

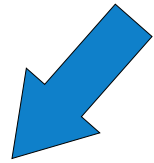
INTRO. TO STUDENT FINANCE

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?

The cost of university



Tuition Fees

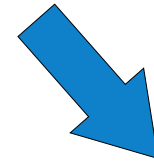
£9,790 (£11,750 for acc. degrees)

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

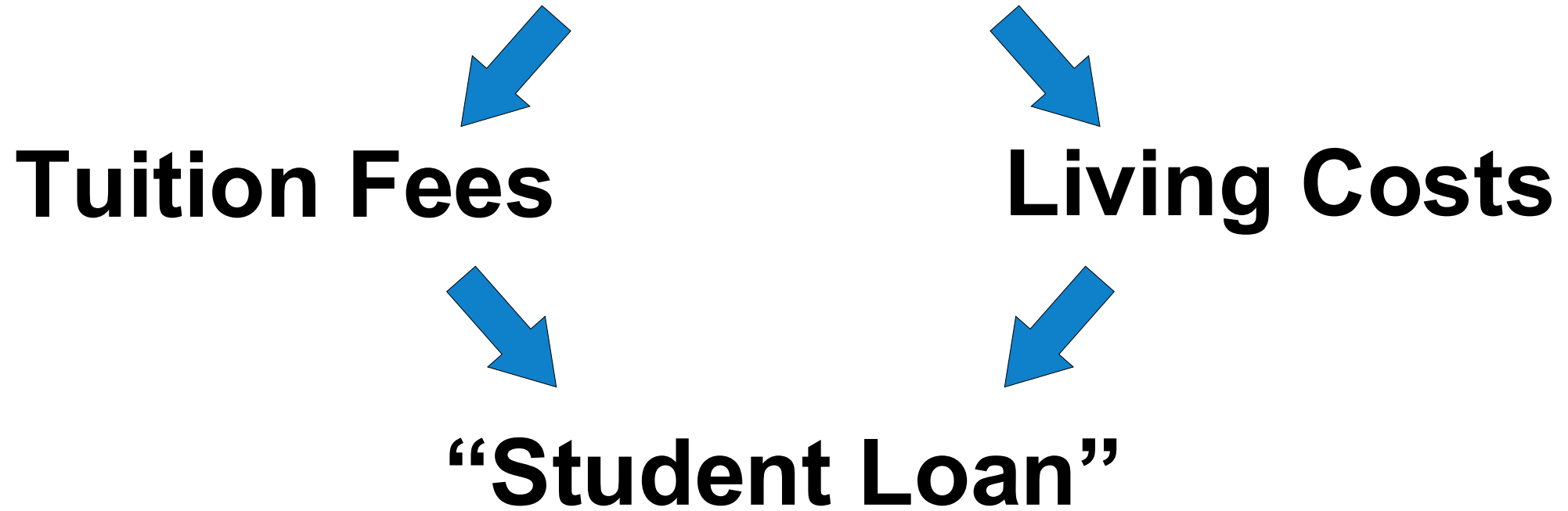
£4,013 - £12,135

Parental contribution?

NHS Learning Support Fund

Opens = March 2027
Deadline = mid-May 2027

The cost of university



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