

Funding your studies 2025/26



David Taylor
Money Advice Service



**UNIVERSITY of
WORCESTER**

Full-time students 2025/26

There are two main costs associated
with Higher Education

Tuition Fees

Tuition Fee Loan

Living & Study Costs

**Maintenance Loan
Parents Learning Allowance
Child Care Grant
Adult Dependants Grant
Disabled Students
Allowance**

Full-time students

SFE, SFW, SAAS, SFNI

TUITION FEES

Loans to pay tuition fees are available through your appropriate national funding body.

- Up to **£9,535** available each year
- **Not based on income**
- Paid directly to the University
- Previous H.E. study may reduce entitlement

Full-time students

LIVING AND STUDY COSTS

Maintenance Loan (reduced amount if over 60 years)

Loans to help with living & study costs available through your appropriate national funding body.

Amount received will depend upon:

- household income
- living at parental home or not
- receiving certain benefits
- length of course year

SFE Maintenance Loan

Household Residual Income	Tuition Fees Loan	Maintenance Loan for Living costs	
Household Income	Paid to University	Living at parental home	<u>Elsewhere Outside London</u>
£25,000	£9,535	£8,877	£10,554
£30,000	£9,535	£8,132	£9,791
£35,000	£9,535	£7,387	£9,038
£40,000	£9,535	£6,642	£8,285
£45,000	£9,535	£5,897	£7,532
£50,000	£9,535	£5,152	£6,779
£55,000	£9,535	£4,407	£6,026
£60,000	£9,535	£3,907	£5,273
£65,000	£9,535	£3,907	£4,915

Higher Maintenance Loan available if course London based

Maintenance Loan

An increased Maintenance Loan is available for students in certain circumstances. Includes the Special Support Element.

Section 9 Special Support

If one of the categories below applies, you may qualify for additional loan for your living costs. Tick any of the boxes below that are relevant to you. You must send supporting evidence with your application. Read the notes to find out what evidence to send. 
If none of the boxes apply to you, go straight to section 10.

- I'm a lone parent or lone foster parent with a child or young person under 20 who is in full-time education below higher education level or on an approved training course
- I have a partner who is also a student, and one or both of us are responsible for a child or young person under 20 who is in full-time education below higher education level or on an approved training course
- I have a disability and qualify for the Disability Premium or Severe Disability Premium
- I'm deaf and qualify for Disabled Students' Allowance
- I have been treated as incapable of work for a continuous period of at least 28 weeks
- I have a disability and qualify for income-related Employment and Support Allowance
- I'm waiting to go back to a course having taken agreed time out from that course due to an illness or caring responsibility that has now ended
- I'm entitled to Personal Independence Payment (PIP)
- I'm entitled to Disability Living Allowance (DLA)
- I'm entitled to Armed Forces Independence Payment (AFIP)

Maximum of
£4,461
disregarded
by DWP

SFE Maintenance Loan

Household Income	Tuition Fee Loan	Maintenance Loan			
		Living at parental home	Special Support Element	Living away from parental home	Special Support Element
£25,000	£9,535	£10,473	£4,461	£12,019	£4,461
£30,000	£9,535	£9,282	£3,270	£10,854	£3,296
£35,000	£9,535	£8,090	£2,078	£9,688	£2,130
£40,000	£9,535	£6,899	£887	£8,522	£964
£45,000	£9,535	£5,897	£0	£7,532	£0
£50,000	£9,535	£5,152	£0	£6,779	£0
£55,000	£9,535	£4,406	£0	£6,026	£0
£60,000	£9,535	£3,906	£0	£5,273	£0
£65,000	£9,535	£3,906	£0	£4,915	£0

Special Support Element disregarded by most DWP Benefits

Increased amount available for courses based in London

Repayment of Loans

Tuition Fee loan and Maintenance loan repaid together.

But only if earning more than **£25,000** annually.

This threshold is set until 2027 when it will increase annually by the Retail Price Index.

9% of earnings above £25,000 deducted to repay loans

Written off after 40 years following graduation or leaving the course.

Interest charged at Retail Price Index (RPI).

The RPI figure used from September 2025 will be based on the RPI figure in March 2025, which was 3.1%.

