## Statistics Publication





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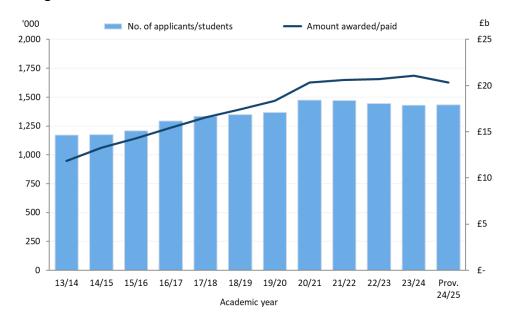
# Student Support for Higher Education in England 2025:

2024/25 full year and 2025/26 early in year

# 3.6% decrease in higher education student support in academic year 2024/25, at £20.3 billion

Figure 1: Number of students domiciled in England and EU (outside UK) receiving higher education support and amount awarded/paid

The columns in this chart depict the number of applicants/students against the left-hand axis, and the line illustrates the amount awarded/paid against the right-hand axis.



Source: **Table 2A Download the data for Figure 1** (ODS, 6KB)

Figure 1 shows that 1.17 million full-time, part-time and postgraduate applicants/students were awarded/paid student finance in academic year 2013/14. This increased slowly up until 2016/17 when a more significant increase was reported, up 7.1% to 1.29 million. This can be predominantly attributed to the introduction of the Postgraduate Masters Loan, which encouraged a further 62,300 borrowers.

Annual increases then slowed, averaging 1.9% over the subsequent three academic years until 2020/21 when a 7.8% increase was reported, to 1.47 million. This was likely a result of the perceived reduced employment opportunity due to the COVID-19 pandemic, encouraging new students to pursue higher education and current students to continue their education.

This was made up of a 6.7% increase in the number of undergraduates and a significant 22.8% increase in the number of postgraduates receiving funding.

In academic year 2021/22, the number awarded/paid remained relatively constant (down 0.3%) as figures normalised against an outlying year. Over the subsequent two years, numbers averaged 1.44 million.

The provisional position for 2024/25 indicates very little movement at 1.43 million (up 0.2%). This is made up of a 0.2% increase in the number of undergraduates offset by a 0.2% decrease in the number of postgraduates receiving funding.

Figure 1 also shows that the total amount awarded/paid in student support across full-time, part-time and postgraduate students in academic year 2013/14 was £11.8 billion. Following a 12.0% increase in the following year, increases slowed to 5.4% by 2019/20.

In 2020/21 the total increased by a significant 10.7% to £20.3 billion, made up of a 10.0% increase in undergraduate funding and a notable 28.4% increase in postgraduate funding. In academic year 2021/22, a small increase of 1.4% was reported as figures normalised against an outlying year bringing the total awarded/paid up to £20.6 billion. This was followed by small increases in the subsequent two years.

The provisional position for 2024/25 indicates a decrease of 3.6% against the previous year (down to £20.3 billion). However, it should be noted, that the provisional figure for the 2023/24 academic year of £19.9 billion (published in the **2024 edition** of this publication) indicated a decrease of 3.8% against the previous year. However, the finalised figure was 6.0% higher than the provisional, meaning that the final position for 2023/24 was 1.9% higher in comparison to 2022/23.

The average full-time Maintenance Loan paid to an England-domiciled student in 2013/14 was £3,890 increasing to £4,050 by 2015/16. Due to the discontinuation of Maintenance Grants to new students in academic year 2016/17 the average loan borrowed increased by a considerable 18.8% to £4,810. Notable increases were also reported in the subsequent two years, owing to the growing percentage of borrowers who were no longer eligible for the grant.

Increases slowed to 3.1% by 2023/24 peaking the average at £7,690. The provisional position for academic year 2024/25 is 3.6% lower, at £7,410. However, this average may change when finalised in 2025.

For more information on Maintenance Loans please refer to the relevant section later in this publication.

The average full-time Tuition Fee Loan paid on behalf of an England-domiciled student in 2013/14 was £6,140. Following a significant 21.8% increase in the following year (up to £7,480), increases slowed to average 1.7% through 2020/21. Academic year 2021/22 reported the first decrease in the average paid out, down 1.0% to £8,620, followed by relative standstill in 2022/23.

Following a small increase of 0.9%, the provisional average for academic year 2024/25 indicates a 5.3% decrease, to £8,210. However, this is likely to change when finalised in 2026.

For more information on **Tuition Fee Loans** please refer to the relevant section later in this publication.

The provisional figures for 2024/25 will be finalised in the 2026 release of this publication.

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### Introduction

This statistics publication presents figures and observations on the student support awarded to applicants and paid to students or their higher education provider. Figures are shown for the twelve academic years up to and including 2024/25. Section 7 gives a high-level early indication of academic year 2025/26 figures, along with emerging trends of any new policy products.

This publication covers applicants and students domiciled in England taking a designated higher education (HE) course at a university or further education (FE) college in the UK, as well as EU (outside UK) applicants and students taking a designated course in England.

### **Accessibility**

**Public Sector Accessibility Regulations** mean that all public sector organisations have a legal duty to make their websites accessible for everyone, including those with disabilities. In 2023, we made notable improvements to the way in which we provide visual information within this publication series including:

- adding descriptive information of the full time-series for each graph within the main body of the statistics publication.
- providing data used to form each graph in accessible/downloadable tables.
- changing the way in which we present charts and graphs to be more accessible, including changes to colour, labels and legends.

As part of SLC's ongoing commitment, we will continue to improve the accessibility of our websites and content, whilst maintaining the statistical needs of our users.

### What can you use these statistics for?

These statistics can be used as a reference to the number of students awarded/paid and the amount awarded/paid out by the Student Loans Company for students studying in higher education between academic years 2013/14 and 2024/25, along with an early view of academic year 2025/26.

The data used in this publication is from Student Loans Company's administrative systems. These systems only hold information on students who have applied for and/or receive funding. Due to this, these statistics cannot be used to analyse trends or to draw conclusions regarding the full UK student population.

### Things you need to know

### Payments vs. awards

The main aim of this publication is to measure payments to student support recipients funded by England over the course of each academic year. This is effectively what is paid regarding Maintenance Loans, Tuition Fee Loans, postgraduate loans, Childcare Grant and Disabled Students' Allowance (DSA).

'Awards' differ from 'payments' as they refer to the amount which will be paid if the applicant's attendance is confirmed for the full academic year. As 'payments' refer to the actual amounts received by students, they can be lower if the student is not in attendance for the full academic year, if the applicant does not attend at all, or if they do not draw down the full amount which was awarded (e.g., they drop out mid-year).

