UNIVERSITY OF SURREY

Expect MORE

Student Finance

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Tuition fees

Student loans

Repayment

Other sources of income

FAQs

Tuition Fees

Tuition Fees 2027 (Surrey)

£10, 050
per year

£2,010
Professional
Training
Year

No up-
front cost

Repay after
graduation

Student Loans

Loans available

All UK Students
Paid to the university directly

Up to the maximum public fee

UK students

Based on household income, place of study and where you live

Paid directly to you

Tuition fee loan + Maintenance loan
=
Student Loan

Apply via the gov website:
www.gov.uk/apply-online-for-student-finance

Maintenance loan 2026

	Minimum	Maximum
Living at home	£4,013	£9,118
Living away from home and studying in London	£7,039	£14,135
Living away from home and studying outside London	£5,048	£10,830

MEMORANDUM: SUPPORT AVAILABLE UNDER HIGHER EDUCATION STUDENT FINANCE REGULATIONS for 2026/27.

Maintenance loan 2026

Household Income	Home	Elsewhere	London
£25,000 & under	£9,118	£10,830	£14,135
£30,000	£8,354	£10,058	£13,349
£35,000	£7,589	£9,285	£12,563
£40,000	£6,825	£8,512	£11,777
£45,000	£6,060	£7,739	£10,991
£50,000	£5,296	£6,967	£10,205
£55,000	£4,531	£6,194	£9,419
£60,000	**£4,013**	£5,421	£8,632
£65,000	£4,013	**£5,048**	£7,846
£70,000	£4,013	£5,048	£7,060
£71,000	£4,013	£5,048	**£7,039**

Where a student is living during their studies

Correct for September 2026 entry – figures released December 2025 SFE

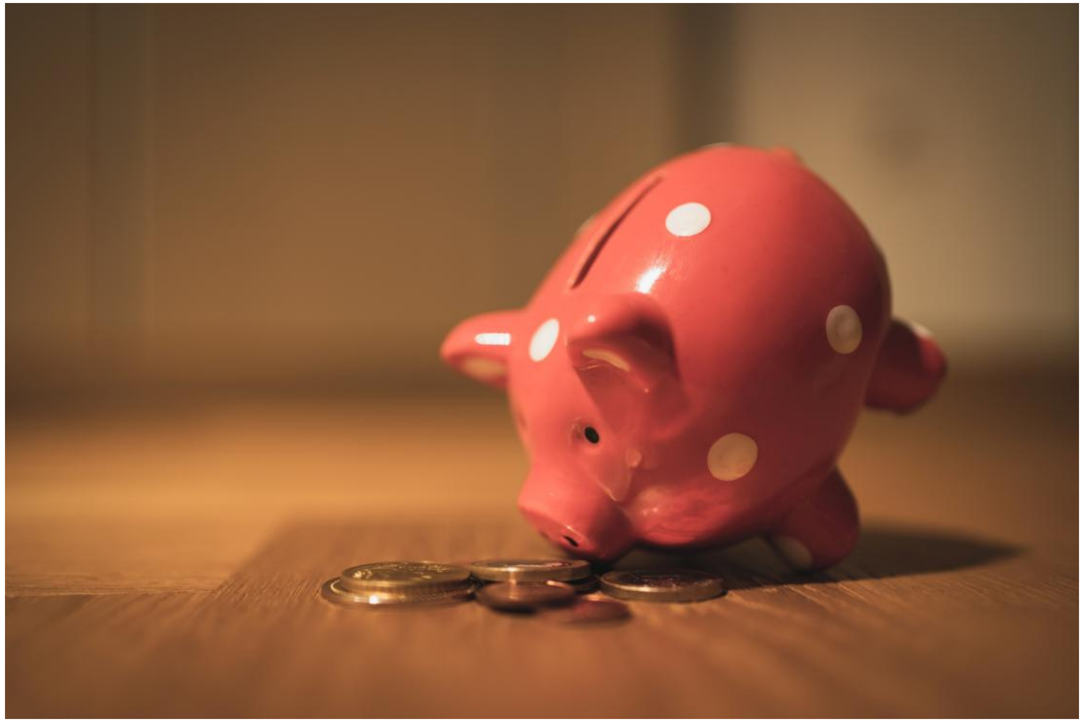
Student finance calculator - https://www.gov.uk/student-finance-calculator

