WONKHE

The cost of the course

Bursaries, scholarships and hidden costs – and what SUs across the UK can do about them

WONKHE SUs SENATE SUMMIT | SEPTEMBER 2026

SHARANYA SIVARAJAH | SHARANYA@WONKHE.COM

Three numbers to start with

£29,375

what three years of tuition costs a student starting in England this month – the course page says £9,535

2 of 141

providers that warn applicants their costs will rise during the course; four in ten publish no living-cost estimate at all

27%

of universities cut bursaries and scholarships last year, up from 15 per cent; 13 per cent cut hardship funds

Student finance is a system designed by people who understand it, for people who don't.

WHAT THIS SESSION COVERS

Fees and fee increases, instalments and deposits, the hidden costs of a course, bursaries and hardship, and the policy ideas that keep coming round – across all four nations.

WHAT YOU SHOULD LEAVE WITH

The legal hooks that apply everywhere in the UK, the numbers to ask your university for, and six asks to take into this term's budget round.

01

What a course actually costs

The price on the course page is not the price

ENGLAND, ENTRY SEPTEMBER 2026

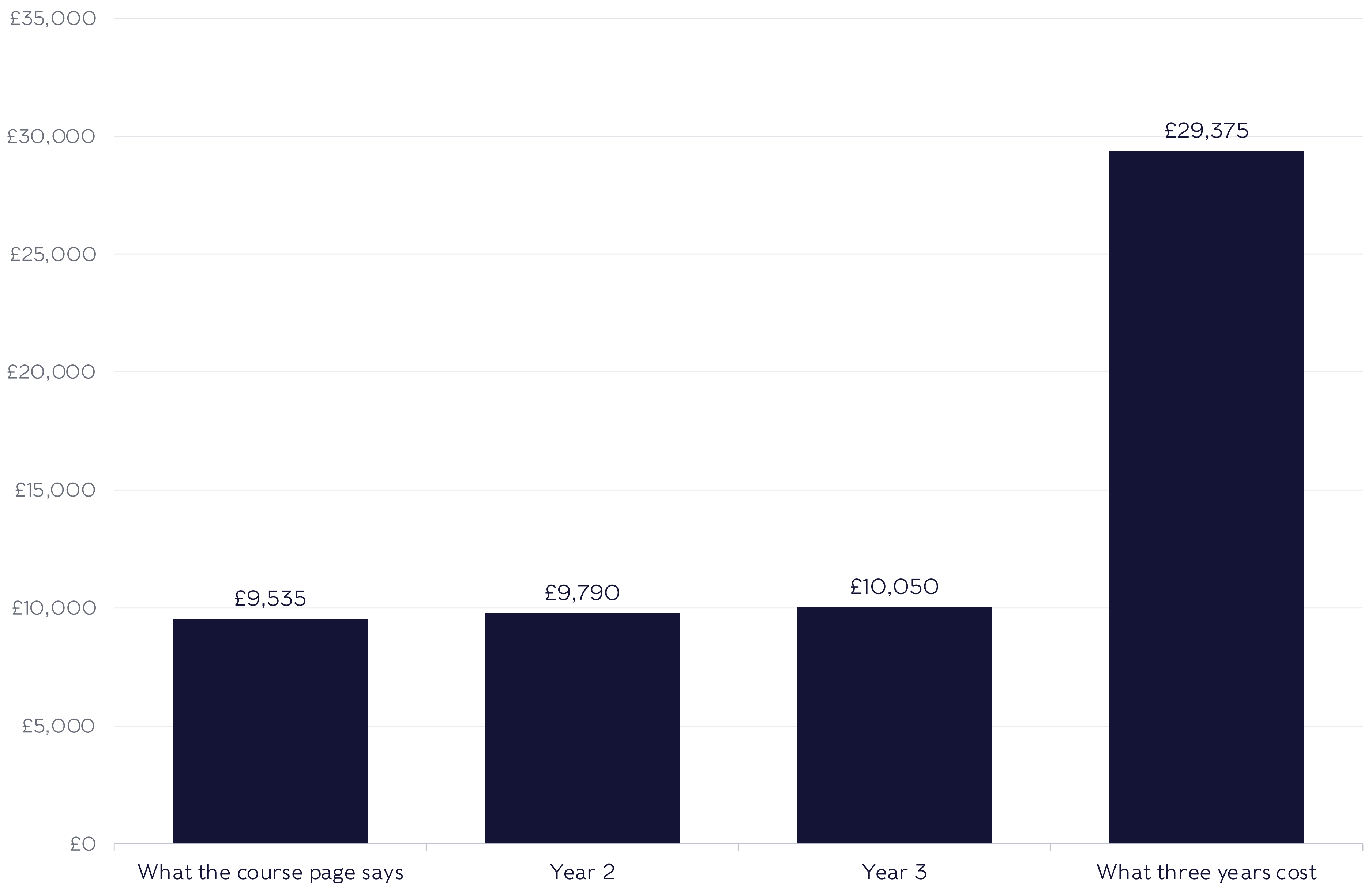
The cap rises to £9,790 in 2026–27 and £10,050 in 2027–28 – and applies to continuing students wherever the contract allows it.

