Student Financial Support for Students Resident in England
Full Time Higher Education 2026-27

Year 1 Students (Level 4) | Hereford College of Arts Tuition Fee
The tuition fee for 2026-27 for all full time Higher Education courses has been set at £9,275.

Support Available from Student Finance England (SFE)

Tuition Fee Loan
A loan is available for English students to cover your tuition fees in full. The amount you borrow does not depend on your household income. The Student Loans Company pays this directly to the College.

Maintenance Loan (2025-26 Rates)
All English students studying for a first undergraduate degree are eligible to apply for a Maintenance Loan to help with accommodation and other living costs (how much you get depends on where you live, study and your household income (2024-25 tax year). The maximum loan available is £10,544 if living away from home and £8,877 if living at home.

All student loans have to be repaid but you will not start paying them back until you have left College and are earning over the repayment threshold which is currently £25,000 per annum. The amount you repay is 9% on earnings above the threshold and repayment is made through the UK tax system. For more information about repaying student loans, please visit www.gov.uk/repaying-your-student-loan

Students aged 60 years or over on the first day of the academic year are not eligible for a Maintenance Loan but would be eligible to apply for a means tested Special Support Loan of up to £4,461 for full time study only.

To get an estimate of how much loan you could receive, please use the Student Finance Calculator at: www.gov.uk/student-finance-calculator

Extra Help Available from Student Finance England (2025-26 Rates)

Loan for Special Support Elements
For students who are entitled to certain benefits they may qualify for an extra loan for living costs. This would mean the maximum Maintenance Loan available would be £12,019 instead of £10,544 if living away from home and £10,473 instead of £8,877 for students living at home. For example; if you are a lone parent or in receipt of Personal Independence Payment or Disability Living Allowance you may qualify for this extra loan.

Childcare Grant
This grant helps with childcare costs if you have dependent children aged under 15 years in registered or approved childcare. Depending on your household income, you can apply for up to £199.62 per week for 1 child or up to £342.24 per week for 2 or more children.

Parents Learning Allowance
This allowance helps with course related costs if you have dependent children. You can get up to £1,963 a year, depending on your household income.

Adult Dependants Grant
This grant helps with costs if an adult, for example your partner, depends on you financially. You could get up to £3,545 per year depending on your household income.

Disabled Students' Allowance
Disabled Students' Allowance (DSAs) is funding to cover study related costs if you have a disability or a specific learning difficulty and can include support for dyslexia. DSA's do not depend on your household income and what you receive depends on your individual needs. For further information about DSA's please visit www.gov.uk/disabled-students-allowance-dsa or contact the College Academic Mentoring Team on (01432) 273359 or email academicmentoring@hca.ac.uk

How to Apply for Funding
The easiest way is to apply online as soon as the service opens during early March 2026 and the deadline is the end of May 2026. This will allow plenty of time to process your application and deal with any information requested by Student Finance England. To apply to Student Finance England for funding, please visit www.gov.uk/studentfinance You can apply for a DSA at the same time as applying for Tuition Fee and Maintenance Loans.

Student Finance England will also send your parents / guardians or partner an email with instructions on how to set up an account to support your application. SFE may ask them to provide evidence of their taxable income.

Support Available from Hereford College of Arts

Progression College Bursary (First Years Only)
All students who have achieved a full level 3 qualification at Hereford College of Arts or at one of its Partner Progression Colleges within the last two academic years are eligible for a Progression Bursary of £500 for a full-time course or £250 for part-time, in their first year only.

Cash Bursary (First Years Only)
Students may qualify for a Cash Bursary of £1,000 in their first year only. To be eligible for this bursary a student must meet the following eligibility criteria:
• The student must be ordinarily resident in England.
• The student must be liable to pay the full £9,275 tuition fee for their course.
• The student must be a new undergraduate starting Higher Education for the first time in 2026.
• To be eligible, a student must have a declared residual household income of less than £25,000.

Care Leaver Bursary
All care leavers will receive the Cash Bursary of £1,000 in their first year, and will receive a Care Leaver Bursary of £1,000 in both their second and third year. The same eligibility criteria will apply as for the cash bursary.
Evidence of being a care leaver must be in the form of an original letter showing Care Leaver Status from your local authority.

All bursaries are paid directly to students in three instalments: 25% is payable in the Autumn Term, 25% in the Spring Term and 50% in the Summer Term. Satisfactory work, attendance and progress during the year are required to ensure all payments are made.

Higher Education Hardship Fund
The purpose of this fund is to provide exceptional support to students who are experiencing financial difficulty whilst studying. This support may provide assistance with travel, material costs, rent or living expenses. Students requesting assistance will be required to complete an application form detailing their financial circumstances and be able to show evidence of hardship. Applications are assessed each term and not all applications will be successful as there is a limited fund available. Students must have applied for and be in receipt of their maintenance loan from Student Finance England before an application can be considered.

Students from Ukraine
Students granted leave under one of the Ukraine Residency Schemes are eligible to apply for a Tuition Fee Loan and Maintenance Loan from Student Finance England.

Students from the European Union
Undergraduate EU students with Settled Status will generally be eligible for a Tuition Fee Loan and Maintenance Loan if they have been ordinarily resident in the UK for at least 3 years prior to starting their course. Students who have pre-settled status may be eligible for a Tuition Fee Loan only. For more information, please visit Studying in the UK: guidance for EU students

Academic Year 2027-28
Lifelong Learning Entitlement (LLE) – New Students Starting Higher Education from September 2027
New students starting a course from September 2027 - LLE will replace the existing system of undergraduate student finance. LLE loans will be available to students up to the age of 60 years. Students aged over 60 years may still be eligible for a maintenance loan but not a tuition fee loan. Please refer to our website for further updates.

Contacts at the Hereford College of Arts
For more information about tuition fees, loans, or bursaries, please contact Jenny Roberts on (01432) 273359 or email finance@hca.ac.uk

For any other information or enquiries about Higher Education, please contact Dawn Pemberton or Leon Oldman on (01432) 273359 or email registry@hca.ac.uk

Students from Scotland, Wales or Northern Ireland
Students who normally live in Scotland, Wales or Northern Ireland will receive financial support for Higher Education from the Scottish Government, the Welsh Assembly Government or the Northern Ireland Executive.

For more information, please visit www.studentfinancewales.co.uk, www.saas.gov.uk (Student Support Scotland) or www.studentfinanceni.co.uk (Student Support Northern Ireland).

Useful websites include:
- Student Loans Company: www.slc.co.uk or www.gov.uk/studentfinance
- UCAS: www.ucas.com
- National Union of Students: www.nus.org.uk

This information provided is subject to change at any time. Please visit our website for up-to-date information at www.hca.ac.uk