Repayment of Loans

Monthly Repayment examples

Annual income before tax	Monthly Earnings	Approx. monthly repayment
£24,000	£2,000	£0
£28,000	£2,333	£23
£31,000	£2,583	£45
£33,000	£2,750	£60
£40,000	£3,333	£113

Extra Help for Full-time students

Parents Learning Allowance – up to **£2,024** per year

- Must have main responsibility for a dependant
- Does not have to be repaid
- Disregarded for Universal Credit calculation
- Based upon household income

Adult Dependants Grant – up to **£3,545** per year

- Awarded where the student has another adult who is financially dependant upon them (income of less than £3,796)
- Does not have to be paid back – but is taxable income
- Based upon household income

Extra Help for Full-time students

Child Care Grant - up to 85% of childcare charges

£199.62 cap per week for one child

£342.24 cap per week for two or more children

- Help towards registered childcare costs for children under 15, or 17, if they have special educational needs
- Does not have to be repaid
- Must be eligible for student finance
- Based upon household income
- Payments will be made direct to childcare provider via a third-party company.

Nursing and Allied Health Professions

Different schemes England, Wales, Scotland, N. Ireland

- Nursing (all branches)
- Midwifery
- Nutrition & Dietetics
- Occupational Therapy
- Orthotics
- Orthotics & Prosthetics
- Physiotherapy
- Podiatry/Chiropody
- Radiography (Diagnostic),(Therapeutic)

AHP Masters courses are funded through undergraduate scheme by SFE

Nursing and Allied Health Professions

Increased loan available.

Long Course Loan - extra weeks allowance if course more than 30 weeks and 3 days in length.

- £75 per week living in parental home
- £113 per week living away from home/independent

Must be income assessed to receive the extra weeks.

E.G. About 12 extra weeks for Adult Nursing.

Treated as an exception course by SFE.
Previous study or an existing qualification
should not prevent funding.

Extra funding for Allied Health Professional Courses

NHS Learning Support Fund

The NHS LSF is made up of six elements of supplementary funding. These are:



Training Grant

£5,000 per year academic for all new and continuing students



Specialist subject payment

£1,000 for all new students studying a specialist subject. Further details are given later in this guide.



Regional incentive

Further details about this allowance will be made available in due course.



Parental Support

New and continuing students with child dependants will have access to £2,000 per academic year.



Travel and Dual Accommodation Expenses

Reimbursement of additional travel and any temporary accommodation costs incurred as a result of attending a practice placement.



Exceptional Hardship Fund

Up to £3,000 per academic year for students who find themselves in unforeseen financial hardship.

Part-time Students

Tuition Fee Loan

- Loan of up to £7,145 available – not based on income
- Must be at least 25% intensity
- Paid directly to the University

Maintenance Loan (must be aged less than 60 years)

- Must be at least 25% intensity
- Based on % of FT rates – mostly same eligibility rules
- Bands of study intensity set the rate to be paid.
- Must lead to Bachelor degree or Integrated Masters, or Healthcare course at level 4,5 or 6 (excludes Foundation degrees)
- No dependants grants available

SFE Part-time Maintenance Loan

Intensity of study	Intensity band	Maximum Living at parental home	Maximum Living Elsewhere
Less than 25%	Nil	£0	£0
25% to less than 33%	25%	£2,219	£2,639
33% to less than 50%	33%	£2,959	£3,518
50% to less than 66%	50%	£4,439	£5,277
66% to less than 75%	66%	£5,918	£7,036
75% to less than 100%	75%	£6,658	£7,916

Online application portal opens late May-early June each year

Same repayment rules as FT - but recovery can start four years after course start date if earning more than £25,000.

Part-time Students – second degree

Previous H.E. study may reduce entitlement but previous Full-Time study that did not lead to a qualification will not be counted.

Certain courses funded as second degree (not Foundation)

Equivalent level qualification exceptions

Course codes that begin with:

- B – Subjects allied to medicine
- C – Biological sciences
- D – Veterinary sciences, agricultural and related subjects
- F – Physical sciences
- G – Mathematical sciences
- H – Engineering
- I – Technology
- J – Computer science

Social Work Bursaries

Cap on number of bursaries available.

