



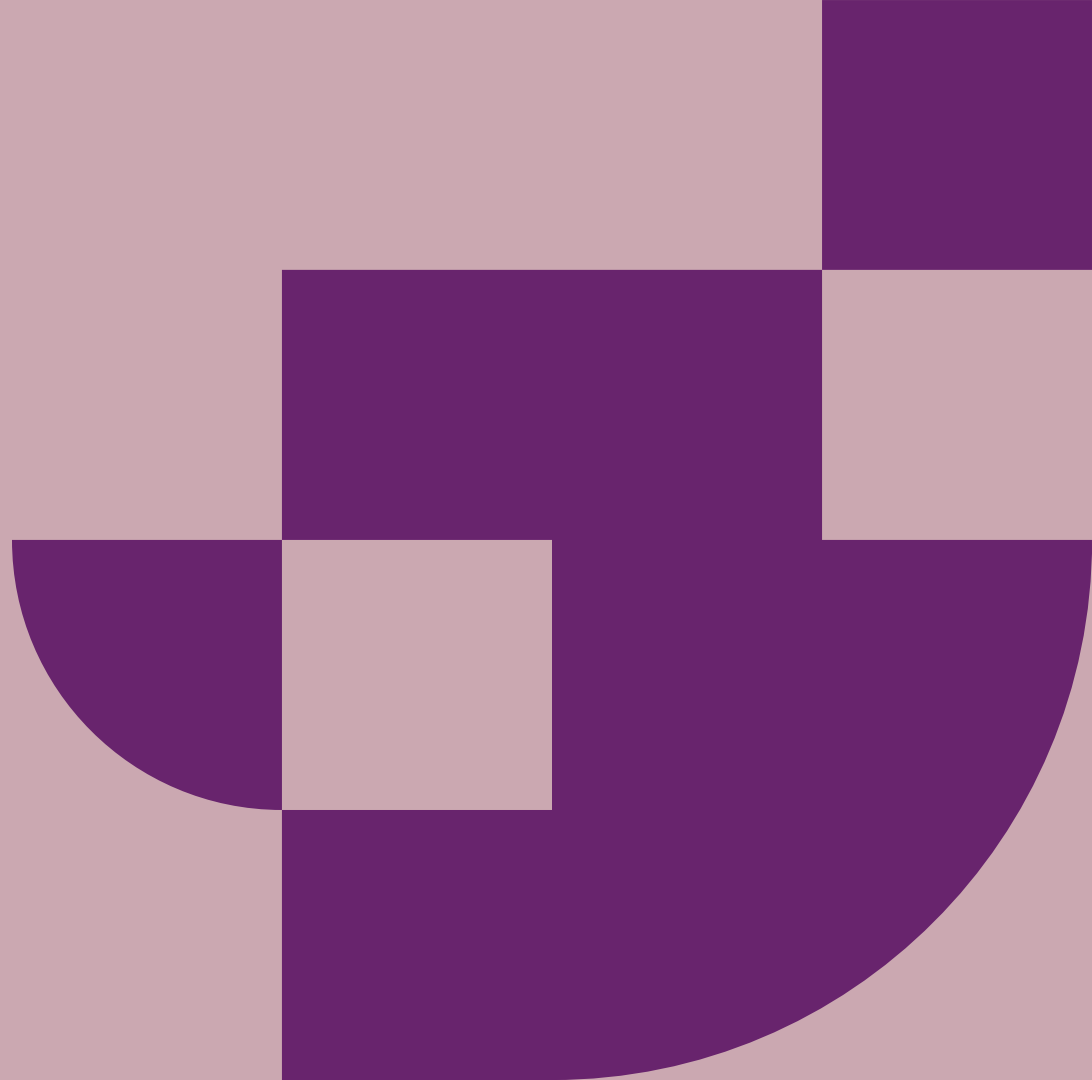
# Financing studies at Durham 2026/27

Student Immigration & Funding  
Service

Office Contact Details

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Next talk starts @ 2:50pm



# Attending University

- Why Durham University
- How much will a degree cost
- What income is available
- How to apply for financial support
- How do loan repayments work
- How to manage financially
- What help is available



# Durham University

## 21 subjects

in the World Top 100  
(QS World University  
Rankings by Subject  
2025)

## Over 330

undergraduate and  
postgraduate  
courses

5<sup>th</sup>

Times & Sunday  
Times Good  
University Guide

## 17 colleges

in our distinctive  
collegiate system

6<sup>th</sup>

Guardian University  
Guide 2025

## World Top 100

ranked 89th in  
the QS World  
University  
Rankings 2025

27<sup>th</sup>

in QS World University  
Rankings 2024:  
Europe

# How much will a degree cost?

There are two types of costs to be considered:

Up-front/Concurrent costs

Deferred costs



# Up-front/Concurrent Costs

Our accommodation contracts cover the academic year (including induction week for freshers).

