

STUDENT LOANS COMPANY (SLC)

STUDENT FINANCE TUITION FEE LOANS

Who are The Student Loans Company?

The **Student Loans Company (SLC)** is an executive non-departmental public body, providing student loans.

It is owned by the UK Government's Department for Education, Scottish Government, the Welsh Government and the Northern Ireland Executive.

The SLC is funded entirely by the UK government and the devolved administrations. It is responsible for both providing loans to students, and collecting loan repayments alongside HM Revenue and Customs (HMRC)

The SLC's head office is in Glasgow, with other offices in Darlington and Llandudno.



Student Loans Company



APPLYING FOR FUNDING: Student Finance

Resident in:

England:

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

Wales:

<https://www.studentfinancewales.co.uk/news/2022-to-2023-apply-now-for-student-finance/>

Northern Ireland:

<https://www.studentfinancenir.co.uk/>

Scotland:

<https://www.saas.gov.uk/>

STUDENT FINANCE

Medicine and Dentistry Funding (SFE)

CV

Funding Information Team

November 2025

APPLY FOR FUNDING

STUDENT FINANCE
ENGLAND (SFE)

sfe

APPLY NOW FOR STUDENT FINANCE -

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

Apply as soon as the application open for 2025

Expect Feb launch



Don't need a confirmed place – just enter their 1st choice and amend later

Diary to remind continuing students to re-apply for their following year's funding

10 Mar
2025

Application
OPEN



16 May
2025

Early
submission
for Student
date for
NEW
students

Sep 2025

University
Course
Starts

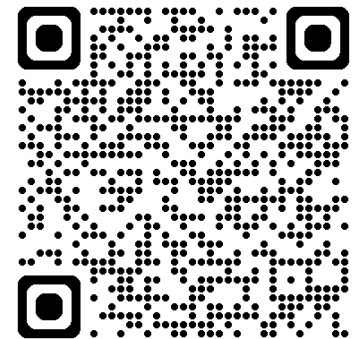
Diarise these dates and check your student's status to ensure they receive funding on time

Refer Students to sign up here: [SFE - Student Finance England](#)

Get ready for 2025 to 2026!

Our sign up page is coming soon, check back later to sign up to be the first to know when applications open.

[Find out more](#)



MEDICINE AND DENTISTRY
FUNDING SCENARIOS,
EXCEPTION COURSES &
COMPELLING PERSONAL
REASONS

Student Finance England – sfe

FUNDING ENTITLEMENT

SFE Full Time Exception Courses

Normally students are unable to receive support for a new course of an Equivalent or Lower Qualification (ELQ) however, there are some exceptions.

Medical Doctor, Dentist, Veterinary Surgeon, Architect, Social Worker, Teacher (courses over two years)

Students (from 2009/10 onwards) who already hold an ELQ will be eligible for **maintenance support only (maintenance loan as well as supplementary grants and/or DSA where applicable)** if they undertake an ELQ exception course.

Students will be eligible if they start a new course leading to a qualification as a:

- Medical Doctor
- Dentist

These students are NOT eligible to a tuition fee loan unless studying on a *Graduate entry medicine or dentistry course.*

GRADUATE ENTRY MEDICINE OR DENTISTRY

SFE Full Time Graduate Entry Medicine

A student must already hold a degree and now be applying for:

- a graduate entry medicine or Dentistry course that is no longer than 4 years in length.
- 5-year courses with graduate entry medicine in the title are not graduate entry courses

	Funding	Funding
Previous Study/Qualification	Applying For Undergraduate	Applying For Graduate Entry
Student holds an Honours Degree or Higher	Maintenance Loan Only year 1-4. RRML for any subsequent years	Year 1: Fees – Loan of up to £5,785 Fees – Self fund £3,465 Maintenance Loan Type – Full Years
Student holds an Ordinary Degree		2-4: Fees - Loan of up to £5,535 NHS pay first £3,715 Maintenance Loan Type – RRML
Student holds a Preliminary Qualification	Use 4 years as the ordinary duration for any calculations	N/A
Student has Previous Study		

Medicine and Dentistry courses are split into two different types **undergraduate courses** and **graduate entry courses**. The rules surrounding these courses are different to the normal package of support we offer to students.

Seek advice from your university/college
department

FUNDING ENTITLEMENTS SCENARIOS

Students undertaking Medicine or Dentistry courses

New Students with No Previous Study

Years 1–4: Eligible for full funding from Student Finance England (SFE), including Tuition Fee Loan, Maintenance Loan, and Supplementary Grants (e.g., GFD, DSA*).

