

NASMA

Student Finance Update for Academic Year 2025/26

Student Finance England Student Finance Wales

By Stacey-May Fox & Stephen Jones
Funding Information Services Team
Student Loans Company

What has been confirmed for AY 2025/26? SFE & SFW

- Tuition Fee Loans
- Maintenance Loans
- Household income
- Postgraduate Loans
- Foundation Years
- Disabled Students Allowance
- Grants for Dependants
- NHS Funding

Repayments

- Plan 5
- Plan 2

Applications

Student Messages

- How to Apply
- Resources

[My TSR](#) > [SFE Student Finance Zone](#)

Get ready! Find out when to apply for student finance



Brought to you by The Student Room & Student Finance England (SFE)

Sign up to find out when applications for 2025 to 2026 open!

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Updates for Student Finance England AY 25/26

Maximum tuition fees for 2025/26 in England have now been confirmed by the Government:

Maximum tuition fee for standard **full-time courses** offered will be **£9,535**
Maximum tuition fee for standard **part-time courses** offered will be **£7,145**

Key Points to Note :

- Tuition Fee Loans are non means tested (we don't need parent's income for this bit!)
- Loans are paid directly to the university on behalf of the student
- Most of the 1.6m students every year apply for the maximum loan available
- It is the easy part of the application – just tell us which university you are going to and how much you want to borrow (usually students tick 'max')

Maintenance Loans – Which Tier?



Maximum (Maintenance) loan for living costs for new **full-time** students and eligible continuing **full time** 2016 cohort students:

Loan Rate	2016 Cohort Full-Time Students	Entitled to Benefits	Aged Over 60 First Day of First AY
Parental Home	£8,877	£10,473	£4,461
Elsewhere	£10,544	£12,019	
London	£13,762	£15,008	
Overseas	£12,076	£13,442	

2016 cohort FT students, not eligible for benefits or aged over 60 (AY 2025/26 Rates TBC):

Full Year Student*	Maximum Loan	Non-Income Assessed	Income Assessed
Parental Home	£8,877	£3,907	£4,970
Elsewhere	£10,544	£4,915	£5,629
London	£13,762	£6,853	£6,909
Overseas	£12,076	£5,838	£6,238

*Lower amounts available for final year students

Maintenance Loans – Household Contribution



2016 cohort FT students, not eligible for benefits or aged over 60:

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
£60,000	£3,907	£5,273	£8,403
£65,000	£3,907	£4,915	£7,637
£70,116 & over	£3,907	£4,915	£6,853

Maximum loans for new students starting postgraduate master's or doctoral degree courses in AY 2025/26 will be to:

Maximum Postgraduate Master's Loan

£12,858

Maximum Postgraduate Doctoral Loan

£30,301

Maximum Postgraduate Disabled Students' Allowance

£27,783

DFE ANNOUNCEMENT AY 25/26

The maximum tuition fees for classroom-based foundation years **will be reduced** from the start of academic year 2025/26:

This will ensure courses are delivered more efficiently and at lower costs to students

These changes will:

Reduce maximum tuition fees and loans for foundation years in **classroom-based** subjects (such as business and social sciences) **to £5,760**

The maximum fees and loans for foundation years in **other (higher cost) subjects** will:

Remain at the fee cap applicable to the relevant academic year at Approved (fee cap) Providers (due to rise **to £9,535** in AY 2025/26)

The maximum allowance (**£27,783**) will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2025/26. This replaced the four DSA allowances available in previous years

- Work on DSA Reforms
- Work on DSA Assessment Improvements

Previous Allowance Categories	Single DSA Rate 25/26
Non-Medical Helper	£27,783 + Further DSA support above the regulated maximum to pay for additional disability related travel costs
Specialist Equipment	
General Allowance	
Travel Allowance	

Disabled Students Allowance Process



1. APPLY

Apply online at the same time / after you apply for core support. You will need to apply via the paper form if:

- You are not applying for core support
- You are a Part Time student
- You are a Postgraduate student

