CARDIFF UNIVERSITY
PRIFYSGOL CAERDYDD

Student Finance Guide

For UK students | Entry 2027

Contents

Please note that the figures in this guide are based on expected 26/27 figures as funding for 27/28 is not yet confirmed.

How much does it cost to be a full time student in Cardiff?

When deciding to become a full time undergraduate student there are 2 factors to consider:

1. Your tuition fee charge – this is the fee that your university charge you for your course

2. The cost of living as a student – whether you move away from home or commute

Tuition Fees

Fees for 27/28 have not yet been confirmed. To check up to date fee charges please visit: **www.cardiff.ac.uk/study/undergraduate/tuition-fees.**

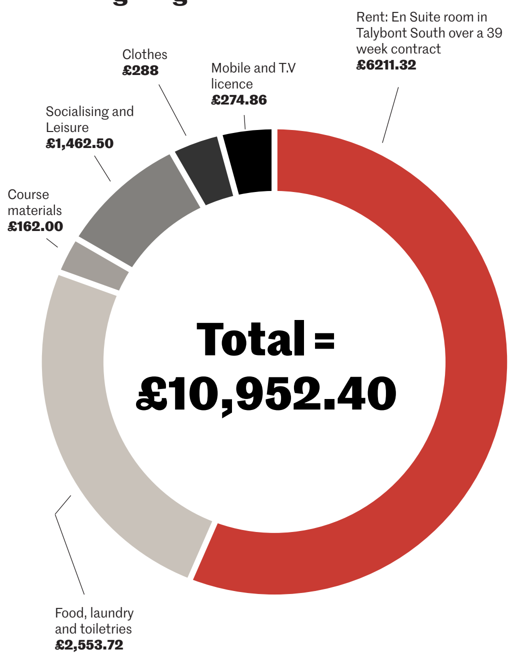
Most students will be able to access tuition fee funding from their funding body to cover the cost of their tuition fees upfront. Please see section '**What is student funding?**' for more details about the funding available to help you meet this cost.

Living Costs

The cost of living varies around the country but all students will need to budget for essential and non-essential expenses such as:

- Rent and household bills (these may be combined if living in halls of residence)
- Food
- Travel
- Socialising
- Books and copying
- Clothing
- Mobile phone

Please be aware the following chart is based on expected average costs of being a full time undergraduate student at Cardiff University, living in university Halls of Residence, in 26/27: **www.cardiff.ac.uk/new-students/before-you-arrive/living-expenses-and-budgeting**



What is student funding?

Students can apply for funding to help with the cost of tuition fees and living costs.

The funding a student can apply for is dependent on a number of factors including:

- The course they will study
- Where they normally live before they start their course
- Where they will live whilst studying
- Household income

Please be aware that if you have studied at university level previously this could affect access to student funding so please contact the Student Funding and Advice team for more information.

If you intend to study a course with a placement year, or a year abroad, there is funding available from your funding body for this but this detail is not included in this guide. For more information, please contact the Student Funding and Advice Team.

Funding for your course

There are different funding options depending on the course you study.

If you will be studying

One of the following **healthcare courses**

- **Diagnostic Radiography** and **Imaging (BSc)**
- **Occupational Therapy (BSc)**
- **Nursing (BN)**
- **Midwifery (BMid)**
- **Radiotherapy** and **Oncology (BSc)**
- **Physiotherapy (BSc)**
- **Dental Therapy** and **Hygiene (BSc)**
- **Dental Hygiene (DipHE)**

Please see section on **Funding a Healthcare Course – Pages 6-13**

All other full time undergraduate courses, including Medicine and Dentistry

Student Finance Funding Pages 14-18

Funding a healthcare course

Please note: The funding system for students staring a healthcare course in academic year 27/28 has yet to be confirmed.

