# 2025/26 – Student Finance England (SFE) funding for Students on a Year or Term Study Abroad

**This guidance applies to students that commenced their course after August 2016 and are not in their final year.**

This information does not apply to ‘inverted’ courses (abroad in final year). If you’re on an inverted course, please [email the Funding team: placement-funding@leeds.ac.uk](mailto: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 Year 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 study abroad year (e.g. an (INT) 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 study abroad year**, you don’t need to change your course title.
* If you’re **on a term abroad**, you should apply for your loan on the basis that you will be studying at Leeds for the full year. The University will update SFE with details of your term abroad during the year, so that you receive the abroad rate loan in term 3.

Leeds Bursary:

You **cannot** receive the Leeds Bursary when on a study abroad for the full academic year.

If you are on a term abroad and paying the full tuition fee for the year, you will receive the Leeds Bursary, providing you meet the standard Leeds Bursary eligibility criteria.

Tuition Fee Loan:

If you’re abroad for the year, 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.**

No tuition fee is payable to the host university, but please be aware that some institutions will have other fees and charges that you may have to pay. The Study Abroad Office has information on host university costs on the *Study Abroad Minerva Organisation*. Students on a **term abroad** pay the full tuition fee.

Maintenance Loan:

If you’re studying abroad, for a year or a term, you can apply for full student finance. Provided the period abroad is not less than 10 weeks in the year, and that you are away for at least 50% of the term/semester, you’re eligible for the study abroad rate of Maintenance Loan (pro-rata for term abroad).

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 residing for majority of term: **Overseas**
* Non-income Assessed: **£5,838**
* Income Assessed: **£6,238**
* Total Possible: **£12,076**

If you’re undertaking a **year that includes a period of work placement and a period of study**, please be aware that SFE may assess you based on being on work placement for the full year. This may mean that you could receive reduced funding only for the full year, and you should take account of this when budgeting for the year. See the *Work Placement Abroad* or *Work Placement UK* Fact Sheets for more information on work placement funding.

To receive the abroad rate of maintenance loan, you must have travelled abroad. If you are studying remotely from the UK, you will receive the UK rate of loan based on where you are living (either independently or with parents). If you are on a placement under the Turing scheme, you will only be eligible to receive Turing funding if you’ve travelled abroad.

Funding to Assist with Travel Costs:

Turing Scheme

The Turing scheme assists with living costs abroad, and there is additional support for living and travel costs for students from underrepresented backgrounds. For more information, you can visit the [Turing scheme webpages](https://students.leeds.ac.uk/funding-grants-work-placements/doc/apply-student-loan-study-abroad-year).

SFE Travel Grant

If you apply for the income assessed loan, you may be eligible for the SFE Travel Grant. Please see the [SFE Travel Grant Fact Sheet](file:///\\ds.leeds.ac.uk\shared\Administration\Student-Admin\Taught\efa\Study%20Abroad%20&%20Work%20Placement\2025-26\Fact%20Sheets\Accessible%20Versions\Fact%20Sheet%20Travel%20Grant%202020-21.pdf) for further information.

**Important: If you’re receiving travel funding as part of your package of support from the Turing Scheme, you cannot receive funding from the SFE Travel Grant that cover the same travel costs.**

Early release of your maintenance loan and instalment arrangements:

If the first day of term of your host university is **on or** **before 25/08/2025**, SFE pay your 1st instalment on the first day of term of the host university.

If the first day of term of your host university is **after 25/08/2025**, SFE pay your 1st instalment on **25/08/2025**.

The 2nd and 3rd instalments are paid on University of Leeds term dates for 2025/26.

Instalment arrangements

* If you’re studying in **China**, **Hong Kong**, **Japan**, **Russia**, **South Korea**, or **Taiwan**, SFE will release your entire loan in one instalment.
* If you’re studying in other **countries outside Europe**, SFE will release your loan in 2 instalments (50% on the first day of term of the host university, 50% on 12/01/2026).
* If you’re studying in **Europe**, SFE will release your loan in 3 instalments.

The University will request these payment arrangements from SFE. You do not need to contact SFE about early payments or instalments.

You must have travelled abroad, with University of Leeds approval, to receive an early payment and/or 1 or 2 instalments.

If you are studying remotely from the UK, your loan will be scheduled for 3 instalments on the University of Leeds term dates for 2025/26.

**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](mailto:placement-funding@leeds.ac.uk)
* For queries about the tuition fee, [email the Fees team: UGfees@Leeds.ac.uk](mailto:UGfees@Leeds.ac.uk)
* For queries about the Turing Scheme, [email the Turing Scheme team: Turingscheme@leeds.ac.uk](mailto:Turingscheme@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](https://students.leeds.ac.uk/funding-grants-study-abroad/doc/apply-student-loan-study-abroad-year).

**SFW**, **SFNI**, and **SAAS** students should contact their loan provider for details of study abroad 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 14/03/2025]