2. DISABILITY EVIDENCE

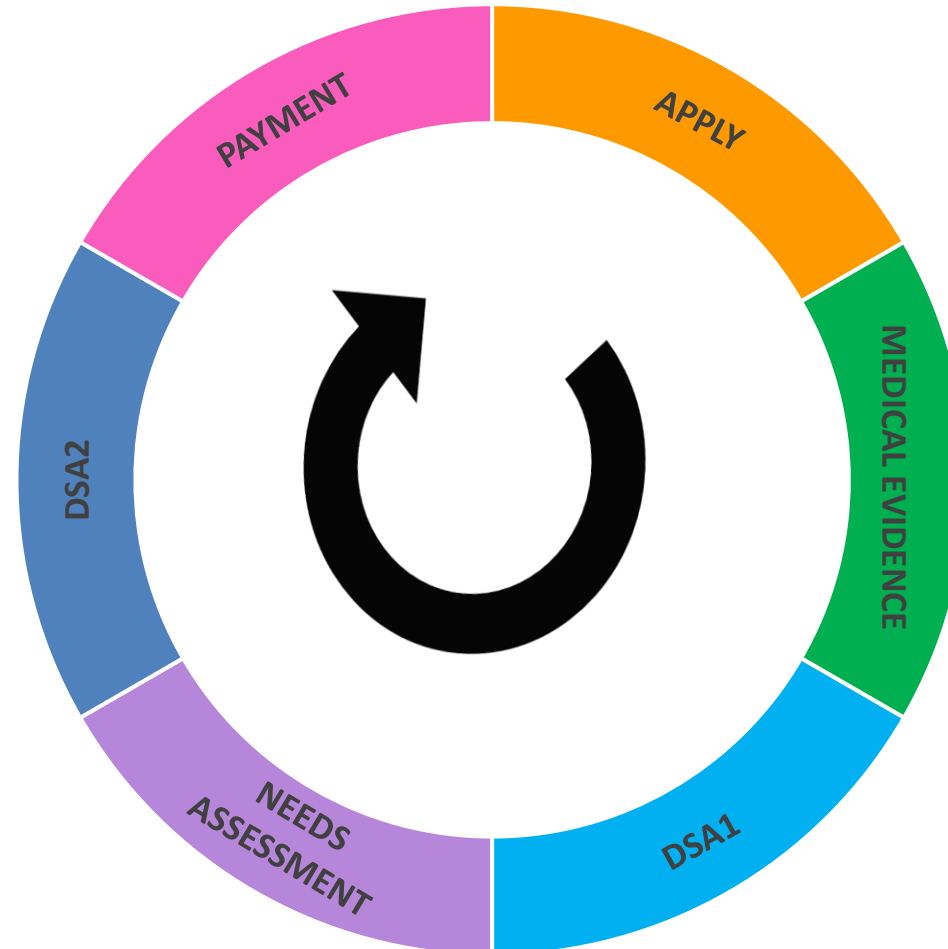
Supply your Disability Evidence in one of these three formats:

- Diagnostic Report (learning difficulties)
- Letter from a GP or other Medical Professional
- SFE Disability Evidence Form

3. DSA1 LETTER

SLC will send you a DSA1 letter, confirming your eligibility for DSA and confirming your supplier who will help book your needs assessment

DSA APPLICATION PROCESS



4. NEEDS ASSESSMENT

The assessment is not a test of any sort, but an opportunity to discuss the most appropriate support options for you. The assessment can take up to two hours and you can choose to have the needs assessment in-person or online, via a video call

5. DSA2 LETTER

This letter confirms your package of support and instructions for ordering specialist equipment / arranging other support

6. PAYMENT

Suppliers invoice DSA Team directly for the support they have provided. Some students are also agreed a General Allowance and are able to send receipts (student claims) to claim back these costs

GFD AY 25/26 Income Assessments	PLA	ADG	CCG (*52 Week Rate)	
			1 Child	2+ Children
Maximum entitlement	£2,024	£3,545	£10,380.24*	£17,796.48*
Minimum payable	£50	£0.01	£0.01	£0.01
Lower income threshold for maximum grant	£14,910	£8,746	£9,727	£11,118
Upper income threshold for minimum grant	£18,957.98	£15,835.98	£20,107.23	£28,914.47



*Weekly maximum CCG amount for one child: **£199.62**

*Weekly maximum CCG amount for two or more children: **£342.24**

From AY 2020/21, new and continuing UK domiciled nursing, midwifery and many allied health students undertaking pre-registration courses at **English** universities will receive a £5,000 Training Grant each year:

Dietetics	Occupational Therapy
Dental Hygiene or Dental Therapy (Level 5 and Level 6 courses)	Operating Department Practitioner (Level 5 and Level 6 courses)
Orthoptics	Orthotics and Prosthetics
Physiotherapy	Podiatry or Chiropody
Radiography (diagnostic and therapeutic)	Speech and Language Therapy
Paramedicine	Midwifery
Nursing (adult, child, mental health, learning disability, joint nursing/social work)	

Extra payments worth up to £3,000 per academic year will be available for eligible student's and they could receive;

- £2,000 towards childcare costs (Parental Support)
- £1,000 if they're a new student studying a shortage specialism*

Areas which will attract 'specialist subject payments' have been confirmed:

Mental Health Nursing	Learning Disability Nursing
Prosthetics and Orthotics	Orthoptics and Podiatry
Radiography (diagnostic and therapeutic)	



Updates for Student Finance Wales AY 25/26

AY 2025/26 Welsh Government Announcement – Fee and Funding Changes

On 4th December 2024, the **Minister for Further and Higher Education** announced **changes to the undergraduate tuition fees** and other student support arrangements for academic year (AY) 2025/26 in Wales:

- [Written Statement: Financial support for higher education students in the 2025/26 academic year and tuition fee limits \(4 December 2024\) | GOV.WALES](#)

These announced changes will apply to:

- Undergraduate tuition fees – increase from **£9,250** to **£9,535**
- Loans for support with living costs – increase by **1.6%**
- Grants for Dependants & Disabled Students Allowance – increase by **1.6%**

The Welsh government intends to lay regulations implementing these changes in early 2025:

- These regulations will be subject to Senedd approval

SFW AY 2025/26 UG Maintenance Support Rates



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	£10,480	£8,100	£4,245	£12,345	£10,124	£5,291	£15,415
£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		£4,339	£8,006		£5,291	£10,124	
£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	

All numbers have been rounded to the nearest £1 and therefore grants and loan amounts displayed in tables may not always add to the total support

Postgraduate Masters Loan

Eligible students may be entitled to a loan, as a contribution to costs, if studying a designated postgraduate Master's degree course. The total amount of support available is non-means-tested and paid directly to the student.

The support available for courses commencing on or after 01 August 2024 is a non-means-tested loan up to **£19,255**. Courses can be full or part-time and between one and four years in length. Payments are made in tranches across the number of years of the postgraduate Master's degree course.

Existing arrangements will continue for continuing postgraduate students who started their courses in previous years.

Postgraduate Doctoral Loan

Support is available to eligible students. Students can borrow up to a maximum of **£29,130**, as a contribution to costs, over the period of the doctoral programme. Courses can be full or part-time and between three and eight years in length.

The maximum allowance **£34,000** applies to both full-time and part-time undergraduate and postgraduate DSA recipients in 2025/26.

Disabled Students' Allowances provide help towards the additional costs a student may face as result of their disability, long-term health condition, mental-health condition or specific learning difficulty:

DSA Support:

- Is available in addition to the standard student finance package,
- Does not have to be repaid,
- Is not affected by household income,
- Looks at the specific needs of the individual student

- The maximum **Adult Dependants' Grant** - **£3,407**

An Adult Dependants' Grant may be payable to a student who has a dependent partner or other adult dependant. Where the student does not have a partner, a student may be eligible for this grant in respect of one adult dependant whose net income does not exceed £3,923.

- The maximum **Parents' Learning Allowance** - **£1,945**

Parents' Learning Allowance is additional funding to help students who are also parents. This can be used for everyday costs of study, such as books, study materials and travel.

- The maximum **Childcare Grant** payable which covers 85% of actual childcare costs up to a set limit, **£192** per week for one child or **£329** per week for two or more children

Childcare Grant is additional income assessed funding to help students with children pay the costs of childcare during study.