Undergraduate

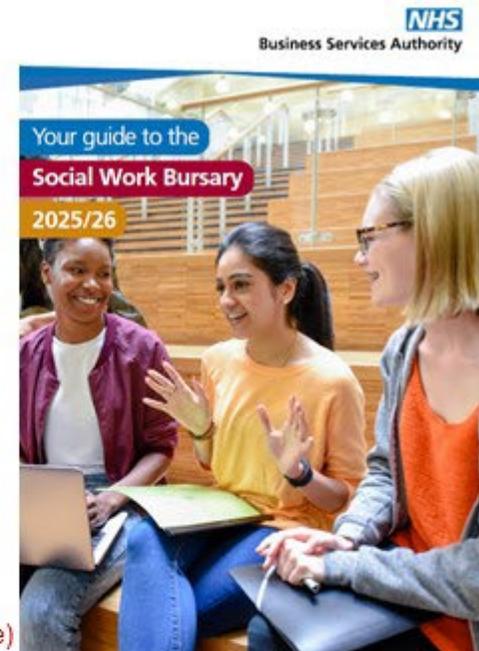
- Normal funding via SFE
- No bursary for year 1
- Years 2 & 3 bursary of up to **£4,862.50**

(includes Placement Travel Allowance)

Postgraduate

- Tuition fees contribution (up to **£4,052** for full-time)
- Basic grant of up to **£3,362.50** for a 52 week period
- Additional means tested maintenance grant of up to **£2,721**(over 52 weeks) plus dependants grants.
- **£862.50** Placement Travel Allowance - if no other grant UG & PG

University allocates students for the bursary



Postgraduate Funding

Teacher Training – PGCE

Same funding as undergraduates:

- Tuition fee loan
- Maintenance Loan
- Parents Learning Allowance
- Adult Dependents Grant
- Child Care Grant

Previous study at a lower study level normally ignored.

Extra funding for some subjects and/or qualification already obtained.

Post-Graduate Teacher Funding

	Eligibility 2026/20276	
	Scholarships	Bursaries
		Trainee with 1 st ,2:1,2:2 PhD or Master's
Chemistry	£31,000	£29,000
Computing	£31,000	£29,000
Maths	-	£29,000
Physics	£31,000	£29,000
Languages (French, German, Spanish)	£22,000	£20,000
Design & Technology	-	£20,000
Languages (Other)	-	£20,000
Biology	-	£5,000
Geography	-	£5,000

getintoteaching.education.gov.uk/funding-my-teacher-training/bursaries-and-scholarships-for-teacher-training

Postgraduate Funding

Masters Loan available from SFE

- **Non-Income related loan of up to £12,858**

But must be:

- under 60 years of age
- on a full post-graduate taught Masters course

Repaid along with undergraduate loans, but at 6% of earnings above £21,000.

SFW also provide postgraduate loans – up to £19,255

SAAS £7,000 tuition fee loan and £6,900 maintenance loan

Previous Masters funding can mean no further funding available – unless compelling personal reasons.

Postgraduate Funding

SFE Postgraduate funding for PhD and Research courses.

- **Non-Income related loan of up to £30,301**
- **Annual cap of £12,858**

But must be:

- under 60 years of age
- on a full PhD or DPhil course and not receiving Research Council funding

Loans also available from SFW.

£29,130 with maximum per year 50% of maximum.

Apprenticeships

Current courses



Nursing Associate (NMC 2018) Level 5 Apprenticeship



Advanced Clinical Practitioner Apprenticeship (Level 7)



Registered Nurse Degree Apprenticeship (Level 6)



Social Worker (Integrated Degree) Apprenticeship (Level 6)



Assistant Practitioner (Health) Apprenticeship (Level 5)



Dietitian Degree Apprenticeship (Level 6)*



Occupational Therapist Degree Apprenticeship (Level 6)*



Physiotherapy Degree Apprenticeship (Level 6)*

*Subject to approval

1. Earn and learn
2. Relevant experience
3. Building contacts
4. Nationally recognised qualification
5. Guidance & support

<https://www.worcester.ac.uk/study/apprenticeships/home.aspx>

[UK Government's Apprenticeship Levy](#)

Extra Help for students

Disabled Students Allowance

Non-means tested support to help with learning related expenses. (FT, PT & PG)

Awards can help with:

- Specialist equipment
- Non-medical helpers
- Extra travel costs
- Other disability related costs of studying

Dedicated University team to help with applications and arrange support and other reasonable adjustments.

<https://www.worc.ac.uk/disabilityanddyslexia/>

How do I apply?

Create an account



Log in and complete the application form



Include details of your household income and get your parents/partner to support your application if needed



Send in any proof of identity or evidence as requested



Wait up to 6 weeks for a response

Applying for student finance

- Apply for funding before course starts.