The following information is based on the funding available in the 26/27 academic year to provide an example of how funding works currently.To remain up to date please check our website: **www.cardiff.ac.uk/study/undergraduate/funding/funding-your-healthcare-course**

You can also stay up to date by checking the NHS Student Awards Service (Wales) website: **https://nwssp.nhs.wales/ourservices/student-awards-services/**

Healthcare courses at Cardiff University include:

- Diagnostic Radiography and Imaging (BSc)
- Occupational Therapy (BSc)
- Nursing (BN)
- Midwifery (BMid)
- Radiotherapy and Oncology (BSc)
- Physiotherapy (BSc)
- Dental Therapy and Hygiene (BSc)
- Dental Hygiene (DipHE)

Please note:
Students have two funding options available to them and **MUST** make a decision on their funding system no later than 10 weeks after starting the course. If you fail to make this decision this could affect access to funding for the length of your course.

Subject to the terms and conditions of the funding bodies, the two funding options are:

1) Opting into the NHS Wales Bursary Scheme

The NHS Wales Bursary Scheme is available to all eligible students that come to study in Wales regardless of where you were living before you start your course via the NHS Wales Student Awards Service.

The scheme provides financial support for the standard length of your course. Funding covers tuition fees and a contribution towards living costs for all eligible home UK students coming to study an eligible healthcare course in Wales. To be eligible to receive the NHS Bursary Scheme new students need to commit in advance to work in the NHS in Wales for two years (degree students) after they qualify.

To be eligible to receive this funding you need to apply to the NHS Student Awards Service no later than 10 weeks after the start of the course. However we do advise that you apply as soon as applications open, usually mid April.

The NHS Wales Bursary Scheme is made up of a number of elements:

- **Tuition Fee support** – the NHS will cover tuition fees in full and is paid to the university directly. This support is non-income assessed. Students need to apply for this as part of their NHS Bursary Scheme application.
- **NHS Grant** – a non-income assessed grant of **£1,000 per year** to help with living costs. This is non-repayable and paid monthly via Cardiff university, School of Healthcare Bursaries Team.
- **NHS Bursary** – a maximum of **£2,643** (26/27 figure) per year to help with living costs. The amount you receive is assessed on household income but is non-repayable and paid monthly via Cardiff university, School of Healthcare Bursaries Team.
- A **fixed rate maintenance loan** available from the student finance body based on where you were living before you started your course. See page 9 for details. The fixed rate maintenance loan as a NHS funded student is non-income assessed and funding is paid termly by your student finance body. This loan is repayable (please see pg Pg18 for more details).

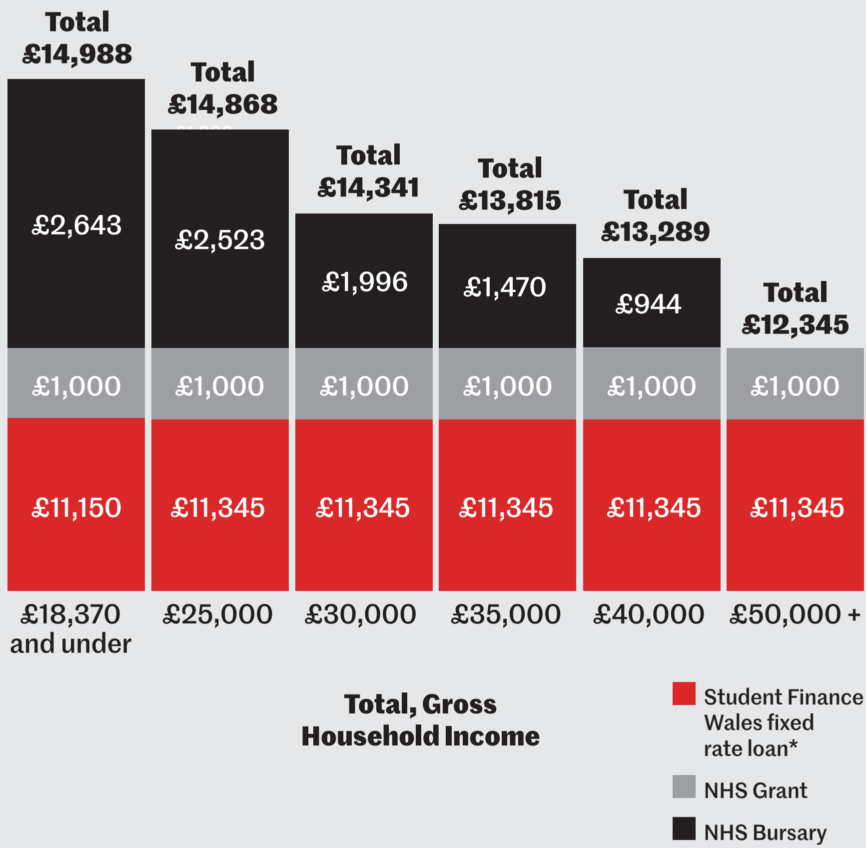
Help with placement costs, such as additional travel and accommodation costs may be available, subject to terms and conditions, via the School of Healthcare Bursaries Team.