Students Taking NHS Courses in Wales

The Welsh government has confirmed that it will continue to provide NHS Bursary support for students who elect to study an eligible health related programme in Wales

- From 2024/25 all full time SFW funded students on healthcare courses (including medicine and dentistry) will be able to apply for a full rate of maintenance loan during their bursary years
- All student Wales and are UK domiciled can apply for NHS Bursary support, based upon individuals committing in advance to take up the opportunity to work in Wales post qualification for a period of two years
- Otherwise, Welsh domiciled students will have access to the standard student support package available from Student Finance Wales. Standard UG Package of support also available from SFE/SFNI/SAAS for rUK students studying healthcare courses in Wales
- **For SFW students studying in Wales who are receiving the bursary will still have their previous study disregarded. Those not in receipt of the bursary will have all previous study taken into account when being assessed for funding**

Settled as an Event

From AY 25/26, students who are granted settled status for any reason during the course, not just under the EUSS, can become eligible for funding as an event (subject to satisfying other eligibility requirements)

Students who acquire a settled status after the first day of the first academic year of their course (or course start date where applicable) will qualify for support:

- as applicable to the category they are eligible under, and
- provided they apply within the relevant regulatory deadlines for applying for support when eligible as an event

Examples of settled status:

- British citizen
- Irish citizen
- Exempt from immigration control under the Immigration Act 1971
- Indefinite leave to enter (ILE)
- Indefinite leave to remain (ILR)

Settled as an Event

Where a student is granted settled status and thereby becomes eligible as an event, they will be eligible for the following funding:

Tuition fee loan in the academic year in which the grant of leave (i.e. 'the event') occurs **provided that the event occurred within the first three months of the academic year**, and in subsequent course years;

Loans for living costs, adult dependants' grant, parents' learning allowance, childcare grant, maintenance grant, special support grant and travel grant in any subsequent years of the course, and, in the year of the event.

Disabled Students' Allowance (DSA) from the date of the event and in subsequent course years.

Repayments

From academic year 2023/24, loan repayment policies for undergraduate students in England undertook a change.

Key facts about how repayments now work, include;

- Students won't have to make repayments until their income is **over a set threshold**, which will be **£25,000 a year** until **April 2027**
- From April 2027 the threshold is set to **rise annually** with inflation (RPI)
- If students study a full-time course, they will be due to **start repaying** from the April after completing their course or leaving/withdrawing from higher education
- A 2026 graduate who starts a job with a **salary of £28,000** a year, would expect to repay around **£17 per month** over financial year 2027-28
- If a student's **income drops below the threshold**, their repayments will stop, and any outstanding balance will be written-off **40 years** after entering repayment

Government Rationale for £25,000 Threshold:

- How much per month? (projected figures)

Gross Annual Income	Approx Monthly (2023/24) @ £25,000	Approx Monthly (2027/28) @ £25,710
£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

PLAN 5 INTEREST – Interest set at RPI + 0%

- On the 5th December 2022 the Welsh Government confirmed that the repayment threshold for SFW students will remain at £27,295 until April 2025 www.gov.wales/written-statement-student-loan-repayment-threshold-borrowers-who-began-undergraduate-course-or
- The income threshold for repayment of loans will rise to £28,470 from 6 April 2025 to 5 April 2026.
- Students won't make repayments until their future income is over the repayment threshold.
- If they study full-time, students will be due to start repaying in the April after completing or leaving/withdrawing from their course*
- They'll repay 9% of any income earned over the threshold and if employed, deductions will be made from their pay through the HMRC tax system
- If their income falls below the threshold, their repayments will stop



*Any outstanding loan balance will be written off **30 years** after entering repayment

Estimated monthly repayments based on increased **£28,470** threshold:

Gross Annual Income	Approximate Monthly Income	Monthly Repayment (Approx)
£28,470	£2,372	£0
£30,000	£2,500	£11
£35,000	£2,916	£48
£40,000	£3,333	£86
£45,000	£3,750	£123
£50,000	£4,166	£161
£60,000	£5,000	£236



AY 25/26 APPLICATIONS


SFE Mailing List is now open!

We encourage students to sign up to our Mailing List to find out when UG applications launch for AY 25/26.

www.thestudentroom.co.uk/student-finance/get-ready-find-out-when-to-apply-for-student-finance

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GET READY
SIGN UP NOW!

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Sign up to find out when applications for 2025 to 2026 open!

Sign up! >

Application Enhancement – “How To”



A guidance page has been added to GOV.UK providing an answer to some of the most common questions asked on student finance and applications. Essential messages are provided for each subject along with a [selection of short films](#) and links to additional information or resources

Home > Higher education administration

Guidance

Student Finance England – ‘How to’ guide

This guide will provide you with answers to the most common questions that un... us.

