



UNIVERSITY OF
SURREY

Expect
MORE

Student Finance

TABLE OF CONTENTS

Surrey fee	-----	03
Student loans	-----	05
Repayment	-----	10
Other sources of income	-----	13
FAQ's	-----	15

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>Tuition fee loan</p>	 <p>Maintenance loan</p>	 <p>Student Loan</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	£3,907	£5,269	£8,401
£65,000	£3,907	£4,915	£7,635
£70,000	£3,907	£4,915	£6,869
£71,000	£3,907	£4,915	£6,853

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



UNIVERSITY OF
SURREY

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)

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!

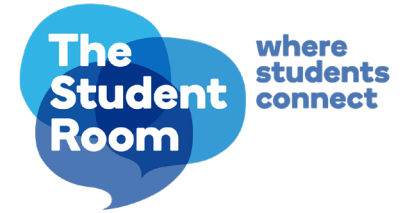
Talk to your 'household'

Complete the application **together**

Mind the **gap**

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

Find out more





Expect
MORE

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

study@surrey.ac.uk



Connect with us:

-  [/universityofsurrey](https://www.facebook.com/universityofsurrey)
-  [@uniofsurrey](https://twitter.com/uniofsurrey)
-  [@uniofsurrey](https://www.instagram.com/uniofsurrey)
-  [/universityofsurrey](https://www.youtube.com/universityofsurrey)