

# Student Funding & Finance

Student Recruitment and Outreach



**University of Brighton**

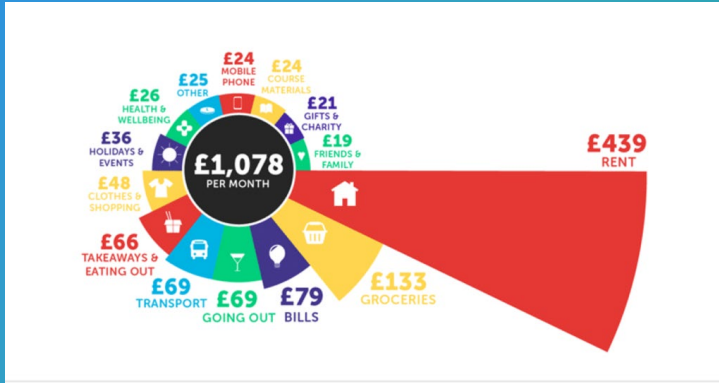
# What we will cover



- University costs
- Tuition fees
- Maintenance loans
- Applying for student finance
- Additional funding
- Repayments
- Budgeting



# University costs



## What is the cost of going to university?

- Tuition fees
- Course costs - equipment and resources
- Rent & bills
- Food
- Transport
- Other weekly/monthly outgoings and living expenses - leisure, clothes etc.



# Higher Education funding



- Two loans available: **tuition fee loan & maintenance loan**
- Maximum maintenance loan - **£10,830** (England, away from home, outside London)
- Grant funding available for students from Northern Ireland, Scotland, and Wales
- Disabled Student Allowance (up to £27,783)
- NHS Learning Support Fund
- Additional help for students in some specific circumstances
- Help from universities



## Tuition fee loan

Paid direct to your university

Not dependent on household income



Borrowed from Student Finance England and paid back only after you are earning £25,000+ per year

## Maintenance loan

Paid to you in 3 instalments

Dependent on household income



## Bursaries, scholarships, hardship funds, grants for dependents, DSA

May be dependent on household income



Non-repayable



# 2026 Tuition Fees

| Student type                                     | Tuition fee      |
|--|------------------|
| UK/Channel Island                                | £9,790           |
| International (£5,000 deposit required)*         | £17,796 - 19,692 |
| Placement year (home and international students) | £1,907           |

Fees for students undertaking an overseas year of study or Turing year will pay a reduced tuition fee – costs will vary depending on university/course

\* University of Brighton fees – these vary from university to university



## Tuition Fees for classroom-based Foundation Years

Examples of classroom-based foundation years:

- Accounting, Finance and Economics BSc(Hons) with foundation year
- Business Management BSc(Hons) with integrated foundation year
- Law LLB(Hons) with integrated foundation year



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For foundation years that don't require the use of specialist equipment - you will pay a reduced rate of **£5,760** for that first year.

For UK students the fee for each year for the rest of the course will be the normal undergraduate fee - currently **£9,790**.

**Students applying for this course will be eligible to apply for student funding for their whole course –** foundation year plus either a three-year degree or a four-year degree with placement year

# Maintenance loan funding

Full-time English undergraduates in **2026** studying outside London

| Household income | Parental home | Away from home |
|------------------|---------------|----------------|
| £25,000          | £9,118        | £10,830        |
| £30,000          | £8,354        | £10,058        |
| £35,000          | £7,589        | £9,285         |
| £40,000          | £6,825        | £8,512         |
| £45,000          | £6,060        | £7,739         |
| £50,000          | £5,296        | £6,967         |
| £55,000          | £4,531        | £6,194         |
| £60,000          | £4,013        | £5,421         |
| £65,000+         | £4,013        | £5,048         |



# Maintenance loan funding & benefits

Full-time students **eligible for benefits** which include lone parents, and some disabled students qualify for higher rates of loan for living costs.

