

LOAN, GRANT AND TUITION FEE RATES FOR ACADEMIC YEAR 2026/27

MEMORANDUM: SUPPORT AVAILABLE UNDER HIGHER EDUCATION STUDENT FINANCE REGULATIONS for 2026/27 (EXCLUDING STUDENTS STARTING COURSES FROM 1 JANUARY 2027 UNDER LLE).

All figures shown are in pounds sterling.

The figures shown in this Memorandum, where applicable, cover fees and student support rates for 2026/27 for undergraduate students who are eligible for support who are starting their courses in 2026/27 on or after 1 August 2026 and before 1 January 2027, those who started their courses before 1 August 2026 and postgraduate students starting their courses in 2026/27. Amendments to HE Student Finance Regulations for 2026/27 which will set out the figures in this Memorandum are subject to Parliamentary Approval.

Section A (pages 2 – 21): Support available in 2026/27 from 1 August 2026 onwards to new full-time entrants starting undergraduate courses on or after 1 August 2026 and before 1 January 2027, current system full-time entrants who were new entrants to higher education in 2016/17, 2017/18, 2018/19, 2019/20, 2020/21, 2021/22, 2022/23, 2023/24, 2024/25 or 2025/26 (fee support, loan for living costs).

Section B (pages 22 – 26) : Support available in 2026/27 to (i) current system full-time students who were new entrants to higher education from 1 September 2012 onwards but before 1 August 2016, in 2012/13, 2013/14, 2014/15 and 2015/16 (fee support, loan for living costs, maintenance grant / special support grant).

Section C (pages 27 – 29): Supplementary loans and grants for living costs available in 2026/27 to all full-time students starting their courses before 1 January 2027 and information on income disregards used in the Dependents' Grant calculation.

Section D (pages 30 - 35): Support available in 2026/27 to part-time students who are new entrants to higher education in 2026/27 on or after 1 August 2026 and before 1 January 2027 or were new entrants in 2012/13 from September 2012 onwards, in 2013/14, in 2014/15, 2015/16, 2016/17, 2017/18, 2018/19, 2019/20, 2020/21, 2021/22, 2022/23, 2023/24, 2024/25 or 2025/26.

Section E (pages 35 – 36): Support available in 2026/27 to full-time distance learning students who are new entrants to higher education in 2026/27 on or after 1 August 2026 and before 1 January 2027 or were new entrants to higher education in 2012/13 from September 2012 onwards, in 2013/14, 2014/15, 2015/16, 2016/17, 2017/18, 2018/19, 2019/20, 2020/21, 2021/22, 2022/23, 2023/24, 2024/25 or 2025/26.

Section F (page 37 – 38) : Support available in 2026/27 to new and continuing students undertaking postgraduate courses (including postgraduate DSA).

SECTION A: SUPPORT AVAILABLE IN 2026/27 FOR 2016 COHORT STUDENTS: CURRENT SYSTEM FULL-TIME STUDENTS WHO ARE STARTING THEIR COURSES IN 2026/27 ON OR AFTER 1 AUGUST 2026 AND BEFORE 1 JANUARY 2027 AND CURRENT SYSTEM FULL-TIME STUDENTS FULL-TIME WHO WERE NEW ENTRANTS TO HIGHER EDUCATION IN 2016/17, 2017/18, 2018/19, 2019/20, 2020/21, 2021/22, 2022/23, 2023/24, 2024/25 AND 2025/26 WHO ARE CONTINUING THEIR COURSES IN 2026/27.

a) LIVING COSTS SUPPORT FOR 2016 COHORT STUDENTS (OTHER THAN 2016 COHORT STUDENTS ELIGIBLE FOR BENEFITS AND 2016 COHORT STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE).

TABLE A1: LOAN FOR LIVING COSTS RATES FOR 2016 COHORT STUDENTS (OTHER THAN STUDENTS ELIGIBLE FOR BENEFITS): INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.

FULL YEAR STUDENTS	MAIN RATE (100%)	NON-INCOME ASSESSED	INCOME ASSESSED
Parental home	9,118	4,013	5,105
London	14,135	7,039	7,096
Elsewhere	10,830	5,048	5,782
Overseas	12,403	5,996	6,407
FINAL YEAR STUDENTS	MAIN RATE (100%)	NON-INCOME ASSESSED	INCOME-ASSESSED
Parental home	8,579	3,687	4,892
London	13,096	6,413	6,683
Elsewhere	10,242	4,693	5,549
Overseas	11,103	5,210	5,893

Household Income Assessment

The income assessment for full year and final year rates of loans for living costs is calculated as follows:

Parental Home Rate: £1 reduction in loan for every complete £6.54 increase in income above £25,000.

London Rate: £1 reduction in loan for every complete £6.36 increase in income above £25,000.

Elsewhere Rate: £1 reduction in loan for every complete £6.47 increase in income above £25,000.

Overseas Rate: £1 reduction in loan for every complete £6.41 increase in income above £25,000.

The income threshold for the minimum non-income assessed full rate of overseas loan is: £66069.

The income thresholds for the minimum non-income assessed final year rates of loans are: £56,994 (Home), £67,504 (London), £60,903 (Elsewhere), and £62,775 (Overseas).

Assessed Contribution

Assessed contribution figures in **tables A15, A18 and A20** are used to determine the amount of support where a 2016 cohort student has applied for loans for living costs and supplementary support. Where there are two or more students in a household, the total assessed contribution is split by the number of students within the household. The assessed contribution for the loan for living costs applies for a 2016 cohort student where the household income exceeds £42,875.

b) LIVING COSTS SUPPORT FOR 2016 COHORT STUDENTS ELIGIBLE FOR BENEFITS (OTHER THAN STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE).

TABLE A2: LOAN FOR LIVING COSTS RATES FOR 2016 COHORT STUDENTS ELIGIBLE FOR BENEFITS: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.

FULL YEAR STUDENTS	MAIN RATE (100%)	NON-INCOME ASSESSED	INCOME ASSESSED
Parental home	10,757	4,013	6,744
London	15,415	7,039	8,376
Elsewhere	12,345	5,048	7,297
Overseas	13,806	5,996	7,810
FINAL YEAR STUDENTS	MAIN RATE (100%)	NON INCOME ASSESSED	INCOME-ASSESSED
Parental home	10,255	3,687	6,568
London	14,447	6,413	8,034
Elsewhere	11,800	4,693	7,107
Overseas	12,597	5,210	7,387

Household Income Assessment – Students Eligible for Benefits.

The income assessment for full-year rates of loans for students eligible for benefits is calculated as follows:

Parental Home Rate: £1 reduction in loan for every complete £4.088 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.54 increase in income above £42,875.

London Rate: £1 reduction in loan for every complete £4.37 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.36 increase in income above £42,875.

Elsewhere Rate: £1 reduction in loan for every complete £4.179 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.47 increase in income above £42,875.

Overseas Rate: £1 reduction in loan for every complete £4.265 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.41 increase in income above £42,875.

Income threshold for the minimum non-income assessed full rate of overseas loan is: £66,073.

The income assessment for final-year rates of loans for students eligible for benefits is calculated as follows:

Parental Home Rate: £1 reduction in loan for every complete £4.054 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.54 increase in income above £42,875.

London Rate: £1 reduction in loan for every complete £4.295 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.36 increase in income above £42,875.

Elsewhere Rate: £1 reduction in loan for every complete £4.137 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.47 increase in income above £42,875.

Overseas Rate: £1 reduction in loan for every complete £4.174 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.41 increase in income above £42,875.

The income thresholds for the minimum non-income assessed final year rates of loans are: £56,995 (Home), £67,508 (London), £60,907 (Elsewhere), and £62,779 (Overseas).

Assessed Contribution – Students Eligible for Benefits.

Assessed contribution figures in **tables A16, A19** and **A20** are used to determine the amount of support where a 2016 cohort student who is eligible for benefits has applied for loans for living costs and supplementary support. Where there are two or more students in a household, the total assessed contribution is split by the number of students within the household. The assessed contribution for the loan for living costs applies for a 2016 cohort student who is eligible for benefits where the household income exceeds £42,875.

Maintenance and Special Support Element of the Loan for Living Costs.