In addition, there are data reporting limitations regarding separating out grant product payments by individual product. For this reason, the breakdowns of spend allocations of Maintenance Grants and other targeted support products e.g., Adult Dependent Grant and Travel Grant etc. are reported as 'awards'.

As a result, some figures within the most recent academic year are marked as provisional. Although most payments /awards are captured by this point, these are finalised a year later and updated in the following years' publication. This is necessary for some grant products and DSA. This may result in changes to sub and grand totals.

### Changes to the accompanying excel tables

Due to the discontinuation of student loan eligibility estimates previously supplied to SLC by the Department for Education (DfE) resulting from data limitations introduced by the HESA Data Futures model, from the November 2025 version of this publication, SLC is no longer able to calculate or publish estimated take-up rates within this series.

Consequently, the associated tables have been removed from the publication:

- Table 3A (ii): Maintenance Loan take-up by the estimated full-time undergraduate eligible population
- Table 3B (ii): Tuition Fee Loan take-up by the estimated full-time undergraduate eligible population

For more information, please refer to the user consultation on **GOV.UK**.

Please note that some existing table numbers have changed to accommodate these changes.

### Executive summary – 2024/25 full year and 2025/26 early in year

For more detail, please click on the individual headline:

- 3.6% decrease in higher education student support in academic year 2024/25, at £20.3 billion
- Number of **full-time Maintenance Loans** paid for academic year 2024/25 remains relatively consistent for the fourth year, at 1.16 million
- Provisional figures indicate a small increase in the number of Tuition Fees Loans paid on behalf of full-time students in academic year 2023/24, at 1.21 million
- Continued decrease in the number of **Tuition Fee Loans paid on behalf of EU (outside UK)** students continues, due to the change in policy in 2021/22
- 5.8% decrease in the number of **Tuition Fee Loans** paid on behalf of **part-time** students
- Tuition Fee Loan take-up for accelerated degrees continues to increase, up by a further 17.5%
- 7.3% of all full-time loan borrowers took only a **Tuition Fee Loan and opted out of Maintenance Loan support** the highest % since 2015/16
- Provisional figures indicate the number of Postgraduate Master's Loans issued in 2024/25 has remained relatively constant, at 80,100
- Provisional figures for 2024/25 indicate a further 4.8% reduction in the take-up of Postgraduate
  Doctoral Loans
- Finalised figures show an 10.3% increase in the amount paid out in full-time undergraduate **Disabled Students' Allowance** for academic year 2023/24
- 9.4% increase in the amount claimed in **Childcare Grant**, to £302.2 million in 2024/25
- By end-October 2025, a total of 1.19 million undergraduates and postgraduates have been awarded/paid a total of £5.0 billion for academic year 2025/26
- Early look at academic year 2025/26 shows a continued decline in the number of EU (outside UK) students paid, due to the funding-policy change in 2021/22
- Early figures indicate a 6.1% increase in the number of **new students receiving student finance in academic year 2025/26**, at 428,700

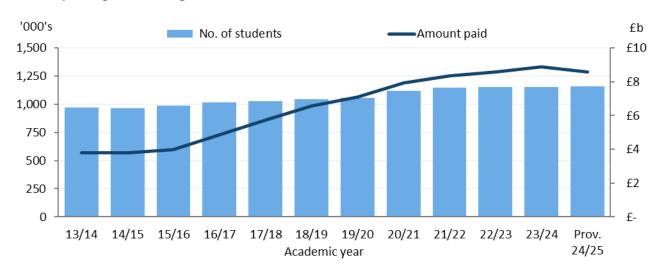
### **Undergraduate Maintenance Loans**

An undergraduate Maintenance Loan is funding to help with day-to-day costs, such as rent or food, whilst studying. These loans are available to those studying an eligible undergraduate, initial teacher training or Postgraduate Certificate of Education course, at an eligible higher education provider on a full or part-time basis. The amount awarded is dependent on household income.

# Number of full-time Maintenance Loans paid for academic year 2024/25 remains relatively consistent for the fourth year, at 1.16 million

Figure 2: Number of students domiciled in England receiving higher education full-time Maintenance Loans and amount paid

The columns in this chart depict the number of students against the left-hand axis, and the line illustrates the amount paid against the right-hand axis.



Source: **Table 3A (i) Download the data for Figure 2** (ODS, 6KB)

Figure 2 shows the number of full-time students in receipt of a Maintenance Loan in academic year 2013/14 was 0.97 million. Following a small 1.0% decrease in the subsequent year, gradual increases were reported year-on-year, most significantly in 2020/21 (up 5.9%). Since 2021/22 numbers have seen minimal change.

The provisional position for academic year 2024/25 of 1.16 million again indicates very little movement compared to the previous year (up 0.5%), with an increase of 5,300 students taking out Maintenance Loans (vs. a 0.2% / 2,800 increase in the previous year).

£3.8 billion was paid out in the form of Maintenance Loans in 2013/14. This remained below £4.0 billion through academic year 2015/16.

From 2016/17 new students were no longer eligible for Maintenance Grants and in turn the maximum Maintenance Loan available was increased significantly (up 42.9% to £8,200). This resulted in a 21.9% increase in the total paid out, up to £4.9 billion.

In subsequent years increases slowed (down to 3.3% by 2023/24) due to the lessening percentage of students who remained eligible for the grant (and therefore the lower maximum Maintenance Loan).

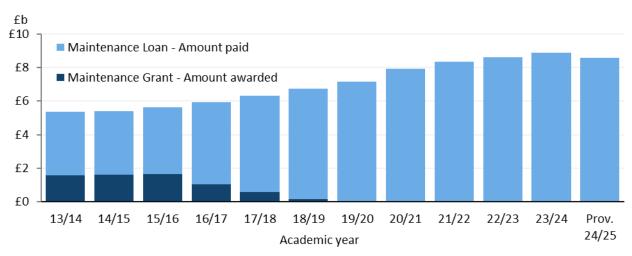
The provisional amount paid out for academic year 2024/25 is 3.3% lower than the finalised figure reported for 2023/24, at £8.6 billion. Despite a 3.5% increase in the maximum Maintenance Loan made

available for academic year 2024/25, the provisional average loan taken reduced by 3.6%.

However, it should be noted that the provisional figure for the 2023/24 academic year (published in the **2024 edition** of this publication) of £8.3 billion was 6.6% lower than the finalised figure of £8.9 billion published in this year's publication. Therefore, the provisional figure for the most recent year is subject to change.

