



[Home](#) ▾ [Education, training and skills](#) ▾ [Funding and finance for students](#) ▾ [Student loans](#)
▾ [Tuition fees and student support: 2026 to 2027 academic year](#)



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Policy paper

Support with living and other costs: 2026 to 2027 academic year

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Applies to England

Contents

[Full-time undergraduate students not eligible for benefits](#)

[Full-time undergraduate students eligible for benefits](#)

[Full-time undergraduate students aged 60 or over](#)

[Part-time undergraduate students](#)

[Targeted grants for undergraduate and postgraduate students](#)

[Loans for postgraduate students](#)

[Full-time and part-time undergraduate students who are care leavers](#)

These changes will apply to maximum loans for living costs for undergraduate courses for the 2026 to 2027 academic year from 1 August 2026.

The government intends to lay regulations implementing these changes for the 2026 to 2027 academic year early in 2026. These regulations will be subject to

Parliamentary procedure.

Undergraduate students starting or continuing their courses in the 2026 to 2027 academic year will qualify for a 2.71% increase to maximum loans for living costs. The same percentage increase will apply to maximum long courses loans for full-time courses where attendance exceeds 30 weeks and 3 days in an academic year.

All students will qualify for an uplift in support for the 2026 to 2027 academic year with the most support being paid to students on household incomes of £25,000 or less.

Maximum loans for living costs for undergraduate courses will continue to increase in line with forecast inflation in future academic years. The government will confirm changes for the 2027 to 2028 academic year in autumn 2026.

Postgraduate students starting master’s degree and doctoral degree courses in the 2026 to 2027 academic year will qualify for a 2.71% increase to maximum loans towards course fees and living costs.

For rates of loans for students who started their postgraduate courses in earlier academic years, refer to [Funding for postgraduate study](#).

Full-time undergraduate students not eligible for benefits

The table gives maximum and minimum rates of loans for living costs, in the 2026 to 2027 academic year, for full-time undergraduate students who are not eligible for benefits.

Rate of loan for students	Maximum loan	Minimum loan
Living at home	£9,118	£4,013
Living away from home and studying in London	£14,135	£7,039
Living away from home and studying outside London	£10,830	£5,048

Studying overseas as part of a UK course	£12,403	£5,996
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Full-time undergraduate students eligible for benefits

Full-time undergraduate students eligible for benefits – which includes 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 2026 to 2027 academic year, for full-time students eligible for benefits.

Rate of loan for students	Maximum loan	Minimum loan
Living at home	£10,757	£4,013
Living away from home and studying in London	£15,415	£7,039
Living away from home and studying outside London	£12,345	£5,048
Studying overseas as part of a UK course	£13,806	£5,996

Full-time undergraduate students aged 60 or over

Full-time undergraduate 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.

Rate of loan for students on household incomes	Maximum loan	Minimum loan
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Of £25,000 or less	£4,582	n/a
From £25,000 to £43,854	£4,582	£50
Of £43,854	n/a	£50
Of £43,855 and above	£0	£0

Part-time undergraduate students

Some part-time undergraduate 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.

Targeted grants for undergraduate and postgraduate students

For the 2026 to 2027 academic year, the following maximum grants will remain at the same levels that apply for the 2025 to 2026 academic year:

- maximum means-tested grants for full-time undergraduate students with adult and/or child dependants
- maximum non-means-tested [Disabled Students' Allowance \(DSA\)](#) for full-time and part-time undergraduate and postgraduate students

The maximum adult dependants' grant for full-time undergraduate students will be £3,545. New students applying for support for adult dependants who are ordinarily

resident overseas will no longer qualify for adult dependants' grant for the 2026 to 2027 academic year.

The maximum parents' learning allowance for full-time undergraduate students will be £2,024.

The maximum childcare grant for full-time undergraduate students will be based on 85% of actual childcare costs subject to a maximum grant of £199.62 per week for 1 child only or £342.24 per week for 2 or more children.

The maximum DSA for full-time and part-time undergraduate and postgraduate students will be £27,783.

Loans for postgraduate students

For the 2026 to 2027 academic year, the maximum loans towards course costs and living costs for students starting postgraduate master's degree and doctoral degree courses will be increased by 2.71%.

The maximum postgraduate master's degree loan will be £13,206 for the duration of the course.

The maximum postgraduate doctoral degree loan will be £31,122 for the duration of the course.

Full-time and part-time undergraduate students who are care leavers

From the 2026 to 2027 academic year, any individual who can evidence that they meet or previously met the statutory definition of a care leaver in the [Student Support Regulations](#) (including those aged 25 or over) will be entitled to the maximum loan for living costs (as specified in the above table) automatically on application and will be exempt from means testing.

For more information on support available for care leavers to access higher education, visit [Education and training support for care leavers](#).

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