All new undergraduate students are offered accommodation and nearly everyone lives in in the first year. Most students live privately in other years but students can also apply to return to live in university accommodation in their final year.

2025/26 standard 1st year room (shared bathroom) fully catered in term time £10,232.

2025/26 standard 1st year room (shared bathroom) 1st year self-catered £7,145.

[Undergraduate Residence Charges - Durham University](#)

# Deferred Costs

2025/26 Tuition fees are £9535.\*

The Government offers Tuition Fee loans to 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 the graduate earns over £25,000. (Current repayment threshold)

# What income is available?

Tuition Fee Loan

Maintenance Loan

Durham Undergraduate bursary (DGS)

Scholarships

Parental Contributions, Part-time Employment

# Student Finance England- General Eligibility

Students need to meet certain residency criteria in order to be eligible for financial support from SFE:

- Have settled status – Can live in the UK without any Home Office restriction
- Be resident in England on the first day of the first academic year of their course and have been living in the UK for the 3 years immediately prior to this date
  - EU, EEA and Swiss nationals with EUSS Settled or Pre-Settled status may be entitled to support depending on the status awarded and their residency
- Students may also be eligible for support if they have a residency status such as Refugee, Humanitarian Protection or as a Stateless Person

For more information visit: [www.gov.uk/student-finance/who-qualifies](https://www.gov.uk/student-finance/who-qualifies)



# Tuition Fee loan

For the academic year **2025/26**, Approved Higher Education providers can charge full-time undergraduate students tuition fees of up to **£9,535**.

- Eligible students won't have to pay any tuition fees upfront
- A Tuition Fee Loan is available to cover the fee charged by a provider
- A Tuition Fee Loan doesn't depend on household income
- SFE pay a Tuition Fee Loan directly to your university or college

**Applications  
open:  
03/2026**

# Tuition Fee loan

Generally, Tuition Fee Loan support is available for **your first** full undergraduate course, plus one extra year should you need it:



## Example based on standard 3-year Full-Time Degree

This extra year could be used if you choose a course but realise it is not for you and want to start a different one, or if you need to repeat a year of study

- You might not get full support if you have to repeat more than one year or have any previous HE study, but personal circumstances can be taken into account

# Maintenance Loan (2025/26)

A Maintenance Loan is available to help students with their living costs:

- All eligible students are entitled to get some Maintenance Loan support
- The actual amount you can get depends on your household income and where you live and study.
- Your Maintenance Loan is paid directly into your bank account each term.
- Tuition Fee and Maintenance Loans do have to be repaid but not until you've left university/college and your income is over the relevant threshold.



Household income is the income of any parents, stepparent, parent's partner, wife, husband or civil partner the student usually live with.

# Maintenance Loan (2025/26)

2016 cohort FT students, not eligible for benefits or aged over 60:

Household Income	Home (£58,349)	Elsewhere (£62,377)	London (£70,116)
£25,000 & under	£8,877	£10,544	£13,762
£30,000	£8,132	£9,791	£12,997
£35,000	£7,387	£9,038	£12,231
£40,000	£6,642	£8,285	£11,465
£45,000	£5,897	£7,532	£10,700
£50,000	£5,152	£6,779	£9,934
£55,000	£4,407	£6,026	£9,168
£60,000	<b>£3,907</b>	£5,273	£8,403
£65,000	£3,907	<b>£4,915</b>	£7,637
£70,116 & over	£3,907	£4,915	<b>£6,853</b>



You can get an estimate of your loan entitlement using the calculator on:  
[www.gov.uk/student-finance-calculator](https://www.gov.uk/student-finance-calculator)

# What is Household Income?

SFE will use income details from the 24/25 tax year unless there has been a 15% drop

Support your child or partner's student finance application: If your income has gone down - GOV.UK