The table gives maximum and minimum rates of loans for living costs, in the 2026 to 2027 academic year, for full-time students eligible for benefits.

| <b>Rate of loan for students</b>                  | <b>Maximum loan</b> | <b>Minimum loan</b> |
|---|---------------------|---------------------|
| Living at home                                    | £10,757             | £4,013              |
| Living away from home and studying in London      | £15,415             | £7,039              |
| Living away from home and studying outside London | £12,345             | £5,048              |
| Studying overseas as part of a UK course          | £13,806             | £5,996              |



# Maintenance loans for long courses

| Student's living arrangements                       | Maximum amount for each extra week - 2025 to 2026 academic year | Maximum amount for each extra week - 2024 to 2025 academic year |
|---|---|---|
| Living with parents                                 | £75   | £73   |
| Studying in London and not living with parents      | £145  | £141  |
| Studying outside London and not living with parents | £113  | £110  |
| Living and studying abroad                          | £157  | £152  |

Some courses have longer than average academic years (e.g. healthcare courses).

To qualify for a Long Courses Loan, you must:

- be studying on a full-time undergraduate course that lasts longer than 30 weeks and 3 days in an [academic year](#)
- be getting a Maintenance Loan that's based on your [household income](#).
- Automatically calculated and awarded based on the course details provided by your university.



# Maintenance Loan Calculator



<https://www.gov.uk/student-finance-calculator>

- The gov.uk website has a maintenance loan calculator for 2026 to 2027
- This can be used to help students estimate their income for each year and plan their spending



