

STUDENT FINANCE

Government funding

This is money you will have to pay back.

Tuition Fee Loan

This pays for your course fees and place at university.

- Maximum tuition fees for UK students is capped at £9,535 (for full-time undergraduate students). This is the same for non-classroom-based foundation year study
- Classroom-based foundation year tuition fees are capped at £5,605 (this may vary depending on the university)
- All students eligible for government funding are entitled to the full amount of tuition fees.
- This is paid directly to your university.
- Year Abroad Fee: £1,430
- Year in Industry Fee: £1,905

Living Cost Loan

This pays for all the associated costs such as accommodation, bills, food, personal care, socialising, course materials and so on. The amount you can be eligible for may vary on two criteria:

- your household income
- where you live and study.

Depending on these two factors, you could be entitled to:

- £3,907-£8,877 (living at home)
- £4,915-£10,544 (living away from home, outside of London)
- £6,853-£13,762 (living away from home in London)
- £5,838-£12,076 (spending a year studying abroad).

Additional support

This is money you will not have to pay back – so always apply if you think you are eligible!

Scholarships

These are generally awarded to students based on merit and may vary by university. At Kent examples include:

- music performance
- sports
- partner college
- study abroad.

Full details on all scholarships can be found at kent.ac.uk/scholarships/undergraduate

Bursaries

These are awarded based on personal circumstances and vary by university. At Kent, examples include:

- Kent Financial Support Package
- Care Leaver Funding
- Student Carer Funding
- Young Independent Student Funding.

Full details on all bursaries can be found at student.kent.ac.uk/support/finance

Government

This is dependent on circumstances and course. Examples include:

- Disabled Students Allowance
- Adult/Child Dependent Grants
- Travel grants
- NHS and Social Work England bursaries.

Repaying loans

How does it work?

- Your tuition and living cost loans are added together and paid off as one.
- Repayments start when you earn over £25,000 per annum and stop if your wage falls below.
- You pay 9% of any earnings after £25,000. Eg someone earning £30,000 annually pays 9% of £5,000 (£450 p/a)
- For full-time students, repayments begin the April following graduation
- For part-time students, you may start repaying your loan either the April after you finish or leave your course, or the April 4 years after you start your course, once you are earning over £25,000 a year
- Does not affect your credit score
- Repayments are organised by your employer and comes out in your monthly payslip, just like a tax

Interest rates

Interest rates are currently fixed at RPI+0%. This aims to ensure that amounts repaid over the life of the loan are equal in real terms to the original amount borrowed.

General costs

Various sources where you can find and calculate estimated living costs online. We have provided our estimated expenses and an average weekly cost (though this will not be the same for every student).

- Accommodation: £122.50-£295.96
- Food and drink: £52-£93
- IT and course materials: £18-£25
- Clothing and laundry: £18-£54
- Personal items: £13-24
- Socialising and entertainment: £32-£60
- Mobile phones: £5-£16
- TV license: £3.26
- University local travel: £12-£18
- Unexpected costs/healthcare: £12-£18
- Other/emergencies: £6-£22
- Utility bills (off-campus students only): £19-£31

But what is a degree worth?

On average, graduates earn around £10,000 per year more than non-graduates.



Source: Graduate Labour Market Statistics 2024, published June 2025

University gives you the opportunity of a greater salary potential, but more than that it can also lead to faster career progression, a wider range of career opportunities as well as social benefits. Going to university is an investment into your future.

Useful resources

- Kent Student Finance FAQs
- Money Saving Expert
- Student Loans Company
- Government Student Finance Calculator
- Student Finance Application Page

kent.ac.uk/ug

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