Combined parental income if student lives with both



Father Income if student lives with Dad



Mother Income if student lives with Mum



Dad and step-parent or new partner if living with student



Mum and step-parent or new partner if living with student



Partner Income if student is married or aged 25+ and living with partner

Taxable Income	Non-Taxable Income
Earnings from employment	Interest and other income from ISA or PEP
Earnings from self employment	Working Tax and Child Tax Credit
Rent from letting property	Child Tax Credit
Interest from a bank or building society or local authority savings	Up to £7,500 rent a year from a lodger in only or family home ( <a href="#">Rent-a-Room</a> )
Private/State Pensions and Annuities	Premium Bond or National Lottery winnings
Dividends from shares, UK authorised unit trusts and investment companies	Life insurance policy lump sums (Including endowment policies)
Interest from National Savings (other than first £70 account interest) and Investments	Income from tax-free National Savings and Investments (Savings certificates)
Income from taxable benefits in kind	Capital Gain/Capital Allowance figures

Taxable Benefits	Non-Taxable Benefits
Jobseekers Allowance	Child Benefit and Child Tax Credit
Care Allowance	Housing Benefit and Council Tax Benefit
Incapacity Benefit – Over 28 Weeks	Income Support – Most payments
Employment Support Allowance (Contributory based only)	Employment Support Allowance (Income based only)
Retirement Pension (Inc. State Pension)	Working Tax Credit
Statutory Sick Pay	Disability Living Allowance
Bereavement Allowance or Benefit	Universal Credit
Statutory Maternity or Paternity Pay	Maternity Allowance

# Independent Student Finance (2025/26)

If you're not financially supported by your parents or a partner, then you might be classed as an independent student when SFE work out your loan entitlement.

To be classed as independent, students need to be aged 25 or over on the first day of the academic year or meet one of the other criteria, including:

- Are or have been married/in a civil partnership
- Have care of a person under the age of 18
- Supported themselves financially for 3 years before the start of their course
- Have no contact with or are estranged from their parents (standalone.org.uk)
- Are a Care Leaver, looked after by a local authority (propel.org.uk)

[www.ucas.com/finance/student-finance-england/finance-independent-students](https://www.ucas.com/finance/student-finance-england/finance-independent-students)

# Student Loan Repayments

- You won't have to make repayments until your income **is over** the set threshold, which will be **£25,000 a year** (£2,083 a month or £480 a week) until **April 2027**
- From April 2027 the threshold will **be adjusted** annually with inflation (RPI)
- If you study a full-time course, you will be due to **start repaying** from the April after completing your course or leaving/withdrawing from higher education\*
- You'll repay **9%** of any income earned **over the threshold** and if employed in the UK, the deductions will be made from your pay through the tax system
- If your income drops **below the threshold**, your repayments will stop and any outstanding balance will be cancelled **40 years** after entering repayment
- Current interest rate **4.3% \***

# Student Loan Repayments

Approximate repayment amounts based on the initial **Plan 5** threshold of **£25,000** using the applied deduction rate of **9% of income earned over the threshold**:

Gross Annual Income	Approx Monthly (2024/25) @ £25,000
£25,000	£0
£28,000	£22
£30,000	£37
£35,000	£75
£40,000	£112
£45,000	£150
£50,000	£187



# Sources of extra support for students

There may also be **extra financial support** available for students who:

- Have disabilities, long-term health conditions, mental health conditions or specific learning difficulties
- Have children or adult dependants
- Study overseas as part of a UK based course or go on a clinical placement
- Study eligible Nursing, Midwifery or Allied Health Profession courses

For more on this range of support go to [www.gov.uk/student-finance/extra-help](http://www.gov.uk/student-finance/extra-help)  
[www.nhsbsa.nhs.uk/student-services](http://www.nhsbsa.nhs.uk/student-services)

# Disabled Students Allowance (DSA)

(DSA) provides help towards the additional costs a student may face due to their disability, long-term health condition, mental health condition or specific learning difficulty:

- DSA covers a wide selection of disabilities and conditions, with assessments based on the specific needs of each individual student
- DSA support is not income-assessed and does not have to be repaid




For AY 2025/26 up to £27,738 in DSA support is available to eligible students and can be allocated across the defined allowance categories which are:

Non-Medical Helper	General Allowance
Specialist Equipment	Travel Allowance

For more information on DSA support including how and when to apply go to: [www.gov.uk/disabled-students-allowance-dsa](https://www.gov.uk/disabled-students-allowance-dsa)

# SFE Grants for Dependants

Eligible full-time students with children or financially adult dependants can apply for additional income assessed support through the range of SFE Dependant's Grants:

