

UCAS Post-Application Evening

Wednesday 11th March 2026



Process so far...

UCAS Convention in Y12

Decision on courses to apply for.

The Personal Statement!

Teacher references.

Students have applied.

Offers are being made.

Decisions are being finalised!



UCAS current process

14 January 2026 at 6pm: UCAS deadline

This is the deadline for most undergraduate courses and conservatoire undergraduate courses in dance, drama or musical theatre.

You can still apply after this date, but universities and colleges cannot guarantee they'll give your application equal consideration. Some conservatoires have their own deadlines – check their websites for details.

26 February 2026: UCAS Extra opens

If you've used all 5 choices and you're not holding an offer, you can add another choice using Extra.

6 May 2026: UCAS reply date If you received your last decision by 31st March 2026, you need to reply by 3 June 2026 (this does not apply if you're using Extra).

11 May 2026: A-Level exams start

A-Level exams start on Monday 11 May 2026. Make sure you apply for student finance before the new student deadline on 15 May 2026.

3 June 2026: UCAS reply date

If you received your last decision by 13 May 2026, you need to reply by 3 June 2026 (this does not apply if you're using Extra).

23 June 2026: A-Level exams finish

A-Level exams finish on Monday 23 June 2026. If you haven't applied for student finance yet, apply as soon as possible.



UCAS current process

1 July 2026: UCAS Extra closes

2 July 2026: UCAS Clearing opens

You can now search for course vacancies using the UCAS search tool. Find out more about UCAS Clearing.

15 July 2026: University decisions due

You'll start receiving decisions from universities and colleges if you submitted your application by 30 June 2026. Find out more about replying to UCAS offers.

22 July 2026: UCAS reply date

If you received your last decision by 15 July 2026, you need to reply by 22 July 2026 (including Extra choices). Find out more about replying to UCAS offers.

13 August 2026: A-Level Results Day

Good luck with your results! If your university or college choice changes, remember to update your student finance application.



Accepting/declining offers

Firm.
Insurance.

Your insurance choice will usually require lower grades than your firm choice.

Provider code

B72

Course code

N103

[Course entry requirements](#)

Point of entry

Year 1

UNCONDITIONAL FIRM

Date of offer

08 Jan 2026

Application reply deadline

-

your application and predicted grades.

Provider code

G50

Course code

N100

[Course entry requirements](#)

Point of entry

Year 1

CONDITIONAL DECLINE

Date of offer

07 Jan 2026

Application reply deadline

-



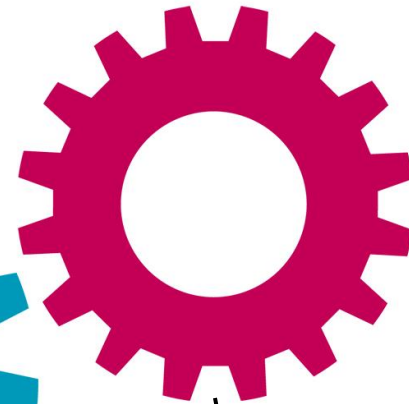
Student Finance – The Next Step!

- Student Finance England (SFE) provides financial support on behalf of the UK Government to students from England entering higher education in the UK.
- The two main costs you'll have while studying are **Tuition Fees** and living costs – **Maintenance Loan**.
- There's student finance available to help you with both.
- Depending on your circumstances, you could also get extra financial help while you study.

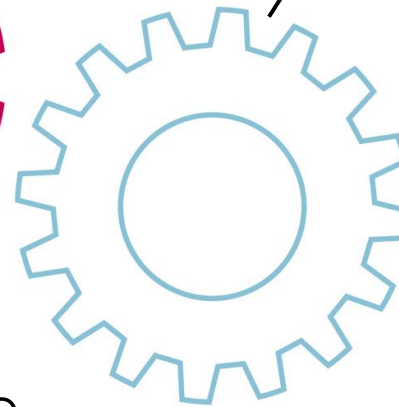
WHAT SUPPORT CAN YOU GET?

FEES, LOANS & EXTRA HELP

TUITION FEE Loan



Maintenance
Loan



Extra support

HOW MUCH DO YOU KNOW?

TUITION FEES

Q What's the maximum tuition fee universities or colleges can currently charge new students*?

A £9,535

Q How much of this would you need to pay up front before going to uni or college*?

A £0

*Eligible students, living in England and studying at a publicly-funded university or college.

