

While you're at university or college you'll have two main costs – your tuition fees and living costs.

The main types of financial help available are grants and bursaries (which don't have to be paid back) and loans (which do). There is also extra help for students in special circumstances such as disabled students and students with children or adult dependants.

Help with tuition fees - Tuition Fee Loan

What is it for?

Your university or college can charge you up to £9,000 a year for tuition fees and this loan helps cover that cost.

How much can I get?

You can get the amount your university or college charges you, up to £9,000.

Anything else?

The amount you're charged can vary between different universities and colleges and also different courses at the same university. There may be different fees in Scotland, Wales and Northern Ireland.

If you decide to apply for a Tuition Fee Loan, check with your university or college what they are charging to make sure you ask for the right amount when you apply.

We pay your Tuition Fee Loan directly to the university or college on your behalf.

You pay this back only when you've left your course and earn over £21,000

Help with living costs - Maintenance Grant

What is it for?

Helps with your living costs throughout the academic year (for example, food, books, travel and other expenses).

How much can I get?

You can get up to £3,250 depending on your household income. The table below is a rough guide to how much you could get.

Household income	How much?
£25,000 or less	Maximum £3,250 grant
Between £25,001 and £42,600	Partial grant, depending on your household income
More than £42,600	No grant

You don't have to pay this back, unless you leave your course early.

The amount of Maintenance Grant you receive will affect the amount of Maintenance Loan you can borrow. We will reduce the amount of Maintenance Loan you can receive by £0.50 for every £1 of Maintenance Grant you are entitled to.

Anything else?

We usually pay the Maintenance Grant in three instalments, one at the start of each term, along with any Maintenance Loan.

You can find out more about how your household income affects your entitlement in the booklet '**How You are Assessed and Paid**' which is available on our website.

Special Support Grant

The Special Support Grant replaces the Maintenance Grant for people who, as full-time students, can claim income-related benefits. **You cannot receive both a Maintenance Grant and a Special Support Grant.**

You don't have to pay this back, unless you leave your course early.

What is it for?

The grant should help with extra course-related costs such as books, equipment, travel, or childcare.

You could be eligible for a Special Support Grant if you:

- are a lone (single) parent;
- have a partner who is also a student and one or both of you are responsible for a child or young person under 20 who is in full-time education below higher education level;
- have a disability and qualify for the Disabled Living Allowance, Disability Premium or Severe Disability Premium;
- are deaf and qualify for Disabled Students' Allowances;
- have been treated as incapable of work for at least 28 weeks;
- have a disability and qualify for income-related Employment and Support Allowance;
- are from abroad and are entitled to an Income Support Urgent Cases Payment because you are temporarily without any money for up to six weeks;
- are 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; or
- are aged 60 or older.

How much can I get?

You can get up to £3,250 depending on your household income.

Anything else?

If you are entitled to receive a Special Support Grant, you will not be able to receive a Maintenance Grant as well.

We work out entitlement to the Special Support Grant in the same way as the Maintenance Grant.

However, it will not affect the amount of Maintenance Loan you may be entitled to get.

If you claim income-related benefits, Jobcentre Plus will not take account of the Special Support Grant, nor will your local authority's Housing Benefit section when working out your income.

If you're not sure whether to apply for a Maintenance Grant or a Special Support Grant, contact us for advice or talk to the student advisor at your university or college.

You don't pay this back until you've left your course and earned over £21,000

Maintenance Loan

What is it for?

The loan should help with your living costs throughout the academic year.

How much can I get?

Any full-time student who is eligible for student finance is eligible to receive a Maintenance Loan. The amount you can get depends on where you live and study, and your household income.

The table below shows the amounts for 2012/13.

Living at your parents' home	Up to £4,375
Studying in London and not living with parents	Up to £7,675
Studying outside London and not living with parents	Up to £5,500
Living and studying abroad for at least one academic term	Up to £6,535

If your course is longer than 30 weeks (not including holidays), you can also get an extra amount of loan for each extra week, ranging from £54 to £115.

Anything else?

If you receive a Maintenance Grant, we will reduce the amount of Maintenance Loan available to you.

All eligible students can get a basic Maintenance Loan (65%). The rest of the loan (35%) is assessed on your household income.

We pay your Maintenance Loan straight into your bank account, usually in three instalments – typically one at the start of each term if your attendance has been confirmed by your university or college.

You must be aged under 60 at the start of your course to receive a Maintenance Loan.

Bursaries and scholarships

What is it for?

A bursary or scholarship provides extra financial help with living costs. Bursaries and scholarships are paid by your university or college.

How much can I get?

This normally depends on your university or college and your household income. Many universities and colleges will also give you a bursary if you're eligible for some of the Maintenance Grant or Special Support Grant, and some give a bursary to everyone, regardless of their household income. Check what is on offer at your preferred place of study.

Anything else?

Your bursary may be paid 100% in cash, or a combination of cash and a discounted service (for example, discounted accommodation or entrance to sports facilities). Some universities and colleges award bursaries that are not based on household income (for example, to students who live locally or are studying a particular subject). Some also give academic scholarships. Check with your university or college to find out how to apply.

Top tips



Why not use the Student Finance Calculator on our website to help you find out what you could get? Find this at www.direct.gov.uk/studentfinancecalculator