



STUDENT FINANCE

durham.ac.uk/study



Caveat

This presentation is based on the figures provided by Student Finance England, and the University for the current application year.

There has been an announcement of a fee increase and loan increase, but further details are to be announced.

This increase will not generate any upfront costs from students, and the loan repayment system remains the same.

The rise is from £9250 a year, to £9535 a year (full time) And £7145 (part time) which is around a 3.1% increase.

We encourage all students to keep checking with Student Finance England websites for the most up to date information.



Course Costs

Tuition fees
Books
Stationery
Scientific equipment
Printing
Field trips

Living Costs

Accommodation
Food
Hobbies/leisure
Phone/TV
Transport



What financial assistance is available?

- Tuition Fee loan
- Maintenance Loan
- Scholarships
- Parental Contributions
- Supplementary Grants
- Part time Employment
- Durham Grant Scheme



Tuition Fees

Durham University is charging tuition fees of £9,535 for the academic year 2025/26.

The Government offers tuition fee loans which will pay these fees directly to the University. Money for these fees is not required upfront, and eligibility is not means-tested.

Loan repayments are deferred until after graduation, and will not commence until you're earning over a certain threshold.

Myth Busting



1) Do I need lots of money up front to pay for a degree?

No, tuition fees are currently £9,535 but you don't pay this up front. You take out a student loan and start paying back small instalments from your monthly wage only when you have graduated and are earning over a certain threshold per year.

2) Does taking out a student loan with the Student Loan Company affect my credit rating?

No, your student loan does not appear on your credit files and won't affect your ability to apply for other loans like a mortgage.

3) Will I accrue interest on my student loan?

Interest is applied using RPI (retail price index). This changes when you are in employment depending on your wage. The amount of interest accrued does not affect your monthly repayments.

4) Will I be in student debt for life?

No, in fact most graduates won't repay back the full amount and some will never pay back a penny. 40 years after graduation the debt is wiped. Since 1998, only 18.6% have paid their full loan back.



Maintenance Loans



To cover your living costs:
accommodation/food/leisure/social
life.

Apply with your Tuition Fee Loan.

Paid out in **three termly
instalments.**

Usually calculated based on
household income.

Parental Home

Live at home while you study

Up to
£8877

Elsewhere

Live away from home & study outside London

Up to
£10,544

London

Live away from home & study in London

Up to
£13,762

Maintenance Loan Entitlement

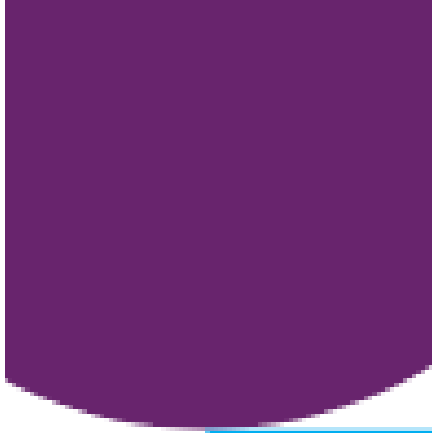
Household income	Maintenance Loan – living away from home and studying outside London	Maintenance Loan – living away from home and studying in London	Maintenance Loan – living with parents
£25,000	£10,544	£13,762	£8,877
£30,000	£9,791	£12,997	£8,132
£35,000	£9,038	£12,231	£7,387
£40,000	£8,285	£11,465	£6,642
£42,875	£7,852	£11,025	£6,214
£45,000	£7,532	£10,700	£5,897



Accommodation Costs

For first year home students living in college for the year 24/25

Type	Cost for academic year
Catered Standard Single room (shared bathroom facilities)	£10,232.78
Catered Single En-suite room	£10,887.98
Self-Catered Standard Single room (shared bathroom facilities)	£7145.78
Self-Catered Single En-suite room	£7800.98



Scholarships



Funded by the University, through partnerships with external organisations or through generous donations from alumni and friends of the University.

Associated eligibility conditions such as household income or academic achievement.

Competitive application process usually through online form.

You don't pay this back.



Financial Support

Brian Cooper Scholarship

£13,000 per year

Glaister Scholarship

£4,000 per year

Overli and Schon Scholarship for Music

£4,000 per year

Robert Young Scholarship

£10,000 per year

Racecourse Scholarship for Sport

£5,000 per year

Graham and Joanna Barker Scholarship for Music

£3,000 per year

Hogan Lovells Scholarship for Law

£3,000 for year 1

Marsden Scholarship for STEM

£4,000 per year

Weldon Le Huray Sport Scholarships

£4,000 per year

Weldon Le Huray Arts & Humanities

£4,000 per year

North East Scholarships

£4,000 per year





Durham Grant Scheme

If you are studying a full-time undergraduate degree for the first time and your household income is below a specific threshold as assessed by Student Finance England you are entitled to a Durham Grant.

You get this as well as your government funding and you don't pay it back.

The grant is paid into your bank account in three equal termly instalments.