The following charts are examples of living costs funding available via the NHS Wales Bursary Scheme for a student starting a standard 30 week course in September 2025.

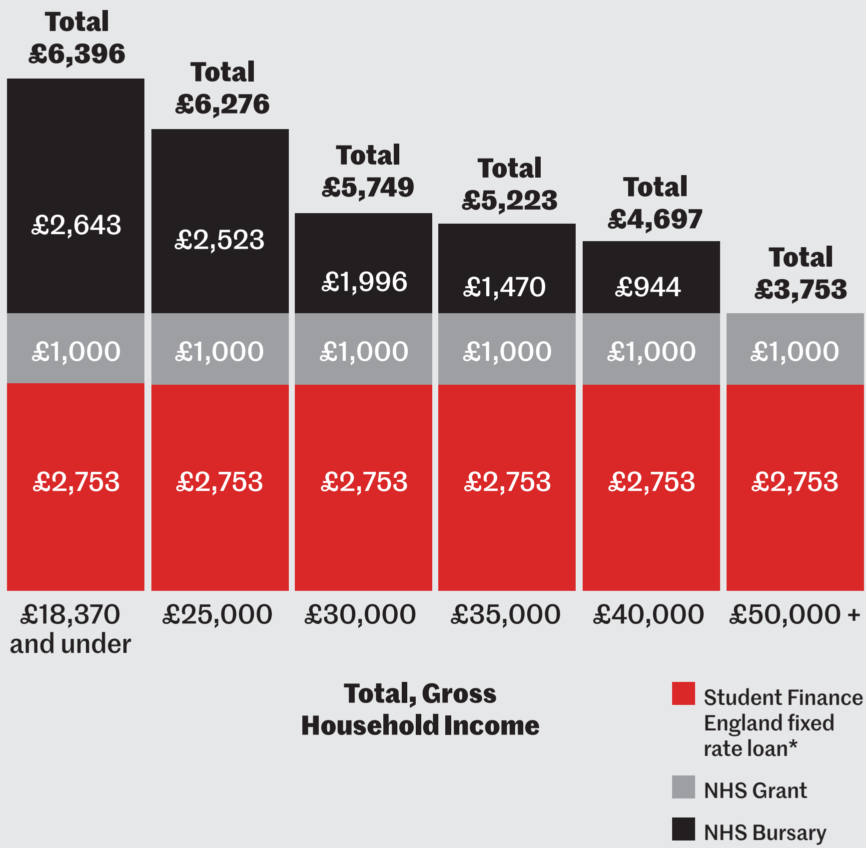
Please note that most healthcare courses have extra weeks of study each year on top of the standard 30 week academic year and funding would be increased to reflect longer academic years as detailed. Please note these figures are based on the student living away from the parental home. If a student lives in their parental home then this could reduce the funding available.

Tuition fees are paid for in full by the NHS in addition to funding available for living costs outlined below.

Funding entitlement for Welsh domicile students who opt IN to NHS funding during 26/27 (living away from home rates).



Funding entitlement for English domicile students who opt IN to NHS funding during 26/27 (living away from home rates).



OR

2) Opt out of the NHS Wales Bursary Scheme

Students can opt out of the NHS Wales Bursary Scheme and be solely funded by their normal student finance body, based on where you were living before starting your course.

If you choose this funding option you will have to formally opt out of the NHS Wales Bursary Scheme to be correctly assessed by your finance body.

You have until 10 weeks after starting the first year of the course to opt out of the NHS Wales Bursary Scheme and be solely funded by your student finance body. Once you opt out you cannot easily opt back in. If you are considering changing your funding choice, we advise contacting the Student Funding and Advice team for guidance.