For 2016 cohort students entitled to benefits, the loan for living costs has a maintenance element and a special support element, the latter being a contribution towards the costs of books, travel, equipment and childcare. The special support element is disregarded by the Department for Work and Pensions as student income when calculating benefits. Students whose entitlement to loan for living costs exceeds the maximum maintenance element will receive additional loan as a special support element. Maximum maintenance and special support elements are set out in **table A3 below** and at **table A16**:

TABLE A3: LOAN FOR LIVING COSTS FOR 2016 COHORT STUDENTS ELIGIBLE FOR BENEFITS: MAINTENANCE AND SPECIAL SUPPORT ELEMENTS

FULL YEAR STUDENTS	SPECIAL SUPPORT ELEMENT (100%) (£)	MAINTENANCE ELEMENT (100%) (£)	MAXIMUM LOAN (100%) (£)
Parental home	4,582	6,175	10,757
London	4,582	10,833	15,415
Elsewhere	4,582	7,763	12,345
Overseas	4,582	9,224	13,806
FINAL YEAR STUDENTS	SPECIAL SUPPORT ELEMENT (100%) (£)	MAINTENANCE ELEMENT (100%) (£)	MAXIMUM LOAN (100%) (£)
Parental home	4,582	5,673	10,255
London	4,582	9,865	14,447
Elsewhere	4,582	7,218	11,800
Overseas	4,582	8,015	12,597

c) STUDENT SUPPORT FOR 2016 COHORT STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE.

New full-time students starting a course in 2026/27 on or after 1 August 2026 and before 1 January 2027 and continuing full-time students starting a course before 1 August 2026, who are aged 60 or over on the first day of the first academic year of their course, qualify for a means-tested loan for living costs towards the costs of books, travel, equipment and childcare in 2026/27. The loan for living costs is disregarded by the Department for Work and pensions as student income when calculating benefits.

2016 cohort students aged 60 or over on the first day of the first academic year of their course with household incomes of £25,000 or less qualify for the maximum loan for living costs of £4,582 in 2026/27. Students with household incomes above

£25,000 lose £1 of loan for every complete £4.16 increase in income above £25,000 until a household income of £43,854 is reached where a minimum £50 loan is paid. Students on household incomes above £43,854 do not qualify for a loan for living costs.

The income assessment for loan for living costs for students aged 60 or over on the first day of the first academic year of their course is not added to the income assessment for supplementary grants (i.e. dependants' grants and travel grant) as part of the assessed contribution.

Table A17 covers loan for living costs rates for **2016 cohort students aged 60 or over on the first day of the first academic year of their course.**

d) REDUCED RATE LOANS FOR LIVING COSTS for 2016 COHORT STUDENTS in 2026/27.

TABLE A4: REDUCED RATE LOAN FOR LIVING COSTS.

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich years)	REDUCED LOANS (NHS Bursary Years)
Parental home	2,461	2,122
London	4,607	3,970
Elsewhere	3,281	2,828
Overseas	N/A	2,828
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,869	1,609
London	3,523	3,039
Elsewhere	2,557	2,204
Overseas	N/A	2,204

The following groups of 2016 cohort students are eligible for the reduced, non-income assessed loan rates in 2026/27 (see Table A4 above):

- (i) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate (students undertaking work placements overseas qualify for the elsewhere rate of loan);
- (ii) Students who are eligible to apply for means-tested NHS bursaries (Note: the full year overseas reduced loan rate for these students is £2,828 and the final year overseas reduced loan rate is £2,204).

(e) TUITION FEE SUPPORT

For 2026/27, HE providers will register with the Office for Students as Approved (Fee Cap) providers or Approved Providers. Providers registering in the Approved (Fee Cap) part of the Register will be subject to maximum fee limits. Providers registering in the Approved part of the Register will not be subject to maximum fee limits but will attract fee loans up to the levels for Approved (Fee Cap) providers which do not have

an Access and Participation Plan in place.

The following maximum fee caps apply in 2026/27 to providers in the Approved (Fee Cap) section of the Office for Students' (OfS) Register ('Approved (Fee Cap) Providers') in England with an OfS Access and Participation Plan and with/without a Teaching Excellence and Student Outcomes Framework (TEF) award.

TABLE A5: FULL TIME FEES AT APPROVED (FEE CAP) PROVIDERS IN ENGLAND.

Maximum Fee Caps in 2026/27 for full-time courses starting on or after 1 September 2012 and before 1 January 2027 at Approved (Fee Cap) Providers in England with (without) an OfS Access and Participation Plan. Maximum Fee Caps for lower-fee foundation years in 2026/27 apply to years starting on or after 1 August 2026 and before 1 January 2027.			
Rate	Mode of Study	Maximum Fee Cap- without TEF award 2026/27 AY (£)	Maximum Fee Cap – with TEF award 2026/27 AY (£)
Full year.	Full-time	£9,525 (£6,350)	£9,790 (£6,525)
Final year (<15 weeks attendance)	Full-time	£4,760 (£3,175)	£4,895 (£3,260)
Sandwich work placement year	Full-time	£1,905 (£1,270)	£1,955 (£1,305)
Overseas study year	Full-time	£1,425 (£950)	£1,465 (£975)
Erasmus/Turing year	Full-time	£1,425 (£950)	£1,465 (£975)
Foundation Year	Full-time	£5,605 (£3,735)	£5,760 (£3,835)

2016 cohort full-time students at Approved (Fee Cap) providers in England will be able to apply for an up-front fee loan to meet the full costs of their tuition in 2026/27.

TABLE A6: FULL TIME FEE LOANS AT APPROVED (FEE CAP) PROVIDERS IN ENGLAND.

Maximum fee loans in 2026/27 for full-time courses starting on or after 1 September 2012 and before 1 January 2027 at Approved (Fee Cap) providers in England. Maximum fee loans for lower-fee foundation years in 2026/27 apply to years starting on or after 1 August 2025 and before 1 January 2027.	
Rate	Maximum Fee Loan Cap
Full year	£9,790
Final year (<15 weeks attendance)	£4,895

Sandwich work placement year	£1,955
Overseas study year	£1,465
Erasmus/Turing year	£1,465
Foundation Year	£5,760

2016 cohort full-time students at publicly funded institutions in Scotland and Northern Ireland will be able to apply for an up-front fee loan to meet the full costs of their tuition in 2026/27.

TABLE A7: FULL TIME FEES AT APPROVED (FEE CAP) PROVIDERS IN ENGLAND FOR ACCELERATED DEGREE COURSES STARTING ON OR AFTER 1 AUGUST 2019 AND BEFORE 1 JANUARY 2027.

Maximum fees for 2016 cohort students starting full-time accelerated degree courses at Approved (Fee Cap) Providers in England from 1 August 2019 onwards will be 20% higher (to the nearest £5) than maximum fees for the equivalent full-time non-accelerated degree course in 2026/27. Students will be able to apply for a fee loan to meet the full costs of their tuition.

Maximum Fee Caps in 2026/27 for full-time accelerated degree courses starting on or after 1 August 2019 and before 1 January 2027 at Approved (Fee Cap) Providers in England with (without) an OfS Access and Participation Plan.			
Rate	Mode of Study	Maximum Fee Cap- without TEF award 2026/27 AY (£)	Maximum Fee Cap – with TEF award 2026/27 AY (£)
Full year.	Full-time	£11,430 (£7,620)	£11,750 (£7,830)
Sandwich work placement year	Full-time	£2,285 (£1,520)	£2,350 (£1,565)
Overseas study year	Full-time	£1,710 (£1,140)	£1,760 (£1,170)
Erasmus/Turing Year	Full-time	£1,710 (£1,140)	£1,760 (£1,170)

TABLE A8: FULL TIME FEE LOANS AT APPROVED (FEE CAP) PROVIDERS IN ENGLAND FOR ACCELERATED DEGREE COURSES STARTING ON OR AFTER 1 AUGUST 2019 AND BEFORE 1 JANUARY 2027.

Maximum fee loans in 2026/27 for full-time accelerated degree courses starting on or after 1 August 2019 and before 1 January 2027 at Approved (Fee Cap) providers in England.

Rate	Maximum Fee Loan Cap 2026/27 AY (£)
Full year	£11,750
Sandwich work placement year	£2,350
Overseas study year	£1,760
Erasmus/Turing Year	£1,760

2016 cohort full-time students at publicly funded institutions in Scotland and Northern Ireland will be able to apply for an up-front fee loan to meet the full costs of their tuition in 2026/27.

TABLE A9: FULL TIME FEE LOANS AT PUBLICLY FUNDED INSTITUTIONS IN SCOTLAND AND NORTHERN IRELAND.

Maximum full-time fee loans in 2026/27 for courses starting on or after 1 August 2012 and before 1 January 2027 at publicly funded institutions in Scotland and Northern Ireland. Maximum fee loans for classroom-based foundation years apply to years starting on or after 1 August 2025 and before 1 January 2027.	
Rate	Maximum Fee Loan Cap 2026/27 AY (£)
Full year	£9,790
Final year (<15 weeks attendance)	£4,895
Sandwich work placement year	£4,895
Overseas study year	£4,895
Erasmus/Turing year	Fee Waiver (Northern Ireland)/ £1,465 (Scotland)
Foundation Year	£5,760

2016 cohort full-time students at regulated institutions in Wales will be able to apply for an up-front fee loan to meet the full costs of their tuition in 2026/27.