Additional funding

1 Have a disability, long-term health condition, mental health condition or specific learning difficulty (Maximum allowance of £27,783 per year if required)

2 Have children or other dependants

3 Study Nursing, Midwifery or Allied Health Courses



Applying for Finance: 2026 entry

23rd March 2026
Student Finance open for applications

15th May 2026
Deadline for applications

Summer 2026 Confirmation from SLC

September 2026
First of three instalments for that year (September, January, April)

2027
Re confirm year 2 funding

Repayments

How and when do you pay back student loans?

£25,000
Threshold (from April 2027 it will rise with RPI)

9% of salary
annually over £25,000

40
years

52%
will not repay all their loan within the 40-year period*

Moving
Abroad

Interest Rate
will be 4.1 % for 2027 entry

Repayment

Salary	What you will pay per year based on a £25,000 threshold	Approx Monthly repayments with £25,000 threshold	Approx Monthly repayments with a forecasted threshold of £25,710 (2027/28)
£25,000	£0	£0	£0
£28,000	£270	£22	£17
£30,000	£450	£37	£32
£35,000	£900	£75	£69
£40,000	£1,350	£112	£107
£45,000	£1,800	£150	£144
£50,000	£2,250	£187	£182

Psychology
3 years

Earn the same - Monthly repayment the same

Veterinary
Medicine
5 years

Source: https://www.moneysavingexpert.com/students/student-loans-england-plan-5/

Other sources of income

Part-time work opportunities

On campus

Students' Union - shops/bars/events

Help with open days

Student ambassadors

Department work

Off campus/ in town

Transfer your job from home

Seasonal work

UniTemps

FAQs

FAQs*

What does ‘income’ mean?

This is your combined annual family income, before tax and national insurance have been deducted. But you can deduct any pension contributions made. If you’re self-employed, your income is the total income amount on your Self-Assessment form.

Is there a penalty for repaying early?

No, you can pay some or all of the loan off early with no penalty

When do the ‘40 years’ start?

The first April that you are eligible to make repayments from (normally the April after graduation)

Supporting two (or more) students at the same time?

Your income will be reduced by approx. £1,130 a year (if you have a child under 16 and/or another child at university)*

Which tax year are Student Finance England asking for?

2024 to 2025 if your child or partner is applying for the 2026 to 2027 academic year

***Multiple sources. Correct as of September 2025 for September 2026 entry.**

FAQs*

My income will be lower this financial year. What should I do?

You can give your details for the current tax year if you think your household income will be at least 15% lower than the tax year you've been asked to provide details for

What is 'household income' (supporting your child)?

You, your partner, if you live with them (even if you were not living with them during the previous tax year)

What is 'household income' (supporting a partner)?

Your household income is the combined income of you and your partner (even if you were not living with them during the previous tax year).

Will the loan affect a mortgage application?

No

***Multiple sources. Correct as of September 2025 for September 2026 entry.**

Our advice

Use the **calculator** (gov.uk/student-finance-calculator)

Talk to your household and **complete the application together**

Remember that the deadline is May before your September start

Tick the **sharing box** for access to additional financial support.

Any Bursary or scholarship is non-repayable

Plan for **upfront costs and instalments**

Find out more

unifrog

The Student Room where students connect

The Scholarship Hub

unibuddy

SLC Student Loans Company

Save the Student! Saving students money since 2007

MSE MoneySavingExpert.com

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Thank you, if you have any questions please get in touch.

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