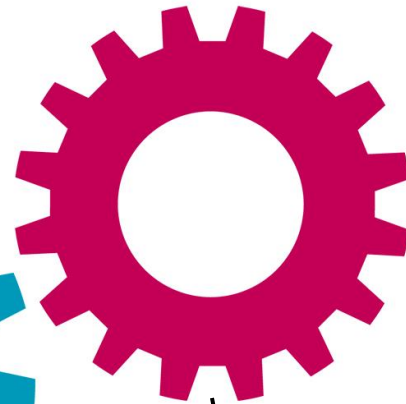
TUITION FEES AND LOANS

AN OVERVIEW

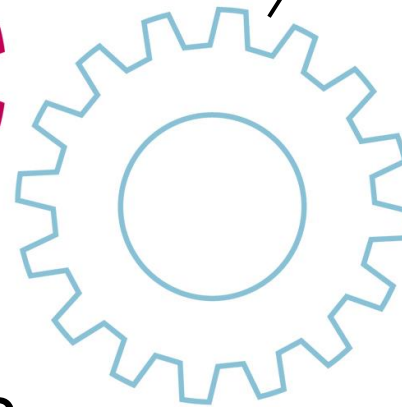
With tuition fees of up to £9,535, how can students afford to go to uni?

- Eligible students **won't** have to pay any tuition fees up front.
- A Tuition Fee Loan is available to cover the fee charged by a university or college.
- A Tuition Fee Loan **doesn't** depend on household income.
- SFE pay the Tuition Fee Loan directly to your university or college.
- The loan is repayable, but only when your income is over £25,000 a year.

TUITION FEE Loan



Maintenance Loan



Extra support

MAINTENANCE LOAN

AN OVERVIEW

A Maintenance Loan is available to help with your living costs while in higher education.

- All eligible students can get some maintenance support.
- The amount of Maintenance Loan you can get depends on where you live and study.
- Maintenance Loan is paid directly into your bank account each term.
- Maintenance Loans have to be paid back but not until you've left university and your income is over £25,000 a year.



MAINTENANCE LOAN

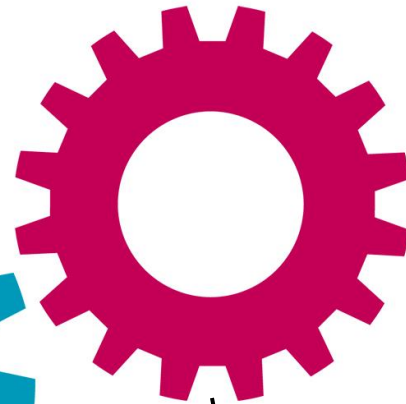
MAXIMUM LEVELS FOR 2025/26



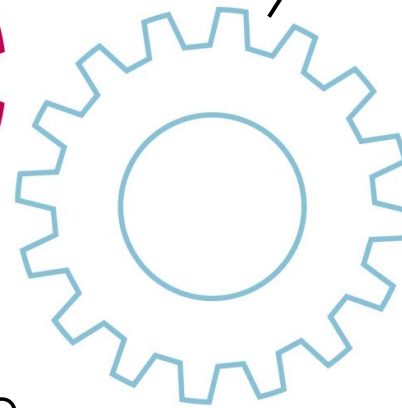
Maintenance Loan entitlement

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

TUITION FEE Loan



Maintenance Loan



Extra support

EXTRA SUPPORT

BURSARIES AND SCHOLARSHIPS

Many universities and colleges offer financial support to their students through bursaries and scholarships:

Bursaries:

- linked to personal circumstances and often, household income
- awards can include discounted tuition fees, accommodation or cash

Scholarships:

- linked to academic results or ability in an area such as sport or music
- can be subject specific and are usually limited in numbers



Check university/college websites and ask at open days to see what they offer and how/when to apply....don't miss out!!

EXTRA SUPPORT

Other financial help and support may also be available:

- If you have children or an adult dependent on you
- If you have a disability, including a long-term health condition, mental-health condition or specific learning difficulty

Disabled Students' Allowance (DSA)

- If you have a mental health problem, long-term illness, disability or specific learning difficulty like dyslexia, you could get support to cover study-related costs.
- You can get up to £27,783 a year.
- This doesn't need to be paid back.
- It's important to apply early to make sure your support is in place when your course starts. It can take up to 14 weeks to process your application.
- You don't need to wait for a confirmed university place to apply.