- Don't wait for offers –

enter first choice and then change this if needed.

- Paper forms also available at

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

- Can apply from around March 2026. (June for PT and PG)
- New students advised to complete application by May 2026 to be sure of funds at start of course.
- Have 9 months from start of academic year to apply.

Applying for student finance

Residency

UK nationals still need to have been “ordinarily resident” in the UK for three years immediately before the first day of course and not moved there wholly or mainly to receive full-time education.

Students who have “settled status” from the Home Office or applying under Long term residency rules should allow extra time.

EU and EEA students now need to have either pre-settled or settled status under the EU Settlement Scheme to be eligible for funding. EEA need to be settled or classed as a worker to be eligible.

Pre-settled status should enable a tuition fee loan – if also a “worker” the Maintenance Loan and other grants may also be awarded.

Settled Status – can apply for all available funding.

Applying for student finance

Previous Study

Funding usually only available for first full degree – any previous higher-education study will impact on funding available.

The number of years funding is normally calculated as follows:



Maintenance Loan may be payable even with previous study if an equivalent or higher-level qualification has not been awarded.

Compelling Personal Reasons

- However, if studies not completed for a compelling or personal reason and evidence provided, previous study may be disregarded.
- Write to SFE with medical/other evidence.

Applying for student finance

Dependent students

You are a dependent student if you're under 25 years old and depend on your parents' financial support.

Independent students

You are an independent student if:

- you're 25 or older (on the first day of the academic year)
- you have a child
- you have no living parents (or cannot be traced or not practical to contact them)
- you are or have been married or in a civil partnership
- you have supported yourself for three years (before the start of the course)
- you are estranged from your parents.

Evidence required to confirm that independent

Applying for student finance

Estrangement

Written confirmation from a professional person, not a family member, to confirm estrangement from parents;

- Social worker,
- School or College advice worker or personal tutor or teacher,
- Doctor if medical advice sought regarding breakdown with parents,
- Letter from Jobcentre if Income Support claimed before aged 18.

Student needs to prove that the lack of contact with parents is likely to be permanent.

SFE now have dedicated team to decide these cases.

Support with applications available on campus.

Other costs

There can be a range of other costs to consider.

- Deposit for accommodation
- Parking Permit
- Disclosure and Barring Service – about £38
- Uniforms, e.g. Sports Coaching or AHP courses
- TV Licence
- It is also sensible to have some spending money to buy food etc. while waiting for the loan to be released.



University of Worcester Alumni Discounts and Scholarships

Postgraduate fees discount

Alumni Loyalty Bursary	Progression from degree to FT Masters/PhD level or Masters to FT PhD.	20% of tuition fee per year	Postgraduate	Progression within 2 years of graduation
	Progression from degree to Masters/PhD level or Masters to PhD.	10% of tuition fee per year	Postgraduate	FT students' progression after 2 years. All PT students.

This discount does not apply to our graduate entry Medicine MBChB course.
The University of Worcester reserves the right to change or remove this discount.

Students are entitled to one discount only and cannot combine this discount with any other

University of Worcester Scholarships

Sports Scholarships

Our sports scholarships are available for international level athletes in team or individual sports, with support packages including strength and conditioning, sports therapy, gym membership, nutrition, sports psychology, an identified athlete lifestyle advisor, pastoral workshops and a University of Worcester sports clothing bundle.

There is also support for students who have high representative honours (but not at international level) or who make the University first team in the following sports,

Rugby, Football, Netball, Cricket or Basketball

Further details are available at : <https://www.worcester.ac.uk/about/academic-schools/school-of-sport-and-exercise-science/performance-sport-and-sports-scholarships/home.aspx>

£1,000 Academic Achievement scholarships

The University awards scholarships of £1,000 to eligible full-time undergraduate students in their second and third year of a degree course or second year of a Foundation degree on the basis of their academic achievement in the previous academic year at the University. Students do not apply for these scholarships as they are awarded to eligible students who achieve A- or higher for all modules where a grade is awarded during the 24/25 academic year

Extra Help - Trust Funds & Charities

Varies by location, what is are studied, and occupation or parent's occupation etc.