If you decide to opt out of the NHS Wales Bursary Scheme, you will need to register your decision with the NHS Wales Student Awards Service before applying for student finance.

This is essential, otherwise your student finance body will not be able to assess you for the correct funding.

Previous study in higher education will affect access to student finance funding. Please contact the Student Funding and Advice team for guidance.

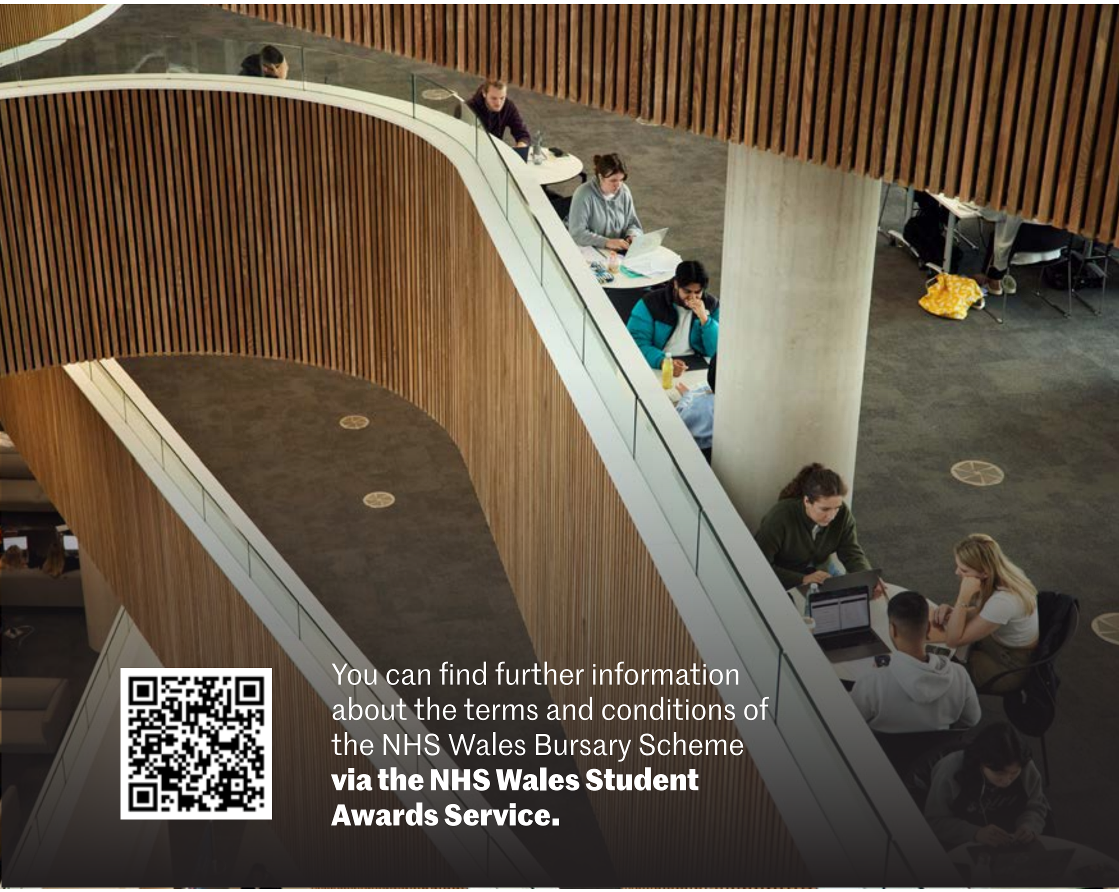
If you decide to opt out of the NHS Wales Bursary Scheme, the funding available from student finance will depend on where you were ordinarily resident before you started your course. You will then be funded the same as non-healthcare students.

For further information about the funding available if you opt out of the NHS Wales Bursary Scheme please see pages 14-18.