TABLE A10: FULL TIME FEE LOANS AT REGULATED INSTITUTIONS IN WALES.

Maximum full-time fee loans in 2026/27 for courses starting on or after 1 September 2017 and before 1 January 2027 at regulated institutions in Wales.	
Rate	Fee Loan Cap 2026/27 AY (£)
Full year	£9,790
Final year (<15 weeks attendance)	£4,895
Sandwich work placement year	£1,955
Overseas study year	£1,465
Erasmus/Turing year	£1,465
Foundation year	£5,760

2016 cohort students studying at providers in the Approved section of the Office for Students' (OfS) Register ('Approved Providers') in England with/without a Teaching Excellence and Student Outcomes Framework (TEF) award will be able to apply for an up-front fee loan towards the costs of their tuition in 2026/27. Maximum fees for courses at Approved Providers are uncapped in 2026/27.

TABLE A11: FULL TIME FEE LOANS AT APPROVED PROVIDERS IN ENGLAND.

Maximum full-time fee loans in 2026/27 for courses starting on or after 1 September 2012 and before 1 January 2027 at Approved Providers in England. Maximum full-time fee loans for classroom-based foundation years apply to years starting on or after 1 August 2025 and before 1 January 2027.		
Rate	Fee Loan Cap without TEF 2026/27 AY (£)	Fee Loan Cap with TEF 2026/27 AY (£)
Full year	£6,350	£6,525
Final year (<15 weeks attendance)	£3,175	£3,260
Sandwich work placement year	£1,270	£1,305
Overseas study year	£950	£975
Foundation year	£3,735	£3,835

Maximum fee loans for 2016 cohort students starting full-time accelerated degree courses at Approved Providers in England on or after 1 August 2019 and before 1 January 2027 will be 20% higher (to the nearest £5) than those for the equivalent full-time non-accelerated degree course in 2026/27. Students will be able to apply for a fee loan towards the costs of their tuition.

TABLE A12: FULL TIME FEE LOANS FOR ACCELERATED DEGREE COURSES STARTING ON OR AFTER 1 AUGUST 2019 AND BEFORE 1 JANUARY 2027 AT APPROVED PROVIDERS IN ENGLAND.

Maximum fee loans in 2026/27 for full-time accelerated degree courses starting on or after 1 August 2019 and before 1 January 2027 at Approved Providers in England.		
Rate	Fee Loan Cap without TEF 2026/27 AY (£)	Fee Loan Cap with TEF 2026/27 AY (£)
Full year	£7,620	£7,830
Sandwich work placement year	£1,520	£1,565
Overseas study year	£1,140	£1,170

2016 cohort students studying at private institutions in Scotland and Northern Ireland will be able to apply for an up-front fee loan towards the costs of their tuition in 2026/27.

TABLE A13: FULL TIME FEE LOANS AT PRIVATE INSTITUTIONS IN SCOTLAND AND NORTHERN IRELAND.

Maximum full-time fee loans in 2026/27 for full-time courses starting on or after 1 August 2012 and before 1 January 2027 at private institutions in Scotland and Northern Ireland. Maximum fee loans for classroom-based foundation years apply to years starting on or after 1 August 2025 and before 1 January 2027.		
Rate	Fee Loan Cap without TEF 2026/27 AY (£)	Fee Loan Cap with TEF 2026/27 AY (£)
Full year	£6,350	£6,525

Final year (<15 weeks attendance)	£3,175	£3,260
Sandwich work placement year	£3,175	£3,260
Overseas study year.	£3,175	£3,260
Foundation Year	£3,735	£3,835

2016 cohort students studying at non-regulated institutions in Wales will be able to apply for an up-front fee loan towards the costs of their tuition in 2026/27.

TABLE A14A: FULL TIME FEE LOANS AT NON-REGULATED INSTITUTIONS IN WALES.

Maximum full-time fee loans in 2026/27 for courses starting on or after 1 September 2017 and before 1 January 2027 at non-regulated institutions in Wales. Maximum fee loans for classroom-based foundation years apply to years starting on or after 1 August 2025 and before 1 January 2027.		
Rate	Fee Loan Cap without TEF 2026/27 AY (£)	Fee Loan Cap with TEF 2026/27 AY (£)
Full year	£6,350	£6,525
Final year (<15 weeks attendance)	£3,175	£3,260
Sandwich work placement year	£1,270	£1,305
Overseas study year.	£950	£975
Foundation Year	£3,735	£3,835

TABLE A14B: FULL TIME FEE LOANS FOR GRADUATE ENTRY ACCELERATED PROGRAMMES

Maximum full-time fee loans for Four Year Graduate Entry Accelerated Programmes in Medicine and Dentistry.	
Rate	Fee Loan Cap 2026/27 AY (£)
Year One	£6,125
Years Two - Four	£5,860

ACCESS AND PARTICIPATION PLANS.

Approved (Fee Cap) providers in England that intend to charge more than the Basic Amount or the Floor Amount in respect of the Basic Amount for full-time courses starting on or after 1 September 2012 must have an Access and Participation Plan approved by the Director for Fair Access and Participation. In 2025/27, for a full year of a course, the Floor Amount in respect of the Basic Amount for full-time courses (where the provider does not have a TEF award) is **£6,350 (£7,620** for accelerated degree courses starting on or after 1 August 2019 and before 1 January 2027). The Basic Amount for full-time courses (where the provider has a TEF award) is **£6,525 in 2026/27 (£7,830)** for accelerated degree courses starting on or after 1 August 2019 and before 1 January 2027). Access and Participation Plans describe the arrangements that each provider has in place to promote access for students from low-income or other under-represented groups through outreach activities as well as the financial help that the provider will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular provider.

A15: LOAN FOR LIVING COSTS ENTITLEMENT FOR 2016 COHORT STUDENTS (OTHER THAN 2016 COHORT STUDENTS WHO QUALIFY FOR BENEFITS): ILLUSTRATIVE LEVELS OF INCOME.

INCOME (£)	Income Assessment (£)¹	Assessed Contribution (£)	LOAN FOR LIVING COSTS(£)
Student living at home			Maximum £9,118
25,000	0	0	9,118
30,000	764	0	8,354
35,000	1529	0	7,589
40,000	2293	0	6,825
42,875	2733	0	6,385
45,000	3058	325	6,060
50,000	3822	1089	5,296
55,000	4587	1854	4,531
58,387	5105	2372	4,013(+)
60,000	5105	2372	4,013
65,000	5105	2372	4,013
Student studying in London			Maximum £14,135
25,000	0	0	14,135
30,000	786	0	13,349
35,000	1572	0	12,563
40,000	2358	0	11,777
42,875	2810	0	11,325
45,000	3144	334	10,991
50,000	3930	1120	10,205
55,000	4716	1906	9,419
60,000	5503	2693	8,632
65,000	6289	3479	7,846
70,000	7075	4265	7,060
70,131	7096	4286	7,039(+)
75,000	7096	4286	7,039
Student studying outside London			Maximum £10,830
25,000	0	0	10,830
30,000	772	0	10,058
35,000	1545	0	9,285
40,000	2318	0	8,512
42,875	2762	0	8,068
45,000	3091	329	7,739
50,000	3863	1,101	6,967
55,000	4636	1,874	6,194
60,000	5409	2,647	5,421
62,410	5782	3,020	5,048(+)
65,000	5782	3,020	5,048
70,000	5782	3,020	5,048

Students on household incomes of £25,000 or less qualify for the maximum loan for living costs at the respective Home, Elsewhere or London rate of loan.

Home Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £6.54 of income above £25,000 until the amount they receive reaches 44% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction. London Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £6.36 of income above £25,000 until the amount they receive reaches 49.8% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction. Elsewhere Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £6.47 of income above £25,000 until the amount they receive reaches 46.6% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

The 'Assessed Contribution' is calculated for incomes above £42,875 – see table A18 of this Memorandum.

¹ Figures rounded down to the nearest £1

A16: LOAN FOR LIVING COSTS ENTITLEMENT FOR 2016 COHORT STUDENTS WHO QUALIFY FOR BENEFITS: ILLUSTRATIVE LEVELS OF INCOME.