Example of fundraising website : www.turn2us.org.uk

Trust Fund examples and sample application letter at:

<http://www.worc.ac.uk/moneyadvice/643.htm>

EDUCATIONAL & GENERAL TRUST FUNDS & CHARITIES GUIDE



Possible Sources of Financial Assistance for Students

Help with health costs

If you have a low income the scheme could help you pay for:

- NHS prescription charges
- NHS dental treatment charges
- the cost of sight tests, glasses and contact lenses
- the cost of travelling to receive NHS treatment
- NHS wigs and fabric supports

The amount of help you're entitled to depends on your household income and outgoings.

If you have already paid for treatment, you can apply for a refund at the same time as you apply for the scheme.

HC1



Claim for help with health costs

Do you find it difficult to pay for health costs?
You may be entitled to help through the NHS Low Income Scheme

Use this form if you need help with paying for:

- NHS prescriptions;
- NHS dental treatment;
- NHS wigs and fabric supports;
- sight tests, glasses and contact lenses; or
- travel to receive NHS treatment if referred by a doctor (GP or hospital doctor), optician or dentist.

You might not have to pay or you could be entitled to some help towards the cost.

You can claim at any time. Do not wait until you need treatment.

You can claim for:

- yourself;
- your partner; or
- your children.

If you need help or have any questions about filling in this form, you can phone our customer enquiry line on **0300 330 1343**. If English is not your first language, phone this number and we will provide an interpretation service over the phone.

You do not need to fill in this form if you or your partner are:

- getting Income Support;
- getting Pension Credit Guarantee Credit;
- getting Universal Credit and you had no earnings or net earnings of £435 or less during the most recent assessment period (£935 if you had a child element or had limited capability for work);
- getting income-based Jobseeker's Allowance;
- getting income-related Employment and Support Allowance;
- named on, or entitled to, an NHS Tax Credit Exemption Certificate;
- or if you are under age 20 and someone is getting one of the benefits listed above which includes you as a dependent.

You are already entitled to full help with health costs. However, if you paid any health costs **before** you started getting any of these benefits or **before** you became entitled to your NHS Tax Credit Exemption Certificate, read **page 2** of this form to find out if you can claim your money back.

You cannot get help with health costs if you or your partner (or both) have more than:

- £16,000 in savings, investments or property (not counting the place where you live); or
- £23,250 in savings, investments or property if you live permanently in a care home.

Important note. If you are living in a care home or are aged 16 or 17 and have just left local-authority care, you may be able to use the shorter form, HC1(SC). Phone our customer enquiry line on **0300 330 1343** and we will tell you what to do.

Extra Help – Money Advice Service

Range of services to help students

- Help resolving problems with Student Finance
- Short-term Loans
- Budgeting
- State benefits
- Access to Learning Fund



Extra Help – Budgets

<https://studentservices.on.worc.ac.uk/money-advice/budgeting-boosting-your-income/online-resources/>

INCOME		Weekly		No. of Weeks
Maintenance Loan	10,554	264	40	
Maintenance Grant	0	0.00		
Parents Learning Allowance	0	0.00		
Bursary	0	0.00		
Child Care Grant	0	0.00		
Other	0	0.00		
	10,554	264		
		Weekly		
Earnings	0	0		
Parents/Partner	0	0		
Universal Credit	0	0		
Child Benefit	0	0		
Housing Benefit	0	0		
Other Benefits	0	0		
	0	0		
		Weekly		
Savings	0			
Total Income	10,554	264		

HOUSING COSTS		Weekly	
Rent	6,400	160	
Gas/Electricity	0	0	
Water	0	0	
Insurance	0	0	
Broadband	0	0	
TV Package	0	0	
TV Licence	169.5	4	
	6,570	164	

STUDY COSTS		Weekly	
Books	160	4	
Printing	80	2	
Equipment	0	0	
Courses	0	0	
Stationery	80	2	
Other	0	0	
	320	8	

Travel		Weekly	
Train	200	5	
Bus	0	0	
		Weekly	
Car			
Loan Repayment	0	0	
Petrol	0	0	
Road Tax	0	0	
Insurance	0	0	
Service/Repairs	0	0	
MOT	0	0	
	200	5	

OTHER		Weekly	
Child Care	0	0	
Medicines	0	0	
		Weekly	
Loans/Debts	0	0	
Credit/Store Cards	0	0	
	0	0	

TOTALS		Weekly	
Total Income	10,554	264	
Essential costs	7,090	177	
	3,465	87	
Plus Savings	0	0	
Your Budget for Living Costs	3,465	87	