Figure 3: Total amount paid/awarded in full-time maintenance support to higher education students

The legend follows the same order as the stacks in the columns.



Source: **Table 3A (i) and Table 4A Download the data for Figure 3** (ODS, 6KB)

Figure 3 displays the total amount of maintenance support paid to full-time students, split into Maintenance Loans and Maintenance Grants.

In contrast to the **previously discussed** trend in Maintenance Loan take-up, *Figure 3* shows the total amount awarded in Maintenance Grants totalled £1.6 billion in 2013/14, reducing year-on-year to just £0.2 million by academic year 2024/25. This can be attributed to the discontinuation of Maintenance Grants to new students from academic year 2016/17.

In 2013/14, students who began higher education from 2012/13 could receive up to £3,354 as a Maintenance Grant. This accounted for 47% of the total maximum maintenance support of £7,177 (based on the 'Elsewhere' rate), with the remaining 53% provided as a loan. By contrast, for students starting in 2016/17, after the grant was discontinued, the maximum support increased to £8,200, but this was entirely loan-based.

In the first year of this policy change, the amount paid out in grants decreased by 35.7%. Since 2017/18 annual decreases have escalated due to the ever-decreasing proportion of full-time borrowers who remained eligible for the grant (only those who were/are in continuing study since pre-2016/17).

Due to its discontinuation, the % of maintenance support awarded attributed to grants has decreased from 29.6% in academic year 2013/14. This proportion will continue to decrease to zero as the last eligible grant students complete their courses.

For more information on maximum loans and grants available, please refer to Table 1A.

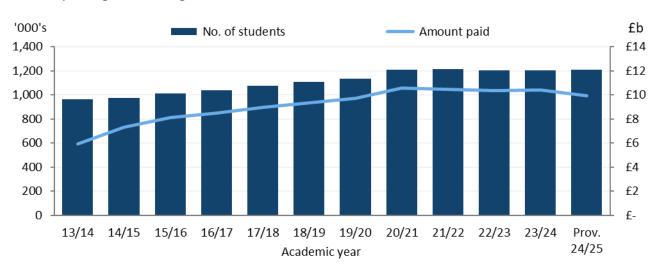
### **Undergraduate Tuition Fee Loans**

An undergraduate Tuition Fee Loan covers the cost of the tuition fees charged by the university or college. These loans are available to those studying an eligible undergraduate, initial teacher training or Postgraduate Certificate of Education course, at an eligible higher education provider on a full or part-time basis. Tuition Fee Loans are not dependent on household income.

# Provisional figures indicate a small increase in the number of Tuition Fees Loans paid on behalf of full-time students in academic year 2024/25, at 1.21 million

## Figure 4: Number of Tuition Fee Loans paid on behalf of full-time England and EU (outside UK) domiciled students and amount paid

The columns in this chart depict the number of students against the left-hand axis, and the line illustrates the amount paid against the right-hand axis.



Source: **Table 3B (i) Download the data for Figure 4** (ODS, 6KB)

Figure 4 shows the number of Tuition Fee Loans paid out on behalf of full-time students in 2013/14 was 0.97 million. This number increased by an average of 2.7% each year up until academic year 2019/20, to 1.13 million.

2020/21 recorded the most significant increase (of 6.6%) up to 1.21 million whilst in the subsequent four years, there has been minimal change.

The provisional number of loans paid for academic year 2024/25 is 1.21 million, a 0.5% increase on the finalised figure for 2023/24 (an additional 6,000 students taking loans). Although very small, this is the first recorded increase in the number of loans paid since 2021/22.

This provisional increase is made up of a 1.0% increase in loans paid on behalf of England-domiciled students (+ 12,300) offset by a 41.9% decrease in loans paid on behalf of EU (outside UK) students (- 6,300) due to the continuing effect of the discontinuation of **EU- tuition fee funding** in 2021/22.

It should be noted that as the most recent year's Tuition Fee Loan figures are marked as 'provisional' within this publication, they are subject to potential change, typically a small increase. For example, the provisional figure for the 2023/24 academic year (published in the **2024 edition** of this publication) was 0.5% lower than the finalised figure published in this year's publication.

In academic year 2013/14, £5.9 billion was paid out on behalf of full-time students in the form of Tuition Fee Loans. The most substantial increase occurred the following year, rising by 22.8% primarily due to the declining proportion of pre-2012/13 students whose tuition fees were capped at £3,375. This cohort has been gradually replaced by students subject to the higher fee cap (initially of £9,000) introduced in 2012/13. By 2020/21 the amount paid had risen to £10.5 billion.

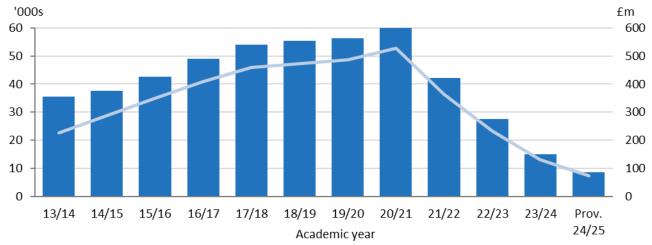
Academic year 2021/22 saw the first decrease in the amount paid, albeit by just 0.8%. This was followed by a 1.0% decrease in the subsequent year.

The provisional amount paid out for the 2024/25 academic year indicates a decrease of 4.8% compared to the finalised position for 2023/24, at £9.9 billion. This can be attributed to a 5.3% decrease in the average loan taken. However, it should be noted that the provisional figure for the 2024/25 academic year (published in the **2024 edition** of this publication), of £9.8 billion was 5.9% lower than the finalised figure published in this year's publication, of £10.4 billion. Therefore, the provisional figure for the most recent year is subject to change.

# Continued decrease in the number of Tuition Fee Loans paid on behalf of EU (outside UK) students continues, due to the change in policy in 2021/22

Figure 5: Number of Tuition Fee Loans paid on behalf of full-time EU (outside UK) domiciled students and amount paid.

The columns in this chart depict the number of students against the left-hand axis, and the line illustrates the amount paid against the right-hand axis.



Source: **Table 3B (i) Download the data for Figure 5 (ODS, 6KB)** 

Figure 5 shows that in 2013/14, Tuition Fee Loans were paid on behalf of 35,500 full-time EU (outside UK) domiciled students, increasing year-on-year to peak in 2020/21 at 60,000.

Academic year 2020/21 was named as the final year in which new EU students (without a 'settled or presettled' status) would be eligible for tuition fee support. As a result, in 2021/22 the first decrease was reported, down 29.8% to 42,100. Sizeable year-on-year decreases have since been reported.

