

Financial support for undergraduate students in higher education 2025-26 - a guide for constituents

For September 2025 entry



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- a guide for constituents

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1. Introduction

This guide provides information on the different types of financial support that you might be able to get if you are planning to study a full-time or part-time undergraduate higher education course in 2025-26. It is relevant to students who are ordinarily resident in Wales.

Student financial support can help with tuition fee costs and living costs.

The Student Loans Company (SLC) provides the Student Finance Wales (SFW) service which assesses your eligibility for funding and makes payments through grants or loans to you (for living costs) or to your provider (for tuition fees).

The rules around student financial support are complex and there are many exceptions and special circumstances. You'll see the word 'normally' used often in this guide. This is because it is a general guide and does not cover every circumstance or entitlement possibility.

You may not be eligible for all the types of support in this guide, or the maximum amounts shown, which depend on your household circumstances and places of study.

Information for parents and partners is available on Student Finance Wales' website.

Disclaimer: Senedd Research is regularly asked about student finance and this quick guide sets out information about some of the questions we are most frequently asked. It is not intended as a comprehensive guide and you should always seek advice from Student Finance Wales or a suitably qualified professional that is tailored to your individual situation.

2. Eligibility criteria

Eligibility criteria for undergraduate student finance is complex. The information below is a general guide and does not detail all possible circumstances. Further detail is available on Student Finance Wales' website.

If you have any questions about your eligibility, you should contact **Student Finance Wales** directly.

Eligibility for student finance as an undergraduate usually depends on:

- your nationality and residency;
- your course;
- your age; and
- your previous study.

Your nationality and residency

You can apply for student finance in Wales if all of the following apply:

- you're a UK national, Irish Citizen or have settled status;
- you'll be living in Wales on the first day of the first academic year of your course; and
- you've been living in the UK and Islands for three years before starting your course.

If you do not meet these criteria, you may still be eligible to apply for support. Student Finance Wales publishes information on eligibility criteria based on **nationality and residency**.

International students

Please note that **nothing in this guidance should be taken as immigration advice**. Immigration advice is closely regulated and can only be offered by **registered advisors** or an approved professional body.

Higher education providers often have an international office, who may be able to help with any questions you have about your specific circumstances.

The UK Council for International Student Affairs (**UKCISA**) which publishes

information on **‘categories’ of student who can insist on paying ‘home’ fees**, have **contact details for international students** with questions about their eligibility for support.

Your course

To be eligible to apply for student finance, your course must be provided in the UK. Eligible courses include:

- a first degree;
- a foundation Degree;
- a certificate of higher education;
- a diploma of higher education;
- a higher national certificate;
- a higher national diploma;
- postgraduate certificate in education; and
- an initial teacher education course.

Your university or college

Your provider must be either:

- paid for by the government; or
- privately funded but running individual courses that are approved for funding by the Welsh Government (called ‘designated courses’).

Student Finance Wales also publishes a list of **‘designated courses’** at private providers which have been approved for student finance funding by the Welsh Government.

If you are unsure if your course is eligible for financial support, contact your university or college.

Age

There is no age limit to qualify for grants or a tuition fee loan, but you must be under 60 to get a maintenance loan.

Previous study

There are complex rules on what you're entitled to if you're thinking of studying a course which is of an equivalent level to one you've already studied, whether you completed it or not. They are applicable to full- and part-time study.

If you've previously studied a course of higher education at undergraduate level you should speak to Student Finance Wales before making any decisions whether to start a new course. SFW should be able to advise whether you are eligible for funding and to see if your circumstances fall under one of the 'exemption categories'.

If you want to study full-time

If you **changed course or are repeating a year** full-time, you can work out how much tuition and maintenance funding you could be eligible for by calculating the number of years of the course you're applying for and adding one year, then taking away the number of years you studied for. If you do not have enough years of funding to cover your new course, you will need to pay for these extra years yourself before you can get student finance.

You may be entitled to an extra year of funding if you had to leave a course due to 'compelling personal reasons'. You will need to send Student Finance Wales evidence of this.

If you already have a degree but want to study full time, eligibility for student finance for another undergraduate degree is based on whether you want to study one of the following exceptions:

- Initial Teacher Education courses;
- Medicine and dentistry;
- Healthcare courses;
- Veterinary surgeon;
- Social work; or
- Architecture.