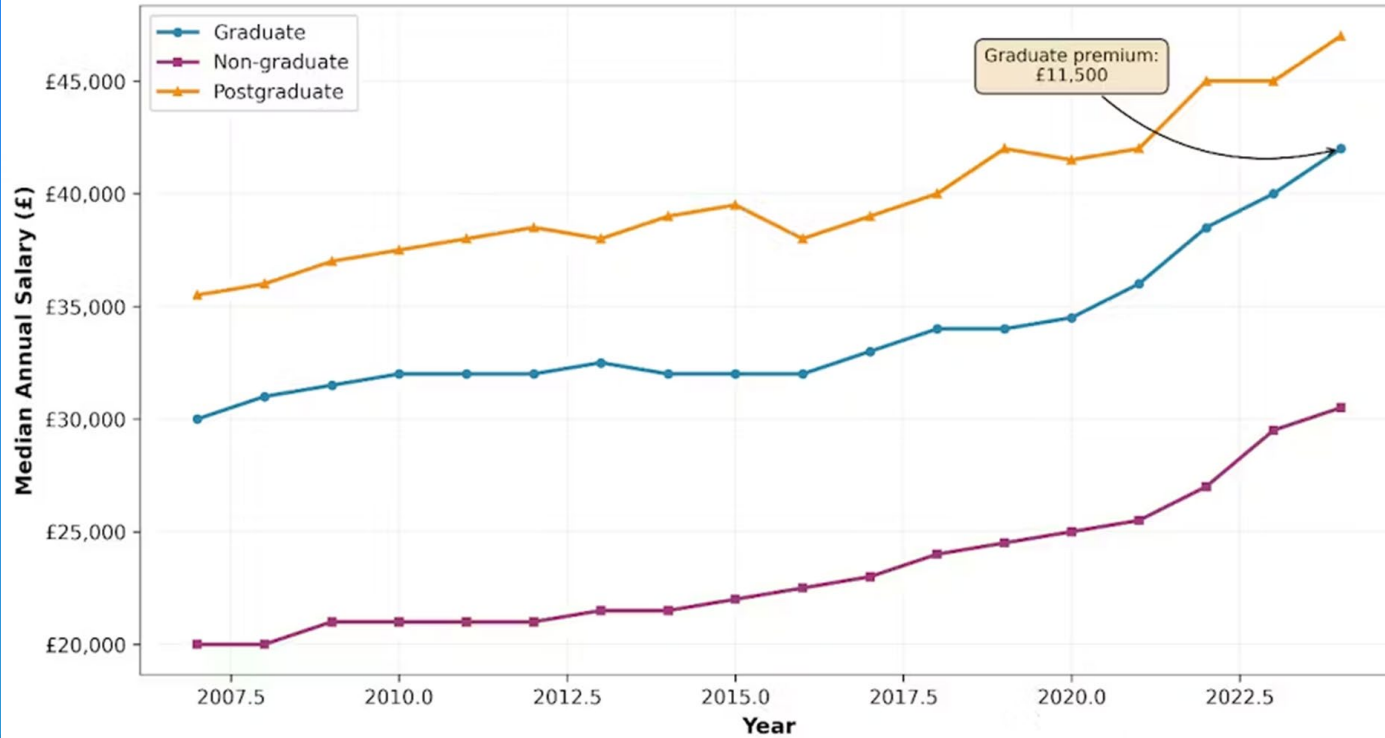
# Tuition fee rises



- **Tuition fees** and **maintenance loan allowances** have risen this year – and will continue to rise year on year with inflation from September 2026
- Monthly loan repayments after uni are determined by salary – **not** how much you borrow
- No matter what you borrow, you won't pay anything until you earn over **£25,000**. Then, you will only pay **9%** of anything over this threshold



## Median Gross Annual Earnings by Education Level Working Age Population (25-64), England



**Earnings  
by  
education  
level**

Median Gross Annual Earnings by Education Level, Working Age Population (25-64), England.  
Sean Brophy/Office for National Statistics' Labour Force Survey, CC BY-NC-ND



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# Applying for Student Finance



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# Applying for funding



Student Loans Company

Apply to your funding provider:

- Student Finance England
- Student Finance Northern Ireland
- Student Finance Wales
- The Student Awards Agency  
Scotland

Applications open in the spring for  
September entry



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# Application Process



- One online application to assess eligibility for loans, DSA/grants, and university bursaries
- Identification check
- Household income (provide National Insurance number)
- Enter one of your five university choices
- Deadline – normally mid-May, but applications still accepted after this

[www.gov.uk/apply-online-for-student-finance](http://www.gov.uk/apply-online-for-student-finance)



# Receiving your funding



- Enrol in person at beginning of autumn term to release funding
- University sends confirmation of enrolment to funding provider
- Money transferred to your bank account (can take approx. a week)
- Paid in termly instalments – 3 times a year



# Additional Funding



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# NHS Funding

|  |  |
|--|--|
| <p><b>NHS Learning Support Fund (LSF) &gt;</b></p> <p>Information on funding available for eligible nursing, midwifery and allied health professional students</p> | <p><b>NHS Bursary &gt;</b></p> <p>Information on funding available for eligible medical and dental students</p>  |
| <p><b>Social Work Bursary (SWB) &gt;</b></p> <p>Information on funding available for eligible social work students</p>   | <p><b>Information for universities and colleges &gt;</b></p> <p>Newsletters, advice and toolkits for those who work with current or prospective NHS and social work students</p> |

The NHS offers a range of funding. See the NHSBSA website for details:

<https://www.nhsbsa.nhs.uk/student-services>

## NHS Learning Support Fund

The NHS fund is one type of financial support that students can access. The payments below are awarded **each academic year**.

- **£5000** - Training Grant
- **£1000** - Specialist subject payment
- **£2000** annual parental support
- Travel and Dual Accommodation expenses
- up to **£3000** - Exceptional Support Fund (hardship fund)



# Disabled Students' Allowance



Disabled Students' Allowance (DSA) is financial support to cover any study-related cost due to a mental health problem, long-term illness or any other disability.

