



UNIVERSITY OF  
**SURREY**

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**Student Finance**

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# Surrey Fee

# Surrey Fee 2025

£9,535  
per year

£1,900  
Professional  
Training  
Year

No up  
front cost

Repay after  
graduation



# Student Loans

# Loans available

 <p><b>Tuition fee loan</b></p>	 <p><b>Maintenance loan</b></p>	 <p><b>Student Loan</b></p>
<p>All UK Students Paid to the university directly Up to the maximum public fee</p>	<p>UK students Based on household income, place of study and where you live Paid directly to you</p>	<p>Tuition fee loan + Maintenance loan = Student Loan</p>
		

# Maintenance loan 2025

Household Income	Home	Elsewhere	London
£25,000 & under	£8,877	£10,544	£13,762
£30,000	£8,131	£9,791	£12,997
£35,000	£7,385	£9,038	£12,231
£40,000	£6,640	£8,284	£11,465
£45,000	£5,893	£7,530	£10,699
£50,000	£5,158	£6,777	£9,933
£55,000	£4,401	£6,023	£9,167
£60,000	<b>£3,907</b>	£5,269	£8,401
£65,000	£3,907	<b>£4,915</b>	£7,635
£70,000	£3,907	£4,915	£6,869
£71,000	£3,907	£4,915	<b>£6,853</b>

Where a student is living during their studies

Correct for September 2025 entry – figures released Feb 2025 SFE

# 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: 2025

**26th March 2025**

Student Finance open for applications



**16th May 2025**

Deadline for applications



**Summer 2025** Confirmation from SLC



**September 2025**

First of three instalments for that year



**2026**

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 of their loan in the 40 year period\*



Moving

**Abroad**



**Interest Rate**

will be based on RPI

# Repayment

Salary	Approx Monthly repayments with £25,000 threshold (2023/2024)	Approx Monthly repayments with a forecasted threshold of £25,710 (2027/28)
£25,000	£0	£0
£28,000	£22	£17
£30,000	£37	£32
£35,000	£75	£69
£40,000	£112	£107
£45,000	£150	£144
£50,000	£187	£182

Psychology  
3 years

Earn the same - Monthly repayment the same

Veterinary  
Medicine  
5 years

# 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?

2023 to 2024 if your child or partner is applying for the 2025 to 2026 academic year

\*Multiple sources. Correct as of September 2024 for September 2025 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 2024 for September 2025 entry.

## Things to consider

Use the **calculator** ([gov.uk/student-finance-calculator](https://gov.uk/student-finance-calculator))

**Deadline** in the May before your September start

Tick the **sharing box** for free money!

**Bursary or scholarship** is non-repayable

## Final thoughts

**Don't** worry!

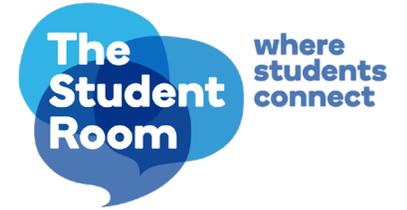
**Talk** to your 'household'

Complete the application **together**

Mind the **gap**

Budgeting – **upfront costs** & planning for **instalments**

# Find out more



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

[study@surrey.ac.uk](mailto:study@surrey.ac.uk)



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