To determine which funding option is best for you we advise that you compare both systems and consider

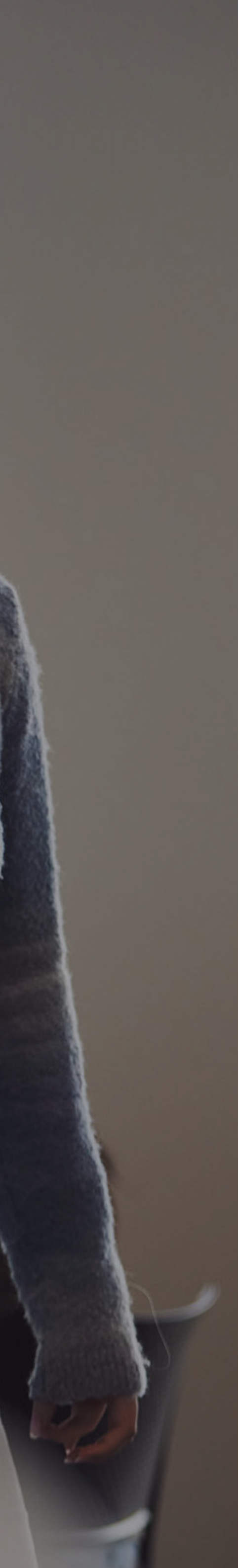
Your anticipated living costs, the two funding systems offer different upfront living costs funding and loan amounts

Your commitment to work for the NHS in Wales for 2 years after you finish your course



You can find further information about the terms and conditions of the NHS Wales Bursary Scheme **via the NHS Wales Student Awards Service.**

Student finance funding



Student Finance funding outlined applies to students who have opted out of the NHS bursary package (if available for their course), students studying Medicine, Dentistry and all other non-healthcare full time courses.

Where you live before you start your course will determine who you apply to for funding and what funding is available to you.

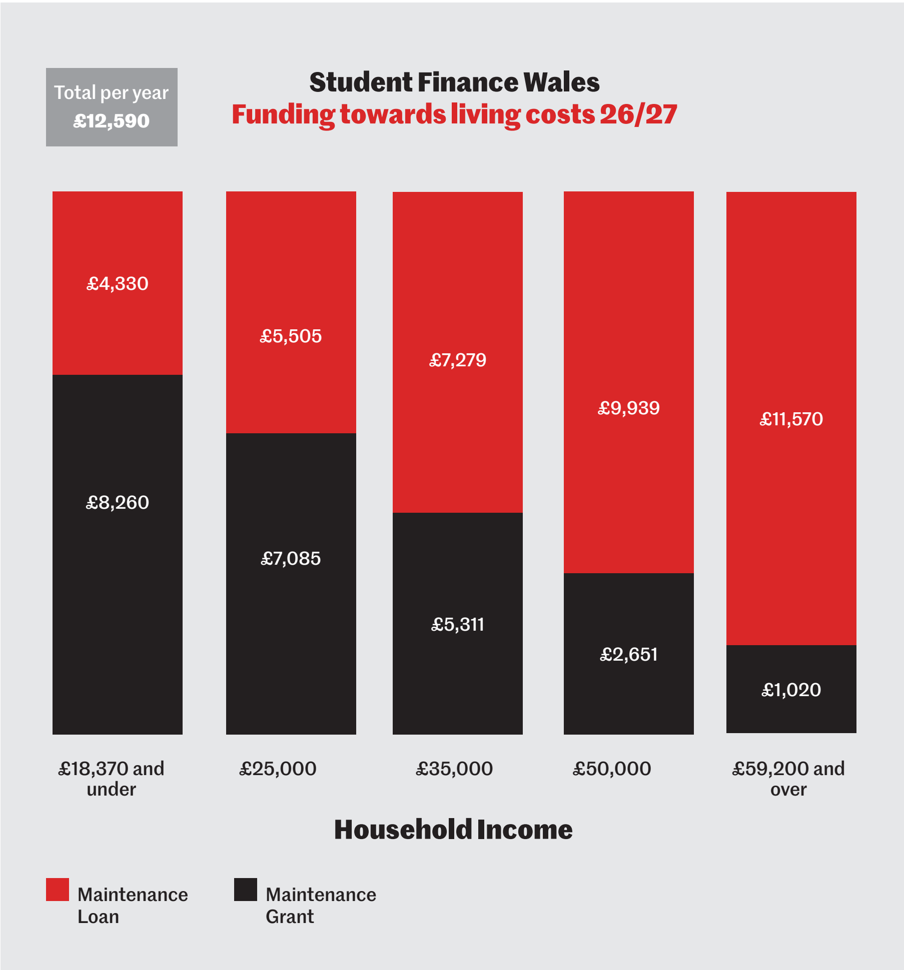
Household income will also affect what funding is available. Household income includes the income of any parent, step parent, or partner who is also a member of the household. For those students applying to start in September 2027 household income will be based on the 25/26 tax year.