INCOME (£)	Income Assessment (£)²	Assessed Contribution (£)	Special Support Element (£)	Maintenance Element (£)	TOTAL LOAN FOR LIVING COSTS (£)
Student living at home			Maximum £4,582	Maximum £6,175	Maximum £10,757
25,000	0	0	4,582	6,175	10,757
30,000	1,223	0	3,359	6,175	9,534
35,000	2,446	0	2,136	6,175	8,311
40,000	3,669	0	913	6,175	7,088
42,875	4,372	0	210	6,175	6,385
44,249	4,582	210	0	6,175	6,175
45,000	4,696	324	0	6,061	6,061
50,000	5,461	1,089	0	5,296	5,296
55,000	6,225	1,853	0	4,532	4,532
58,388	6,744	2,372	0	4,013	4,013(+)
60,000	6,744	2,372	0	4,013	4,013
Student studying in London			Maximum £4,582	Maximum £10,833	Maximum £15,415
25,000	0	0	4,582	10,833	15,415
30,000	1,144	0	3,438	10,833	14,271
35,000	2,288	0	2,294	10,833	13,127
40,000	3,432	0	1,150	10,833	11,983
42,875	4,090	0	492	10,833	11,325
45,000	4,424	334	158	10,833	10,991
46,005	4,582	492	0	10,833	10,833
50,000	5,210	1,120	0	10,205	10,205
55,000	5,996	1,906	0	9,419	9,419
60,000	6,782	2,692	0	8,633	8,633
65,000	7,568	3,478	0	7,847	7,847
70,000	8,354	4,264	0	7,061	7,061
70,134	8,376	4,286	0	7,039	7,039(+)
75,000	8,376	4,286	0	7,039	7,039
Student studying outside London			Maximum £4,582	Maximum £7,763	Maximum £12,345
25,000	0	0	4,582	7,763	12,345
30,000	1,196	0	3,386	7,763	11,149
35,000	2,392	0	2,190	7,763	9,953
40,000	3,589	0	993	7,763	8,756
42,875	4,277	0	305	7,763	8,068
44,849	4,582	305	0	7,763	7,763
45,000	4,605	328	0	7,740	7,740
50,000	5,378	1,101	0	6,967	6,967
55,000	6,151	1,874	0	6,194	6,194
60,000	6,923	2,646	0	5,422	5,422
62,415	7,297	3,020	0	5,048	5,048(+)
65,000	7,297	3,020	0	5,048	5,048

Students on household incomes of £25,000 or less qualify for the maximum loan for living costs at the respective Home, Elsewhere or London rate of loan.

Home Rate - Students with household incomes above £25,000 up to and including £42,875 lose £1 of loan for every complete £4,088 of income above £25,000. For income in excess of £42,875 up to and including £58,388 students lose £1 of loan for every complete £6.54 of income until the amount they receive reaches around 37.3% of the maximum amount

² Figures rounded down to the nearest £1

(indicated at (+) in the table above), at which point there is no further reduction.

London Rate - Students with household incomes above £25,000 up to and including £42,875 lose £1 of loan for every complete £4.37 of income above £25,000. For income in excess of £42,875 up to and including £70,134 students lose £1 of loan for every complete £6.36 of income until the amount they receive reaches around 45.7% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

Elsewhere Rate - Students with household incomes above £25,000 up to and including £42,875 lose £1 of loan for every complete £4.179 of income above £25,000. For income in excess of £42,875 up to and including £62,415 students lose £1 of loan for every complete £6.47 of income until the amount they receive reaches around 40.9% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

The loan for living costs is divided into two elements – the maintenance element and, for students on lower incomes a special support element for books, equipment, travel or childcare. The special support element is disregarded by DWP when calculating means-tested benefits.

The 'Assessed Contribution' is calculated for incomes above £42,875 – see table A19 of this Memorandum.

A17: LOAN FOR LIVING COSTS ENTITLEMENT FOR 2016 COHORT STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE: ILLUSTRATIVE LEVELS OF INCOME IN 2026/27:

HOUSEHOLD INCOME (£)	Income Assessment (£)	LOAN FOR LIVING COSTS (£)
		Maximum £4,582
25,000	0	4,582
30,000	1,201	3,381
35,000	2,403	2,179
40,000	3,605	977
43,854	4,532	50
43,855	n/a	0
45,000	n/a	0

New full-time students in 2026/27 and continuing full-time students starting a course on or after 1 August 2016 who are aged 60 or over on the first day of the first academic year of their course qualify for a means-tested loan for living costs in 2026/27.

2016 cohort students aged 60 or over on the first day of the first academic year of their course with household incomes of £25,000 or less qualify for the maximum loan for living costs in 2026/27.

Students with household incomes above £25,000 lose £1 of loan for every complete £4.16 increase in income above £25,000 until a household income of £43,854 is reached where a minimum £50 loan is paid. Students on household incomes of £43,855 and above do not qualify for a loan for living costs.

The income assessment for the loan for living costs for students aged 60 or over on the first day of the first academic year of their course is not added to the income assessment for supplementary grants (i.e. dependants' grants and travel grant) as part of the assessed contribution.

A18: 2016 COHORT STUDENTS (EXCLUDING STUDENTS ENTITLED TO BENEFITS AND STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE): ASSESSED CONTRIBUTION FOR THE LOAN FOR LIVING COSTS.

An assessed contribution will apply as follows:

Household income **£42,875 or less** - no assessed contribution;

Household income of **more than £42,875** – an assessed contribution will apply.

The assessed contribution figures in **table A18** on page 19 (which should be read in conjunction with **table A15** of this Memorandum) are calculated as follows (*case study for student living in the parental home with a household income of £44,000*):

1) Calculate the amount of loan to be deducted from the maximum loan at a household income of £42,875. (The taper for the home rate of loan is 6.54). For the purposes of this calculation, this is known as the **contribution disregard**.

$$(\text{£}42,875 - \text{£}25,000) / 6.54 = \text{£}2,733 \text{ (rounded down)}$$

2) Calculate the amount of loan to be deducted (the **income assessment** in table A15 of this memorandum) from the maximum loan at a household income of £44,000 (the household income of the student in this case study)

$$(\text{£}44,000 - \text{£}25,000) / 6.54 = \text{£}2,905 \text{ (rounded down)}$$

3) Calculate the assessed contribution for a student living at home on a household income of £44,000 by deducting the **contribution disregard** from the **income assessment**.

$$\text{£}2,905 - \text{£}2,733 = \text{£}172$$

The same method of calculating assessed contributions for the loan for living costs will apply to 2016 cohort students living away from home and studying in London or living away from home and studying outside London.

However, the taper for the London rate of loan for living costs is 6.36 and that for the elsewhere rate of loan, 6.47.

In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account.

The total assessed contribution for a student is the assessed contribution from table A18 on the following page of this Memorandum added to the contribution for supplementary support (table A20). In total, this contribution must not exceed £6,210.

Table A18 (continued): 2016 COHORT STUDENTS (EXCLUDING STUDENTS ENTITLED TO BENEFITS AND STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE): ASSESSED CONTRIBUTION FOR THE LOAN FOR LIVING COSTS IN 2026/27.

HOUSEHOLD INCOME	Student living at home		Student studying in London		Student studying outside London	
	Assessed Contribution (£)	Loan (£)	Assessed Contribution (£)	Loan (£)	Assessed Contribution (£)	Loan (£)
42,875	0	6,385	0	11,325	0	8,068
43,000	19	6,366	20	11,305	20	8,048
44,000	172	6,213	177	11,148	174	7,894
45,000	325	6,060	334	10,991	329	7,739
46,000	478	5,907	491	10,834	483	7,585
47,000	630	5,755	649	10,676	638	7,430
48,000	783	5,602	806	10,519	792	7,276
49,000	936	5,449	963	10,362	947	7,121
50,000	1,089	5,296	1,120	10,205	1,101	6,967
51,000	1,242	5,143	1,278	10,047	1,256	6,812
52,000	1,395	4,990	1,435	9,890	1,411	6,657
53,000	1,548	4,837	1,592	9,733	1,565	6,503
54,000	1,701	4,684	1,749	9,576	1,720	6,348
55,000	1,854	4,531	1,906	9,419	1,874	6,194
56,000	2,007	4,378	2,064	9,261	2,029	6,039
57,000	2,159	4,226	2,221	9,104	2,183	5,885
58,000	2,312	4,073	2,378	8,947	2,338	5,730
58,387	2,372	4,013(*)	2,439	8,886	2,398	5,670
59,000			2,535	8,790	2,493	5,575
60,000			2,693	8,632	2,647	5,421
61,000			2,850	8,475	2,802	5,266
62,000			3,007	8,318	2,956	5,112
62,410			3,072	8,253	3,020	5,048(*)
63,000			3,164	8,161		
64,000			3,322	8,003		
65,000			3,479	7,846		
66,000			3,636	7,689		
67,000			3,793	7,532		
68,000			3,951	7,374		
69,000			4,108	7,217		
70,000			4,265	7,060		
70,131			4,286	7,039(*)		

(*) – minimum loan for living costs

A19: 2016 COHORT STUDENTS ENTITLED TO BENEFITS (EXCLUDING STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE): ASSESSED CONTRIBUTION FOR THE LOAN FOR LIVING COSTS IN 2026/27.

Household income **£42,875** or less - no assessed contribution;

Household income of **more than £42,875** – an assessed contribution will apply.

Home rate: contribution of £1 for each complete £6.54 of income above £42,875.