Though the nature of the funding you may be able to receive is complex. Further information is available on **Student Finance Wales' website**.

If you want to study part-time

Generally, if you started a part-time course on or after 1 September 2014, and have already previously started an undergraduate course, you may be entitled to receive **financial support for part time courses** for a maximum period of up to 16 years. This allows students to change to different part-time courses or to repeat a year of the same course.

If you already have a degree but want to study part time, eligibility for student finance for another degree is based on whether you want to study one of the following exceptions:

- Subjects Allied to Medicine;
- Biological and Sport Science;
- Psychology;
- Veterinary Sciences;
- Agriculture, Food and Related Sciences;
- Physical Sciences;
- Mathematical Sciences;
- Engineering and Technology;
- Computing;
- Welsh Language; or
- Initial Teacher Education.

To find out if your course qualifies for a tuition fee loan and grants and loans for living costs as an exemption, you should contact Student Finance Wales.

3. Full-time study: help with tuition fees

The amount of **tuition fee loan** you can receive depends on the cost of the course and where you want to study. It is **not** based on household income.

The tuition fee loan is paid directly to your university or college.

There are complex rules about how much student finance you will have to pay back if you leave your course. This depends on:

- the type of student finance you have;
- when in the academic year you leave your course; and
- whether you're planning to return to your course or not.

More information about your student finance if you suspend or leave your course is available on the **UK Government's website**.

You will need to **pay back your loan, including interest**, once you have finished or left your course.

Ordinary and private universities and colleges

If you are studying at a regulated, publicly funded university or college, the maximum tuition fee that can be charged to certain students on certain full-time undergraduate courses is **£9,535 per year**.

There are two main differences if you study at a private university or college:

1. There are no restrictions on the tuition fee you can be charged
2. The amount of tuition fee loan available is less than if you studied at a public university or college - this is £6,355 for students 'ordinarily resident' in Wales. This means that if you are charged fees higher than the maximum level of tuition fee loan you can get, you will have to fund the difference yourself.

You are only able to get a tuition fee loan when studying at a private provider if your course has been approved. A **full list of courses approved** ("designated") by Welsh Government is published by Student Finance Wales.

NHS Bursary

If you're studying a course that will lead to a qualification in medicine, dentistry, or healthcare then you might be able to get a **bursary from NHS Wales**. The NHS Bursary is assessed and paid by the **NHS Bursary Scheme**, not by Student Finance Wales.

You should contact Student Awards Services at NHS Wales for more information.

Social work bursary

If you are studying an approved undergraduate degree course in social work, you can apply for the **Social Work Bursary** from Social Care Wales.

For more information, including eligibility criteria, you can contact the **Student Funding and Grants Team at Social Care Wales**.

4. Full-time study: help with living costs

Financial help with living costs is more complex than tuition fee loans as your household income is taken into account. Household income is taken into account to consider **the split between** a maintenance grant and a repayable loan. However the maximum overall amount you could get is **not** affected by your household income.

Maintenance loans and grants

The balance of grant and loan you receive for living costs is determined by your household income, where you will be studying and where you will be living.

Most students can get a minimum of £1,000 as a maintenance grant, which doesn't have to be paid back. After that grant, the rest of your living cost support you are eligible for is made up of the maintenance loan- which you need to repay. You can get additional help in certain circumstances, such as if you have any dependents. This is explained later in the guide.

The overall yearly amount of funding you can receive will be a mix of maintenance grant, topped up with the maintenance loan (if you want to take this up). This will be paid directly into your bank account at the beginning of each term, but only after you've registered for your course and your provider has confirmed your attendance.

The maximum combined loan and grant you will receive in **2025-26** is:

- £10,480 if living with your parents;
- £12,345 if living away from your parental home and studying outside of London;
or
- £15,415 if living away from your parental home and studying in London.

Student Finance Wales publish **tables with estimates** of how much maintenance grant and repayable loan you may receive based on your household income and where you live and study.

Like with your tuition fee loan, you will be charged interest on your maintenance loan from the first day the money is paid into your bank account until the loan is repaid in full or cancelled. Further information on **repaying your loan(s)** is available on the UK Government's website.

