Emergency Short Term Loan (ESTL) 2026 / 2027

General information

The purpose of the Emergency Short Term Loan (ESTL) is to aid undergraduate & postgraduate students who are suffering from financial difficulty as a result of delays in accessing their student finance from the Student Loans Company (SLC).

Students can have access to a maximum of £80 per week for living costs.

ESTL up to a maximum of £320

Students can receive an ESTL from the Financial Hardship Office of up to a maximum of £320, for a 4 week period, after submitting a completed application.

Students will need to provide evidence with their application confirming that they have submitted an application for maintenance loan / grant funding to the SLC.

Students whose finance is delayed for longer than originally stated on their application form may make a new application at the end of the original period agreed i.e. if £160 awarded then a new application can be made after 2 weeks, if £320 awarded then a new application can be made after 4 weeks.

Eligibility

To be eligible for the fund, you must be:

- A fully registered full time Undergraduate or Postgraduate student at the University of Kent.
- A student being charged tuition fees at the UK 'home' rate.
- Eligible for UG maintenance loan, PG Masters or PG Doctoral Loan funding from the Student Loans Company (SLC) in the 2026 / 2027 academic year.

Assessment

The following criteria will be taken into account when considering whether or not to give a loan:

- Has the student made an application for student finance?
- How long will it be until the student receives payment of their student finance?
- Does the student have an outstanding ESTL from a previous academic year?

The University reserves the right to refer a student to a Student Adviser before a loan is authorised.

Turnaround of an application usually takes no more than 7 working days.

You must complete all sections of the application. We do not consider incomplete applications. To avoid delays, please check you have answered all questions and included ALL required evidence.

Evidence

Students will need to provide evidence with their application confirming that they have submitted an application for student finance from Student Finance England (SFE), Student Finance Wales (SFW), Student Finance Northern Ireland (SFNI) or Student Awards Agency Scotland (SAAS) for the 2026 / 2027 academic year.

Awards

Students can have access to a maximum of £80 per week for living costs up to a maximum of £320, for a 4 week period.

Once authorised, payment should be made within 4 working days.

This loan will NOT show as a debt on your University student account unless the amount has not been repaid in the agreed timeframe.

Repayment of ESTL

Students must agree to repay the loan after receiving the first instalment of their maintenance loan / grant funding.

If the ESTL is still outstanding after the second instalment of student finance is due to be paid, the amounts will be transferred to their University student account. A student will be notified of this transfer by email.

1.5% interest will be charged to all ESTLs not repaid by their agreed repayment date.