London rate: contribution of £1 for each complete £6.36 of income above £42,875.

Elsewhere rate: contribution of £1 for each complete £6.47 of income above £42,875.

This table should be read in conjunction with table **A16** of this Memorandum.

In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account. **The total assessed contribution for a student is the assessed contribution from this table added to the contribution for supplementary support (table A20). In total, this contribution must not exceed £6,210.**

HOUSEHOLD INCOME	Student living at home		Student studying in London		Student studying outside London	
(*) – minimum loan for living costs	Assessed Contribution (£)	Loan (£)	Assessed Contribution (£)	Loan (£)	Assessed Contribution (£)	Loan (£)
42,875	0	6,385	0	11,325	0	8,068
43,000	19	6,366	19	11,306	19	8,049
44,000	172	6,213	176	11,149	173	7,895
45,000	324	6,061	334	10,991	328	7,740
46,000	477	5,908	491	10,834	482	7,586
47,000	630	5,755	648	10,677	637	7,431
48,000	783	5,602	805	10,520	792	7,276
49,000	936	5,449	963	10,362	946	7,122
50,000	1,089	5,296	1,120	10,205	1,101	6,967
51,000	1,242	5,143	1,277	10,048	1,255	6,813
52,000	1,395	4,990	1,434	9,891	1,410	6,658
53,000	1,548	4,837	1,591	9,734	1,564	6,504
54,000	1,701	4,684	1,749	9,576	1,719	6,349
55,000	1,853	4,532	1,906	9,419	1,874	6,194
56,000	2,006	4,379	2,063	9,262	2,028	6,040
57,000	2,159	4,226	2,220	9,105	2,183	5,885
58,000	2,312	4,073	2,378	8,947	2,337	5,731
58,388	2,372	4,013(*)	2,439	8,886	2,397	5,671
59,000			2,535	8,790	2,492	5,576
60,000			2,692	8,633	2,646	5,422
61,000			2,849	8,476	2,801	5,267
62,000			3,007	8,318	2,955	5,113
62,415			3,072	8,253	3,020	5,048(*)
63,000			3,164	8,161		
64,000			3,321	8,004		
65,000			3,478	7,847		
66,000			3,636	7,689		
67,000			3,793	7,532		
68,000			3,950	7,375		
69,000			4,107	7,218		
70,000			4,264	7,061		
70,134			4,286	7,039(*)		

TABLE A20: 2016 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT IN 2026/27 (Long courses loan; grants for dependants; travel grant)

Assessments will be calculated as follows:

Household income **£39,796 or less:** no contribution

Household income of **more than £39,796:** contribution of £1 for each additional £8.73 of household income.

The maximum contribution is **£6,210**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to loan for living costs (set out in **table A15**, or for full-time students eligible for benefits, the contribution to loan for living costs in **table A16**). In total this contribution may not exceed **£6,210**.

ASSESSED CONTRIBUTION FOR SUPPLEMENTARY SUPPORT: ILLUSTRATIVE LEVELS OF INCOME.

HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)	HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)	HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)
39,796	0	59,000	2,199	79,000	4,490
40,000	23	60,000	2,314	80,000	4,605
41,000	137	61,000	2,428	81,000	4,719
42,000	252	62,000	2,543	82,000	4,834
43,000	367	63,000	2,657	83,000	4,948
44,000	481	64,000	2,772	84,000	5,063
45,000	596	65,000	2,887	85,000	5,178
46,000	710	66,000	3,001	86,000	5,292
47,000	825	67,000	3,116	87,000	5,407
48,000	939	68,000	3,230	88,000	5,521
49,000	1,054	69,000	3,345	89,000	5,636
50,000	1,168	70,000	3,459	90,000	5,750
51,000	1,283	71,000	3,574	91,000	5,865
52,000	1,397	72,000	3,688	92,000	5,979
53,000	1,512	73,000	3,803	93,000	6,094
54,000	1,627	74,000	3,917	94,000	6,208
55,000	1,741	75,000	4,032	94,010	6,210
56,000	1,856	76,000	4,147		
57,000	1,970	77,000	4,261		
58,000	2,085	78,000	4,376		

For residual incomes below **£39,796**, no contribution is assessed.

For residual incomes above **£94,010**, the assessed contribution is **£6,210**.

For details of the supplementary loan and grant support that is available to all full-time students, see section E.

SECTION B: SUPPORT AVAILABLE IN 2026/27 FOR 2012 COHORT STUDENTS: CURRENT SYSTEM STUDENTS WHO WERE NEW ENTRANTS IN 2012/13 FROM SEPTEMBER 2012 ONWARDS, IN 2013/14, 2014/15 OR 2015/16 WHO ARE CONTINUING THEIR COURSES IN 2026/27.

TABLE B1: LOAN RATES FOR 2012 COHORT STUDENTS: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.

FULL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED	INCOME ASSESSED
Parental home	6,175	4,013	2,162
London	10,833	7,041	3,792
Elsewhere	7,764	5,050	2,714
Overseas	9,223	5,998	3,225
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED	INCOME-ASSESSED
Parental home	5,673	3,687	1,986
London	9,866	6,413	3,453
Elsewhere	7,218	4,694	2,524
Overseas	8,018	5,212	2,806

Notes:

The maximum amount of main loan for living costs will be reduced by £0.50 for every £1 of maintenance grant received.

All eligible 2012 cohort students will be eligible for the appropriate main loan rate, 35% of which is income-assessed (see Table B1 above) This support package is available for 2012 cohort students taking full-time courses of Initial Teacher Training (ITT) in 2026/27. (Full year overseas rate lower threshold is £65,773).

TABLE B2: REDUCED RATE LOAN FOR LIVING COSTS.

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich years)	REDUCED LOANS (NHS Bursary Years)
Parental Home	2,461	2,122
London	4,607	3,970
Elsewhere	3,281	2,828
Overseas	N/A	2,828
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,869	1,609
London	3,523	3,039
Elsewhere	2,557	2,204
Overseas	N/A	2,204

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table B2 above):

- (i) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate (students undertaking work placements overseas qualify for the elsewhere rate of loan);
- (ii) Students who are eligible to apply for means-tested NHS bursaries (Note: the full year overseas reduced loan rate for these students is £2,828 and the final year overseas reduced loan rate is £2,204).

B3: SUPPORT FOR LIVING COSTS.

Full-time 2012 cohort students, including those undertaking full-time courses of initial teacher training in 2026/27 will be able to apply for:

- (1) A means-tested maintenance or special support grant of up to **£4,473**;
- (2) A loan for living costs, **35%** of which will be subject to income assessment (Table B1).
- (3) A reduced rate loan for living costs for students undertaking a sandwich work placement year or NHS bursary year (Table B2).

Table B5 applies to 2012 cohort students in 2026/27 who are eligible for the maintenance grant.

Table B6 applies to 2012 cohort students in 2026/27 who are eligible for the special support grant.

B4: SUPPORT FOR TUITION FEES.

Maximum fees and fee loans in 2026/27 for 2012 cohort students are the same as those for 2016 cohort students. See tables **A5** to **A14B**.

ACCESS AND PARTICIPATION PLANS.

Approved (Fee Cap) providers in England that intend to charge more than the Basic Amount or the Floor Amount in respect of the Basic Amount for full-time courses starting on or after 1 September 2012 must have an **Access and Participation Plan** approved by the Director for Fair Access and Participation. In 2026/27, the Floor Amount in respect of the Basic Amount for full-time courses (where the provider does not have a TEF award) is **£6,350**. The Basic Amount for full-time courses (where the provider has a TEF award) is **£6,525**. Access and Participation Plans describe the arrangements that each provider has in place to promote access for students from low-income or other under-represented groups through outreach activities as well as the financial help that the provider will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular provider.

**B5: MAINTENANCE GRANT AND LOAN ENTITLEMENT FOR 2012 COHORT STUDENTS:
ILLUSTRATIVE LEVELS OF INCOME.**

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £6,175(*)	
25,000	0	4,473	3,939	8,412
30,000	0	3,227	4,562	7,789
35,000	0	1,980	5,185	7,165
40,000	0	733	5,809	6,542
42,737	0	50	6,150	6,200
42,875	0	0	6,175	6,175
45,000	299	0	5,876	5,876
50,000	1,003	0	5,172	5,172
55,000	1,707	0	4,468	4,468
58,226	2,162	0	4,013(+)	4,013
60,000	2,162	0	4,013	4,013
Student studying in London			Maximum £10,833(*)	
25,000	0	4,473	8,597	13,070
30,000	0	3,227	9,220	12,447
35,000	0	1,980	9,843	11,823
40,000	0	733	10,467	11,200
42,737	0	50	10,808	10,858
42,875	0	0	10,833	10,833
45,000	299	0	10,534	10,534
50,000	1,003	0	9,830	9,830
55,000	1,707	0	9,126	9,126
60,000	2,411	0	8,422	8,422
65,000	3,116	0	7,717	7,717
69,799	3,792	0	7,041(+)	7,041
70,000	3,792	0	7,041	7,041
Student studying outside London			Maximum £7,764 (*)	
25,000	0	4,473	5,528	10,001
30,000	0	3,227	6,151	9,378
35,000	0	1,980	6,774	8,754
40,000	0	733	7,398	8,131
42,737	0	50	7,739	7,789
42,875	0	0	7,764	7,764
45,000	299	0	7,465	7,465
50,000	1,003	0	6,761	6,761
55,000	1,707	0	6,057	6,057
60,000	2,411	0	5,353	5,353
62,145	2,714	0	5,050(+)	5,050
65,000	2,714	0	5,050	5,050

(*) The amount of loan for which students are eligible will be reduced by £0.50 for every £1 of maintenance grant to which they are entitled.