Year 5: Funded by NHS Bursary. Students receive Reduced Rate Maintenance Loan (RRML*) only from SFE.

*Repeat years **do not count** towards the 4 years of SE.*

*GDF = Grants for Dependents

*DSA = Disabled Student's Allowance

*RRML = Reduced Maintenance Loans

FUNDING ENTITLEMENTS SCENARIOS PT 1

Students undertaking Medicine or Dentistry courses

Example: 5 - Year Medicine Course with 2 Repeat Years

Year Funding

1	Full Funding SFE
2	Full Funding SFE
2 (Repeat)	Full Funding SFE (Additional Year)
3	Full Funding SFE
4	Full Funding SFE
4 (Repeat)	Maintenance Loan Only + Grants
5	NHS Bursary – RRML Only (Reduced Maintenance Loan)

FUNDING ENTITLEMENTS SCENARIOS PT 2

Students undertaking Medicine or Dentistry courses

New Students with Previous Study (No Qualification Gained) Funding is calculated using the Previous Study Calculation:

Formula: $OD + 1 - \text{Previous Study Years} = \text{Standard Entitlement (SE)}$

Where OD = 4 (ordinary duration of Medicine/Dentistry course, excluding NHS-funded year).

Note: OD = Ordinary Duration

FUNDING ENTITLEMENTS SCENARIOS

Students undertaking Medicine or Dentistry courses

Example:

Student with 2 years of previous study on an English course, applying for a 5-year Medicine course: $4 + 1 - 2 = 3SE$

Year 1: Student would receive Maintenance Loan and any Grants only. They would have to Self-fund their Tuition Fee or provide CPR* evidence.

Year	Funding
1	Maintenance Loan Only + S.Grants*
2	Full Funding SFE
3	Full Funding SFE
4	Full Funding SFE
5	NHS Bursary – RRML* Only

CPR – Compelling Personal Reasons

S.Grants – Supplementary Grants e.g. DSA

RRML - Reduced Maintenance Lons

COMPELLING PERSONAL REASONS

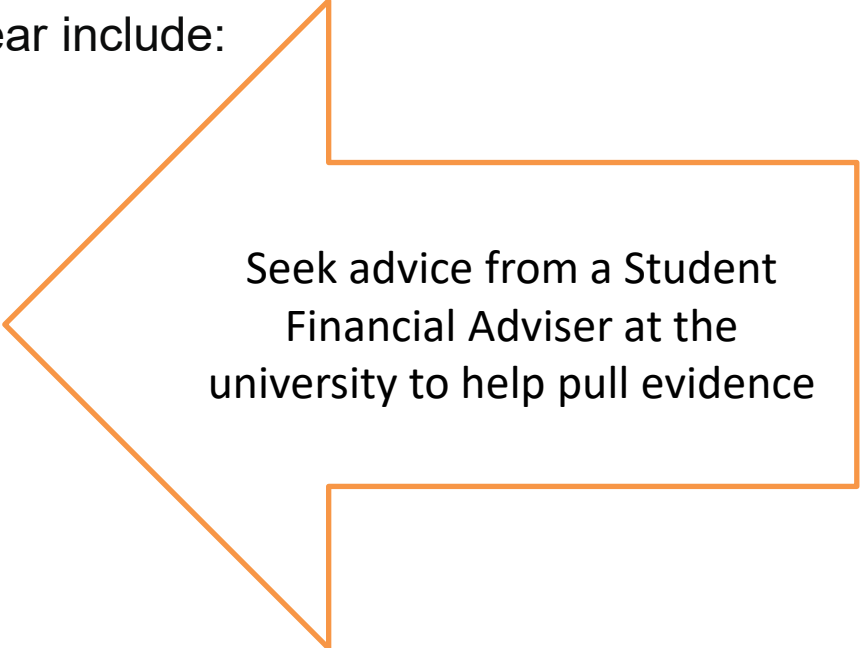
Extra Year of support

Extra year of tuition fee support

If you were unable to continue to the next year of your course or had to leave your course due to personal reasons, you could get an extra year of tuition fee support.