LIVING COSTS		Weekly	
Food	1400	35	
Mobile Phone	400	10	
Coffee/snacks	200	5	
Streaming	120	3	
Toiletries	120	3	
Going out	600	15	
Haircuts	80	2	
Clothes	200	5	
Shoes	80	2	
Sports/Hobbies	40	1	
Other	0	0	
Other	0	0	
	3240	81	

BUDGET SURPLUS		Weekly	
Total Income & Savings	10,554	264	
Essential costs	7,090	177	
Living costs	3,240	81	
SURPLUS	225	5.61	

Extra Help - Universal Credit

Most full-time students are not eligible for Universal Credit while they study, but there are some exceptions if;

- you are responsible for a child
- you live with a partner and they are eligible for UC
- you have reached the qualifying age for Pension Credit & live with a partner who is under that age
- you are disabled, were assessed as having limited capability for work before your course started, and you get:
 - Personal Independent Payment
 - Disability Living Allowance
 - Child Disability Payment in Scotland
 - Attendance Allowance
 - Armed Forces Independence Payment

Maintenance loan counted as income but Special Support Element of £4,461 disregarded and additional disregard of £110 per month.

All student grant income and the NHS awards are not counted as income.

<https://www.gov.uk/guidance/universal-credit-and-students#student-income-and-your-universal-credit>

Extra Help - Council Tax exemption

Paying council tax if you're a student

This advice applies to England.

A property is 'exempt' from council tax if it's only occupied by full-time university or college students. Student halls of residence are automatically exempt.

If your property isn't exempt, some people, including full-time students, are 'disregarded' so there may be a 25% reduction in the charge.

Check if you're a full-time student

You're a full-time student for council tax purposes if your course:

lasts at least 1 calendar or academic year for at least 24 weeks out of the year, and

normally involves at least 21 hours of study, tuition or work experience per week during term time.

The local council might ask for proof that you're a full-time student. Students can download a certificate.

Extra Help - Access to Learning Fund

Non-refundable financial help

Administered by the university.

Applicants must have taken out the full student finance available to them

Amounts awarded range from £0 to £4,000+

Priority given to certain groups



UNIVERSITY of
WORCESTER

Student Services

Access to Learning Fund

A non-repayable award scheme that helps eligible students who are experiencing financial difficulties

Application Form

Do you need advice on filling in this form? If so, please contact:

firstpoint	or	Student Union Advisers
Peirson Study and Guidance Centre		Tel: 01905 543210
Tel: 01905 542551		Email: studentsunion@worc.ac.uk
Email: firstpoint@worc.ac.uk		

Completed application forms and copies of all the supporting evidence should be emailed to: moneyadvice@worc.ac.uk

PAPER COPIES WILL NOT BE ACCEPTED

Applications may take up to 4 working weeks to process, but can take longer during peak times

Missing evidence will delay your application

You may book an appointment with a University Money Adviser to discuss your finances or to receive help in completing the form. Appointments can be booked via firstpoint.

Extra Help – Banks & Building Societies

Student accounts - offer interest-free overdrafts of up to £2,000, if student finance paid into them.

Credit checked so may not be available for everyone.

Check costs if you go over the agreed amount and how soon after graduation you must clear the overdraft.



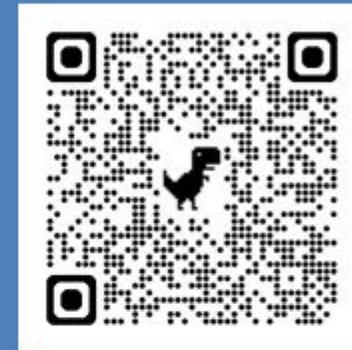
<http://www.moneysavingexpert.com/students/graduate-bank-accounts>

More Information

University of Worcester Money Advice Service

Tel 01905 542551 or firstpoint@worc.ac.uk

<http://www.worc.ac.uk/moneyadvice/>



Student Finance England

Telephone 0300 100 0607

Student Finance Wales

Telephone: 0300 200 4050

sfe 

For further information on student finance,
applications and repayment

www.gov.uk/studentfinance

For a range of helpful tools and guidance,
visit the SFE student finance zone

www.thestudentroom.co.uk/studentfinance

 /SFE_England  SFEEngland  YouTube SFEWales