

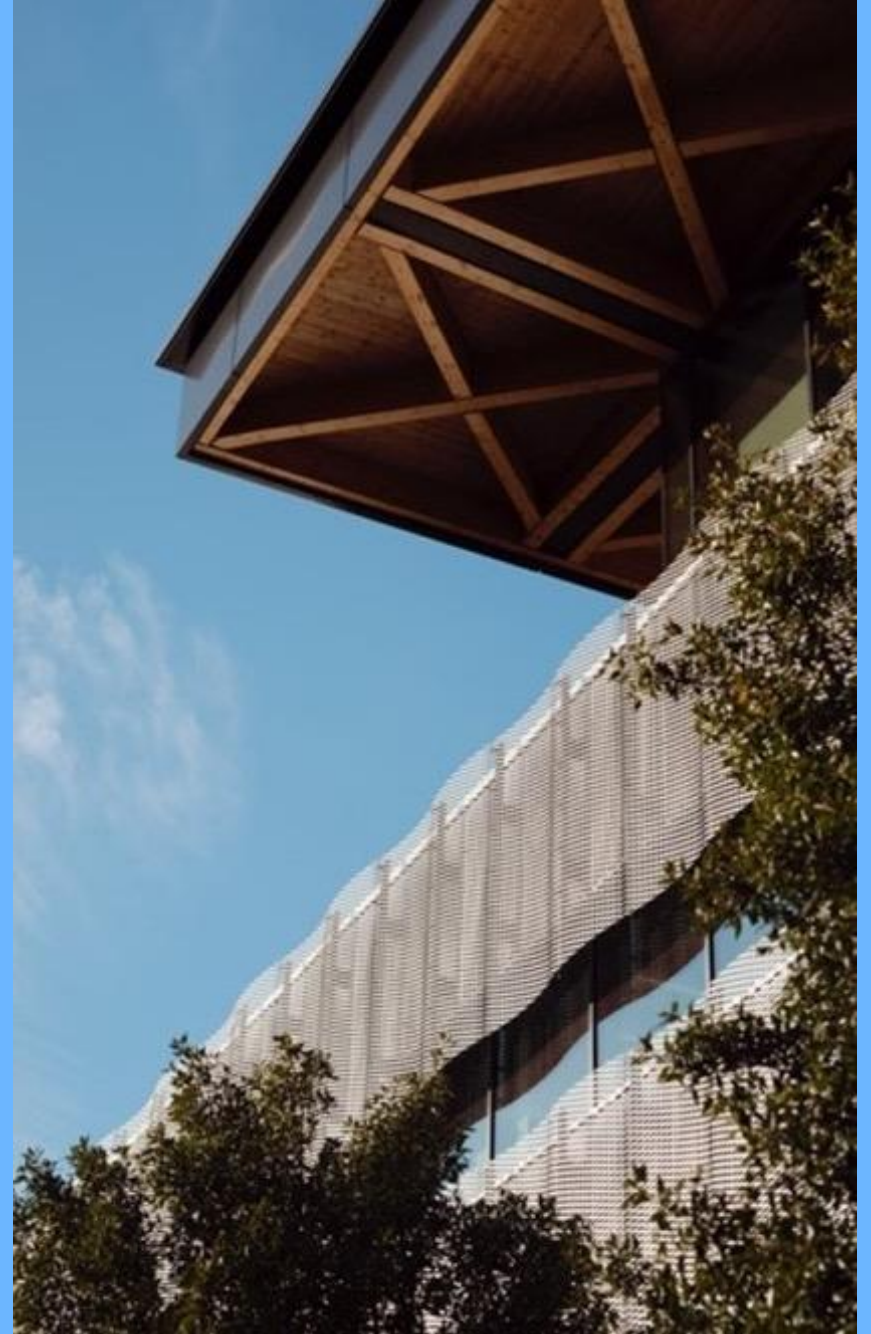


Your Money at Warwick

2027 Entry

QR code to download the slides will be shared at the end of the talk

**UNIVERSITY
OF WARWICK**



What does Student Funding Support do?



**Government
Support**



**Warwick
Bursaries**



**Hardship
Funding**



Budgeting

**VIEW AND
TRACK YOUR
ENTITLEMEN**



What is Lifelong Learning Entitlement (LLE)?

The following information is for students who normally live in England

- New student finance system which replaces current system.
- Starts for courses from January 2027.
- Intended to support learning at different points in your life.

For the full eligibility criteria, visit

<https://www.gov.uk/student-finance-on-or-after-1-january-2027/eligibility>



What funding can you get through LLE?

Tuition Fees – Tuition Fee Loan

- Across your lifetime you can access a **Tuition Fee Loan of up to £40,200** (based on 2027-28 tuition fee cap of £10,050 per 120 credits)
- Tuition Fee Loan is not based on household income
- Paid directly to the university they choose to study
- Repayable

Living Costs – Maintenance Loan

- Maximum **Maintenance Loan in 2026-27 is £10,830** (students living away from home and outside London)
- Partially based on household income and where they choose to live and study
- Paid to student's bank account
- Repayable

Coming Soon

Maintenance Grants will begin 2028-29 academic year. A maximum of £1000 per year, dependent on chosen subject and household income, under £30,000.