Common reasons for applying for an extra year include:

- mental health
- illness
- bereavement
- pregnancy
- a caring responsibility



Seek advice from a Student Financial Adviser at the university to help pull evidence

HOW TO APPLY

- <https://www.gov.uk/guidance/going-back-to-uni-or-repeating-a-year#:~:text=of%20your%20course.-,Extra%20year%20of%20tuition%20fee%20support,a%20caring%20respo> nsibility

FUNDING ENTITLEMENTS SCENARIOS PT 3

Intercalation Medicine or Dentistry courses

New Students with Honours Degree

Treated as studying an Exception Course. Previous honours degree can be in any subject.

Year	Funding
1	Maintenance Loan Only + S.Grants
2	Maintenance Loan Only + S.Grants
3	Maintenance Loan Only + S.Grants
4	Maintenance Loan Only + S.Grants
5	NHS Bursary – RRML Only

S.Grants – Supplementary Grants e.g. DSA
RRML - Reduced Maintenance Lons

FUNDING ENTITLEMENTS SCENARIOS PT 4

Intercalation Medicine or Dentistry courses

Intercalation Scenarios

Intercalation in Year 4

Year	Funding
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1–3	Full Funding SFE
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Intercalation	Full Funding SFE
4–5	NHS Bursary – RRML* Only

Intercalation in Year 5

Year	Funding
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1–4	Full Funding SFE
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Intercalation	NHS Bursary – RRML Only
5	NHS Bursary – RRML* Only

*RRML - Reduced Maintenance Lons

FUNDING ENTITLEMENTS SCENARIOS PT 5

Intercalation Medicine or Dentistry courses

Repeat + Intercalation

Year	Funding
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1	Full Funding SFE
1 (Repeat)	Full Funding SFE (Additional Year)
2–4	Full Funding SFE
Intercalation	NHS Bursary – RRML Only
5	NHS Bursary – RRML* Only

*RRML - Reduced Maintenance Loans

FUNDING ENTITLEMENTS SCENARIOS PT 6

PG Intercalation Medicine or Dentistry courses

Postgraduate (PG) Intercalation - PG Intercalation in Year 4

Year	Funding
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1–3	Full Funding SFE
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PG Intercalation PG Loan

4–5	NHS Bursary – RRML* Only
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*RRML - Reduced Maintenance Lons

SUPPLEMENTARY SUPPORT

TRAVEL GRANT EXPENSES APPLICATIONS
AND PAYMENT

SUPPLEMENTARY SUPPORT

TRAVEL GRANT FOR CLINICAL PLACEMENT

Students attending courses in medicine and dentistry **who are not eligible** for income assessed bursaries or awards from the Department of Health (DoH) **are entitled** to travel grant associated with their clinical training,

where they have:

- to attend at a hospital or other premises in the UK (so prior to entering their fifth year)

This does not cover any attendance involving residential study



Students must be studying overseas for at least **50%** of each term (academic quarter) in which they wish to receive the Travel Grant

SUPPLEMENTARY SUPPORT PT 1

TRAVEL GRANT FOR CLINICAL PLACEMENT –CONT.

- Student's application must be income assessed to apply for Travel Grant
- Travel Grant is for journeys that are longer than commuting to and from university or college.
(Distance to placement must be further than distance to place of study)
- The first £303 of travel costs must be met by the student and any cost above this will be reimbursed pound for pound (less any unused household contribution)

SUPPLEMENTARY SUPPORT PT 2

TRAVEL GRANT FOR CLINICAL PLACEMENT –CONT.

- Travel expenses for Clinical Study Form (CLEX) will be sent by SFE to students who meet eligibility criteria
- Receipts for every journey the student is claiming for or details of travel (postcodes and destination) for private mileage claims
- We do not require a letter of confirmation from the HEP as clinical study for medical/ dental placements is an integral or an optional part of their course

SUPPLEMENTARY SUPPORT PT 3

TRAVEL GRANT FOR CLINICAL PLACEMENT –CONT.

- We would only ask HEP* to confirm placements/locations if the student is unable to provide us with sufficient information in respect of their claim for reimbursement of travel expenses
- Student must have applied for Income assessed support within 9 month deadline
- Income assessed students can submit expenses forms and evidence up to six months after the end of the academic year in which they were on a clinical placement. We may be able to accept claim forms and evidence after this date if they can provide an acceptable reason, these will be reviewed on a case-by-case basis

*HEP – university/college

MEDICINE AND DENTISTRY FUNDING SCENARIOS, EXCEPTION COURSES & COMPELLING PERSONAL REASONS

Student Finance England – SFW

GRADUATE ENTRY MEDICINE OR DENTISTRY

SFW Full Time Graduate Entry Medicine

A student must already hold a degree and now be applying for:

- a graduate entry medicine or Dentistry course that is no longer than 4 years in length.

