

2020-21 Student Finance England

gov.uk/student-finance

Tuition Fee Loan

What is it for?

Helps with the cost of tuition fees (maximum £9,250)

How much can I get?

You can get a loan to cover the fee your university charges you. This is £9,250 at Royal Holloway.

Do I have to pay it back?

Yes, but not until you leave your course and are earning over £25,725 a year.

Anything else?

Tuition fees vary depending on different universities, and between different courses at the same university. Tuition Fee Loan doesn't depend on household income. Student Finance pays your Tuition Fee Loan direct to the university on your behalf.

Maintenance Loan

What is it for?

Help with living costs- food, accommodation and travel while studying.

How much can I get?

Amount depends on where you live, study and your household income. Any full-time student who is eligible for student finance is eligible to receive a Maintenance Loan.

Do I have to pay back?

Yes, but not until you leave your course and are earning over £25,725 a year.

Anything else?

The Maintenance Loan is paid directly into your account, in 3 instalments – at the start of each term. Full-time students who are eligible for benefits qualify for a loan for living costs.

	Full Rate (100%)	Doesn't depend on household income	Depends on household income
Studying in London & not living with parents (Royal Holloway)	Up to £12,010	£5,981	Up to £6,029
Living with parents	Up to £7,747	£3,410	Up to £4,337
Living and studying abroad	£10,539	£5,095	Up to £5,444

Household income	Maintenance Loan Maximums (London rate)
£25,000 or less	£12,010
£35,000	£10,670
£40,000	£10,000
£42,875	£9,614
£50,000	£8,659
£55,000	£7,989
£60,000	£7,319
over £69,977	£5,981



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Other sources of financial help

Disabled Students' Allowance (DSA) Help pay for extra costs a student might have as a direct result of their disability including a mental-health condition or specific learning difficulty such as dyslexia or dyspraxia. DSAs are additional support available to students who may otherwise be prevented from attending a higher-education course because of a disability.

Childcare Grant (CCG) Help with childcare costs if you have dependant children under 15 (or 17 if they have special educational needs) in registered or approved childcare. You can get up to £298.69 per week depending on the number of children and household income.

Parents' Learning Allowance (PLA) Help with course-related costs if you have dependant children. You can get up to £1,766 a year, depending on your income and that of your dependants.

Adult Dependants' Grant (ADG) Help if an adult depends on you financially. You can get up to £3,796 a year, depending on your income and that of your dependants.

Repaying your loan

gov.uk/repaying-your-student-loan

The following table gives some examples of what your repayments might be:

Income each year before tax	Monthly Salary	Approximate monthly repayment
£25,725	£2,143	£0
£28,800	£2,400	£23
£30,000	£2,500	£32
£35,000	£2,916	£69
£40,000	£3,333	£107

If you're self-employed you'll pay through self-assessment.

If you go overseas: If you're planning to travel or work abroad for more than 3 months you will need to tell SLC. They will work out if you have to repay while you're abroad and how much.

moneymatters@royalholloway.ac.uk

01784 276109 / 414633

royalholloway.ac.uk/ugfeesandfunding



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