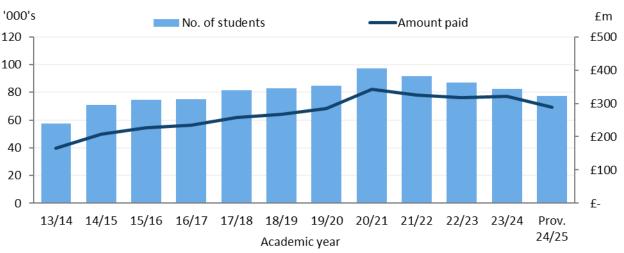
The provisional position for academic year 2024/25 indicates a further decrease of 41.9%, down to 8,700.

Following the same trend, a total of £225.8 million was paid on behalf of full-time EU (outside UK) domiciled students in 2013/14 increasing to peak at £527.5 million in 2020/21. Since the policy change, this has decreased year-on-year, to £130.3 million by 2023/24.

# 5.8% decrease in the number of Tuition Fee Loans paid on behalf of part-time students in 2024/25

Figure 6: Number of students domiciled in England and EU (outside UK) receiving part-time Tuition Fee Loans and amount paid

The columns in this chart depict the number of students against the left-hand axis, and the line illustrates the amount paid against the right-hand axis.



Source: **Table 5A Download the data for Figure 6** (ODS, 6KB)

Figure 6 shows that 57,400 Tuition Fee Loans were paid on behalf of part-time students in academic year 2013/14, increasing to 84,800 by 2019/20. In the following year a notable 14.5% increase was reported, predominantly a result of an additional 10,000 entrants enrolled in Open University courses, likely due to of the COVID-19 pandemic affecting some employment sectors.

Following this increase, in academic year 2021/22 figures normalised resulting in an overall reduction of 5.3% (down to 91,900). However, numbers have continued to decrease.

The provisional figure for the 2024/25 academic year shows a further decrease of 5.8% (down to 77,400). This is made up of a 5.5% reduction in England-domiciled students coupled with a 23.9% fall in EU (outside UK) domiciled students (owing to the aforementioned **policy change**). It should be noted that as the most recent year's Tuition Fee Loan figures are marked as 'provisional', they are subject to potential change. However the provisional figure for the 2023/24 academic year (published in the **2024 edition** of this publication) of 81,500 showed minimal movement when finalised in this year's publication.

£165.8 million was paid out in Tuition Fee Loans on behalf of part-time students in academic year 2013/14, increasing to peak at £342.0 million in 2020/21, a notable 20.1% increase on 2019/20.

Mirroring the trend in the number of loans paid, a first decrease was reported in 2021/22 (of 4.8% down to £325.8 million), followed by a further small decrease in the subsequent year. The finalised figure for 2023/24 reported a small increase of 1.2%.

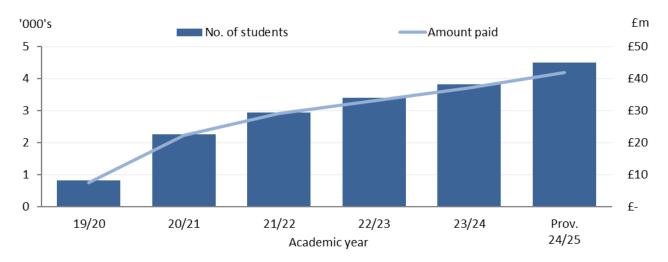
The provisional amount paid out for the 2024/25 academic year indicates a decrease of 10.4% against 2023/24, at £288.0 million. This reduction is made up of a 10.0% decrease in the amount paid out on behalf of England-domiciled students, plus a 28.7% decrease in respect of EU (outside UK) domiciled students. Again, it should be noted that the provisional figure for the 2023/24 academic year (published in the **2024 edition** of this publication) of £295.0 million was 9.0% lower than the finalised figure published in this year's publication.

# Tuition Fee Loan take-up for accelerated degrees continues to increase in academic year 2024/25, up by a further 17.5%

Accelerated degrees are full-time courses taught in a time period of at least one year less than the length of the equivalent standard course. To qualify these courses must lead to an honours, ordinary or integrated master's degree. For courses that meet the eligibility to be classed as accelerated degrees, higher education providers can charge 20% extra on the maximum standard tuition fee for that course.

Figure 7: Number of students domiciled in England and EU (outside UK) receiving Tuition Fee Loans for accelerated study and amount paid

The columns in this chart depict the number of students against the left-hand axis, and the line illustrates the amount paid against the right-hand axis.



Source: **Table 3B (iii) Download the data for Figure 7 (ODS, 6KB)** 

Figure 7 demonstrates that in their first year of availability, 800 Tuition Fee Loans were paid out on behalf of students enrolled in accelerated study. Typically for a new type of student support there was a significant increase in take-up in the second year, up to 2,300 (+ 181.7%). In 2021/22 a smaller, yet still notable increase of 30.1% was reported.

Increases slowed to 12.6% by 2023/24, yet the provisional position for the 2024/25 academic year reported a more significant 17.5% increase, to 4,500.

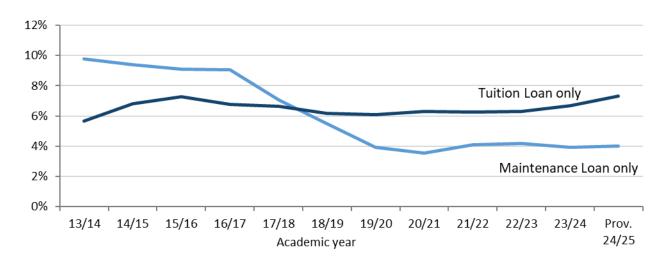
As a percentage of the total number of full-time undergraduates taking full-time Tuition Fee Loans in 2024/25, those studying on accelerated degrees made up 0.4%, relatively consistent with the previous year.

The amount paid out has followed a similar trend with £7.5 million paid out in the first year of accelerated degree funding, increasing to £22.3 million in 2020/21 (up 198.5%). Subsequent increases slowed to 12.4% by academic year 2023/24.

The provisional total paid out for 2024/25 is £41.8 million, 12.9% higher than the finalised figure for 2023/24. Again, it should be noted that the most recent year's figure is subject to change. For example, the provisional figure for the 2023/24 academic year (published in the **2024 edition** of this publication) of £35.0 million was 5.9% lower than the finalised figure of £37.0 million, published in this year's publication.