- Contents
- [Checking the status of your application](#)
 - [Change your university, college or course details](#)
 - [If you're asked to upload evidence for your student finance application](#)
 - [Cancel a student finance application](#)
 - [Registering on your course](#)
 - [Update your bank details in your online account](#)
 - [Check your payment schedule and amounts](#)
 - [Support a student finance application with your household income details](#)
 - [If you're asked to upload evidence to support a student finance application](#)
 - [Find out who can get student finance, how much you can get and how to apply](#)
 - [Reset your log in details](#)
 - [Update your contact details](#)

How to use your Student Finance online account

7 videos • 5,758 views • Last updated on 23 Aug 2022

This playlist will show common processes you'll need to complete when applying for student finance and take you through them step-by-step.

You don't need to call us to track your application, reset your password, update your personal details or provide evidence. Sign in online: <https://www.gov.uk/student-finance-re...>

Student Finance England **SUBSCRIBE**

This is your application summary page!

You can track everything from when you submit your application to when you receive payments.

Before you track your application, make sure to complete any outstanding actions.

Providing SFE and SFW with the right evidence in the right way at the right time can seem confusing for many students and their parents or partners:

- To address this, we have created [guidance and a short film](#) to explain evidence requirements and submission, including digital upload



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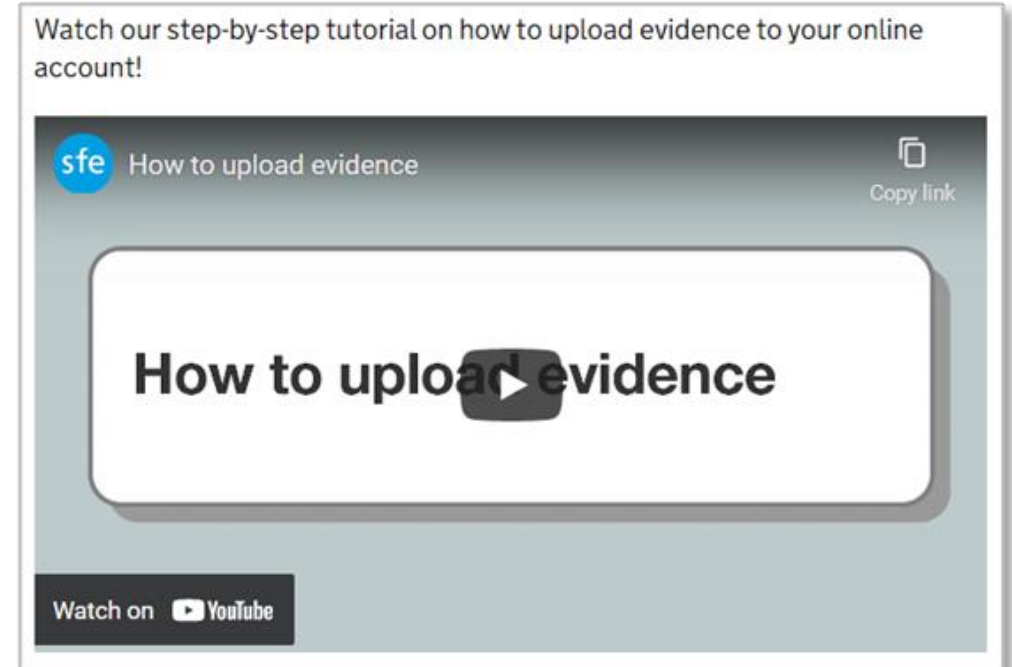
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Guidance

Guidance for students, parents and partners providing evidence to support a student finance application


If you apply to Student Finance England for help with your studies for an undergraduate full-time course, you, your parent(s) or partner may be asked to supply evidence.



Watch our step-by-step tutorial on how to upload evidence to your online account!

sfe How to upload evidence [Copy link](#)

How to upload evidence

Watch on  YouTube



You can access the suite of videos available on our SFE & SFW YouTube channels which you can signpost your students to. You are also able to embed these to your websites:

www.youtube.com/@SFEFILM/videos

www.youtube.com/@SFWFILM/videos



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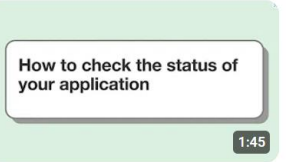
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How to check your payment schedule