[Find out more about DSA.](#)



Other grants and allowances

- **Parents' Learning Allowance (PLA)** – if you're a full-time student with children, you could get between £50 and £2,024 a year to help with learning costs. [Find out more about PLA.](#)
- **Childcare Grant (CCG)** – if you have children under 15 (or under 17 with special educational needs), you could get up to £199.62 a week for one child or £342.24 a week for two or more children. This covers 85% of your childcare costs. [Find out more about CCG.](#)
- **Adult Dependants' Grant (ADG)** – if an adult depends on you financially, you could get up to £3,545 a year. [Find out more about ADG.](#)

Remember:

If you have applied for the **student finance for the Tuition Fees**, these will be paid directly to the university, once you have commenced your course.

If you have applied for the **maintenance loan**, this will be credited to your bank account in 3 termly payments:

- One week after you commence your course
- First week in January
- First week in April
- First year - campus accommodation will have to be paid termly on or around receipt of payments.

HOW DO YOU GET IT?

APPLICATIONS & INFORMATION



YOUR STUDENT FINANCE JOURNEY



You decide to go to uni or college.



You find out what student finance is available from Student Finance England.

Visit our student finance zone at

<https://www.thestudentroom.co.uk/student-finance/> or find us at www.ucas.com/sfe



Apply for student finance online at
www.gov.uk/student-finance

Make sure you have your passport, bank details
and National Insurance number to hand.

Send evidence.

Make sure you send us any evidence we ask for as quickly
as possible to avoid delays in processing your application.



Your parent or partner provides their income details.

It's really important that they send us these as soon as
possible so you get as much money as you're entitled to.



We assess your application.

We'll send you a letter confirming how much you'll get.



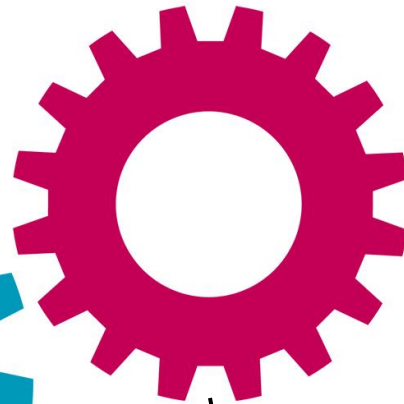
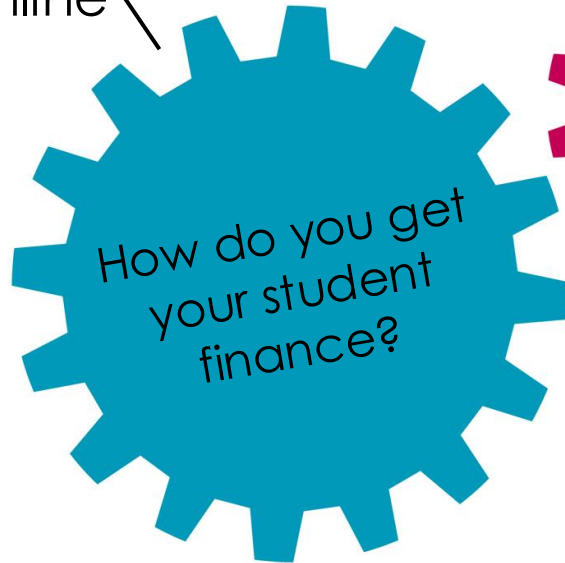
Start university.

You need to register at uni before
we can make your first payment.

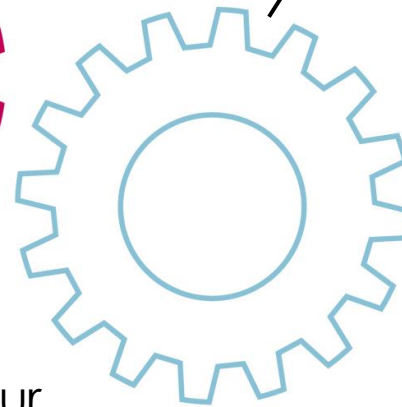


THE SPIRES
COLLEGE
Sixth Form

You **APPLY**
online



SFE **ASSESS** your
application



You get **PAID!**

HOW MUCH DO YOU KNOW?

STUDENT FINANCE APPLICATIONS

Q

What is the easiest way to apply for your student finance?