## **You can get help with the costs of:**

- specialist equipment
- non-medical helpers, for example a British Sign Language (BSL) interpreter or specialist note taker
- extra travel to attend your course or placement
- other disability-related study support, for example having to print additional copies of documents for proof-reading

## **You do not need to pay back DSA**



# Students with children

FIND OUT ABOUT EXTRA  
FINANCIAL HELP



Contact the student advice  
service



If you qualify for a student finance package you could also be eligible for:

- [Childcare Grant](#) – a weekly allowance to help full-time students pay for childcare.
- [Parents' Learning Allowance](#) – an annual allowance that undergraduate and teacher training students can use to help pay for books, study materials and travel.
- [Parental Support \(formerly Child Dependents Allowance\)](#) – applicable to those enrolled on **some Health Sciences courses**. As part of the new Training Grant, you can apply for up to £2,000 per year per household, paid in termly instalments. This is available to students with a child/children under 15 or under 17 if the child is registered with special educational needs.
- [Universal Credit](#) – some student parents will be eligible for this payment. Contact the Student Advice team for assistance.

You apply for this funding when you [apply for your student finance](#).



# Scholarships and Bursaries

Explore scholarships and bursaries at Brighton here:

<https://www.brighton.ac.uk/brighton-students/your-student-life/finances/index.aspx>

## **Scholarships by subject of study**



There are a number of scholarships for undergraduate students studying subjects such as STEM, health sciences, applied sciences, journalism, business or law.

## **Academic awards and prizes**



These are awarded to the highest achieving students.

## **University of Brighton studentships**



Visit the Doctoral College for details of our postgraduate research studentships and other funding opportunities.

## **Progression scholarships**



Support for Home / UK first year undergraduate students from low-income backgrounds and / or those whose heritage is Black or Black Mixed.

## **Entrepreneurship**



Find out more about funding for your business ideas.

## **Alumni postgraduate scholarships**



Scholarships for UK and international graduates of the University of Brighton who wish to study at postgraduate level at the university.

## **Experience and employability**



Access funding to help you take up an employment opportunity, participate in a study trip or be part of a university team or society.

## **Sports scholarships**



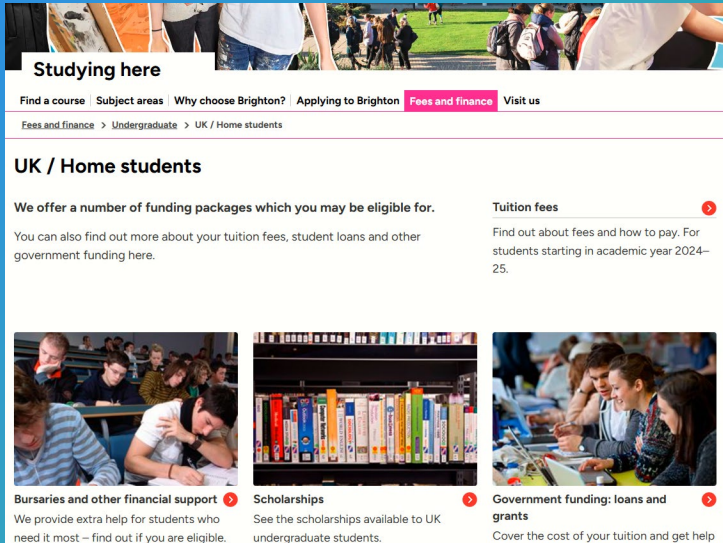
You can apply for a sports scholarship in any year of your undergraduate or postgraduate studies.

## **Postgraduate scholarships (UK)**

There are a number of funded postgraduate scholarships available for UK students.



# Support at Brighton



The screenshot shows a website page titled "Studying here" with a navigation menu including "Find a course", "Subject areas", "Why choose Brighton?", "Applying to Brighton", "Fees and finance" (highlighted), and "Visit us". Below the menu, the breadcrumb "Fees and finance > Undergraduate > UK / Home students" is visible. The main heading is "UK / Home students". A text block states: "We offer a number of funding packages which you may be eligible for. You can also find out more about your tuition fees, student loans and other government funding here." To the right, a "Tuition fees" section with a right-pointing arrow contains the text: "Find out about fees and how to pay. For students starting in academic year 2024–25." Below this are three image-based cards: 1. "Bursaries and other financial support" with a right-pointing arrow, text: "We provide extra help for students who need it most – find out if you are eligible." 2. "Scholarships" with a right-pointing arrow, text: "See the scholarships available to UK undergraduate students." 3. "Government funding: loans and grants" with a right-pointing arrow, text: "Cover the cost of your tuition and get help".

