Most students won’t have to pay tuition fees up front to go to university or college as there’s a wide variety of financial help available from Student Finance England (SFE).

All eligible students, no matter what their household income is, can apply for:

• a **Tuition Fee Loan** to cover the full cost of fees; and
• a **Maintenance Loan** to help with their living costs.

Tuition Fee Loans pay for your course. Maintenance Loans help with living costs (eg accommodation, books, bills).

Many students won’t have to pay back the full amount they borrow, meaning university or college could cost them a lot less than the tuition fee on paper suggests. The actual cost of going is determined largely by income after graduation, rather than the cost of the fees.

A student’s university or college may also offer bursaries, scholarships or other kinds of financial help – so it’s always worth checking with them too.

You will need to apply for student finance every year. You don’t need a confirmed place at university or college to apply.

Resources for students: [https://www.gov.uk/education/student-grants-bursaries-scholarships](https://www.gov.uk/education/student-grants-bursaries-scholarships)

Resources for parents: [https://www.gov.uk/support-child-or-partners-student-finance-application](https://www.gov.uk/support-child-or-partners-student-finance-application)

**Online Resources**

Unistats [https://unistats.ac.uk](https://unistats.ac.uk)

Guardian: [https://www.theguardian.com/education/universityguide](https://www.theguardian.com/education/universityguide)