Welsh partial cancellation of Maintenance Loan

The **student finance partial cancellation scheme** applies to students who have received a maintenance loan from Student Finance Wales since the 2010-11 academic year to support them to study a full-time undergraduate course.

The Welsh Government may cancel up to £1,500 of your debt which will be applied after the first loan repayment. Further information on how much of the amount owed will be cancelled and cancellation examples are provided within **guidance published by the Welsh Government**.

5. Help for part-time study

For part-time undergraduate study, the package of maintenance support is a pro-rata version of the full-time package described above. So for example if you study 50% of the time of a full time course you get the equivalent percentage of financial support.

The [**Welsh Government website**](#) states “Students studying with the Open University in Wales must apply for part-time support, regardless of intensity of study”.

Tuition fees

Like full-time study, there is a maximum amount of tuition fee loan you can receive - this is not dependent on household income. However, you must be studying at a course intensity of at least 25% - part-time courses may have a course intensity of 25%, 50% or 75%.

The maximum amount of [**tuition fee loan**](#) for part-time students in 2025-26 is set out in the table below.

Location of study	Tuition fee loan available in 2025-26
University or college in Wales, or studying at the Open University	£2,625
Public university or college outside Wales	£7,145
Private university or college outside Wales	£4,765

Source: [**Student Finance Wales**](#)

Living costs

As with full-time students, part-time students can receive help with their living costs in the form of a maintenance grant and maintenance loan. These are subject to maximum amounts per year with the split between grant and loan being based on your household income..

For maintenance costs, similar to a full-time course, students can receive a combination of maintenance grant and maintenance loan. The amount of grant and loan you receive will depend on your household income and on your course intensity.

You must be studying at a course intensity of at least 25% to get a part-time grant and loan for living costs and to apply for a part-time tuition fee loan.

For part-time students, the amount of total funding you can get depends on your course intensity. The maximum amount you can receive in 2025-26 is:

- £2,276 for those studying at 25% course intensity;
- £4,553 for those studying at 50% course intensity; or
- £6,829 for those studying at 75% course intensity.

Student Finance Wales publishes **tables with illustrative examples** of the amount of loan and grant that a student might receive, which varies depending on their course intensity and household income.

6. Further financial support

There are extra grants available to help you if you have particular circumstances and therefore need additional support. The amount of funding differs for full-time and part-time students.

All of these are on top of any entitlement to tuition fee loan and maintenance loans and grants.

Dependents' grants

These are available for students with dependent children or dependent adults. They're available for full-time and part-time students, depending on the intensity of the course.

Childcare grant

A Childcare Grant is available to help cover childcare costs if you're an undergraduate who has children under the age of 15 (or under the age of 17 if they have special educational needs).

For the 2025-26 academic year, you could get 85% of childcare costs covered up to a maximum of £192 per week for one child, or a maximum of £329 per week for two or more children. The amount of funding a part-time student may receive will be based on study intensity.

If you do not have a childcare provider at the time of application the support available will be capped at £147 per week or 85% of actual costs, whichever is lower. Once you supply childcare provider details, the level of funding will be recalculated to the higher amount.

You will not be eligible for this grant if you:

- claim the childcare element of Universal Credit or Working Tax Credit;
- get tax-free childcare from HM Revenue and Customs;
- are paying a relative to care for your child only; or
- or your partner are receiving funding from the NHS.

Further information is available on the [**Student Finance Wales website**](#).

Free childcare

Eligible parents of children aged three and four years old may be eligible for further childcare support from the Welsh Government under the Childcare Offer. Eligible parents of children that are 3 to 4 year olds may be able to receive 30 hours free childcare for up to 48 weeks a year through the Welsh Government's Childcare Offer for Wales. More information on the Childcare Offer can be found on the [**Welsh Government website**](#). Welsh Government also published [**guidance for the offer**](#). It explains that to be eligible, HE students need to **provide evidence** that they are enrolled on a course which is delivered via a HE Institution, that is at least 10 weeks in length.