 <b>CCG</b>	<b>Childcare Grant</b> Based on 85% of actual approved childcare costs, up to a weekly limit
 <b>PLA</b>	<b>Parents' Learning Allowance</b> Help with course related costs for students with dependent children
 <b>ADG</b>	<b>Adult Dependants' Grant</b> For students with an adult who is financially dependent on them

For information on Dependants' Grants, including the levels of support available and how to apply, go to:

[www.gov.uk/student-finance/extra-help](http://www.gov.uk/student-finance/extra-help) [www.gov.uk/childcare-grant](http://www.gov.uk/childcare-grant)

[www.gov.uk/parents-learning-allowance](http://www.gov.uk/parents-learning-allowance) [www.gov.uk/adult-dependants-grant](http://www.gov.uk/adult-dependants-grant)

# Applying to the Student Loans Company

Tips to help make sure your student finance gets paid on time:

Apply as early as possible, the full-time applications are open now.

- You don't need a confirmed place at a university or college to apply
- Apply with your preferred choice, you can change the details later if necessary
- Make sure any evidence and information needed to support your application is supplied 'right first time' both from you and your parents (or partner)
- Read, understand and agree to the loan Terms and Conditions

# Applying to the Student Loans Company

Before starting an application, **students** should have the following to hand:

- Passport, Birth Certificate or other identity and residency evidence documents which can include **valid EUSS Share Codes for EU, EEA and Swiss nationals**
- University and course details
- UK bank account details and National Insurance number

The easiest way for parents or other sponsors to support an application is also online through GOV.UK, providing their information including:

- National Insurance numbers and income information (based on prior tax year)
- Details of other child dependants



# Supporting an application

To ensure parents or partners understand how they may need to support an application for funding from a student, additional guidance has been added to GOV.UK covering the application process and providing income details:

[www.gov.uk/guidance/supporting-your-child-or-partners-student-finance-application-in-3-easy-steps](https://www.gov.uk/guidance/supporting-your-child-or-partners-student-finance-application-in-3-easy-steps)

Providing the proper evidence in the right way at the right time can seem confusing for many students and their parents or partners:

To address new guidance and a short film explaining the digital evidence upload process to GOV.UK

[www.gov.uk/guidance/guidance-for-students-parents-and-partners-providing-evidence-to-support-a-student-finance-application](https://www.gov.uk/guidance/guidance-for-students-parents-and-partners-providing-evidence-to-support-a-student-finance-application)

# Durham Undergraduate Bursary 25/26 \*

The amount of Durham Bursary you will be awarded depends on your household income as assessed by Student Finance England (or equivalent in Northern Ireland, Scotland or Wales). If you meet the following eligibility criteria, you will be awarded a Durham Bursary of between £714 and £2,721 for 2025/26.

- you are a home undergraduate;
- you do not already have an undergraduate degree;
- your household income as assessed by Student Finance England (or equivalent) is less than £62,347.

Household Income	Durham Grant Amount
Less than £30,000	£2,721
Between £30,000 and £47,200	Between £2,720 and £851
Between £47,201 and £62,347	£714

# Scholarships (25/26)

Support	What is it?	Who's it for?	How much?
<a href="#"><u>Durham Inspired Computer Science Scholarship</u></a>	Scholarship paid directly to recipient	Applicants with a household income below £42,875 undertaking a Computer Science programme	£4,000 per academic year
<a href="#"><u>Durham Inspired Computer Science - Coleman Scholarships</u></a>	Scholarship paid directly to recipient	Applicants with a household income below £42,875 undertaking a Computer Science programme	£4,000 per academic year
<a href="#"><u>Durham Inspired Computer Science - Hunt Scholarship</u></a>	Scholarship paid directly to recipient.	Applicants with a household income below £42,875 undertaking a Computer Science programme.	£4,000 per academic year
<a href="#"><u>Durham Inspired North East Scholarships</u></a>	Scholarship paid directly to recipient.	Applicants from the North East of England with a household income below £42,875. Postcode regions: CA, DH, DL, NE, SR or TS.	£4,000 per academic year.
<a href="#"><u>Durham University Military Scholarships</u></a>	Paid directly to the recipient	Applicants who have been wounded or injured as a result of military service	£5,000.00 per academic year



