Welsh Parliament
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Financial support for undergraduate students in higher education 2026/27

A guide for constituents

For September 2026 entry

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Financial support for undergraduate students in higher education 2026/27

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For September 2026 entry

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JANUARY

This guide provides information on financial support available to eligible students planning to study a full-time or part-time undergraduate higher education course in 2026/27. This guide is relevant to students who are ordinarily resident in Wales.

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

Student Finance Wales assesses your eligibility for funding, and the **Student Loans Company** make 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 this document 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, depending on your household circumstances and place of study.

Senedd Research has a guide for financial support for **postgraduate** students and for students in **further education**.

Disclaimer: Senedd Research is regularly asked about student finance and this 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.

Senedd Research cannot advise on individual cases or circumstances. For further information and advice please contact Student Finance Wales.

Contents

1. Eligibility criteria

The **rules around eligibility** are complex. This is a general guide only, so it doesn't include details of all possible circumstances. If you have any questions about your eligibility, you should contact **Student Finance Wales** directly.

Generally, eligibility is dependent on factors including:

- Your nationality and residency;
- Your course;
- Your university or college;
- Your age; and
- Your previous study.

Your nationality and residency

In general, to be eligible you need to:

- Be a UK national or have settled status;
- Normally live in Wales; and
- Have been living in the UK for 3 years before starting your course.

If you don't meet these three conditions, you may still be eligible to apply for support, for example if you're:

- An EU national and have settled status;
- A refugee; or
- Under humanitarian protection.

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.

Also of interest might be the UK Council for International Student Affairs (**UKCISA**) who publish information on **home student status for Wales**, and have **contact details for international students** with questions about their eligibility for support.

Your course

Your **course** must be based in the UK, and eligible courses include:

- First degree;
- Foundation Degree;
- Certificate of Higher Education;
- Diploma of Higher Education;
- Higher National Certificate;
- Higher National Diploma;
- Postgraduate Certificate in Education; and
- Initial Teacher Education course.

Your university or college

Your **provider** must be either:

- Funded by the government; or
- Privately funded but running courses that are approved for funding by the Welsh Government.

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

Contact your university or college if you are unsure whether your course is eligible for financial support.

Your age

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

Your previous study

You can usually only get funding support for your first higher education **course**. 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. These rules 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 deciding whether to start a new course. Student Finance Wales should be able to advise whether you are eligible for funding and to see if your circumstances fall under one of the ‘exemption categories’, such as an initial teacher education course or medicine and dentistry.

2. 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 your household income.

The tuition fee loan is paid directly to the place where you're studying. You have to pay it back, plus interest, once you've finished or left your course.

There are complex rules about how much you will have to pay back if you leave your course before completing it. You should check with Student Finance Wales if you need to know more about this.

University and colleges

If you are studying at a regulated, publicly-funded, university or college, they can charge a maximum of £9,790 tuition fees 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 they can charge you.
2. The amount of tuition fee loan available is less than if you went to a public university or college. This means that if they charge you fees higher than the maximum level of tuition fee loan you can get, then you will have to fund the difference yourself.

You can only get a tuition fee loan when studying at a private provider if your course has been approved, or "designated" by the Welsh Government. Student Finance Wales publishes a list of **courses that have been designated for support**.

NHS Bursary

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

You should contact the **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**.

3. Full-time: help with living costs

Help with living costs is more complex than tuition fee loans. Your household income is taken into account, but only to decide the split between the maintenance grant and repayable loan – not to decide the maximum amount you could get.

Maintenance loans and grants

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

Most students can get a minimum £1,020 grant, which doesn't have to be paid back. After that, the rest of your living cost support 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 annual amount of funding you can receive will be a mix of maintenance grant, topped up by the maintenance loan if you wish. 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 that you will receive in **2026/27** is:

- £10,685 if living with your parents;
- £12,590 if living away from parental home and studying outside London;
- £15,720 if living away from parental home and studying in London.

The balance of loan and grant that make up these totals depends on your household income. Student Finance Wales publishes **tables with estimates of how much loan and grant you might receive**.

You will be **charged interest on your maintenance and tuition fee loans** from the first day the money is paid into your bank account until the loan is repaid in full or cancelled.