# 7.3% of all full-time loan borrowers took only a Tuition Fee Loan and opted out of Maintenance Loan support – the highest % since 2015/16

Figure 8: Maintenance Loan only borrowers and Tuition Fee Loan only borrowers as % of all loan borrowers



Source: **Table 3D Download the data for Figure 8** (ODS, 6KB)

Figure 8 indicates as a percentage of all full-time loan borrowers, those opting to take out a Tuition Fee Loan without taking a Maintenance Loan formed 5.7% in 2013/14. This subset increased to first peak at 7.3% by 2015/16.

Until 2019/20, the percentage reduced year-on-year; down to 6.1%. The proportion of these borrowers then remained relatively constant, averaging 6.3% until 2022/23 when this began to increase.

In the most recent year, 7.3% of borrowers opted to take out a Tuition Fee Loan without taking a Maintenance Loan, 0.6% higher than in the previous year.

Figure 8 also shows that as a percentage of all full-time loan borrowers, those opting to take out a Maintenance Loan without taking a Tuition Fee Loan equated to 9.8% in 2013/14. This subset reduced gradually to 9.0% by 2016/17 and then began to reduce at a more increased rate, down to just 3.5% in 2020/21.

This decline may be attributed to the growing proportion of students subject to the higher fee cap (initially of £9,000) introduced in 2012/13, increased from £3,375.

In the subsequent year, the proportion grew to 4.1% and has remained relatively constant since, averaging 4.0% through to 2024/25.

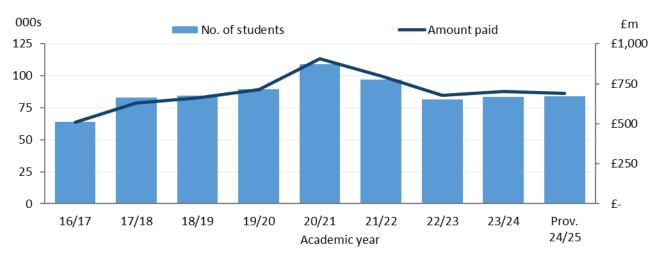
### **Postgraduate loans**

A Postgraduate Master's and Doctoral Loan is funding to help with course and living costs whilst studying an eligible postgraduate level course. They are paid directly to the student and are not based on their income or the income of their household. Students studying either a Postgraduate Certificate of Education or an initial teacher training course are not eligible for postgraduate funding, they can alternatively apply for undergraduate finance.

# Provisional figures indicate the number of Postgraduate Master's Loans issued in 2024/25 has remained relatively constant, at 80,100

Figure 9: Number of students domiciled in England and EU (outside UK) receiving Postgraduate Master's Loans and amount paid.

The columns in this chart depict the number of students against the left-hand axis, and the line illustrates the amount paid against the right-hand axis.



Source: **Table 6A (i) Download the data for Figure 9** (ODS, 6KB)

Figure 9 demonstrates that in the first year of availability, 64,100 postgraduates received a Postgraduate Master's Loan. Typically, in the second-year numbers notably increased (up 29.2%). In the subsequent two years, increases slowed to an average of 4.1%, up to 89,700 by 2019/20.

Academic year 2020/21 saw a far more significant increase (up 21.5%), to 108,900. This could be attributed to the perceived reduced employment opportunities due to the COVID-19 pandemic, either encouraging undergraduates to continue to postgraduate level or non-students to return to study.

In 2021/22, it was unsurprising to note a reduction in comparison to the previous year as figures normalised following an outlying year (down 10.9% to 97,100). However, a further 15.8% reduction was reported in the following year. In 2023/24 the declining trend continued, yet slowed to a 2.5% decrease, to 79,900.

Whilst the volume of reductions are predominantly within England-domiciled students, these decreases can be in part attributed to EU (outside UK) students in England as from 2021/22, new students were no longer **eligible** for postgraduate funding.

The provisional figure for 2024/25 shows little movement (up 0.6%) at 80,100. This provisional position is made up of a 2.4% increase in the number of England-domiciled students (up by 1,800), offset by a 28.4% decrease in EU (outside UK) domiciled students (down by 1,300) again owing to the aforementioned

change in policy.

The provisional figure for the 2023/24 academic year (published in the **2024 edition** of this publication) of 78,900 borrowers was just 1.0% lower than the finalised figure of 79,700 published in this year's publication.

Because postgraduate courses often begin later in the academic year, their provisional figures are typically subject to greater revision than undergraduate figures, with final numbers showing more significant changes in the following year.

Mirroring the trend in borrower numbers, in the first year of the Postgraduate Master's Loan, a total of £510.1 million was paid to eligible students, increasing by a considerable 23.3% in the second year. Increases then slowed over the two subsequent years (averaging 6.4%) to £712.3 million by 2019/20.

In the 2020/21, potentially a result of the COVID-19 pandemic the amount paid out increased by a significant 27.3%, to £906.5 million. Figures then normalised in the following year, falling by 11.8%. However, the declining trend continued in 2022/23 with a further decrease, of 15.3%.

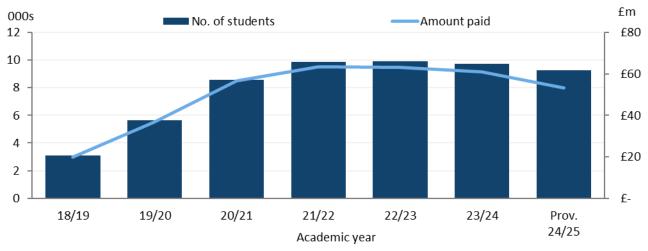
Following a small increase in 2023/24, the provisional figure for 2024/25 shows a small reduction of 1.1%, down to £675.8 million. This is made up of a 1.2% increase in the amount paid out to England-domiciled students (+ £7.7 million) offset by a 33.7% decrease in EU (outside UK) domiciled students (- £15.6 million).

However, for context, the provisional figure for the 2023/24 academic year (published in the **2024 edition** of this publication) of £645.9 million was 5.9% lower than the finalised figure of £683.7 million noted in this publication. Therefore the 2024/25 provisional figure is subject to change.

# Provisional figures for 2024/25 show a further 4.8% reduction in the take-up of Postgraduate Doctoral Loans

Figure 10: Number of students domiciled in England and EU (outside UK) receiving Postgraduate Doctoral Loans and amount paid

The columns in this chart depict the number of students against the left-hand axis, and the line illustrates the amount paid against the right-hand axis.



Source: Table 6A (ii)

**Download the data for Figure 10 (ODS, 6KB)** 

In academic year 2018/19, Postgraduate Doctoral Loans were introduced to both eligible England and EU (outside UK)-domiciled students who were enrolled on an eligible doctoral degree course.