The maximum amount of the maintenance grant is £4,473. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £4.01 of household income above £25,000, up to a household income of £42,737 where the student qualifies for a minimum grant of £50.

Where household income exceeds £42,737 no grant is payable. Students with household incomes of £42,737 or less have their loan for living costs reduced by £0.50 for every £1 of Maintenance Grant awarded. Students with household incomes between £42,738 and £42,875 qualify for the maximum amount of loan for living costs.

Students with household incomes above £42,875 lose £1 of loan for every complete £7.10 of income above £42,875 until the amount they received reaches around 65% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

**B6: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR 2012 COHORT STUDENTS:
ILLUSTRATIVE LEVELS OF INCOME.**

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £6,175	
25,000	0	4,473	6,175	10,648
30,000	0	3,227	6,175	9,402
35,000	0	1,980	6,175	8,155
40,000	0	733	6,175	6,908
42,737	0	50	6,175	6,225
42,875	0	0	6,175	6,175
45,000	299	0	5,876	5,876
50,000	1,003	0	5,172	5,172
55,000	1,707	0	4,468	4,468
58,226	2,162	0	4,013(+)	4,013
60,000	2,162	0	4,013	4,013
Student studying in London			Maximum £10,833	
25,000	0	4,473	10,833	15,306
30,000	0	3,227	10,833	14,060
35,000	0	1,980	10,833	12,813
40,000	0	733	10,833	11,566
42,737	0	50	10,833	10,883
42,875	0	0	10,833	10,833
45,000	299	0	10,534	10,534
50,000	1,003	0	9,830	9,830
55,000	1,707	0	9,126	9,126
60,000	2,411	0	8,422	8,422
65,000	3,116	0	7,717	7,717
69,799	3,792	0	7,041(+)	7,041
70,000	3,792	0	7,041	7,041
Student studying outside London			Maximum £7,764	
25,000	0	4,473	7,764	12,237
30,000	0	3,227	7,764	10,991
35,000	0	1,980	7,764	9,744
40,000	0	733	7,764	8,497
42,737	0	50	7,764	7,814
42,875	0	0	7,764	7,764
45,000	299	0	7,465	7,465
50,000	1,003	0	6,761	6,761
55,000	1,707	0	6,057	6,057
60,000	2,411	0	5,353	5,353
62,145	2,714	0	5,050(+)	5,050
65,000	2,714	0	5,050	5,050

The maximum amount of the special support grant is £4,473. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £4.01 of household income above £25,000, up to a household income of £42,737 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,737, no grant is payable.

Students with household incomes up to £42,875 qualify for the maximum amount of loan for living costs.

Students with household incomes above £42,875 lose £1 of loan for every complete £7.10 of income above £42,875 until the amount they received reaches around 65% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

TABLE B7: 2012 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT in 2026/27 (Long courses loan; grants for dependants; travel grant)

Assessments will be calculated as follows:

Household income **£39,796 or less:** no contribution

Household income of **more than £39,796:** contribution of £1 for each additional £8.73 of household income.

The maximum contribution is **£6,210**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to loan for living costs. In total this contribution may not exceed **£6,210**.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)	HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)	HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)
39,796	0	59,000	2,199	79,000	4,490
40,000	23	60,000	2,314	80,000	4,605
41,000	137	61,000	2,428	81,000	4,719
42,000	252	62,000	2,543	82,000	4,834
43,000	367	63,000	2,657	83,000	4,948
44,000	481	64,000	2,772	84,000	5,063
45,000	596	65,000	2,887	85,000	5,178
46,000	710	66,000	3,001	86,000	5,292
47,000	825	67,000	3,116	87,000	5,407
48,000	939	68,000	3,230	88,000	5,521
49,000	1,054	69,000	3,345	89,000	5,636
50,000	1,168	70,000	3,459	90,000	5,750
51,000	1,283	71,000	3,574	91,000	5,865
52,000	1,397	72,000	3,688	92,000	5,979
53,000	1,512	73,000	3,803	93,000	6,094
54,000	1,627	74,000	3,917	94,000	6,208
55,000	1,741	75,000	4,032	94,010	6,210
56,000	1,856	76,000	4,147		
57,000	1,970	77,000	4,261		
58,000	2,085	78,000	4,376		

For residual incomes below **£39,796**, no contribution is assessed.

For residual incomes above **£94,010**, the assessed contribution is **£6,210**.

For details of the supplementary loan and grant support that is available to all full-time students, see section C.

SECTION C: SUPPLEMENTARY LOANS AND GRANTS FOR LIVING COSTS FOR NEW FULL-TIME STUDENTS IN 2026/27 STARTING THEIR COURSES ON OR AFTER 1 AUGUST 2026 AND BEFORE 1 JANUARY 2027 AND STUDENTS CONTINUING THEIR COURSES IN 2026/27.

2016 cohort students who are **new entrants in 2026/27** or were new entrants in **2016/17, 2017/18, 2018/19, 2019/20, 2020/21, 2021/22, 2022/23, 2023/24, 2024/25** and **2025/26** and are continuing on their course in **2026/27** should be assessed for means-tested supplementary support in accordance with Table **A20**;

2012 cohort students (i.e. students who were new entrants in **2012/13 from September 2012** onwards, in **2013/14, 2014/15 or 2015/16** who are continuing on their course in **2026/27**, should be assessed for means-tested supplementary support in accordance with **Table B7**;

TABLE C1: LONG COURSES LOANS (previously known as “extra weeks loans”).

RATE OF LOAN	AMOUNT
Parental	77
London	149
Elsewhere	116
Overseas	161

The rates shown are weekly amounts for 2026/27. Students eligible for the reduced rate of loan are not eligible for additional amounts for periods of extra attendance.

C2: DISABLED STUDENTS ALLOWANCE FOR FULL-TIME UNDERGRADUATE STUDENTS (Not means-tested).

The undergraduate DSA allowance was simplified into one allowance for 2026/27. The same maximum allowance - **£27,783** - will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2026/27. This will apply for both new and continuing students. An exception for travel costs will be made to this maximum cap, which means that travel costs will in effect be uncapped.

ALLOWANCE	MAXIMUM AMOUNT (£)
Single DSA	27,783

The maximum DSA for **part-time students** is at **D2**.

C3: GRANT IN RESPECT OF AN ADULT DEPENDANT.

Where applicable, the maximum grant in 2026/27 in respect of one dependant of the student who is either the student's partner or an adult dependant will be **£3,545**.

"Partner" is currently defined in the Student Support Regulations. A student's spouse or civil partner would fall within the definition. In certain cases, a person living with the student as if he were the student's spouse or civil partner will also be covered.

Where the student does not have a partner within the meaning of the Regulations, a student may be eligible for this grant in respect of one adult dependant whose net income does not exceed **£3,796**.

C4: GRANT TOWARDS CHILDCARE COSTS (CHILDCARE GRANT).

The amount of childcare grant payable in 2026/27 will be based on 85% of actual childcare costs, subject to a maximum grant of **£199.62** per week for one child only or **£342.24** per week for two or more children.

C5: THE PARENTS' LEARNING ALLOWANCE.

The maximum amount of Parents' Learning Allowance payable in 2026/27 will be **£2,024** and the minimum **£50**.

TABLE C6: DEPENDANTS' GRANTS INCOME ASSESSMENT

Dependants' Income Assessment for 2026/27				
	PLA	ADG	CCG	
			(1 child)**	(2+ children)***
Maximum entitlement	£2,024	£3,545	£10,380.24 (52 week rate)	£17,796.48 (52 week rate)
Minimum payable	£50*	£0.01	£0.01	£0.01
Lower income threshold for max grant	£14,910	£8,746	£9,727	£11,118
Upper income threshold for min grant	£18,957.98	£15,835.98	£20,107.23	£28,914.47
Grant reduction amount (Loss of grant per £1 of income after deduction of lower threshold)	£0.50	£0.50	£1.00	£1.00
*Where dependants' incomes are from £18,858 to £18,957.98 students qualify for a minimum £50 PLA.				
** Weekly maximum CCG for one child is £199.62				
***Weekly maximum CCG for two or more children is £342.24				

C7: TRAVEL GRANTS.