It is recommended that you use your Durham Grant to pay towards your College accommodation.

You do not have to pay for your Durham Grant.

Household Income	Durham Grant:
Less than £30,000	£2721
Between £30,000 and £47,200	£851-£2720
Between £47,201 and £62,377	£714

Supplementary Grants

You need to apply with student finance

Description	Selected eligibility criteria	Value - based on 24/25 entry
Disabled Students' Allowances (DSAs)	<p>Disability or long-term health condition, mental health condition, specific learning difficulty</p> <p>May be asked for a needs assessment</p>	<ul style="list-style-type: none">◦ Up to £26,948 per year◦ Depends on your individual needs not household income
Childcare Grant	<p>Be a full-time student & have a dependent child under 15, or under 17 if they have special educational needs</p>	<ul style="list-style-type: none">◦ One child: up to 193.62 per week◦ Two or more children: up to £331.95 per week

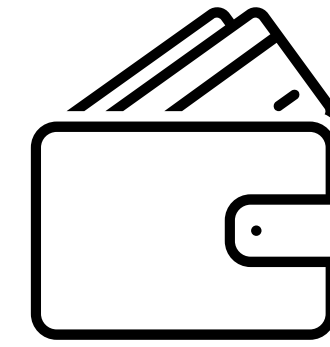
What can parents or guardians do?

- Permit the sharing of household income during the Student Loans process.
- The government expects parents to contribute to students' living costs if your household income is over a certain amount.

Careers, Employability and Enterprise Centre

Dedicated service for students looking for part-time posts and vacation posts, as well as assisting final year students & graduates looking for work.

Applying for financial support



- After you have submitted your UCAS application.
- Apply for your Tuition Fee Loan, Maintenance Loan and any other support through Student Finance England.
- You and your parent(s) will need to complete the secure online form at gov.uk/student-finance.
- It can take up to 6-8 weeks to process an application
- Apply by May
- Post-deadline applications: delayed payment



Preparing the essentials before you apply:



[Home](#) > [Education and learning](#) > [Student finance](#)

Student finance login

Sign in or register for student finance online. You can:

- view your statements and letters from Student Finance England
- track an existing application
- check when your payments are due
- update some of your personal or application details
- reset your password or find your customer reference number
- apply for finance as a new or continuing student

If you're a parent or partner supporting a student's application, there's a different way to [submit or update information about your income](#).

Start now >

on the Student Finance
England website

1. A bank account in your own name
2. A working email address
3. School, uni and course details
4. An in-date UK passport or Birth Certificate
5. Household income details from full tax year before study
6. Information for support/health evidence

Managing your money

- Assess your income
 - Maintenance loan, part time wage, scholarships & bursaries, allowance & benefits, parental contributions
- Work out potential costs
 - How much do I need?
- Set a budget
 - And stick to it!



Student Budget List...

Accommodation

Phone

Food Shopping

Clothing

Course Books

Toiletries

Transport

Hobbies & Leisure

Internet

Subscription services

Gym membership

Takeaways

Tea & coffee

Dining out

TV License

Personal grooming

Excursions

Contents insurance



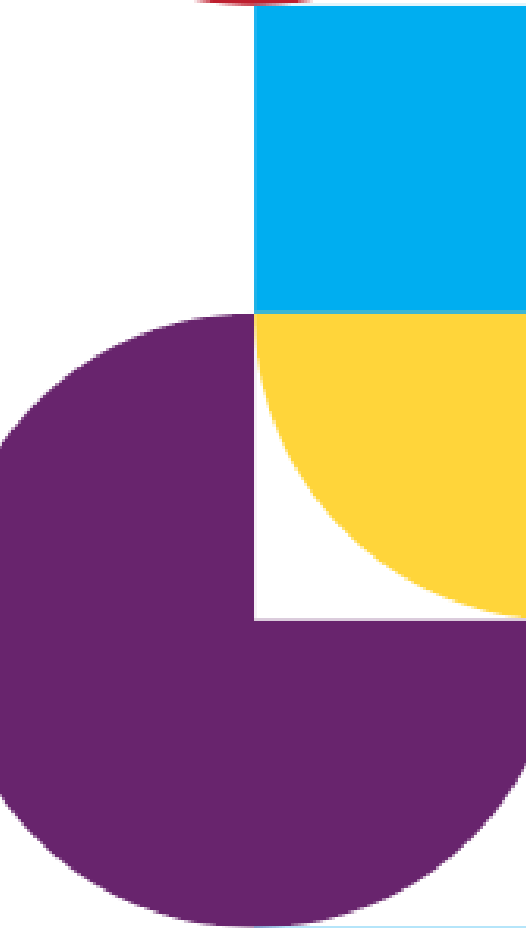
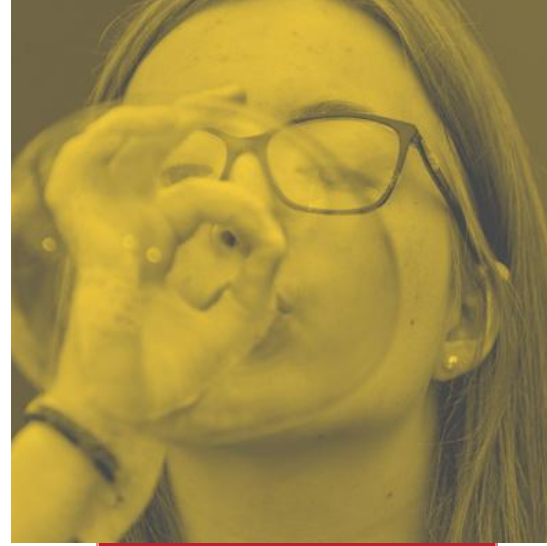
Top tips!