Welsh partial cancellation of maintenance loan

If you've taken out a maintenance loan for a full-time undergraduate course since the 2010/11 academic year, the Welsh Government may cancel up to £1,500 of your debt. This is applied shortly after the first loan repayment is made, and is usually shown on the next student loans statement.

The Student Loans Company calculates how much will be deducted from your loan. For more information, please see the **Welsh Government's advice on the partial cancellation scheme**.

4. 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. For example, if you study 50% of the time of a full time course you get the equivalent percentage of financial support.

Tuition fees

Like full-time study, there is a maximum amount of tuition fee loan you can receive. This doesn't depend on your household income.

However, the course intensity of what you choose to study must be at least 25% to get a tuition fee loan. Course intensity means the percentage of time that you study compared to a full-time course. Part-time courses may have a course intensity of 25%, 50%, or 75%.

The maximum amount of tuition fee loan for students in 2026/27 is set out in the table below.

Location of study	Tuition fee loan available in 2026/27
University or college in Wales, or studying at the Open University	£2,875
Public university or college outside Wales	£7,335
Private university or college outside Wales	£4,895

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 a maintenance loan. These are subject to maximum amounts per year, with the split between grant and loan determined by 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.

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

For part-time students, the amount of total funding you can get depends on your course intensity. Student Finance Wales publishes **tables with illustrative examples of the amount of loan and grant** that a student might receive.

5. 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).

The grant can cover a proportion of your childcare costs up to a maximum amount per week. In 2026/27, this is £196 for one dependent child and a total of £335 if you have two or more dependent children. If you're a part-time student, the amount you could receive will depend on your course intensity.

You will not qualify for this grant if you:

- Claim the childcare element of Working Tax Credits or Universal Credit;
- Get tax-free Childcare from HM Revenue and Customs (HMRC);
- Are paying a relative to care for your child;
- Or your partner is receiving funding from the NHS.

Further information, including amounts of funding, is available from **Student Finance Wales**.

Free childcare

Parents of a children aged between 3 and 4 years old may be eligible for further childcare support from the Welsh Government under the **Childcare Offer**. Eligible parents may be able to receive **30 hours free childcare for up to 48 weeks** a year.

Further information on childcare is available from the **Family Information Service**.

Parents' Learning Allowance

The **Parents' Learning Allowance** can cover some of the extra costs you might have if you're an undergraduate student who has children.

How much you can get depends on your household income, your dependents' income and whether or not you have a partner. You don't have to pay it back. For part-time students, the amount you can get is based on your course intensity.

Further information, including amounts of funding, is available from **Student Finance Wales**.

Adult Dependents' 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, unless they are your husband, wife or partner.

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.

Further information, including amounts of funding, is available from **Student Finance Wales**.

Disabled Students' Allowance

The **Disabled Students' Allowance** (DSA) is an additional source of funding available to students who have a disability, including a mental health condition, long term illness or any other disability.

The allowance does not depend on your household income and you do not have to repay it. This can be used to cover the costs of specialist equipment, a non-medical helper, and more general costs you may have.

Further information, including amounts of funding, is available from **Student Finance Wales** who also publish a **guide on Disabled Students' Allowance**.

Travel grant

If you're attending a placement as part of your healthcare course in the UK or studying abroad as part of your course you may be eligible for a **grant to help with travel expenses**.

The travel grant can help towards the costs of travelling to and from your home and where your healthcare placement takes place in UK.

If you're studying abroad, you can claim for:

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

Further information, including amounts of funding, is available from **Student Finance Wales**.

Special Support

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

If eligible, you'll get an enhanced rate of maintenance loan which is awarded with the maintenance grant. The amount you'll get depends on your household income and where you live and study. Your maintenance loan, plus interest, does have to be paid back.

Further information, including amounts of funding, is available from **Student Finance Wales**.

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 and others are only available once you have started your studies. Some are grants and others are repayable.

Eligibility criteria 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.

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 to 23, who “show talent and a likelihood to succeed in the industry”. The amount you can get depends on household income and where you live and study. 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 courses of up to £1,000 to young people aged 12-25. A bursary can be used to cover tuition fees, classes and other costs.

Studying through the medium of Welsh

Coleg Cymraeg Cenedlaethol offer 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 their website.

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.