**2025/26 – Student Finance England (SFE) funding for students on a Work Placement Year in the UK**

(Applies for students that commenced their course after August 2016
and are NOT in their final year)

This information does not apply to ‘inverted’ courses (placement in final year).

If you’re on an inverted course, please email the Funding team: placement-funding@leeds.ac.uk for information about the student loan.

For guidance on completing your loan application, please see the [Student Loan for Study Abroad webpages](https://students.leeds.ac.uk/funding-grants-work-placements/doc/apply-student-loan-study-abroad-year).

* If you’ve completed a Change of Programme with your school and have **transferred onto a new course** to include a work placement year (e.g. an (IND) course variant) you’ll also need to change the course title on your loan application to your new course.
* If you’ve always been on a **course with an integral work placement year**, you don’t need to change your course title.

Leeds Bursary:

You **cannot** receive the Leeds Bursary when on a placement year.

Tuition fee loan:

You pay a reduced tuition fee to the University of Leeds, and you can apply for the SFE tuition fee loan to cover this. **When** **you** **apply for your loan with the correct course title, your tuition fee loan will default to the reduced amount.**

**Why do I pay a tuition fee?** Your work placement is an integral part of your degree. Before and during your placement, you will be supported by your placement year tutor and the Careers Service, and you will have full access to University resources. You will be a registered student whilst on placement, and you will be required to submit course work during the year which will be assessed and will contribute to the degree that you are awarded.

Maintenance loan:

You can apply for a maintenance loan, but the amount of loan will depend on the type of placement and on where you’re living. **The maintenance loan can be significantly less than for a study year.** Please see the tables below.

Placement types:

PAID work placement:

* All placements: reduced funding only – no income assessment (see Table 1)

UNPAID work placement:

* Not Special Case: reduced funding only – no income assessment (see Table 1)
* Special Case: full funding – eligible for means-tested loan (see Table 2)

Special case work placements are unpaid placements in areas of public service.

Please see the categories that follow.

Table 1: SFE Maintenance Loan - Reduced Funding

Applies to a paid work placement or unpaid work placement that is not a Special Case

Total amount of reduced loan depending on where you’re living when on placement:

* Parental Home = £2,396
* London = £4,485
* Elsewhere in the UK or abroad = £3,194

If you are living in London, you must be working in London to receive the London rate (EC, WC, N, NE, E, SE, S, SW, W, NW postcodes). Students living in London with parents receive the ‘Parental Home’ rate.

Table 2: SFE Maintenance Loan- Full Funding

Applies to an unpaid Special Case work placement

You can apply for just the non-income assessed loan, or both the non-income and the income assessed loans (where you provide evidence of your household income to SFE). The ‘Income Assessed’ figures below are for a household income of £25,000 or less. The actual amount you’ll receive depends on your household income.

| Where living when on placement | Non-income Assessed Loan | Maximum Income Assessed Loan | Total Possible Loan |
| --- | --- | --- | --- |
| Parental Home | £3,907 | £4,970 | £8,877 |
| London | £6,853 | £6,909 | £13,762 |
| Elsewhere | £4,915 | £5,629 | £10,544 |

If you are living in London, you must be working in London to receive the London rate (EC, WC, N, NE, E, SE, S, SW, W, NW postcodes). Students living in London with parents receive the ‘Parental Home’ rate.

Special Case Work Placements:

The categories of Special Case work placement, as defined by SFE, are:

1. Unpaid service in a hospital, NHS trust, or with a clinical commissioning group.
2. Unpaid service with a local authority relating to the care of children and young persons, health or welfare or with a charity carrying out activities of a like nature in the UK’. Unpaid service with a local authority’ includes working in schools, but this must be working with children (e.g. as a teaching assistant) and not administration. If working for a charity, the charity must be doing educational or welfare work in the UK (of a like nature to a local authority), and the student must spend the majority of their time working with the people supported by the charity (i.e. in front line work, not fund raising/marketing/administrative activities). Charities based overseas and/or working with people overseas, and animal charities are not included in this definition.
3. Unpaid service in the prison or probation service.
4. Unpaid research in a UK institution. An institution must offer HE level courses (i.e. is a university or is linked to a university). This can be unpaid research at the University of Leeds or any other university in the UK or abroad.
5. Unpaid service with a Special Health Authority or Health and Social Services Board.
6. Unpaid service with either House of Parliament.

**PAID Placement** – If you’re receiving a salary or tax-liable income (even if you’re on minimum or below minimum rates, or below the threshold to pay tax), this is classed as a paid placement.

**UNPAID Placement** – If you’re only receiving payments that aren’t liable for tax (e.g. bursary, scholarship, expenses), this is classed as an unpaid placement.

When you apply for your loan and indicate that you are on an unpaid placement, you will need to tick the category of placement if it’s a special case placement (as listed above). **SFE will initially assess you for reduced funding only.**

When SFE send your Financial Notification, they’ll advise that **they need further information from your University** in order to determine if you meet the special case criteria for full funding.

When you receive this request from SFE, please email the Funding team: placement-funding@leeds.ac.uk with the following details:

* Leeds student ID number;
* Name and full address of placement (including postcode);
* Charity number (if applicable);
* Job title and brief description of duties;
* Start and end dates of placement (approx. if not confirmed yet).

We will then confirm your placement with SFE and request that you are reassessed for the full maintenance loan.

**Please note:** the University can only provide the SFE guidelines for special case work placements and cannot confirm if any particular placement would meet the criteria. The University updates SFE with placement details, but decisions on these rest solely with SFE.

Requesting Early Release of Your Maintenance Loan:

SFE will schedule the 1st instalment of your loan to be paid on **25/08/2025**, regardless of when your placement starts. If your placement starts before this date and you’re able to demonstrate to SFE that a delayed payment will cause you financial hardship, you can apply to SFE to receive the first instalment of your loan to coincide with the start of your placement. You must write to:

Financial Hardship Team,
Student Finance England, PO Box 210, Darlington, DL1 9HJ

Including an explanation of why you'll experience financial hardship if you don’t receive your loan early. You should also include:

* a letter from your employer on headed paper stating your start date, or a copy of your contract with the start date
* 1 month’s bank statement/s for all accounts in your name
* evidence of expenditure and financial outlay (e.g. deposit/rent, travel expenses, etc)
* evidence that you have applied to the Leeds [Financial Assistance Fund](https://students.leeds.ac.uk/funding-grants/doc/financial-assistance-fund).

Please be aware that SFE won’t bring forward 2nd or 3rd instalments, and these are paid in line with University of Leeds term dates.

**Important:** Remember that you still need to complete online registration with the University of Leeds when on a placement year. Registration opens at the beginning of August.

Contacts and further information:

* For queries about the SFE maintenance loan, or how to apply for your loan, email the Funding team: placement-funding@leeds.ac.uk
* For queries about the tuition fee, email the Fees team: UGfees@Leeds.ac.uk

**Important: please always email from your university account** and include your student ID number.

Further information can be found on the [Study Abroad and Work Placement webpages](http://students.leeds.ac.uk/info/21518/study_abroad_and_work_placements)

**SFW**, **SFNI**, and **SAAS** students should contact their loan provider for details of placement year funding.

The information and figures provided here are for guidance only. The actual amounts and terms of the student loan will be determined by SFE based on the loan application submitted by the student. The figures quoted have been obtained from The Department for Education Loan, Grant and Tuition Fee Rates for Academic Year 2025/26 published on the [Student Loans Company website.](https://www.practitioners.slc.co.uk/media/2067/20241121-financial-memorandum-for-202526-revised-27225.pdf)  [accessed 14/02/2025].