- University of Brighton Bursary
  - £500 per year if household income less than £25,000
- Care leavers and estranged students
  - £1000 per year
- Student Support Fund (hardship fund)
- Student employment with the university, as well as careers support and guidance
- Brighton Boost

<https://www.brighton.ac.uk/studying-here/fees-and-finance/undergraduate/uk-students/index.aspx>



# Brighton Boost

BRIGHTON  
BOOST



Check your  
eligibility:



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- Help towards halls of residence costs for students living on campus
- Help towards travel costs for local and commuter students
- Free parking on campus for commuter students with a 45-minute+ journey on public transport
- Free technology loan scheme for those in need of a laptop
- New student job hub bringing together job opportunities across the university and with local employers
- New Student Union needs centre that provides free food, stationery, clothing and financial advice.

# Repayments



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# Repayments



- Begin the April after you graduate
- **9%** of any amount earned over current threshold of **£25,000**
- Deducted automatically using your tax code
- Continue repayments until the loan is cleared in full OR **after 40 years** any outstanding loan will be cancelled
- If income changes, payments are automatically adjusted



# Repayments

## Repayment plan 5.4

The Government forecasts that around 65% of full-time undergraduates starting after 2023/24 will repay their loans in full.

| Income each year before tax | Monthly income before tax | Approximate monthly repayment |
|-----------------------------|---------------------------|-------------------------------|
| £25,000                     | £2,083                    | £0                            |
| £28,000                     | £2,333                    | £22.50                        |
| £29,000                     | £2,458                    | £30                           |
| £31,000                     | £2,583                    | £45                           |
| £33,000                     | £2,750                    | £60                           |
| £40,000                     | £3,333                    | £112.50                       |
| £45,000                     | £3,750                    | £150                          |
| £50,000                     | £4,166                    | £187.50                       |



# Interest rates



- Interest rates for loans taken for study commencing in 2026 will be based on the RPI from the previous March
- Interest is added from when the first amount is paid to you or your university, until the loan is paid off or cancelled
- The interest rate on your loan will never be higher than the interest added to commercial loans, such as a credit card or a personal loan



# Budgeting



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# What Uni? Student Cost of Living Calculator 24/25



- <https://www.whatuni.com/money/student-cost-of-living/ug-student-budget-calculator/>

Fill in sections on:

- Housing: rent
- Food / toiletries
- Travel
- Clothing
- Daily life: socialising, streaming/apps, phone, sport
- Income: part-time work



# Budgeting tips



- Put money away for essentials
- Meal planning – learn to cook!
- Avoid over-spending on transport
- Find a student bank account
- Pay for accommodation termly
- Plan a weekly budget



# Studying and working



- 56% of students have a regular term-time job
- Part-time work improves skills in communication, self-management, research and enterprise
- Some employers offer a transfer if you already have a job



# Student ambassadors



“It’s a really rewarding role. It’s part-time, so you can say yes and no to offers of work to suit your schedule. It’s a good way to earn some extra cash and you get to make loads of friends.

It looks great on your CV and I was able to write about it in my Personal Statement whilst applying for midwife jobs.”

Stephanie, Midwifery BSc (Hons), Student ambassador



# Useful websites

- [brighton.ac.uk/studying-here/fees-and-finance](https://brighton.ac.uk/studying-here/fees-and-finance)
- [brighton.ac.uk/eustudent-advice](https://brighton.ac.uk/eustudent-advice)
- <https://studentfinance.campaign.gov.uk/student-toolkit/>
- [thefundingclinic.org.uk](https://thefundingclinic.org.uk)
- [moneysavingexpert.com/students/student-guide](https://moneysavingexpert.com/students/student-guide)



# Keep in touch

- **Enquiries team:**  
01273 644644  
Live chat on [www.brighton.ac.uk](http://www.brighton.ac.uk)

- **Upcoming Events**



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**The student  
room**