Eligible students can apply for the loan amount they will require for the entire duration of their course (up to a maximum of £29,390 in academic year 2024/25) whilst also providing an estimate of the number of years over which they will study (this can be changed at any time). Each academic year's instalment is capped at a maximum rate (£12,471 for 2024/25 applicants).

Figure 10 indicates that in the first year of availability 3,100 postgraduates received a doctoral loan.

Characteristically for a new type of student support, take-up significantly increased in the first two years (up 81.9% and 51.6% respectively) to 8,600. In academic year 2021/22 numbers continued to increase, yet at a slower rate (15.1%).

Numbers stabilised in 2022/23, then reduced in the following year by 2.1%, down to 9,700. Whilst the volume of reductions are predominantly within England-domiciled students, these decreases can be, in part attributed to EU (outside UK) students in England as they are no longer **eligible** for postgraduate funding.

The provisional position for 2024/25 indicates a further decrease of 4.8% at 9,200. This is made up of a 4.6% decrease in the number of England-domiciled students (down by 430) and a 10.2% decrease in EU (outside UK) domiciled students (down by 40).

Because postgraduate courses often begin later in the academic year, their provisional figures are typically subject to greater revision than undergraduate figures, with final numbers showing more significant changes in the following year. For context, the provisional figure for the 2023/24 academic year (published in the **2024 edition** of this publication) of 9,400 borrowers was 3.2% lower than the finalised figure of 9,700, published in this year's publication.

Mirroring the trend in doctoral loan numbers, a total of £19.8 million was paid to eligible students in 2018/19. This amount increased considerably in the subsequent two years (up by 86.1% and 53.4% respectively) to £56.6 million. In 2021/22, the total continued to increase yet at a slower rate (up 12.2%).

From this point the total paid out has decreased, at an increasing rate each year. First by 0.7% in 2022/23, then by 3.3% in the following year.

The provisional amount paid for academic year 2024/25 was £53.2 million, 12.8% lower than the finalised figure for 2023/24. This provisional position is made up of a 12.7% decrease in amounts paid out to England-domiciled students (down by £7.5 million) coupled with a 15.7% decrease in the total paid out EU (outside UK) domiciled students (down by £0.4 million).

Again, due to later course start dates, the 2024/25 provisional figure is subject to change. For context, the provisional figure for the 2023/24 academic year (published in the **2024 edition** of this publication) of £53.8 million indicated a decrease, yet was 13.4% lower than the finalised figure of £61.0 million published in this year's publication.

The greater decline in the amount paid out than the fall in the number of borrowers is driven by an 8.4% reduction in the provisional average loan borrowed (down from £6,300 to £5,800). This could be attributed to Doctoral students opting to take higher amounts of their maximum annual rate in the first years of their Doctoral course, and lesser amounts in the subsequent years of their course.

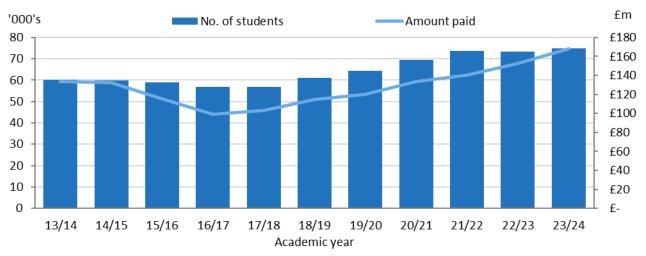
### **Disabled Students' Allowance**

Disabled Students' Allowance (DSA) is an additional part of the student finance package and helps pay for extra costs a student might incur in higher education as a direct result of their disability. This includes long-term health conditions, mental health difficulties, specific learning difficulties such as dyslexia or dyspraxia etc. The allowance is non repayable and does not depend on household income. The individual's condition must meet the definition of a disability under the Equality Act 2010. Generally, DSA is paid direct to the providers of equipment and services covered by the allowance although students may receive some funding paid directly to them, depending on their circumstances.

# Finalised figures show an 10.3% increase in the amount paid out in full-time undergraduate Disabled Students' Allowance for academic year 2023/24

Figure 11: Number of full-time students claiming Disabled Students' Allowance and amount paid (data effective one year later)

The columns in this chart depict the number of students against the left-hand axis, and the line illustrates the amount paid against the right-hand axis.



Source: **Table 4B Download the data for Figure 11** (ODS, 6KB)

The vast majority of DSA is paid to suppliers once the Student Loans Company receive the invoices for equipment or services. As invoices continue to be received well after the end of the academic year, we capture a more finalised position by reporting figures one year after the end of the academic year (hence 2023/24 being the most recent figures in *Figure 11*).

The total number of full-time students in receipt of DSA in academic year 2013/14 was 60,100. Numbers reduced over the subsequent four years down to 56,700, potentially a result of a policy change from 2015/16 whereby students were required to make a £200 contribution towards the costs of a DSA-funded computer. This was followed by a further policy change in 2016/17 whereby responsibility for providing less specialist non-medical help moved from DSA to higher education providers under their Equality Act 2010 responsibilities. In 2018/19 this trend reversed, and the number of claimants increased by 7.8% to 61,200. Increases have since continued to peak at 74,700 in 2023/24 (up 1.9% on the previous year).

The amount claimed has followed a similar, yet a slightly more exaggerated trend. In academic year 2013/14, £133.9 million was paid out in DSA. This reduced to £99.0 million by 2016/17 likely affected by the aforementioned policy changes. 2017/18 saw the beginning of annual increases, the most significant in 2018/19 and 2020/21 (both by 11.3%). Increases have continued through to 2023/24, to £167.9 million (up 10.3% on the previous year).

As at 31 August 2025, a total of £161.2 million has been paid for academic year 2024/25. This is a 5.6% increase on the £152.6 million paid by the same point for 2023/24. Figures in regard to part-time undergraduate and postgraduate DSA can be found in the supporting **tables** (Table 5B and 6B).

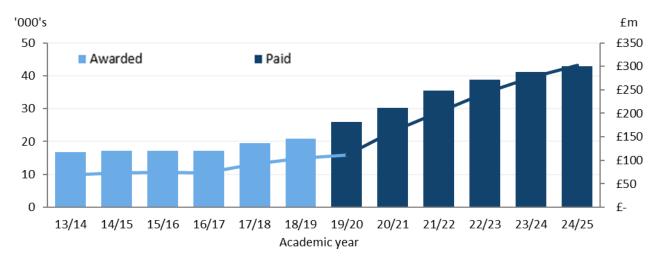
### **Childcare Grant**

Childcare Grants are available to students to assist with the costs for childcare while they attend university or college. The allowance is based on the household income and the students' own circumstances. Please note that payments/awards shown are those made in the academic year and do not necessarily relate to costs incurred within that academic year.

