Kingston University London

PRESENTED BY
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INTRO. TO STUDENT FINANCE

PLAN 5 (2023+) - ENGLISH STUDENTS

A quick note

- For most, student finance is relatively straightforward.
- For others, things can get very complicated, very quickly!
- What applies to most students.
- Information concerns 2026 entry (confirmed on 26/11/2025).
- This presentation ***is in no way*** an endorsement of the current system.
- I simply want to make sure everyone who is thinking about university (plus their parent(s) or guardian(s)) has an ***accurate*** understanding of how student finance works.
- How it works vs should it work like that?

gov.uk *Support with living and other costs: 2026 to 2027 academic year* (2025)

The cost of university

Tuition Fees

£9,790 (£11,750 for acc. degrees)
What does this pay for?
Paid (initially) by funding body
Foundation Year = up to £5,760 or £9,790 (depending on course)
Foundation Diploma

Living Costs

September, January, after Easter
£4,013 - £12,135
Parental contribution?
NHS Learning Support Fund

Opens = March 2027
Deadline = mid-May 2027

The cost of university

Tuition Fees

Living Costs

"Student Loan"

Repayment threshold: £25,000
Income not amount borrowed
£30,000 = £37 per month
Plan 5 interest rate currently 3.2%
40 years write-off period
Amount borrowed vs amount repaid