The amount to be disregarded in any assessment of claims will be **£303**.

SECTION D: SUPPORT AVAILABLE IN 2026/27 TO NEW PART-TIME STUDENTS STARTING THEIR COURSES ON OR AFTER 1 AUGUST 2026 AND BEFORE 1 JANUARY 2027 AND PART-TIME STUDENTS WHO WERE NEW ENTRANTS IN 2012/13 FROM SEPTEMBER 2012 ONWARDS, IN 2013/14, 2014/15, 2015/16, 2016/17, 2017/18, 2018/19, 2019/20, 2020/21, 2021/22, 2022/23, 2023/24, 2024/25 and 2025/26 WHO ARE CONTINUING THEIR COURSES IN 2026/27;

D1: TUITION FEE SUPPORT.

For 2026/27, HE providers will register with the Office for Students as Approved (Fee Cap) providers or Approved Providers. Providers registering in the Approved (Fee Cap) part of the Register will be subject to maximum fee limits. Providers registering in the Approved part of the Register will not be subject to maximum fee limits but will attract fee loans up to the levels for Approved (Fee Cap) providers which do not have an Access and Participation Plan in place.

New part-time entrants starting courses at Approved (Fee Cap) providers in 2026/27 on or after 1 August 2026 and before 1 January 2027 and part-time entrants in 2012/13 from September 2012 onwards, in 2013/14, 2014/15, 2015/16, 2016/17, 2017/18, 2018/19, 2019/20, 2020/21, 2021/22, 2022/23, 2023/24, 2024/25 and 2025/26 who are continuing their courses in 2026/27 will be able to apply for a non means-tested fee loan of up to **£7,335** to meet the full costs of their tuition. Providers with an Access and Participation Plan from the Office for Students (OfS) and receiving a Teaching Excellence and Student Outcomes Framework (TEF) award for 2026/27 will be able to charge above **£7,140** in fees for a part-time course up to a maximum of **£7,335**.

Part-time entrants undertaking a lower-fee foundation year in 2026/27 that started on or after 1 August 2026 and before 1 January 2027 as part of a course at an Approved (Fee Cap) provider will be able to apply for non-means tested fee loan of up to **£4,315** to meet the full costs of their tuition. Providers with an Access and Participation Plan from the Office for Students (OfS) and receiving a Teaching Excellence and Student Outcomes Framework (TEF) award for 2026/27 will be able to charge above **£4,200** in fees for a part-time foundation year up to a maximum of **£4,315**.

Part-time entrants to courses at Approved providers in 2012/13 from September 2012 onwards, in 2013/14, 2014/15, 2015/16, 2016/17, 2017/18, 2018/19, 2019/20, 2020/21, 2021/22, 2022/23, 2023/24, 2024/25 and 2025/26 who are continuing their courses in 2026/27 will be able to apply for a non means-tested fee loan of up to **£4,760** towards the costs of their course or up to **£4,890** where a provider has received a TEF award for 2026/27.

For a lower-fee foundation year starting on or after 1 August 2025 and before 1 January 2027 as part of a course at an Approved Provider, part-time time entrants will be able to apply for a fee loan of up to **£2,800** towards the cost of their course or up to **£2,875** where the provider has a TEF award for 2026/27.

In order to be eligible for a fee loan, a student must be studying at an intensity of at least 25% of an equivalent full-time course for a) the appropriate academic year and (b) the duration of the entire course.

D2: DISABLED STUDENTS ALLOWANCES FOR PART-TIME UNDERGRADUATE STUDENTS (Not means-tested).

. The same maximum allowance - **£27,783** - will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2026/27. This will apply for both new and continuing students. An exception for travel costs will be made to this maximum cap, which means that travel costs will in effect be uncapped.

ALLOWANCE	MAXIMUM AMOUNT (£)
Single DSA	27,783

ACCESS AND PARTICIPATION PLANS FOR PART-TIME COURSES.

Approved (Fee Cap) providers in England that intend to charge more than the Basic Amount or the Floor Amount in respect of the Basic Amount for part-time courses starting on or after 1 September 2012 must have an **Access and Participation Plan** approved by the Director for Fair Access and Participation. In 2026/27, the Floor Amount in respect of the Basic Amount for part-time courses (where the provider does not have a TEF award) is **£4,760**. The Basic Amount for part-time courses (where the provider has a TEF award) is **£4,890**. Access and Participation Plans describe the arrangements that each provider has in place to promote access for students from low-income or other under-represented groups through outreach activities as well as the financial help that the provider will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular provider. The corresponding figures for a part-time lower-fee foundation year starting on or after 1 August 2025 and before 1 January 2027 are: **£2,800** (Floor to the Basic Amount) and **£2,875** (Basic Amount).

LIVING COSTS SUPPORT FOR (I) NEW PART-TIME STUDENTS STARTING THEIR COURSES IN 2026/27 ON OR AFTER 1 AUGUST 2026 AND BEFORE 1 JANUARY 2027 (II) PART-TIME STUDENTS WHO STARTED A DEGREE LEVEL COURSE OR INTEGRATED MASTERS DEGREE, OR CERTAIN LEVEL 5 HEALTHCARE COURSES IN 2018/19, 2019/20, 2020/21, 2021/22, 2022/23, 2023/24, 2024/25 OR 2025/26 AND ARE CONTINUING THEIR COURSES IN 2026/27 (II) STUDENTS STARTING A RECOGNISED HIGHER TECHNICAL QUALIFICATION FROM 2024/25 ONWARDS AND BEFORE 1 JANUARY 2027.

TABLE D3: LOAN FOR LIVING COSTS RATES FOR PART-TIME STUDENTS IN 2026/27: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.

ALL YEARS OF COURSE (Rates for 100% Intensity of Study)	MAIN RATE (100%)	NON-INCOME ASSESSED	INCOME ASSESSED
Parental home	9,118	4,013	5,105

London	14,135	7,039	7,096
Elsewhere	10,830	5,048	5,782
Overseas	12,403	5,996	6,407

The part-time maintenance loan is referred to as the loan for living costs for the purposes of regulations, they are the same loan product. Students will have their household income assessed and then have their loan adjusted by their intensity of study - the assessment will be similar to that for the full-time system.

HOUSEHOLD INCOME ASSESSMENT

The income assessment for the part-time loan for living costs at 100% intensity of study is calculated as follows:

Parental Home Rate: £1 reduction in loan for every complete £6.54 increase in income above £25,000.

London Rate: £1 reduction in loan for every complete £6.36 increase in income above £25,000.

Elsewhere Rate: £1 reduction in loan for every complete £6.47 increase in income above £25,000.

Overseas Rate: £1 reduction in loan for every complete £6.41 increase in income above £25,000.

The income threshold for the minimum non-income assessed full rate of overseas loan is: £66,069.

INTENSITY OF STUDY

Part-time education can be studied at a range of different intensities – where a student studies a certain percentage of the full time equivalent (FTE) course. The intensity of study will be based on the number of credits that the student intends to complete in a given academic year. Payments are made on a banded basis.

The minimum intensity of study in an academic year for part-time funding for fee loans, loans for living costs and DSAs is **25%**. Students will be supported for no more than four times the length of a full-time equivalent course, capped at 16-years maximum.

TABLE D4: MAXIMUM PART-TIME LOAN FOR LIVING COSTS RATES AT DIFFERENT LEVELS OF INTENSITY OF STUDY.

<i>Part-time maximum loan for living costs entitlement by location rate and intensity of study for Academic Year 2026/27.</i>				
Location rates	Intensity of study	Main Rate* (£)	Non-Income Assessed* (£)	Income Assessed (£)
Student living at home	<i>100% (full-time equivalent rate)</i>	9,118	4,013	5,105.00
	<i>75%</i>	6,838.50	3,009.75	3,828.75

	66.60%	6,072.59	2,672.66	3,399.93
	50%	4,559.00	2,006.50	2,552.50
	33.30%	3,036.29	1,336.33	1,699.96
	25%	2,279.50	1,003.25	1,276.25
Student studying outside London	100% (FTE)	10,830	5,048	5,782.00
	75%	8,122.50	3,786.00	4,336.50
	66.60%	7,212.78	3,361.97	3,850.81
	50%	5,415.00	2,524.00	2,891.00
	33.30%	3,606.39	1,680.98	1,925.41
	25%	2,707.50	1,262.00	1,445.50
Student studying in London	100% (FTE)	14,135	7,039	7,096.00
	75%	10,601.25	5,279.25	5,322.00
	66.60%	9,413.91	4,687.97	4,725.94
	50%	7,067.50	3,519.50	3,548.00
	33.30%	4,706.96	2,343.99	2,362.97
	25%	3,533.75	1,759.75	1,774.00
Student studying Overseas	100% (FTE)	12,403	5,996	6,407.00
	75%	9,302.25	4,497.00	4,805.25
	66.60%	8,260.40	3,993.34	4,267.06
	50%	6,201.50	2,998.00	3,203.50
	33.30%	4,130.20	1,996.67	2,133.53
	25%	3,100.75	1,499.00	1,601.75

*Main rate and non-income assessed figures rounded to the nearest £0.01.