# 9.4% increase in the amount claimed in Childcare Grant, to £302.2 million in 2024/25

Figure 12: Number of Childcare Grant awards/payments made and amount awarded/paid

The columns in this chart depict the number of students against the left-hand axis, and the line illustrates the amount paid against the right-hand axis. The legend follows the same order as the columns, switching from 'awards' to 'payments at academic year 2019/20.



Source: **Table 4C (i)(ii) Download the data for Figure 12 (ODS, 6KB)** 

Prior to academic year 2019/20, Childcare Grant was reported as 'awards' based on the number of students applying and the student's submitted financial estimates for the year. These were then finalised a year later, in the subsequent publication. During this period, Childcare Grant was paid directly to the student based on their estimations and their grant account would be balanced once actual paid amounts were verified.

For academic year 2019/20, Childcare Grant payments changed to being paid to childcare providers directly, via a third-party system based on actual costs incurred. This was done in partnership with a third-party partner, the Childcare Grant Payment Service (CCGPS). *Figure 12* highlights this change in time-series.

In academic year 2013/14, 16,700 students were awarded Childcare Grant. By 2018/19, this had increased to 20,900. In the first year of the new policy, there was a significant 24.4% increase in the number of students claiming Childcare Grant. This has increased steadily year-on year to peak at 42,900 in 2024/25 (a 4.4% increase on the previous year). Increases have however considerably slowed since 2021/22.

In 2013/14, a total of £68.4 million was awarded to students in the form of Childcare Grant. By 2018/19, this had increased to £103.8 million. Since this point, the amount paid out to childcare providers has increased significantly, to peak at £302.2 million in 2024/25 (a 9.4% increase on the previous year). Similar to the number of claimants, year-on-year increases have slowed since 2021/22.

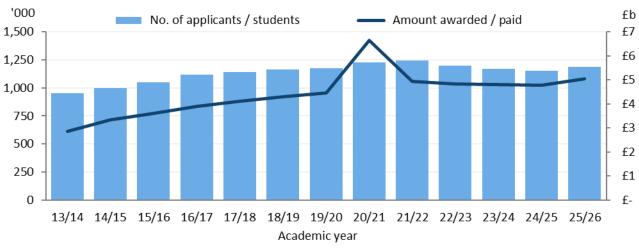
### Early in year overview – academic year 2025/26

Table 7C (i) shows an early view of academic year 2025/26 at effective date 31 October 2025. This would be approximately two months into a typical academic year. These figures will be near finalised in *Table 2A* of the next update of this publication, due to be released in November 2026.

# By end-October 2025, a total of 1.19 million undergraduates and postgraduates have been awarded/paid a total of £5.0 billion for academic year 2025/26

Figure 13: Early-in-year: Number of students domiciled in England and EU (outside UK) receiving higher education support and amount awarded/paid

The columns in this chart depict the number of applicants/students against the left-hand axis, and the line illustrates the amount awarded/paid against the right-hand axis.



Source: **Table 7C (i) Download the data for Figure 13** (ODS, 6KB)

Figure 13 shows that by end-October in the 2013/14 academic year, a total of 954,100 undergraduates and postgraduates had been awarded/paid student support. This early position increased steadily over the subsequent six years to 1.17 million by 2019/20. The total amount awarded/paid by this point of the same academic years followed a very similar trend, growing from £2.9 billion in 2013/14 to £4.5 billion by 2019/20.

As at end-October 2020, a total of £6.6 billion had been awarded/paid to 1.23 million students for the 2020/21 academic year. Despite a 4.4% increase in the number of students awarded/paid, the amount awarded/paid was 49.0% higher than at the same point in the previous year. This significant increase was predominantly attributed to an **early second instalment** of undergraduate tuition fee payments made to higher education providers in response to the COVID-19 pandemic (two payments made in October 2020, instead of the typical schedule of one instalment paid in October and one in the following February). For further detail, please refer to our **Additional Information section**.

Figures normalised in the following year with the amount awarded/paid reducing to £4.9 billion. Omitting the previous outlying year, the amount awarded/paid shows a steady increase between 2019/20 and 2021/22, in line with previous annual increases.

The early-look at academic year 2022/23 indicated the first reported decrease in both the number awarded/paid and the amount awarded/paid (down 3.3% and 2.4% respectively). Decreases, although smaller continued in the following two years.

As at 31 October 2025, a total of 1.19 million applicants/students have been paid for academic year 2025/26. This resumed the previously increasing trend, up by 2.9%. The amount awarded/paid also increased, up by a more significant 5.7% to £5.0 billion – potentially, in part attributed to the 3.1% increase in the maximum Tuition Fee Loan for academic year 2025/26, from £9,250 to £9,535.

Of this, £4.8 billion has been awarded/paid to 1.12 million undergraduate students. This is a 2.8% increase in regard to the number awarded/paid in comparison to the end-October position in the previous year (+ 29,900) and a 5.5% (£251.8 million) increase in the amount awarded/paid.

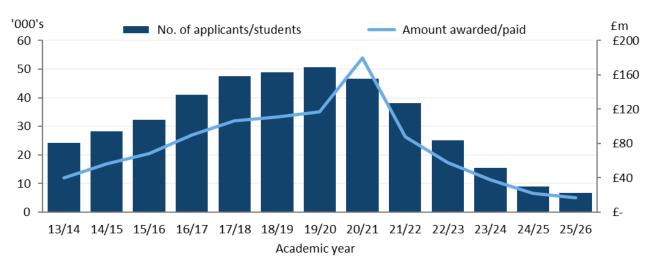
Full-time undergraduate numbers have increased by 2.8% (29,600) to 1.08 million and part-time undergraduate numbers have increased by a less notable 0.8% (300) to 38,200.

This early look at the 2025/26 academic year also indicates that a total of £221.6 million has been paid to 68,700 postgraduate students so far. In comparison to the same point in 2024/25, this is a 5.7% (3,700) increase in the number paid and a 10.5% (£21.0 million) increase in the amount paid out.

# Early look at academic year 2025/26 shows a continued decline in the number of EU (outside UK) students paid, due to the funding-policy change in 2021/22

Figure 14: Early-in-year: Number of students domiciled in EU (outside UK) receiving higher education support and amount awarded/paid

The columns in this chart depict the number of applicants/students against the left-hand axis, and the line illustrates the amount awarded/paid against the right-hand axis.



