

**Welcome to the
Cardinal Wiseman
UCAS Parents Information
Evening**

The event will start at 6pm

Tuesday 20th January 2026

FINANCES

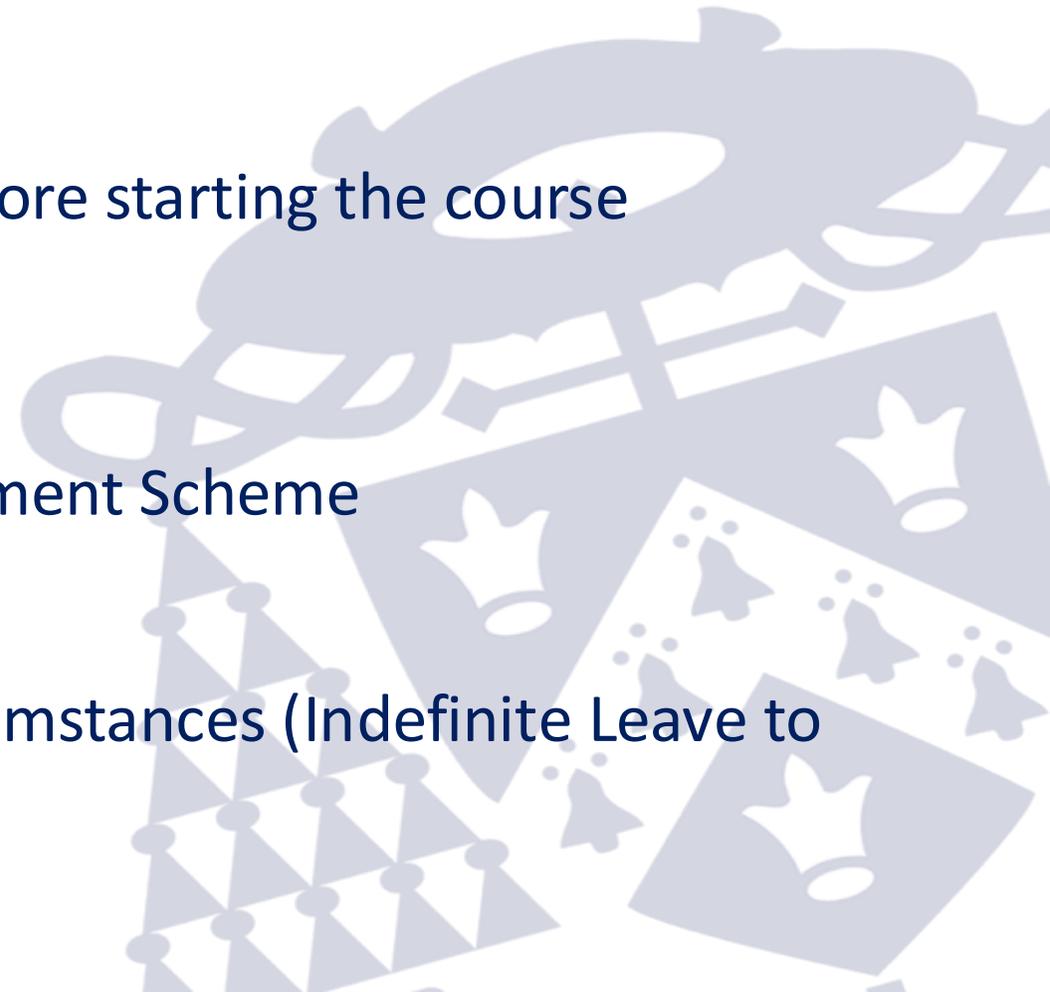
- Student Finance England
- www.gov.uk/student-finance
- Applications for September 2027 start will open in March 2027.
 - Students can apply before having a confirmed university place
 - Early application ensure funding ready for when the course starts
- Tuition fees are currently £9,535 per year; however, these will increase as follows:
 - 1st of August 2026 – expected to increase to £9,790 (£255 fee rise)
 - **1st of August 2027 – expected to increase to £10,050 (£260 fee rise)**
- Tuition fees paid directly to chosen university or college
- Maintenance Loan paid to student in 3 instalments throughout the year (beginning of each semester). Amount dependant on household income

Maintenance Loans in England

2025 to 2026 Academic Year	Maximum amount for Yearly Household Income of £25,000 or less	Minimum amount for Yearly Household Income in bracket
Living at home	£8,877	£3,907 (£58,349+)
Living away from home, outside of London	£10,544	£4,915 (£62,377+)
Living away from home, in London	£13,762	£6,853 (£70,116+)
Spend a year of UK course studying abroad	£12,076	£5,838 (£66,047+)

WHO CAN GET TUITION FEE AND MAINTENANCE LOAN (FULL SUPPORT)

- UK or Irish Nationals:
 - Living in the UK for 3 consecutive years before starting the course
 - England is the permanent home
- EU Nationals:
 - Settled status granted under the EU Settlement Scheme
- Other Nationals:
 - Settled status granted under different circumstances (Indefinite Leave to Remain, refugee status)



WHO CAN GET TUITION FEES ONLY

- UK Students – Nationals or those with Settled Status
- You have Pre-Settled Status under the EU Settlement Scheme
- You have been living in the UK for the past three years



OTHER FINANCIAL SUPPORT

- Scholarships

<https://www.thescholarshiphub.org.uk/>

- Bursaries, through specific university/college

- Sponsored degrees, through the sponsoring company - work placement during holidays, and, occasionally, alongside study (programme being replaced by Apprenticeships)

<https://www.thescholarshiphub.org.uk/sponsored-degrees-uk/>

- Part time jobs



LOAN REPAYMENTS - PLAN 5 (Undergraduate courses)

<https://www.gov.uk/student-finance>

- Repayments start when earning over £480 a week, £2,083 a month or £25,000 a year.
- You pay 9% of your income over the above indicated threshold
- Payment taken from salary alongside tax and National Insurance contributions
- Loan written off after 40 years (no direct impact on credit score)

Yearly income before tax	Monthly income before tax	Monthly repayment
£25,000	£2,083	£0
£28,000	£2,333	£22.50
£29,500	£2,458	£33.75
£31,000	£2,583	£45
£33,000	£2,750	£60

ADMISSION TESTS

- Oxford and Cambridge exams by early October 2026
- Imperial College exams in October 2026 or early January 2027
- Other universities exams (if applicable) by early January 2027
 - Engineering and Science Admissions Test (ESAT) £75 *(subject to change for 2027 entries)*
 - Physics and Engineering courses
 - Test of Mathematics for University Admission (TMUA) £75 *(subject to change for 2027 entries)*
 - Economics, Finance, Science and Computing courses
 - Generic Thinking Skills Assessment Test (TARA) £75 *(subject to change for 2027 entries)*
 - Courses such as Economics and Management, History and Economics, Politics, Philosophy and Economics
- Medicine and Dentistry – University Clinical Aptitude Test (UCAT) £70 *(subject to change for 2027 entries)*
- Law – Law National Aptitude Test (LNAT) £75 *(subject to change for 2027 entries)*