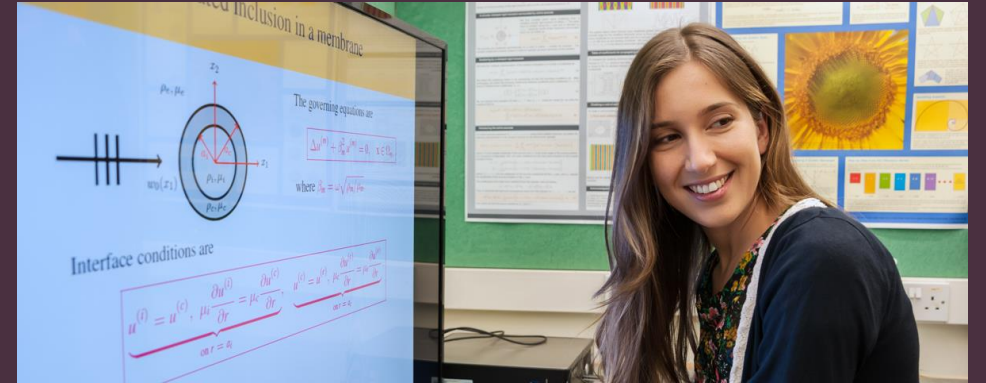
# GIVE ME THE FACTS...

## Maintenance or Living Costs

- **Accommodation**
- **Food**
- **Transport**
- **Extra stationary or equipment**
- **Spending money**



# WHAT CAN I GET?



## Tuition Fee Loan

- **Everyone is eligible for the full amount**
- **All first degrees**
- **Paid directly to your university**
- **Not based on household income**
- **No upfront costs!**

# WHAT CAN I GET?



## Maintenance Loan (and maybe a Grant)

- **Depends on household income and study location**
- **Paid directly to YOU – budget, budget, budget!**
- **Based on the prior tax year (E.2026 looks at 2024-25)**  
**If income lowers in-year, can do in-year assessment**

# STUDENT FINANCE

## ENGLAND – E.2025



Household Income	Home (£58,349)	Elsewhere (£62,377)	London (£70,116)
£25,000 & under	£8,877	£10,544	£13,762
£30,000	£8,132	£9,791	£12,997
£35,000	£7,387	£9,038	£12,231
£40,000	£6,642	£8,285	£11,465
£45,000	£5,897	£7,532	£10,700
£50,000	£5,152	£6,779	£9,934
£55,000	£4,407	£6,026	£9,168
£58,349	<b>£3,907</b>	£5,273	£8,403
£62,397	£3,907	<b>£4,915</b>	£7,637
£70,116 & over	£3,907	£4,915	<b>£6,853</b>

# STUDENT FINANCE

## WALES – E.2025

Income	Living with parents			Living away from home, outside of London			Living away from home, studying in London		
	Grant	Loan	Total	Grant	Loan	Total	Grant	Loan	Total
£18,370 <small>or less</small>	£6,885	£3,595		£8,100	£4,245		£10,124	£5,291	
£20,000	£6,651	£3,829		£7,817	£4,528		£9,760	£5,655	
£25,000	£5,930	£4,550		£6,947	£5,398		£8,643	£6,772	
£30,000	£5,209	£5,271		£6,078	£6,267		£7,526	£7,889	
£35,000	£4,488	£5,992		£5,208	£7,137		£6,408	£9,007	
£40,000	£3,767	£6,713	<b>£10,480</b>	£4,339	£8,006	<b>£12,345</b>	£5,291	£10,124	<b>£15,415</b>
£45,000	£3,047	£7,433		£3,469	£8,876		£4,174	£11,241	
£50,000	£2,326	£8,154		£2,600	£9,745		£3,056	£12,359	
£55,000	£1,605	£8,875		£1,730	£10,615		£1,939	£13,476	
£59,200 <small>or more</small>	£1,000	£9,480		£1,000	£11,345		£1,000	£14,415	

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student finance wales

**Plan 2 - Apply by  
end of May**

## WHAT DO I REPAY?

Country	Income Threshold	Period
Northern Ireland	£24,990	25 years
Wales	£27,295	30 years
Scotland	£31,395	30 years
England	£25,000	40 years

### Tuition Fee Loan + Maintenance Loan (not Grants)

- **Combined for repayment, done automatically**
- **Payments start April after graduating/leaving**
- **Only if earning over repayment threshold**
- **9% of your earnings over repayment threshold**
- **Interest is applied from day one until fully repaid (6.25-7.7%)**
- **Unpaid balances written off after a defined time period**

# EXTRA FORMS

# OF SUPPORT

**Disabled Students Allowance (DSA)**  
Up to £27,783

**Support for students with children or adult dependants**

**Independent and Estranged Students**

**Travel Grants**

**Care Experienced Students**

**NON-REPAYABLE**

**SUPPORT FOR**

**NHS STUDENTS**



## **Eligible Medical/Dental Students**

- **NHS ‘Tuition Fee Contribution’ (full) in Years 5 or 6**
- **NHS ‘Living Costs’ Grant of c.£1,020 + means-tested grant**
- **D.S.A., Extra Weeks Allowance, Practice Placement Expenses, Parents Learning Allowance**

## **Nursing & Allied Health Profession Students (D. Radiography, Orthoptics etc.)**

- **£5,000 per year ‘Training Grant’, as well as funding for excess travel and more**