Please note that figures noted for Student Finance Wales and Student Finance England are correct for 26/27 entry.

I currently live in Wales

All students who are eligible to receive funding from Student Finance Wales (SFW), and living away from the parental home, will be able to access:

- A tuition fee loan up to **£9,790** (26/27 figure)
- Maintenance funding, in the form of a maintenance loan and grant, up to **£12,590** (26/27 figure). The amount available as a loan and/or a grant will be determined by household income details. All students, regardless of household income will be able to access a minimum grant of **£1,020** if eligible.

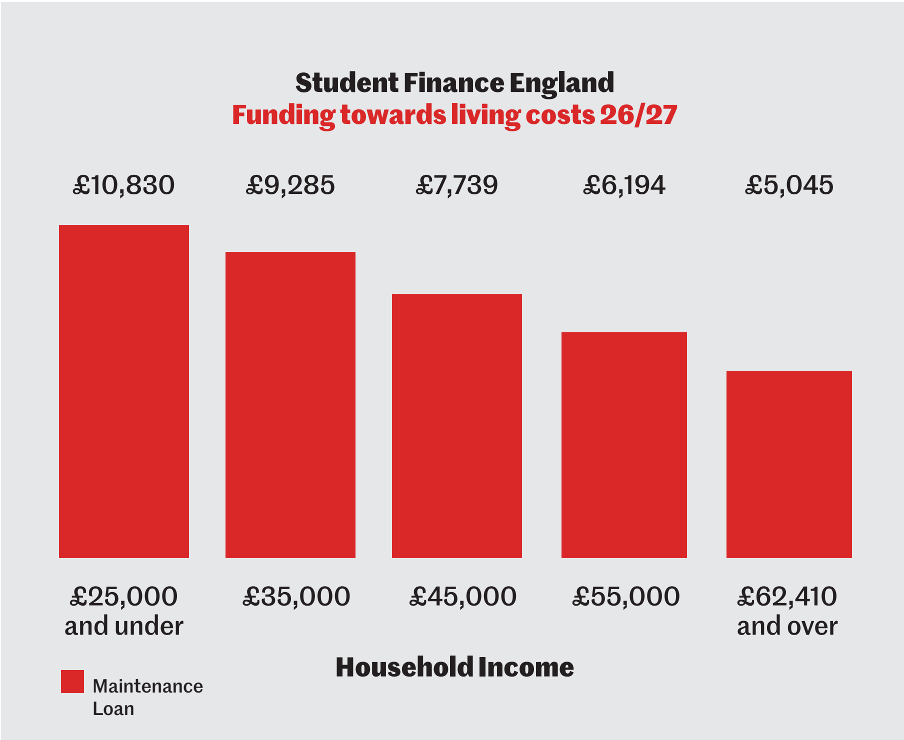


These are examples of available funding at specific household incomes. If your income is between the examples we have included then the funding will be worked out using exact details of household income. A grant does not need to be repaid but any funding you receive as a loan is repayable.

I currently live in England

All students who are eligible to receive funding from Student Finance England (SFE), and living away from the parental home, will be able to access:

- A tuition fee loan up to **£9,790** (26/27 figure)
- A maintenance loan between **£5,048** and **£10,830** (26/27 figures). The exact amount available as a loan will be determined by household income details.



These are examples of available funding at specific household incomes. If your income is between the examples we have included then the funding will be worked out using exact details of household income.

Under Student Finance England, where the household income is higher, there is an expectation by Government that parents will contribute towards living costs. Any funding you receive as a loan is repayable.