How to check the status of your application



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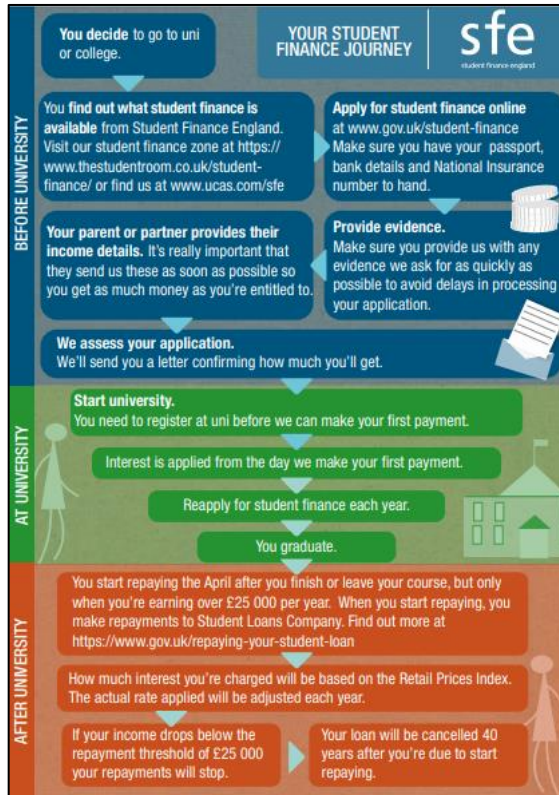
Getting paid – 2023 to 2024

Student Messages

Resources - Factsheets



We have recently updated our resources, some examples of the leaflets we have produced:



STUDENT FINANCE INFORMATION FOR MATURE STUDENTS

Funding overview

If a student is over 25, how much student finance they get will depend on their own circumstances rather than their parents' household income.

If they're married, in a civil partnership or living with a partner, we'll ask for details of their partner's income as part of the application process.

For more information go to www.gov.uk/apply-for-student-finance/household-income

Their parents' income also won't be counted if they're an 'independent' student.

Students could be considered independent if they have care of a child, have supported themselves financially for three years before their course starts, they're a care leaver (www.propel.org.uk) or they're estranged from their parents (www.standalone.org.uk)

Undergraduate students

There's a wide range of financial support available for eligible students studying their first higher education qualification. For more information go to www.gov.uk/student-finance

Full-time undergraduate students can apply for Tuition Fee Loans, Maintenance Loans for living costs, Disabled Students' Allowances (DSAs) and Dependents' Grants (DGs), which help with associated costs of having children or adult dependants. Go to www.gov.uk/student-finance/extra-help to find out more about the extra help available.

Some types of student finance like Tuition Fee Loans and DSAs don't depend on their household income, while others like Maintenance Loans and DGs do.

Part-time undergraduate students can apply for a Tuition Fee Loan and DSAs. If they're aged under 60 and taking a degree level course (or certain level 5 healthcare courses), they can also apply for a Maintenance Loan. How much they'll get depends on their course intensity.

NHS students

The NHS Business Services Authority provides additional financial support to students studying eligible healthcare courses.

This includes the Learning Support Fund, NHS Bursaries and Social Work Bursaries.

Go to www.nhs.uk/nhs.uk/student-services to find out more.

Postgraduate students

Eligible students aged under 60 at the start of the first academic year of their course, can apply for a Postgraduate Master's Loan or Postgraduate Doctoral Loan. How much they get doesn't depend on their income.

SFE Postgraduate Loans are not specifically split up into different amounts for fees and living costs, but instead they're paid directly to students as a contribution towards their overall course costs.

Produced by the Funding Information Services Team
For our regions and service offer see: www.practitioners.slc.co.uk

SFW CARE LEAVER GUIDE

cyllid myfyriwr cymru student finance wales

Student Finance Wales (SFW) relates to Welsh domiciled students studying higher education courses at universities or colleges in the UK.

If you've not been under the legal care of your parents at any point from the age of 14 and 16 to the first academic year of your course; and, for three months or more you will be classed as an independent student for student finance purposes if you've been:

- in the legal care of a local authority
- in the custody of a local authority
- been given accommodation by a local authority
- placed in the care of foster parents by a local authority

If you have returned to live with your parents but are still under the care of the local authority you can still be deemed an independent student.

If you are granted independent student status, we will not ask you to provide your sponsor income to work out your entitlement to maintenance grants and loans.