A

Online @ www.gov.uk/studentfinance

Q

When should you apply for your student finance?

A

As soon as possible – from Monday 23rd March!

STUDENT FINANCE APPLICATIONS

KEY MESSAGE – APPLY EARLY

Each year thousands of students apply late for their finance and have no way to pay for their course or accommodation, some even have to drop out ... Don't let that be you!

- Apply online at **gov.uk/studentfinance***
- Apply early to make sure your student finance is ready for the start of your course.
- You don't need a confirmed place at university or college to apply.
- Apply with your preferred choice, you can change details later if required.



*The application window is usually open from March-May. You can register on UCAS for updates and information from SFE.

GOV.UK

FOR MORE INFORMATION AND TO APPLY

studentfinance^{england}

Create an account

Things you may need:



your National Insurance number - you can register without this, but we'll need it before we can pay you any loans.



about 10 minutes.

Continue

www.gov.uk/studentfinance



SUPPORTING AN APPLICATION

HOUSEHOLD INCOME

If you're supporting an application for student finance that depends on household income, SFE will need details of your taxable income and National Insurance number.

If you're the parent of a student and live with your partner, they'll also have to give us details of their taxable income and National Insurance number.

Taxable earned income includes*:

- wages, salaries, tips, and other taxable employee pay
- long-term disability benefits received prior to minimum retirement age
- net earnings from self-employment

Taxable unearned income includes*:

- interest from savings (only the annual summary is required)
- benefits and pensions
- rent from property or a room



*More details/information can be found on the HMRC website:
<http://www.hmrc.gov.uk/incometax/taxable-income.htm>

Once you have completed all fields, your parents/guardians should receive an email within 24 hours for them to complete.

The details will be checked with HMRC, therefore, if the incomes do not match, you will be required to provide evidence.

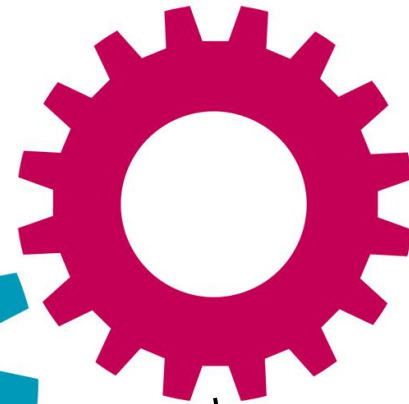
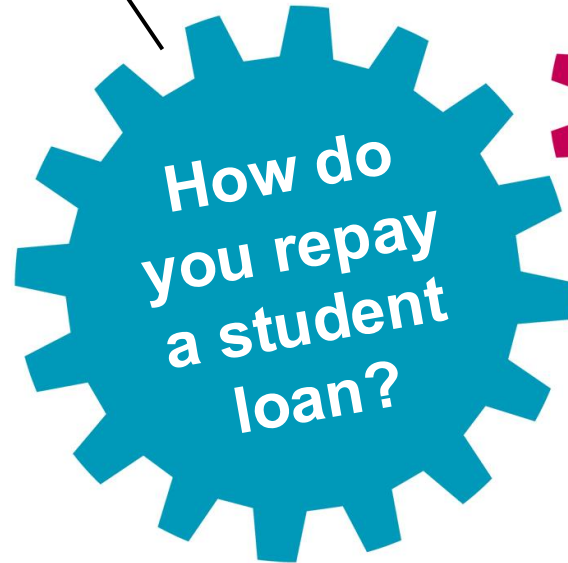
It normally takes up to 6 weeks to process.



HOW DO YOU REPAY YOUR LOANS?

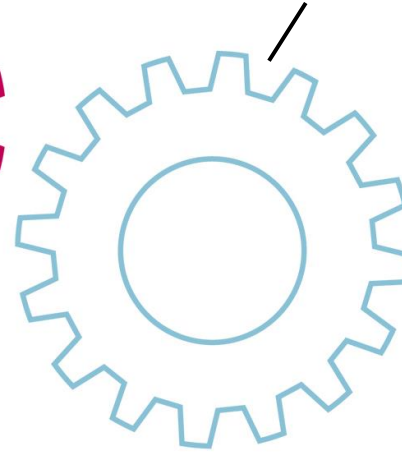
STUDENT LOAN REPAYMENTS

The **FACTS**



The **FIGURES**

The **INTEREST**



HOW MUCH DO YOU KNOW?

