

SLC opens application service for 26/27 academic year

23.3.2026 - | Her Majesty's Revenue and Customs

26/27 SFE full-time undergraduate student finance applications are now open.

Full-time undergraduate students in England who are planning on going to university in 26/27 can apply now for student finance, as the Student Loans Company (SLC) open its application service .

In the 24/25 academic year, SLC paid a total of £24bn in student finance, including maintenance loans and grants to 1.5m students, as well as tuition fees payments to education providers.

And as students start to prepare for the upcoming academic year, student finance applications are now being accepted.

Students don't need to have a confirmed place on a course at university or college to make their application, as their course details can be updated at a later date in their online account.

Steven Darling, SLC's Director of Customer Experience, said "If you're planning on attending university or college in the 26/27 academic year, and are applying for student finance, my key advice is to submit your application as early as you can.

"Once you've applied, you'll be able to track your progress easily online, so you'll always know what's happening without needing to get in touch.

"And if you ever need some extra help, we've got lots of clear, simple resources available from step-by-step video guides, our student finance calculator, to estimate the amount you could get, and answers to the most common questions students ask. We're here to make the process as straightforward as possible, so you can focus on preparing for your studies with confidence."

Students in England will apply for a Plan 5 student loan and can include Tuition Fee Loans, of up to £9,790 to cover their fees, as well as Maintenance Loans, to help with living costs - more information can be found [here](#). During the application process, students will also be provided with information on their repayment terms and conditions, and more information about the current Plan 5 repayment obligations can be found [here](#).

Important information to know before applying

There are a number of resources available for students to find out more on how to apply and about the financial support that might be available.

- Full information, including guides on how to apply, what funding is available and videos to help students through the application process are available at: <https://studentfinance.campaign.gov.uk/>
- Students can also access more information and guidance on Gov.UK, The Student Room and by following Student Finance England at facebook.com/SFEngland, twitter.com/SF_England or youtube/SFEFILM

Have important documents to hand:

- Students who are applying for student finance based on their household income should have their parent's email address to hand before starting the application. This is because their parents will be sent an email to provide income details to support the application.
- Students should have their National Insurance Number and passport details to hand before starting the application.
- Students will also be asked for bank details when applying, including the 8-digit account number and 6-digit sort code. If the bank details change after applying, it's quick and easy to log into their online account and update them. Students are reminded to double check the details they enter are accurate.

Track the progress of the application:

- Applications can take four weeks to process, and students can track the status of their application via their online accounts and will be notified if there are any outstanding actions they need to take. Students can also make changes to their personal information in their online accounts.
- Students can find information on how to track the progress of their application and estimated review dates at:
<https://www.gov.uk/government/news/checking-a-payment-or-application-status>

Get answers to common questions:

- Students can use their online account to get their questions answered without needing to pick up the phone.
- The account feature 'Common questions' is in the menu section of their online account, with a library of over 50 articles to answer questions students, parents and partners ask SFE.
- SLC also has Live Chat with SLC advisors able to answer questions or address any concerns.
- Students can find information on how to use their online account to answer their questions at:
<https://www.gov.uk/guidance/student-finance-england-how-to-guide>

If a student studied before

- If a student has studied before it could affect their eligibility - even if the previous course was self-funded. Students should submit their application early so entitlement can be confirmed.
- If returning to study after a break, students should use the online account they originally had, rather than create a new one. The online search function can be used to locate it.

If estranged from parents:

- If a student has no contact with their parents for over a year, they may be able to apply as an estranged student. Applications from estranged students are dealt with by a dedicated team of specially trained, customer advisors to ensure that the process is sensitive to their circumstances. The evidence requirements are different too. Read this guide to find out more.

Depending on circumstances students might be entitled to further support:

- There may be circumstances where a student is able to access some extra money, for example if they have additional needs, have children, or are studying for a medical, social work or teaching course. More information about what is available can be found here -
<https://www.gov.uk/student-finance/extra-help>

When do students start to repay their student finance?

- When a customer applies for student finance they sign up to the Repayment terms and conditions. Information is available during the application process, and more guidance can be found in their online account and also Repaying your student loan: Which repayment plan you're on - GOV.UK
- Students usually go into Repayment the April after they finish their course, but no payments are taken until they earn over the pay period threshold.

The application window for part time undergraduate and postgraduate student finance will open later in the spring.

<https://www.gov.uk/government/news/slc-opens-application-service-for-2627-academic-year>