How do I know if I qualify for Care Leaver status?

If you started your course on or after 1 August 2018, you can apply for student finance as a care leaver if:

- You have not been under the legal care of your parents at any point from the age of 14 to the first day of the first academic year of your course and for 13 weeks, you have been in the custody, legal care or have been given accommodation by a local authority.
- At any point between the ages of 14 and 16 (before the start of your course) you have been back in the legal care of your parents; you will still be considered as a care leaver.

If you've been officially adopted, we will use the household income details of your adoptive parent(s) to work out how much you can get.

How do I apply as a Care Leaver student?

You should submit a signed and dated letter from the local authority, or your case worker/social worker on letter headed paper, confirming:

- you were under local authority care (this includes being placed in foster care by your local authority)
- you are a care leaver under the Social Services and Wellbeing Act (Wales) 2014
- the dates you were in care
- from the age of 16 you've not returned to the care of your parent(s) prior to the first day of the first academic year of your course

SFW are unable to accept residency orders as they do not confirm the relevant information.

What else do I need to know?

Universities and colleges can also provide care leaver student support. You can talk with advisers who are usually found within the Student Services, Student Wellbeing or Student Union Teams at your university or college. There is also independent support available from Class Cymru.

Important links

CLASS Cymru: www.classcymru.co.uk
UCAS: www.ucas.com/applying/applying-university/individual-needs/care-experienced-students
CAFCU: www.childrenscommissioner.gov.uk/imo/your-stories/estranged-and-care-experienced-students/

PARENT'S GUIDE TO STUDENT FINANCE ENGLAND

Student Finance England (SFE) relates to English domiciled students studying higher education courses at universities or colleges in the UK

What is Student Finance?

Student Finance is a combination of loans, grants and other financial support available to help students pay for higher education courses at university or college. www.ucas.com/sfe

To be eligible for SFE support, students must be undertaking an eligible Higher Education (HE) course at university or college and meet the set nationality, residency and previous study criteria. For a comprehensive overview please visit: www.gov.uk/student-finance/who-qualifies

There are two core parts of the SFE student finance package, a Tuition Fee Loan and a Maintenance Loan.

Tuition Fees

Providers who meet government standards can charge full-time undergraduate students a maximum tuition fee of £9,250 a year (up to £11,100 for Accelerated Degree courses).

A non-means tested Tuition Fee Loan is available to eligible students, which SFE pay directly to the university or college once your child has started their course.

Maintenance Loan

A Maintenance Loan can help with a student's living costs, such as rent, food, travel and other costs. The amount paid will depend on where a student will live while they study, including if they live in the parental home, live away from home or study an approved year abroad as part of their UK based course.

For an estimate of their student finance entitlement, students can use the calculator on GOV.UK: www.gov.uk/student-finance-calculator

A Maintenance Loan is income assessed, which means the amount a student may receive will be based on the taxable income (wages, interest in savings, taxable benefits etc) of their parents or a parent and their spouse/civil partner or cohabiting partner.

Household income is confirmed via HMRC and is based on the last complete tax year, e.g. if your child starts university in academic year 24/25, your income figure from 2022/23 is what will be used. If your income has reduced by at least 15% in the current tax year, you can request a new assessment is carried out based on the new, lower amount which can entitle students to additional levels of support.

See www.gov.uk/support-child-or-partners-student-finance-application for more information.

Other Support

Students with a disability, a mental health condition, or specific learning difficulty can apply for Disabled Students' Allowances (DSAs) which can help with additional study related costs they may face as a result of their disability.

If they study on an eligible healthcare course (such as nursing) then they could also get additional support from the NHS Bursaries Service. www.nhs.uk/nhs.uk/student-services

Many universities and colleges also offer a range of bursaries and scholarships to students based on criteria varying from academic performance to household income or being from an underrepresented student group.