Source: **Table 7C (i) Download the data for Figure 14** (ODS, 6KB)

Figure 14 shows the number of EU (outside UK) undergraduate and postgraduate students paid by end-October for academic year 2013/14 was 24,100. This increased year-on-year to peak at 50,700 in 2019/20. The amount paid out, over the same period of time increased from £39.7 million to £117.3 million.

The following year reported the first decrease in the number of EU (outside UK) students paid, down 8.2% to 46,600. This can be attributed to factors relating to the COVID-19 pandemic e.g. travel-limitations and later recruitment by higher education providers. However, due to the previously mentioned **early second instalment** of undergraduate tuition fees payments made to higher education providers, the amount paid out by this point in academic year 2020/21 was 53.6% higher than in the previous year, at £180.2 million.

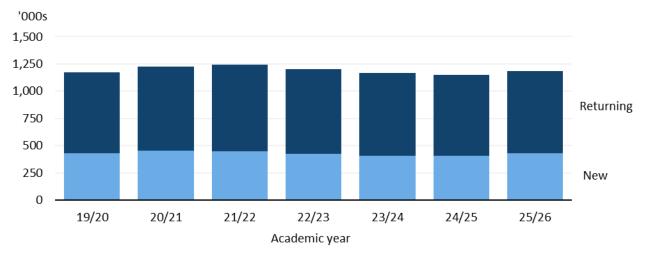
In academic year 2021/22, new EU (outside UK) students in England (without a 'settled' or 'pre-settled status') were no longer eligible for tuition fee funding. This resulted in notable decreases, with the number of students paid reducing by 18.4% and the amount paid falling by a significant 51.2% (this also owing to figures normalising against an outlying year). Figures continued to decrease, at an increasing rate through to 2024/25.

As at end-October 2025, 6,800 EU (outside UK) undergraduate and postgraduate students have been paid student support for academic year 2025/26. This is a further decrease of 24.4% compared to the previous year. A total of £17.0 million has been paid out so far for the same academic year. This is 23.7% less than paid out by the same point for 2024/25.

These numbers will continue to decline due to the policy change. Figures from academic year 2021/22 onwards will only include continuing students.

# Early figures indicate a 6.1% increase in the number of new students receiving student finance in academic year 2025/26, at 428,700

Figure 15: Early-in-year: Number of new and returning students domiciled in England and EU (outside UK) awarded/paid student support



Source: **Table 7C (ii) Download the data for Figure 15** (ODS, 6KB)

'New' students are defined as those who have not previously received student support from the Student Loans Company (SLC). 'Returning' students are defined as those who have.

Figure 15 indicates that the number of 'new' students awarded/paid student support by the end-October position for academic year 2019/20 was 431,400. This increased to peak at 456,000 (up 5.7%) by the same point in the following year. Numbers then have declined through to 2024/25, most significantly in 2022/23 (by 5.4%).

As at end-October 2025, the number of 'new' students awarded/paid so far for academic year 2025/26 shows a 6.1% increase in comparison to the same point in the previous year (up by 24,800 students) at 428,700.

The trend in 'returning' students includes a much larger proportion of students.

The number of these students who had been awarded/paid student support by end-October in academic year 2019/20 was 742,900. This increased to peak at 793,900 in 2021/22. Numbers since declined by an average of 2.0% each year to 746,900 in 2024/25.

At end-October 2025, the number of 'returning' students awarded/paid so far for academic year 2024/25 was 756,300 (1.3% / 9,400 more than at the same point in the previous year).

As a proportion of all awarded/paid students at this early point in the academic year, 'new' students have decreased overall from 36.7% in 2019/20 down to 36.2% by 2025/26, whereas 'returning' students have increased overall from 63.3% to 63.8% over the same period.

### **Additional Information**

### **Available student financial support**

Details on student support available in academic year 2024/25 and 2025/26 can be found on GOV.UK.

### Factors affecting early in year figures academic year 2020/21

In response to the COVID-19 pandemic, the Department of Education and devolved administrations of Wales and Northern Ireland requested that the Student Loans Company revised the schedule of undergraduate tuition fee payments to higher education providers for the 2020/21 academic year. This revision enabled providers to access the second instalment of tuition fee payments early (two paid in October 2020, instead of first paid October 2020 and second in February 2021), while ensuring that students were not impacted by the change. This is evident on Table 7C (i) and (ii). The normal schedule resumed in academic year 2021/22.

These early in year figures for academic year 2020/21 may also have been affected by the Ofqual standardisation of grades, allowing students whose exams were cancelled in the summer of 2020 to receive calculated grades enabling them to progress to further study. For more information please refer to **GOV.UK**.

#### **Definitions**

For definitions of terms used in our publication, please refer to our **Definitions** page.

#### **Data Sources**

This publication uses data from SLC's administrative systems. For details of the administrative data sources used in our publications please refer to our **Statement of Administrative Sources**.

#### **Data Quality**

Student Loans Company has published the quality guidelines that it follows. As per those guidelines a quality plan is produced for each publication. The quality plan stipulates two stages of quality assurance. Data is extracted from the administrative systems then reviewed using a standard quality assurance checklist. The statistical tables created using that data are quality assured using the statistical quality guidelines. Please refer to our **Quality Guidelines** for further information.

#### **Related Statistics Publications**

Student Loans Company publish statistics on higher education funding for Wales and Northern Ireland as part of the same series this publication belongs to. These are published at the same time as part of the series **Student Support for Higher Education**.

In December 2020, owing to the significant public interest, SLC took the decision to publish data on the withdrawal notifications it receives from higher education providers (HEPs) in order to contribute towards an understanding of how the COVID-19 pandemic may be impacting students. Due to ongoing interest, SLC continues to publish this series. These publications are housed within our **Other Statistics** section of GOV.UK.

SLC also publish statistics on the repayment of student loans for higher education in the series 'Student Loans in England'. The **latest release** of this series, covering financial year 2023-24 was published on 19 June 2025.

The Student Awards Agency for Scotland publish details of higher education funding in Scotland in their publication 'Higher Education Student Support in Scotland'. The **latest release** of this series was published on 28 August 2025 covering academic session 2024/25.

#### **National Statistics**

This is a National Statistics publication. National Statistics are produced to high professional standards set out in the National Statistics Code of Practice. They undergo regular quality assurance reviews to ensure they meet customer needs. They are produced free from any political interference.

This publication series (publications for England, Wales & Northern Ireland) was awarded National Statistics status in October 2011 following a **full assessment** against their Code of Practice.

Since the assessments by the Office for Statistics Regulation we have continued to comply with the Code of Practice for Statistics and have made several improvements. For more information, please refer to our **National Statistics** page.