- 5 year courses with graduate entry medicine in the title are not graduate entry courses

	Funding	Funding
Previous Study/Qualification	Applying For Undergraduate	Applying For Graduate Entry
Student holds an Honours Degree or Higher	Maintenance Loan Only.	Year 1: Fees – Loan of up to £6,070 Fees – Self fund £3,465 Full Maintenance Loan Only
Student holds an Ordinary Degree		2-4: Fees - Loan of up to £5,535 NHS pay first £4,000 Full Maintenance Loan Only
Student holds a Preliminary Qualification	Use 4 years as the ordinary duration for any calculations	N/A
Student has Previous Study		

Medicine and Dentistry courses are split into two different types **undergraduate courses** and **graduate entry courses**. The rules surrounding these courses are different to the normal package of support we offer to students.

Seek advice from your university/college department

FUNDING ENTITLEMENTS SCENARIOS Part 1

Students undertaking Medicine or Dentistry courses

New Students with No Previous Study

Years 1–4: Eligible for full funding from Student Finance Wales (SFW), including Tuition Fee Loan, Maintenance Loan, Welsh Government Learning Grant, and Supplementary Grants (e.g. GFD, DSA*).

Year 5: Funded by NHS Bursary. Students receive full Maintenance Loan only from SFW.

*Repeat years **do not count** towards the 4 years of SE.*

*GFD = Grants for Dependents

*DSA = Disabled Student's Allowance

FUNDING ENTITLEMENTS SCENARIOS Part 2

Students undertaking Medicine or Dentistry courses

Example: 5 - Year Medicine Course with 2 Repeat Years

Year	Funding
1	Full Funding SFW
2	Full Funding SFW
2 (Repeat)	Full Funding SFW (Additional Year)
3	Full Funding SFW
4	Full Funding SFW
4 (Repeat)	Maintenance Loan Only + Supplementary Grants
5	NHS Bursary – Full Maintenance Loan Only

FUNDING ENTITLEMENTS SCENARIOS Part 3

Students undertaking Medicine or Dentistry courses

Example:

Student with 2 years of previous study on an English course, applying for a 5-year Medicine course: $4 + 1 - 2 = 3SE$

Year 1: Student would receive Maintenance Loan and supplementary grants only. They would have to Self-fund their Tuition Fee or provide CPR* evidence.

Year	Funding
1	Maintenance Loan Only + S.Grants*
2	Full Funding SFW
3	Full Funding SFW
4	Full Funding SFW
5	NHS Bursary – Maintenance Loan Only

CPR – Compelling Personal Reasons
S.Grants – Supplementary Grants e.g.
DSA

FUNDING ENTITLEMENTS SCENARIOS

Students undertaking Medicine or Dentistry courses

New Students with Honours Degree

Treated as studying an Exception Course. Previous honours degree can be in any subject.

Year	Funding
1	Maintenance Loan Only + S.Grants
2	Maintenance Loan Only + S.Grants
3	Maintenance Loan Only + S.Grants
4	Maintenance Loan Only + S.Grants
5	NHS Bursary – Maintenance Loan Only

**S.Grants – Supplementary Grants e.g. DSA,
GFD**

FUNDING ENTITLEMENTS SCENARIOS

Intercalation Medicine or Dentistry courses

Intercalation Scenarios

Intercalation in Year 4

Year	Funding
1 - 3	Full Funding SFW
Intercalation	Full Funding SFW
4 - 5	NHS Bursary – Maintenance Loan Only

Intercalation in Year 5

Year	Funding
1 - 4	Full Funding SFW
Intercalation	NHS Bursary – Maintenance Loan Only
5	NHS Bursary – Maintenance Loan Only

FUNDING ENTITLEMENTS SCENARIOS Part 4

Intercalation Medicine or Dentistry courses

Repeat + Intercalation

Year	Funding
1	Full Funding SFW
1 (Repeat)	Full Funding SFW (Additional Year)
2 - 4	Full Funding SFW
Intercalation	NHS Bursary – Maintenance Loan Only
5	NHS Bursary – Maintenance Loan Only

FUNDING ENTITLEMENTS SCENARIOS

PG Intercalation Medicine or Dentistry courses

Postgraduate (PG) Intercalation - PG Intercalation in Year 4

Year	Funding
1 - 3	Full Funding SFW
PG	Intercalation PG Loan
4 - 5	NHS Bursary – Maintenance Loan Only

SUPPLEMENTARY SUPPORT _1

TRAVEL GRANT FOR CLINICAL PLACEMENT

Students attending courses in medicine and dentistry **who are not eligible** for income assessed bursaries or awards from the Department of Health (DoH) **are entitled** to travel grant associated with their clinical training, where they have:

- to attend at a hospital or other premises in the UK (so prior to entering their fifth year)

This does not cover any attendance involving residential study

SUPPLEMENTARY SUPPORT

TRAVEL GRANT FOR CLINICAL PLACEMENT –CONT.