Graham and Joanna Barker Scholarship for Music	Scholarship paid directly to recipient	Applicants who can demonstrate an exceptional level of excellence in Music	£3,000.00 per academic year
<a href="#"><u>Hogan Lovells Scholarships</u></a>	Scholarship paid directly to the recipient.	Applicants for LLB Law or LLB Law with Foundation who have a household income below £42,875. and an interest in Commercial Law.	£3,000 per eligible academic year.
<a href="#"><u>Khodorkovsky Scholarships</u></a>	Full scholarship for Russian undergraduates and postgraduates	To support Russian students who are looking to undertake a second academic programme of study at Durham University.	Payment of tuition fees, stipend and visa costs etc.
<a href="#"><u>St Nicholas Scholarships</u></a>	Paid directly to the recipient	Resident in one of the 26 administrative wards of Newcastle City Council with a household income below £42,785.00	£2,500 per academic year
<a href="#"><u>Vice-Chancellor's Sport, Music and Arts Scholarships</u></a>	Scholarship paid directly to recipient.	Applicants who can demonstrate an exceptional level of excellence in Sport, Music or the Arts.	£2,000 per academic year.
<a href="#"><u>Weldon Le Huray Arts and Humanities Scholarships</u></a>	Scholarship paid directly to the recipient	<a href="#"><u>Applicants with a household income below £42,875. who can demonstrate an exceptional level of potential in the field of Arts and Humanities.</u></a>	£4,000 per academic year.
<a href="#"><u>Weldon Le Huray Sport Scholarships</u></a>	Scholarship paid directly to the recipient	Applicants with a household income below £42,875. who can demonstrate an exceptional level of excellence in Sport; such as events at a national or international level.	£4,000 per academic year.

# Parental Contributions

## Parental Contribution and/or Household Income

Some parents are able to make contributions to assist students, this can be in the form of regular payments, or assistance in vacations or for one-off costs such as dissertation costs for example.

Even where such assistance is not possible, parents can still help by permitting the sharing of household income data during the Student Loans application process. Without this information the DGS processes cannot operate.

# Part-time/Vacation Employment

The Careers' Student Employment Service provides information and advice to students looking for part-time and vacation jobs, and advertises on-campus university jobs as well as part-time opportunities with local employers.

Other opportunities may also be available within the city or the student's home town.

[Part Time Student Employment - Durham University](#)

# How to manage financially

It's important to **think about the costs** you are likely to face while you are studying and how to manage your money:

Remember, you'll get a maintenance support payment each term and you'll need to pay for things like...

- accommodation, books and other essential study or course materials
- phone, internet, streaming services, sports, social activities, food and drink

There can also be costs you might not have thought of yet, such as insurance or a TV Licence, so **planning a budget** can help:

- [www.ucas.com/finance/managing-money/budget-calculator](http://www.ucas.com/finance/managing-money/budget-calculator)

# Consider the costs

The Student Space website provides a range of guidance and support including a section dedicated to money and budgeting:

<https://studentspace.org.uk>

<https://studentspace.org.uk/wellbeing/money>

The screenshot shows the Student Space website homepage. At the top, there's a header with the 'STUDENT SPACE' logo, a search bar, and navigation links for 'Support services', 'Advice and information', 'Student stories', 'Support at your university', and 'About Student Space'. The main banner features the text 'Support through the uncertainty of student life' and a call to action: 'If you need support now, text STUDENT to 85258'. Below this, a section titled 'Advice and information' offers expert help. Three featured articles are shown: 'Mental health and wellbeing' (18 resources), 'Money' (4 resources), and 'Preparing for university' (10 resources). Each article includes a brief description of the support offered.

**STUDENT SPACE** From student minds

ENGLISH CYMRAG Search our site

Support services ▾ Advice and information ▾ Student stories ▾ Support at your university ▾ About Student Space ▾

## Support through the uncertainty of student life

If you need support now, text STUDENT to 85258  
Other ways you can get support →

### Advice and information

Expert information and advice to help you through the challenges of student life.

#### Mental health and wellbeing →

18 RESOURCES

Find out what you can do to look after your physical and mental health.

#### Money →

4 RESOURCES

The pandemic may have created some extra pressure on your finances. Get advice and practical tips to help with money worries.

#### Preparing for university →

10 RESOURCES

A new year at uni can be exciting, but it might also be daunting. Get tips and advice to help with your concerns.