Please be aware: For students that currently live in England and are considering a gap year in the 26/27 academic year, there will be a change to the current funding system in September 2027 with the introduction of Lifelong Learning Entitlement. More information at https://studentfinance.campaign.gov.uk/lifelong-learning-entitlement/

How to apply for funding

You apply to your relevant funding body for the funding available for your course.

<table>
<tr><th></th><th>NHS Wales Bursary Scheme</th><th>Student Finance</th></tr>
<tr><td>When to apply</td><td>Applications open in April.</td><td>Applications are usually open by the end of March - keep an eye on your funding body</td></tr>
<tr><td>Deadline</td><td>You must make the decision to opt in or opt out no later than 10 weeks after the start of the course and register this through your NHS SAS account</td><td>To receive funding at the start of the academic year, apply as early as possible after applications open via your funding body website</td></tr>
<tr><td rowspan="5">Who to apply to and how</td><td rowspan="5">For:
▪ NHS Tuition Fee Support
▪ NHS Grant
▪ NHS Bursary
Apply to the NHS Student Awards Service: https://nwssp.nhs.wales/ourservices/student-awards-services/how-do-i-apply-for-a-bursary/
For:
▪ Fixed rate maintenance loan
Apply to the student finance body based on where you were living before you started your course (see Student Finance column)
If you decide to opt out of the NHS Wales Bursary Scheme you will still need to register this decision to receive an opt out code. You can then apply for funding via the Student Finance route</td><td>This will depend on where you lived before you started your course. If you normally live in:</td></tr>
<tr><td>Wales apply to Student Finance Wales (SFW)
www.studentfinancewales.co.uk</td></tr>
<tr><td>England apply to Student Finance England (SFE)
www.direct.gov.uk/studentfinance</td></tr>
<tr><td>Northern Ireland apply to Student Finance Northern Ireland (SFNI)
www.studentfinanceni.co.uk</td></tr>
<tr><td>Scotland apply to Student Awards Agency for Scotland (SAAS)
www.saas.gov.uk</td></tr>
<tr><td rowspan="2">How is funding paid</td><td>NHS Grant and Bursary - paid monthly in arrears</td><td rowspan="2">Funding is normally paid in 3 instalments; one at the start of each term</td></tr>
<tr><td>Fixed rate maintenance loan – normally paid in 3 instalments; one at the start of each term</td></tr>
</table>

Remember: You need to apply for funding each academic year.

Receiving your funding

If you're in receipt of funding from a Student Finance body the first instalment is normally paid within three to five working days of you having completed enrolment and may require you having to collect your ID card, subject to your application being complete and for the correct university and course. This means that it is possible you could be at university for about two weeks before your first instalment of maintenance funding is paid to you. Therefore our advice is to plan to arrive at university with some money available to help with your day to day living costs.

If you haven't received your funding after two weeks of term you should contact the Student Funding and Advice Team for advice. Similarly, if during the year, you find yourself running out of money or struggling to meet the cost of your rent and bills, you should contact the Student Funding and Advice Team.

If you have changed your course or university after you have applied for your funding you will need to update your funding body by 31st August. You can do this via your online account with your funding body. If you miss this deadline, but your course and/or university has changed, please contact the Student Funding and Advice Team for help.

Additional funding from funding bodies

Whether funded through the NHS Bursary Scheme or a Student Finance body, there is additional support available based on personal circumstances and household income (except Disabled Students Allowance). These include:

		NHS Wales Bursary Scheme	Student Finance
Disabled students' allowance (DSA)	to help with associated costs of a specific learning difficulty or disability	✔	✔
Adult Dependents Grant (ADG)	if you have an adult financially dependent on you	X	✔
Parents' Learning Allowance (PLA)	if you have a dependent child or children	✔	✔
Childcare Grant (CCG)	if you use registered or accredited childcare	X	✔
Childcare Allowance	if you use registered or accredited childcare	✔	X
Dependants Allowance	if you have responsibility for a spouse/civil partner/partner or children, and who are financially dependent on you	✔	X

You would apply for these at the same time as applying for your standard student funding.

There may also be additional support available with childcare costs for eligible parents of 3 to 4 year olds via the Childcare Offer for Wales. For more information please visit: **www.gov.wales/childcare-offer-for-wales-campaign**

Repayments

The repayment of student loans is managed by the Student Loan Company. Any tuition fee loan or maintenance loan you take during your studies will be combined to form one amount that you repay.