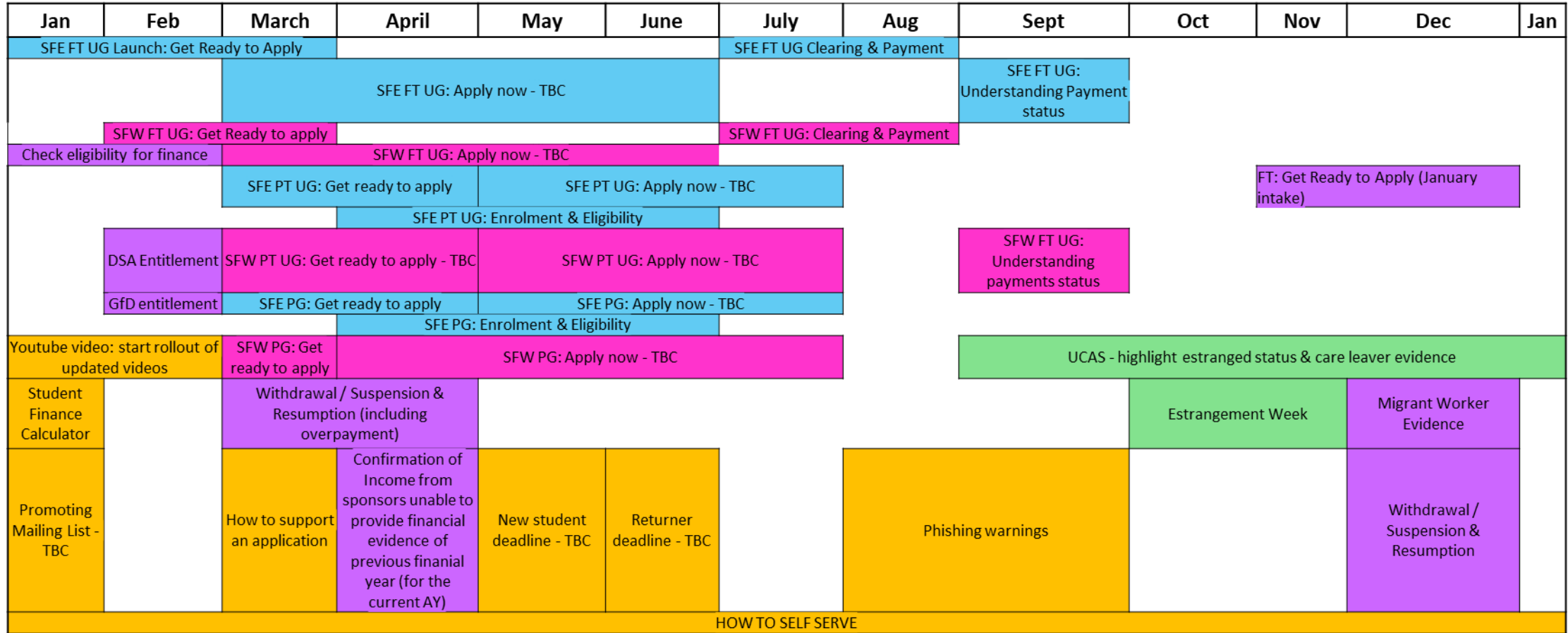
See university/college websites and www.thescholarshipshub.org.uk for more information.

These resources are available via our SFE & SFW Practitioner Websites and can be found in 'Supporting Materials':

SFE: www.practitioners.slc.co.uk/supporting-materials/

SFW: www.studentfinancewales.co.uk/practitioners/supporting-materials/

Comms Timeline: Delivering the right message, at the right time



This timeline is intended to assist Practitioners with planning student facing comms to ensure the delivery of the right messages, at the right times. It has been created using previous campaign timelines and general insight, gathered by the FIS Team. Please be aware that there may be some variation, due to our service being dependent on government instruction and global or national events / circumstances, beyond our control eg COVID.

THREE POINTS TO REMEMBER

There is a lot of information available on student finance, from applying to repayment, but it is vital to understand what it will mean to students and remind them of the three key points:

#1 RESEARCH

- Research **ALL** the **SUPPORT** available to you
- Make **THE RIGHT** university or college choice

#2 APPLY

- Apply **ONLINE & ON TIME**
- You **DON'T** need to **WAIT** for confirmed offers

#3 REPAY

- Not until you **EARN OVER** the set threshold
- Based on **WHAT YOU EARN** not what you owe

This now concludes today's session. Many thanks for attending.

If you want to discuss any Student Finance issues, ask questions or arrange a visit, please don't hesitate to contact me using the details below.

Stacey-May Fox
Account Manager South-West England & South Wales
07815602225
Stacey-may_fox@slc.co.uk

Stephen Jones
Account Manager North Wales and North-West Wales
07795603573
Stephen_Jones@slc.co.uk