D5: LOAN FOR LIVING COSTS ENTITLEMENT FOR PART-TIME STUDENTS IN 2026/27: ILLUSTRATIVE LEVELS OF INCOME (Rates for 100% intensity of study).

INCOME (£)	Income Assessment (£) ³	Special Support Element (£)	Maintenance Element (£)	LOAN FOR LIVING COSTS (£)
Student living at home		Maximum £4,582	Maximum £4,536	Maximum £9,118
25,000	0	4,582	4,536	9,118
30,000	764	4,582	3,772	8,354
35,000	1529	4,582	3,007	7,589
40,000	2293	4,582	2,243	6,825
45,000	3058	4,582	1,478	6,060
50,000	3822	4,582	714	5,296
54,666	4,536	4,582	0	4,582
55,000	4,587	4,531	0	4,531
58,387	5,105	4,013	0	4,013(+)
60,000	5,105	4,013	0	4,013
65,000	5,105	4,013	0	4,013
Student studying in London		Maximum £4,582	Maximum £9,553	Maximum £14,135
25,000	0	4,582	9,553	14,135
30,000	786	4,582	8,767	13,349
35,000	1572	4,582	7,981	12,563
40,000	2358	4,582	7,195	11,777
45,000	3144	4,582	6,409	10,991
50,000	3930	4,582	5,623	10,205
55,000	4716	4,582	4,837	9,419
60,000	5503	4,582	4,050	8,632
65,000	6289	4,582	3,264	7,846
70,000	7075	4,582	2,478	7,060
70,131	7,096	4,582	2,457	7,039(+)
75,000	7,096	4,582	2,457	7,039
Student studying outside London		Maximum £4,582	Maximum £6,248	Maximum £10,830
25,000	0	4,582	6,248	10,830
30,000	772	4,582	5,476	10,058
35,000	1545	4,582	4,703	9,285
40,000	2318	4,582	3,930	8,512
45,000	3091	4,582	3,157	7,739
50,000	3863	4,582	2,385	6,967
55,000	4636	4,582	1,612	6,194
60,000	5409	4,582	839	5,421
62,410	5,782	4,582	466	5,048(+)
65,000	5,782	4,582	466	5,048
70,000	5,782	4,582	466	5,048

Students on household incomes of £25,000 or less qualify for the maximum loan for living costs at the respective Home, Elsewhere or London rate of loan. £4,582 of the loan for living costs is a special support loan. Where a student qualifies for £4,582 or less, the whole loan for living costs is a special support loan.

Home Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £6.54 of income above £25,000 until the amount they receive reaches 44% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

London Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £6.36 of income above £25,000 until the amount they receive reaches 49.8% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

³ Figures rounded down to the nearest £1

Elsewhere Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £6.47 of income above £25,000 until the amount they receive reaches 46.6% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

SECTION E: SUPPORT AVAILABLE IN 2026/27 TO NEW FULL-TIME DISTANCE LEARNING STUDENTS STARTING COURSES ON OR AFTER 1 AUGUST 2026 AND BEFORE 1 JANUARY 2027 AND FULL-TIME DISTANCE LEARNING STUDENTS WHO STARTED THEIR COURSES IN 2012/13 FROM SEPTEMBER 2012 ONWARDS, IN 2013/14, 2014/15, 2015/16, 2016/17, 2017/18, 2018/19, 2019/20, 2020/21, 2021/22, 2022/23, 2023/24, 2024/25 OR 2025/26 WHO ARE CONTINUING THEIR COURSES IN 2026/27

E1: TUITION FEE SUPPORT.

2012 and 2016 cohort students undertaking full-time distance learning courses at Approved (Fee Cap) providers will be able to apply for a **non means-tested fee loan** of up to **£9,790** in 2026/27 to meet the full costs of their course. Providers with an Access and Participation Plan from the Office for Students (OfS) that have received a Teaching Excellence and Student Outcomes Framework (TEF) award for 2026/27 will be able to charge above **£9,525** in fees for a full-time course up to a maximum of **£9,790**.

Maximum fees in 2026/27 for full-time accelerated degree courses at Approved (Fee Cap) providers in England starting on or after 1 August 2019 and before 1 January 2027 undertaken by distance learning will be 20% higher (to the nearest £5) than those for standard full-time degree courses in 2026/27. 2016 cohort students undertaking these courses will be able to apply for a fee loan to meet the full costs of their tuition.

New students starting a full-time lower-fee foundation year on or after 1 August 2025 and before 1 January 2027 as part of a course at an Approved (Fee Cap) provider will be able to apply for non-means tested fee loan of up to **£5,760** to meet the full costs of their tuition. Providers with an Access and Participation Plan from the Office for Students (OfS) and also receiving a Teaching Excellence and Student Outcomes Framework (TEF) award for 2026/27 will be able to charge above **£5,605** in fees for a full-time foundation year up to a maximum of **£5,760**.

Tables **A5 - A14B** of this Financial Memorandum set out maximum fees and fee loans for standard full-time and accelerated courses in 2026/27.

E2: DISABLED STUDENTS ALLOWANCES –FULL-TIME DISTANCE LEARNING STUDENTS (Not means-tested).

The same maximum allowance: **£27,783** - will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2026/27. This will apply for both new and continuing students. An exception for travel costs will be made to this maximum cap, which means that travel costs will in effect be uncapped.

ALLOWANCE	MAXIMUM AMOUNT (£)
Single DSA	£27,783

ACCESS AND PARTICIPATION PLANS – FULL TIME DISTANCE LEARNING STUDENTS.

Approved (Fee Cap) providers in England that intend to charge more than the Basic Amount or the Floor Amount in respect of the Basic Amount for full-time courses starting on or after 1 September 2012 must have an Access and Participation Plan approved by the Director for Fair Access and Participation. In 2026/27, for a full year of a course, the Floor Amount in respect of the Basic Amount for full-time courses (where the provider does not have a TEF award) is **£6,350 (£7,620** for accelerated degree courses starting on or after 1 August 2019 and before 1 January 2027). The Basic Amount for full-time courses (where the provider has a TEF award) is **£6,525** in 2026/27 (**£7,830** for accelerated degree courses starting on or after 1 August 2019 and before 1 January 2027). Access and Participation Plans describe the arrangements that each provider has in place to promote access for students from low-income or other under-represented groups through outreach activities as well as the financial help that the provider will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular provider. The corresponding figures for a full-time lower-fee foundation year starting on or after 1 August 2025 and before 1 January 2027 are: **£3,735** (Floor to the Basic Amount) and **£3,835** (Basic Amount).

SECTION F: SUPPORT AVAILABLE IN 2026/27 FOR STUDENTS UNDERTAKING POSTGRADUATE COURSES.

In 2026/27 students undertaking postgraduate master's degree and postgraduate doctoral degree courses can apply for loans which are a contribution towards the costs of their study (for tuition and living costs). The loan covers the duration of the course.

F1: LOANS FOR POSTGRADUATE MASTER'S DEGREE COURSES.

STUDENTS STARTING THEIR COURSES IN: (Academic Year)	MAXIMUM LOAN FOR A COURSE (£)
2021/22	11,570
2022/23	11,836
2023/24	12,167
2024/25	12,471
2025/26	12,858
2026/27	13,206

F2: LOANS FOR POSTGRADUATE DOCTORAL DEGREE COURSES.

STUDENTS STARTING THEIR COURSES IN: (Academic Year)	MAXIMUM LOAN FOR A COURSE (subject to table H3 below) (£)
2021/22	27,265
2022/23	27,892
2023/24	28,673
2024/25	29,390
2025/26	30,301
2026/27	31,122

F3: MAXIMUM LOAN ENTITLEMENT FOR AN ACADEMIC YEAR OF A POSTGRADUATE DOCTORAL DEGREE COURSE.

STUDENTS STARTING THEIR COURSES IN: (Academic Year)	MAXIMUM LOAN FOR AN ACADEMIC YEAR OF A COURSE (£)
2021/22	11,570
2022/23	11,836
2023/24	12,167
2024/25	12,471
2025/26	12,858
2026/27	13,206

F4: DISABLED STUDENTS ALLOWANCE FOR POSTGRADUATE STUDENTS.

ALLOWANCE	MAXIMUM AMOUNT (£)
Single DSA	27,783