- Student's application does not need to be income assessed to apply for Travel Grant
- Travel Grant is for journeys that are longer than commuting to and from university or college.
(Distance to placement must be further than distance to place of study)
- The first £303 (£1,000 for student who are overscale or non income assessed) of travel costs must be met by the student and any cost above this will be reimbursed pound for pound (less any unused household contribution)

SUPPLEMENTARY SUPPORT_2

TRAVEL GRANT FOR CLINICAL PLACEMENT –CONT.

- Travel expenses for Clinical Study Form (CLEX) will be sent by SFW to students who meet eligibility criteria
- Receipts for every journey the student is claiming for or details of travel (postcodes and destination) for private mileage claims
- We require a letter of confirmation from the HEP confirming the placement dates and locations.

SUPPLEMENTARY SUPPORT_3

TRAVEL GRANT FOR CLINICAL PLACEMENT –CONT.

- We would only ask HEP* to confirm placements/locations if the student is unable to provide us with sufficient information in respect of their claim for reimbursement of travel expenses
- Student must have applied for Income assessed support within 9 month deadline
- Income assessed students can submit expenses forms and evidence up to six months after the end of the academic year in which they were on a clinical placement. We may be able to accept claim forms and evidence after this date if they can provide an acceptable reason, these will be reviewed on a case-by-case basis

*HEP – university/college

REPAYMENT PLAN - 2025/26 OVERVIEW

REPAYMENT -2025/26

From academic year 2025/26, loan repayment policies for undergraduate students in England undertook a change.

Key facts about how repayments now work, include;

- Students won't have to make repayments until their income is **over a set threshold**, which will be **£25,000 a year** until **April 2027**
- From April 2027 the threshold is set to **rise annually** with inflation (RPI)
- If students study a full-time course, they will be due to **start repaying** from the April after completing their course or leaving/withdrawing from higher education
- A 2026 graduate who starts a job with a **salary of £28,000** a year, would expect to repay around **£17 per month** over financial year 2027-28
- If a student's **income drops below the threshold**, their repayments will stop, and any outstanding balance will be written-off **40 years** after entering repayment

Information: educationhub.blog.gov.uk/2022/02/24/get-the-facts-about-student-loan-reform


The Lifelong Learning Entitlement 1st January 2027

New funding system is coming!

LLE Student Information – SFE Campaign Page

In readiness for introduction of the Lifelong Learning Entitlement (LLE), a dedicated section has been added to **the SFE campaign page**:

- Content covers essential early messages for students about LLE funding, including loan entitlement, eligible courses, study mode examples and living cost support
- <https://studentfinance.campaign.gov.uk/lifelong-learning-entitlement>



sfe

Introducing the Lifelong Learning Entitlement

For eligible courses and modules starting from January 2027, the Lifelong Learning Entitlement (LLE) will transform the student finance system in England. It will create a single funding system which gives you more flexibility over how you study.

You'll be able to apply for LLE funding from September 2026 to help you develop new skills and gain qualifications at a time that's right for you.

When studying, you'll have two main costs:

- Tuition fee costs
- Living costs

Your Tuition Fee Loan

You could access a Tuition Fee Loan to help cover the cost of your course or module. This will be paid directly to your university or college and can be used to pay for:

- full years of study on courses including:
 - a bachelor's degree
 - Postgraduate Certificates
 - Integrated Master's degree
 - Master's degree on top of a
- Foundation years available these form part of an overall
- Foundation degrees

Tuition Fee Loan – How much you can get

You could get funding for up to £38,140 based on academic year 2025 to 2026 fee rates (equal to 4 years of full-time study) throughout your learning journey to help cover your course fees. For most students, this would be the equivalent of 480 credits' worth of study.

Your Tuition Fee Loan can be used for a maximum of 180 credits per year.

Check out our examples to find out how you can use your loan:

- ▶ Full-time course funding example
- ▶ Part-time course funding example
- ▶ Modular study example

Speak to your university
course administrator for
further details.