You will not be required to pay back any student loan until after you have left your course and are earning over a specific income.

Key facts:

- There are differences in the repayment system depending on where you ordinarily live prior to starting your course
- You enter repayment in the April after you have stopped studying
- You only repay once you are earning over a certain income threshold
- You repay at a rate of 9% of your income over the relevant income threshold
- If your income falls below the repayment threshold, your repayments will stop and only restart when your income is over the threshold again.
- There is a minimum term of repayment; you will either clear your balance within this time, or any outstanding balance at the end of the term will be written off.
- You only have to repay loans; if you receive a grant or bursary you do not need to repay this.
- You are charged interest on any loan taken from the time it is paid to you (maintenance loan) or on your behalf (tuition fee loan) until your loan is paid back in full, or any balance is written off.

System for students who start their course on the 1st September 2026		
	Student Finance Wales	Student Finance England
SLC Repayment Plan	Plan 2	Plan 5
Income threshold	£29,385*	£25,000**
Interest Rate	RPI + up to 3% ****	RPI + 0%
Term of repayment	30 years	40 years
Other	Welsh Loan Cancellation: write off up to £1500 maintenance loan when you make your first loan repayment **https://www.gov.uk/guidance/welsh-partial-loan-cancellation*** **	
Arrangements for Entry 2026	Pending confirmation	Pending confirmation

*Income threshold as of May '26. Threshold may increase annually
**Staying at £25,000 until April 2027 when it will begin to rise with RPI.
***Pending confirmation for entry Sept 2026 and beyond
**** The interest rate will be capped at maximum of 6% during the 26/27 academic year

Examples of approximate monthly repayments based on income thresholds		
Income	Student Finance Wales	Student Finance England
£26,000	£0	£7.50
£35,000	£42.11	£75
£45,000	£117.11	£150

You can find out more from the Student Loans Company: **www.gov.uk/repaying-your-student-loan**


Biosciences

Cardiff University Bursaries

Cardiff University Bursary 2026-27

£500 per year of study to eligible full time students

In order to qualify students need to

- Be eligible for UK student funding support for maintenance and have an assessed household income of below **£35,000** (as defined by the Student Support funding regulations)
- Be liable to pay the maximum Tuition fee

There is no application for this bursary as we receive information on household income from your student finance body.

PGCE students, students completing a work based learning year or in receipt of funding from the NHS will not be eligible for the Cardiff University Bursary.

Together at Cardiff Bursary

We provide full time undergraduate and postgraduate UK funded students who are care experienced, estranged, military experienced or carers with a bursary of **£1,000 per year** of their academic study.

Students will need to disclose to our Together at Cardiff support service to be eligible to receive this bursary after enrolment. If you have indicated that you meet one of the groups supported by Together at Cardiff via the tick box in your UCAS application or at enrolment you will be contacted directly via email.

Next Step Award

For students who have completed the full Step-Up scheme via Cardiff University and have an assessed household income of **£35,000** or below. Students will be eligible to receive either **£1000** Cardiff University residences fee discount or **£500** travel award in their first year of study.

Registered Childcare Contribution Bursary

Available to UK funded undergraduate students who receive a childcare grant from their funding body and have registered childcare costs.

Bursary information for entry Sept 2027 has not yet been confirmed. Please stay up to date here: **www.cardiff.ac.uk/study/undergraduate/funding/bursaries**

Find out more online at: **www.cardiff.ac.uk**

Student Bloggers

From study tips to where to eat, to societies, weekend trips and where to get your books, our student bloggers are real students talking about the reality of being a student in Cardiff.

Don't miss their latest blogs for the chance to find out more about what its like to study and live in Cardiff.

www.cardiff.ac.uk/studentbloggers

Come and visit!

For more information about visiting Cardiff University:
www.cardiff.ac.uk/opendays

For further advice on student finance please contact:

Student Funding and Advice Team via Student Connect
Tel: **029 2251 8888**
Email: **StudentConnect@Cardiff.ac.uk**

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Important Legal Information
27/26 admissions cycle and are correct at the time of going to press in May 2026