Welsh Government also has a **commitment to 12.5 hours of free childcare to all two-year-olds** by the end of this Senedd term. This is called Flying Start Childcare. More information on this and other childcare is available from the [**Family Information Service \(FIS\)**](#). Each local authority has a FIS, whose role is to provide free impartial information and advice for all parents and carers.

Parents' learning allowance

The Parents' Learning Allowance can cover some of the extra costs you may have if you are an undergraduate student who has children. You do not have to pay this back.

For the 2025-26 academic year, you can get between £53 and £1,945 a year as a full-time student. How much you get will depend on your household income, your dependents' income and whether or not you have a partner. If you're a part-time student, the amount you can get will be calculated based on your study intensity.

You can apply for a Parents' Learning Allowance if you:

- have at least one child who depends on you financially; and
- are attending a full-time or part-time course and getting undergraduate student finance that depends on your household income.

You don't need to be paying for childcare to qualify.

Further information is available on [**Student Finance Wales' website**](#).

Adult dependants' grant

The Adult Dependent's Grant can cover some of the extra costs you may have if you are an undergraduate student with an adult who depends on you financially whose income is not more than £3,923 a year, unless they are your husband, wife or partner.

The maximum amount available to full-time students for the 2025-26 academic year is £3,407 a year. The amount you can get depends on your household income, your dependent's income and whether or not you have a partner. If you're a part-time student, the amount you can get will be calculated based on your study intensity.

You can apply for an Adults Dependent's Grant if you:

- have an adult who depends on you financially;
- are attending a full-time or part-time course and getting undergraduate student finance that depends on your household income;
- are over 25 years old or are considered as independent; and
- started a course on or after 1 August 2018, are under 25 years old on the first day of the first academic year of your course, considered as independent and living with a partner who depends on you financially.

You cannot apply if you:

- are applying for a child;
- applying for your own grown-up child; or
- are applying for somebody who is already getting student finance.

Further information is available on [**Student Finance Wales' website**](#).

Disabled students' allowance

Disabled Students' Allowance can be used to cover some of the extra costs you have because of a mental health condition, long term illness or any other disability. This funding can be used to pay for study-related costs such as equipment, non-medical help, travel and photocopying and printing.

The amount of funding you can get is dependent on your individual needs, not your household income.

For the 2025-26 academic year, full-time or part-time undergraduate students can get up to £34,000 a year for support.

You can apply if you have a disability under the Equality Act 2010 that affects your ability to study. You must also meet the standard student finance eligibility requirements to apply for Disabled Students' Allowance. You can check with your university or college's student finance advisors to discuss if your course qualifies for Disability Students' Allowance.

Student Finance Wales publish [**a guide on Disabled Students' Allowance**](#).

Further information is also available on [**Student Finance Wales' website**](#).

Travel grant

A travel grant may be claimed for travel costs between your home and the hospital or other institution where you're doing your placement if you are a healthcare student on a placement in the UK.

Or if studying abroad, the Travel Grant can be claimed for:

- up to three return journeys a year between the UK and the overseas university or college; and
- medical insurance and travel visas.

You may qualify for a Travel Grant if you are either:

- studying abroad as part of your course;
- on an Erasmus+, Turing scheme or Taith study or work placement; or
- attending a medical or dental clinical placement in the UK.

You may also be able to claim your children's travel costs if you are a single parent.

You must pay the first £303 of travel costs yourself if your household income is less than £59,200, or you must pay the first £1,000 of travel costs yourself if your household income is £59,200 or more or you are not getting student finance that depends on your household income.

However, [**policy does not require**](#) a care-experienced student to have their income assessed when applying for a Travel Grant.

Further information is available on [**Student Finance Wales' website**](#).

Special support

Special Support is available for students who claim certain income-related benefits and is intended to help with costs such as books, course equipment and travel.

You may be eligible for Special Support if any of the following apply to you:

- you're a single parent or a single foster parent, with a child or young person aged under 20 who is in full-time education below higher education level;
- your partner is also a student and one or both of you are responsible for a child, or a young person under 20 who is in full-time education below higher education level;
- you have a disability and qualify for the Disability Premium or Severe Disability Premium;
- you're deaf and qualify for Disabled Students' Allowance;
- you have been treated as incapable of work for at least 28 weeks;
- you have a disability and qualify for income-related Employment and Support Allowance;
- you're eligible for Housing Benefit;
- you're eligible for Housing element of Universal Credit;

you're entitled to Personal Independence Payment (PIP);

- you're entitled to Armed Forces Independence Payment (AFIP);
- you're entitled to Disability Living Allowance (DLA);
- you're waiting to go back to a course having taken agreed time out from that course due to an illness or caring responsibility that has now ended; or
- you're aged 60 or older.