Share the cost of a streaming subscription with your housemates.

Get your course materials second hand for a fraction of the price.

Sign up with Unidays, Student Beans or TOTUM to get student discounts on major big brands and retailers.

A 16-25 railcard will save you up to 1/3 on train fares.



Student Loan repayment

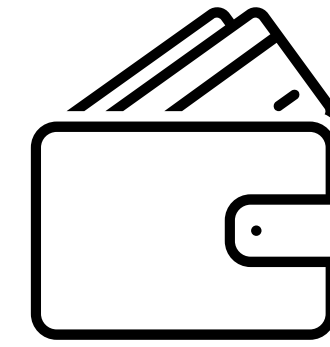
You only pay 9% of your income **over the threshold** for your type of payment.

The thresholds are different for each plan type.

Plan type	Yearly income threshold	Monthly income threshold	Weekly income threshold
Plan 1	£26,065	£2,172	£501
Plan 2	£28,470	£2,372	£547
Plan 4	£32,745	£2,728	£629
Plan 5	£25,000	£2,083	£480
Postgraduate Loan	£21,000	£1,750	£403



How do repayments work?



- Loan will not affect credit rating.
- Deducted from your salary automatically through the tax system.
- You can still save.
- You can still borrow - e.g. mortgage.
- Wiped after 40 years.



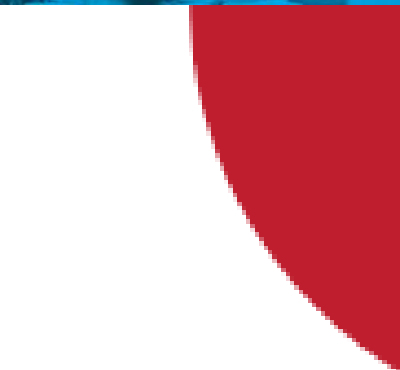
Remember...

- Help is always available - University advice centres, hardship funds, student unions, student funding office.
- Think long term: graduates earn on average £500,000 more over their working life and have greater lifelong career opportunities.
- You are in control.
- An investment - it is worth it!

durham.ac.uk/student.finance

gov.uk/student-finance

moneysavingexpert.com/students



National Leader

5th in The Times
UK university
rankings (2025)



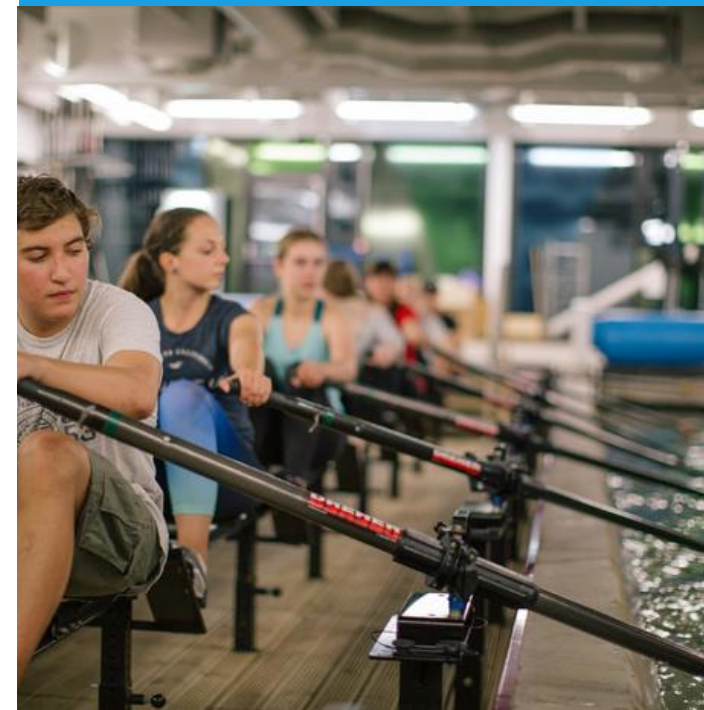
World Class

89th in the QS
World Rankings
(2025)



Wider Student Experience

Good University
Guide Sports
University of the
Year 2023



Unique Student Experience

Russell Group &
Collegiate University
with 17 colleges



Any questions?



durham.ac.uk/study/askus