Maintenance Loan Amounts (2026-27)

Student Finance England
Calculator



Household Income	Living at home	Living away from home	Living away from home in London
£25,000 and below	£9,118	£10,830	£14,135
£30,000	£8,354	£10,058	£13,349
£35,000	£7,589	£9,285	£12,563
£40,000	£6,825	£8,512	£11,777
£45,000	£6,060	£7,739	£10,991
£50,000	£5,296	£6,967	£10,205
£55,000	£4,531	£6,194	£9,419
£60,000	£4,013	£5,421	£8,632
£65,000		£5,048	£7,846
£70,116 and above			£7,039

Disabled Students' Allowance (DSA)

- Helps pay for extra costs a student might have because of their disability, including a **long-term health condition**, **mental-health condition** or **specific learning difficulty**
- You do not need to repay
- Apply early – the process can take up to 13 weeks
- Speak to Disability Services at your chosen university

Find out more –

www.gov.uk/disabled-students-allowance-dsa

Other Available Grants

- *Childcare Grant*
- *Parents' Learning Allowance*
- *Adult Dependents' Grant*



How do I apply for my student loans?

www.gov.uk/studentfinance/apply



How do I repay my student loans?

				
Step 1	Step 2	Step 3	Step 4	Step 5
The amount you have borrowed from both loans is added together	Repayments start in the April after you have completed or left your course but only if you're earning over £25,000	You pay 9p for every £1 you earn over the threshold which is taken through the tax system	Interest is applied to the loan and is based on the Retail Prices Index – currently 4.1%	The loans and any interest is written off after 40 years

Warwick Bursary 2026

warwick.ac.uk/warwickusb

Eligibility criteria:

- You must be a full-time Home undergraduate student for fee purposes and domiciled in England, Scotland or Northern Ireland
- You must be eligible for and have applied to Student Finance England (SFE), Student Finance Northern Ireland (SFNI) or the Student Awards Agency Scotland (SAAS) for income-assessed financial support via the undergraduate funding system
- **No application form!**

Household Income	Bursary
£0 - £25,000	£2,500
£25,000.01 - £35,000	£1,250
£35,000.01 - £42,875	£500

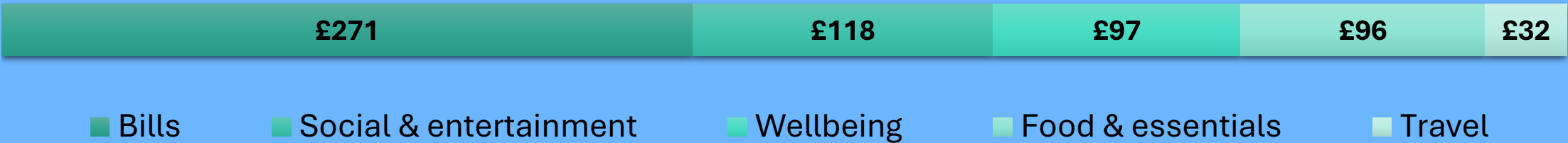
Accommodation choice has the biggest impact on your budget

Housing

	On Campus (includes bills)	Coventry Private Housing	Leamington/ Warwick Area Private Housing
Housing costs	£563 – £1,105	£378 - £978	£556 - £1,282

Typical student budget: £992 - £1,896 per month

Average monthly student spending (excluding accommodation).



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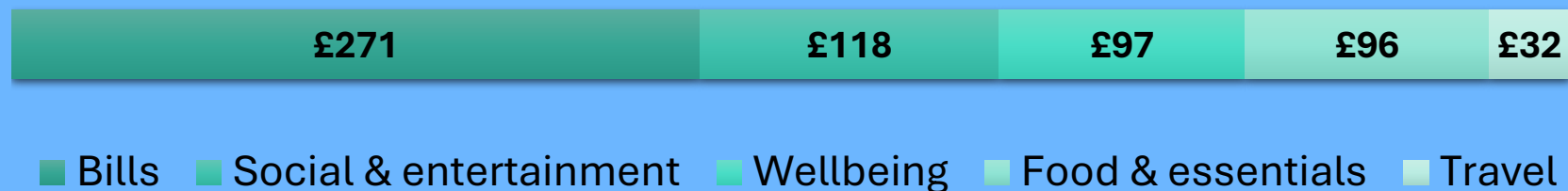
	On Campus (includes bills)	Coventry Private Housing	Leamington/ Warwick Area Private Housing
Housing costs	£563 – £1,105	£378 - £978	£556 - £1,282

Don't forget additional costs such as:

- Course materials
- Laundry
- Society memberships
- Sports memberships

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Average monthly student spending (excluding accommodation).



How do students top up their income?

59% have a part-time job

- Work for the university
- Temping agencies
- Move job from home
- Ask about vacation contract

25% get scholarships or bursaries

- Might be based on academics, talent or income
- Cash or discount
- Find out how to apply

48% get help from home

- Chat to parents/carers about how they can help
- SFE expect parents to contribute – see STS Calculator

52% use their savings

- Set yourself as challenge to see how much you can save
- You will need extra money at the start for socialising and kitchen supplies



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Bonus tip - Learn how to
cook to save money!

Visit our Student Cookbook –
warwick.ac.uk/student-cookbook



Thank you

Visit us at the **Information Fair**
Where: **Chancellors Suite**
When: **9.30am to 4.00pm**

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