Further information on Special Support is available on [**Student Finance Wales' website**](#).

University and institutional funds

All Welsh Universities (and most other UK institutions) provide some sort of discretionary financial support. These schemes have different names but include hardship funds, bursaries, or scholarships.

They serve a variety of aims, including rewarding academic or other excellence and supporting students with living costs or financial difficulties. You might be able to apply for some before you start while others are only available once you have started your studies. Some are grants and others are repayable.

Eligibility and other rules will depend on the individual institution offering any such scheme. You should contact your provider directly for further information and to see what support or awards are available.

It might be useful to do this before you start your course, as there may be additional support that you could access from your first year.

Links to a number of providers' financial support pages is provided in section 7 of this guide.

Dance, Drama and Music

The Dance and Drama Awards (DaDa) scheme offers income assessed support for tuition fees and living costs at some private dance and drama institutions in England.

The DaDa scheme is for students aged 16-23, who “show talent and a likelihood to succeed in the industry”. Further information on the scheme is available on the [UK Government's website](#).

The [National Youth Arts Trust](#) provides bursaries for dance, drama and music of up to £1,000 to young people aged 12-25. A bursary can be used to cover tuition fees, classes and other costs. While application windows are opened multiple times a year, the next deadline for applications is 7 August 2025.

Studying through the medium of Welsh

Coleg Cymraeg Cenedlaethol offers a number of [scholarships for students](#) who study at least part of their university course in Welsh. More information on the scholarships and eligibility requirements can be found on its website.

Courses longer than 30 weeks and 3 days

If your course lasts longer than 30 weeks and 3 days you can get extra Maintenance Loan for each week to help with your living costs. The amount you receive depends on your living situation. For the academic year 2025-26 you can get:

- £96 per week if you are living with your parents;
- £144 per week if you are living away from your parental home and studying outside of London; or
- £184 per week if you are living away from your parental home and studying in London.

Student Finance Wales will automatically award the additional amount of funding based on the course details provided by your university or college.

Cheaper Travel

If you are aged 16-21 and live in Wales you can apply for a **MyTravelPass**. A MyTravelPass can help get 30% off weekly, monthly or yearly bus tickets for 16-21 year olds.

From 1 September 2025, a **pilot project** run in Wales allows 16-21 year olds to purchase £1 single tickets of £3 unlimited daily travel.

7. Links to further information on financial support

Readers viewing the online version of this guide may use the links below for further information on financial support for undergraduates in Wales' higher education institutions and further education institutions.

Links to financial support for undergraduates in Wales' universities:

- [**Aberystwyth University**](#);
- [**Bangor University**](#);
- [**Cardiff University**](#);
- [**Cardiff Metropolitan University**](#);
- [**Open University \(Wales\)**](#);
- [**Swansea University**](#);
- [**University of South Wales**](#);
- [**University of Wales Trinity Saint David**](#); and
- [**Wrexham University**](#).

Links to financial support in Wales' further education institutions:

- [**Bridgend College**](#);
- [**Cardiff and Vale College**](#);
- [**Coleg Cambria**](#) (Need to select 'Funding & financial support' option);
- [**Coleg Gwent**](#);
- [**Coleg Ceredigion \(Coleg Sir Gar\)**](#) (Need to select 'HE Funding' option);
- [**Coleg Y Cymoedd**](#) (Need to select 'Higher Education Financial Support' option);
- [**Gower College Swansea**](#);
- [**Grwp Llandrillo Menai**](#);
- [**NPTC Group of Colleges**](#);
- [**Pembrokeshire College**](#) (Need to select 'Higher Education Students' option); and
- [**The College Merthyr Tydfil**](#) (This is a generic HE page, not funding specific).

*St David's Catholic Sixth Form College does not have a dedicated page to undergraduate financial support