STUDENT LOAN REPAYMENTS

Q What will your student loan repayments be based on?

A Your future income

Q How much do you need to earn before you start to repay?

A £25,000 a year

by 25,000 a year, repayments will be taken whatever you earn

STUDENT LOAN REPAYMENTS

AN OVERVIEW

- You won't make repayments until your income is over **£25,000** a year.
- If you study a full-time course, you will be due to start repaying in the April after graduating or leaving higher education.
- You'll repay 9% of your income over £25,000 and if you're employed deductions will be made from your pay through the HMRC tax system.*
- If your income falls to £25,000 or below your repayments will stop.
- Any outstanding loan balance will be cancelled 40 years after entering repayment.



*If you move/work overseas you will repay 9% of your earnings over the repayment threshold for the country you are living in.

STUDENT LOAN REPAYMENTS

THE FIGURES

Income each year before tax	9% will be deducted from	Monthly repayment (Approx)
£25,000	£0	£0
£30,000	£5,000	£37
£35,000	£10,000	£75
£40,000	£15,000	£112
£45,000	£20,000	£150

What About Interest?

You will be on a Plan 5 Student Loan (starting after 2023).

The interest applied monthly to your student loan balance after graduation is 3.2% per month.

This does not affect your monthly repayments, but does mean the balance of your loan could increase.

[Student loans: Interest rates and repayment thresholds FAQs](#)



**YOUTH
FINANCE**

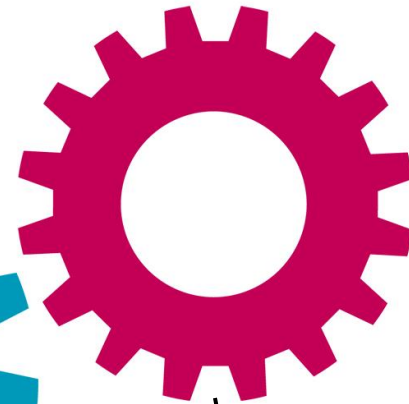
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MANAGING YOUR MONEY

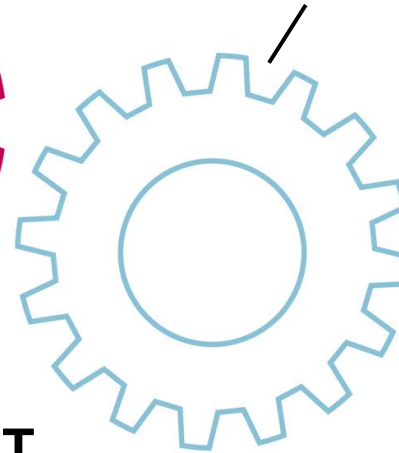
MAKE SURE YOU ARE READY FOR HE

Consider the **COSTS**



Plan a **BUDGET**

Remember **KEY POINTS**



MANAGING YOUR MONEY

CONSIDER THE COSTS

It's important to think about the costs you are likely to face while at uni and how to manage your money.

Remember, you'll get a Maintenance Loan payment each term and you'll need to pay for things like these:

- books and other study/course materials
- accommodation, phone bill, food and drink
- sports, leisure and social activities



There will also be costs you may not have thought of yet, such as insurance or a TV Licence...so think about planning a budget!

NOW IT'S YOUR TURN!!

KEY POINTS TO REMEMBER

- It's important you make the right university/college and course choice.
- Tuition Fee Loans are available to all eligible students.
- Research all finance available – especially bursaries & scholarships.
- Apply online & on time – no need to wait for a confirmed place.
- **And...** repayments will be linked to your income, not what you owe!

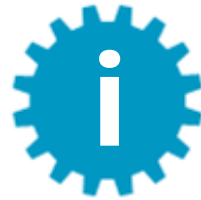


NEED MORE INFORMATION?

REMEMBER SFE IS ONLINE

For further information on student finance
and applications go to:

www.gov.uk/studentfinance



For a range of helpful tools and guidance,
visit our student finance zone:

www.thestudentroom.co.uk/studentfinance



Any questions?



[Your guide to Student Finance England - Student Finance England](#)

[sfe_parents_guide_to_student_finance_2526_o.pdf](#)

[Student schedule - Student Finance England](#)

[Student loans: Interest rates and repayment thresholds FAQs](#)

[Help if you're a student with a learning difficulty, health problem or disability: Disabled Students' Allowance - GOV.UK](#)

