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Policy paper

# Support with living costs: 2025 to 2026 academic year

Updated 21 November 2024

## Applies to England

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These changes will apply to maximum loans for living costs for undergraduate courses for the 2025 to 2026 academic year from 1 August 2025.

The government intends to lay regulations implementing these changes for the 2025 to 2026 academic year early in 2025. These regulations will be subject to Parliamentary procedure.

Undergraduate students starting or continuing their courses in the 2025 to 2026 academic year will qualify for a 3.1% increase to maximum loans for living costs.

All students will qualify for an uplift in support for the 2025 to 2026 academic year with the most support being paid to students on household incomes of £25,000 or less.

## Full-time undergraduate students not eligible for benefits

The table gives maximum and minimum rates of loans for living costs, in the 2025 to 2026 academic year, for full-time undergraduate students who are not eligible for benefits.

<b>Rate of loan for students</b>	<b>Maximum loan</b>	<b>Minimum loan</b>
Living at home	£8,877	£3,907
Living away from home and studying in London	£13,762	£6,853
Living away from home and studying outside London	£10,544	£4,915
Studying overseas as part of a UK course	£12,076	£5,838

## Full-time students eligible for benefits

Full-time students eligible for benefits which include lone parents and some disabled students qualify for higher rates of loan for living costs.

The table gives maximum and minimum rates of loans for living costs, in the 2025 to 2026 academic year, for full-time students eligible for benefits.

<b>Rate of loan for students</b>	<b>Maximum loan</b>	<b>Minimum loan</b>
Living at home	£10,473	£3,907
Living away from home and studying in London	£15,008	£6,853
Living away from home and studying outside London	£12,019	£4,915
Studying overseas as part of a UK course	£13,442	£5,838

## Full-time students aged 60 or over

Full-time students aged 60 or over on the first day of the first academic year of their course qualify for a single rate fully means-tested loan for living costs.

## Students on household incomes:

- of £25,000 or less will qualify for a maximum loan for living costs of £4,461
- from £25,001 up to £43,834 will receive a loan of between £4,461 and £50
- of £43,835 will receive a minimum loan of £50
- above £43,835 will not qualify for a loan for living costs

## Part-time students

Some part-time students qualify for the same rates of loan for living costs as full-time students who are not eligible for benefits. This includes those attending:

- level 6 degree courses
- level 5 pre-registration healthcare courses
- level 4 or 5 courses leading to higher technical qualifications

The amount of support they receive will depend on the intensity of study they are undertaking compared to a full-time course, down to a minimum 25% intensity.

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