**See [www.nhsbsa.nhs.uk/student-services](http://www.nhsbsa.nhs.uk/student-services) for more information.**

# SUPPORT FROM UNIVERSITIES

## Scholarships and Bursaries – non-repayable!

- Amount you get, and eligibility criteria, varies per university
- Can include:

**Household Income**

**Academic Achievement**

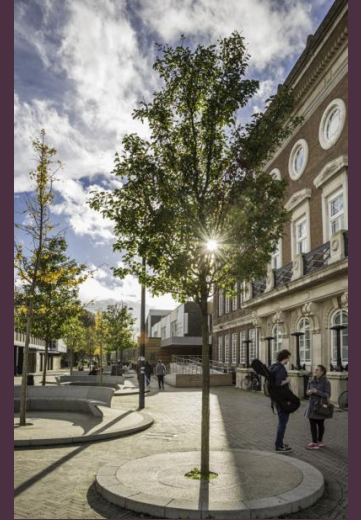
**Sporting skills**

**Subject-specific bursaries**

**Some  
automatically  
given, some you  
have to apply for!**



# SUPPORT FROM UNIVERSITIES



## University of Liverpool Scholarships & Bursaries

- **The Liverpool Bursary (£750-£2,000 p.a. for low-income students)**
- **Care Leavers' Opportunity Bursary**
- **Young Adult Carer Bursary**
- **Estranged Student Bursary**
- **Accommodation discount of 10% for W.P. students!**
- **and much more!**



**Our Finance Pages**

# HOW TO APPLY

**GOV.UK** Search

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

## Student finance login

Sign in or register for student finance online. You can:

- view your statements and letters from Student Finance England
- 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

If you're a parent or partner supporting a student's application, there's a different way to [submit or update information about your income](#).

**Start now >**

on the Student Finance England website

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

- 1 **Check if you're eligible**  
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

[Show all](#)



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and **Check if you can get extra help**  
Show

- 3 **Prepare your application**  
Show

**Apply as soon as you can**

**Apply Online**

**Send evidence ASAP**

# SO WHAT NOW?

student finance **england**



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## Student Finance England

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# \* blackbullion

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The Student Room

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Home Main topics GCSE and A-level University Careers and jobs Life and relationships Student finance

My TSR

### SFE Student Finance Zone

**Student Finance England (SFE) provides you with student finance while you study.**

There's a range of financial help available including loans that have to be paid back, and grants that don't. Whether you're thinking about going to uni or college, you're already studying, or you're about to enter repayment, you'll find everything you need to know about student finance on our student finance zone.

[Undergraduate student finance](#) [Postgraduate student finance](#) [Parents and partners](#) [Repayment](#)



**THANK YOU**

**ANY**

**QUESTIONS?**

[money@liverpool.ac.uk](mailto:money@liverpool.ac.uk)

[irro@liverpool.ac.uk](mailto:irro@liverpool.ac.uk)



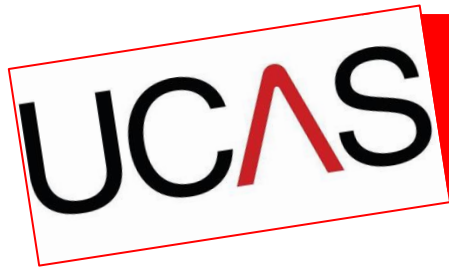


**Scan to sign up**

## **University of Liverpool Open Days 2025**

**Friday 20 June 2025**  
**Saturday 21 June 2025**  
**Saturday 20 September 2025**  
**Saturday 11 October 2025**

**Online Open Week – 3-7 November 2025**



## When?

These are our **internal** deadlines; national deadlines are different and set by UCAS.

### Early entry 'undergraduate courses

Personal Statement should be more or less done.

UCAS form should be submitted by Fri 3<sup>rd</sup> October.

### Deadlines: All other undergraduate courses

**PERSONAL STATEMENT DEADLINE:**

**Mon 20<sup>th</sup> October**

**FINAL DEADLINE:**

**Mon 3<sup>rd</sup> November**

*\* Any students wishing to apply to read Music through the Conservatoire route, should see Mr Fitzgerald as an earlier deadline will also apply.*

# Personal Statement

The statement is split into three sections. The overall limit is **4000 characters** (including spaces and blank lines), which is approximately 600 words. Each section has a minimum character count of 350 characters.

The **same personal statement is used for all courses** applied for.

*Question 1: Why do you want to study this course or subject?*

- Give your motivation for studying the course. Show the reader that this is something you are really interested in, and are committed to studying in depth. If your likely future career depends on this course, mention it here.

*Question 2: How have your qualifications and studies helped you to prepare for this course or subject?*

- Give evidence of what you have done which is relevant to your future course. This might include:
- - a particular part of your A Level course which is something you would like to study further
- - anything you have come across in your wider reading which is relevant to the course you want to study. Don't just list books or articles- in each case, give details about what appealed to you, or what you would like to learn more about. Try and show an awareness of current developments or debates in the subject.

**Question 3: What else have you done to prepare outside of education, and why are these experiences useful?**

- any relevant work experience (particularly if you are applying for medicine, veterinary medicine, dentistry, nursing, physiotherapy, radiography, or other NHS careers)
- anything extra-curricular which is not directly relevant to the course, but shows skills like teamwork, organisation or responsibility. It might include D of E, employment, mentoring younger students or other voluntary work.

# Predicted Grades/References



Have you any other references apart from your mother's?

Subject references  
and predicted grades  
from subject teachers.



Full reference written  
by Sixth Form Team.  
Predicted grades from  
teachers entered on  
UCAS form.