This screenshot shows a section of the website titled '4 resources:'. It contains four article cards. Each card has a title, a '3 MINUTE READ' or '4 MINUTE READ' indicator, and a brief description of the content. The articles are: 'Managing worry about money', 'How to make a student budget', 'What to do if you have money problems', and 'How to find extra funding at university'.

#### 4 resources:

ARTICLE

##### Managing worry about money →

3 MINUTE READ

If you are experiencing money problems, worry can prevent you from taking positive action to improve your circumstances. Managing your emotions around finance can be an important step in taking control of your money.

ARTICLE

##### How to make a student budget →

5 MINUTE READ

Worried coronavirus will leave you worse off? It's natural to feel unsettled by all the changes taking place. Making a budget can help you feel more confident in managing your finances.

ARTICLE

##### What to do if you have money problems →

3 MINUTE READ

It's normal to have a few money blips at university. But with coronavirus causing disruption, many students now face more challenges. Here's how to approach them.

ARTICLE

##### How to find extra funding at university →

4 MINUTE READ

Making ends meet may feel especially challenging right now. There are things that can help. This page explains where to find extra funding for living costs.

# What if things don't go to plan

**Student support fund**

**Tuition fee charges**

**Student billing**

**Student Counselling**

**Student money advisor**

**Instant Access Hardship Fund**

**Colleges**

# Resources

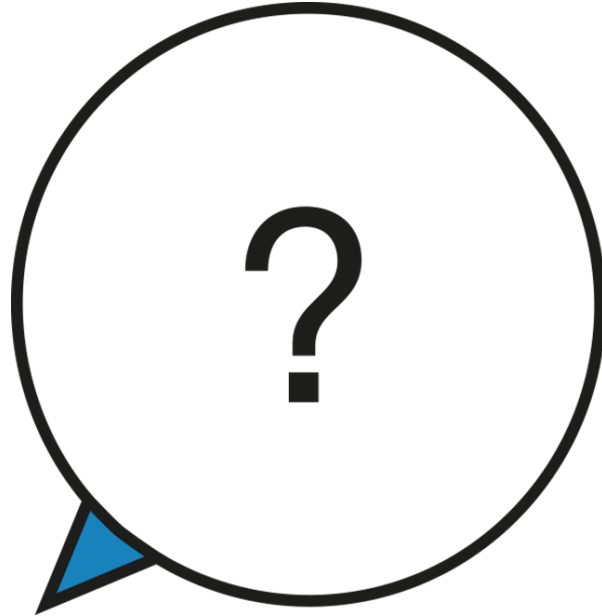
Description	Link
Student finance calculator	<a href="https://www.gov.uk/student-finance-calculator">https://www.gov.uk/student-finance-calculator</a>
Accommodation costs	<a href="#">Undergraduate Residence Charges - Durham University</a>
Applying for Student Finance	<a href="#">Apply online for student finance - GOV.UK (www.gov.uk)</a>
Supporting a Student Finance application	<a href="#">Support your child or partner's student finance application: Give details of your household income - GOV.UK (www.gov.uk)</a>  <a href="#">Supporting your child or partner's student finance application in 3 easy steps - GOV.UK (www.gov.uk)</a>  <a href="#">Guidance for students, parents and partners providing evidence to support a student finance application - GOV.UK (www.gov.uk)</a>

# Resources

Description	Link
Scholarships	<a href="#"><u>Undergraduate - Durham University</u></a>
Part-time employment	<a href="#"><u>Part Time Student Employment - Durham University</u></a>
UCAS budget calculator	<a href="#"><u>Budget calculator   Undergraduate, Conservatoires   UCAS</u></a>
The student room	<a href="#"><u>SFE Student Finance Zone   The Student Room</u></a>
Save the student	<a href="#"><u>Save the Student - Student Money, Discounts and Jobs</u></a>




# Questions ?



Office Contact Details

E: [ug-pgce.loans@durham.ac.uk](mailto:ug-pgce.loans@durham.ac.uk)



The collegiate structure is a defining characteristic of Durham University. It's extremely reassuring to be part of an active, close-knit community with a vested interest in your welfare and development, both in your career and personal life.

My advice to new students is to be really open to trying lots of new things. College is so much more than just a halls of residence; it's a home, a community and a family.

As a computer science student at Durham University, I have found the academic resources to be exceptional, with access to state-of-the-art labs and software. The faculty are incredibly supportive and knowledgeable, always willing to provide guidance and feedback on coursework and projects. The campus community is vibrant, with plenty of opportunities to get involved in clubs and societies related to computer science and beyond.