None of the mandatory extras are in the headline: DBS checks, uniforms, field trips, registration and professional body fees.

Under the DMCC Act 2024 and the CMA's price transparency guidance (CMA209), an advertised fee is an “invitation to purchase” and must give a “realistic, meaningful and attainable” total.

Drip pricing and partitioned pricing are now restricted. Deferring from £9,535 to £9,790 looks like drip pricing.

The same law applies in Scotland, Wales and Northern Ireland – devolved providers are outside OfS but fully exposed to the CMA.



Home undergraduate fee cap, England, for a student starting in 2026–27, by year of study. Source: Wonkhe, Universities now need to be much clearer about the total cost of a course (November 2025).

Four nations, four prices

ENGLAND

- **Fee cap £9,535 → £9,790 (2026–27) → £10,050 (2027–28).**
- Max maintenance loan £10,830 – about half the £21,126 Minimum Income Standard.
- Parental income threshold £25,000, frozen since 2008; the average loan actually taken fell to £7,140.
- Maintenance grants return in 2028–29: up to £1,000, households under £30,000, "priority subjects" only.
- Plan 2 repayment threshold frozen in cash from April 2027.

SCOTLAND

- **Free tuition for Scottish-domiciled students, protected in the 2026–31 Programme for Government.**
- Max support £11,400, frozen since 2024–25 – £1,378 short of the government's own living-wage benchmark of £12,778.
- Cliff-edge bands: a household at £37,828 or £60,525 gets the £8,400 minimum.
- Public funding covers 82 per cent of the cost of teaching; more than half of universities in deficit.
- Future Framework (Muscatelli) reports this autumn – fees and an employer levy are in play.

WALES

- **Fee cap £9,250 since 2024–25; ministers have signalled further rises.**
- Flat maintenance total regardless of income: £12,590 – £1,709 below the Diamond benchmark of £14,299.
- Max-grant threshold £25,000, frozen since 2018 (about £36,500 if uprated); grant share down to under a quarter.
- Welsh students carry far less commercial debt: £694 v £3,989 in England.
- Welsh Government won't copy England's repayment threshold freeze. Medr's welfare condition live from August 2026.

NORTHERN IRELAND

- **Fee cap £4,985 in 2026–27.**
- Loan £8,352 plus a grant of about £2,600: £9,757 for the poorest students – the lowest maximum in the UK.
- Frozen at £6,428 for a decade; never had a wage-linked review.
- Executive gives universities about £237m directly; the Treasury's Open Book Review dangles £1bn of loan "headroom" if fees rise to English levels.
- Ulster cutting around 450 jobs; MaSN cap exports students to GB, where they borrow at English fee levels.

What students say about value

1 in 4

told OfS-commissioned research they weren't properly informed about the total cost of being a student

45% v 17%

students struggling financially who rate their course poor value, against those who aren't

88%

want a breakdown of how their fees are spent; 86 per cent want income and expenditure information

"The price for books that you 'have to have' but only look at once is disgusting." – a student, OfS value for money research

WHO FEELS UNPREPARED

Almost half of students at newer universities felt unprepared for the total cost, against under a fifth at Russell Group universities. Accommodation, books and extracurriculars were the main surprises. Scottish students rate value higher – 70 per cent good value, against 54 per cent in England.

WHAT SUs HAVE DONE

Leicester SU's "Where do my fees go?" campaign won a fee-allocation breakdown. Northumbria SU's hidden-costs campaign got art materials and safety equipment provided free. Sheffield SU's policy caps executive pay at ten times the lowest-paid worker.

02

Fees, fee increases and the law

The law that applies everywhere in the UK

Consumer Rights Act 2015

Price-variation clauses sit on the Schedule 2 “grey list”. An unfair term isn't binding – and money paid under it “should be repaid by the trader”.

CMA37 – revised July 2026

An index clause must relate to the university's actual costs, have a base figure and a cap, come down when the index does, and be avoidable. The old RPI example is no longer safe.

DMCC Act 2024 – in force April 2025

Drip pricing and partitioned pricing banned; mandatory extras must sit beside the headline fee with equal prominence. CMA fines of up to £300,000 or 10 per cent of turnover, without going to court.

Advertising – CAP Code rule 3

The ASA found “CPI + 3.9%” in small print under a headline price misleading for BT, EE, Virgin Media, O2, TalkTalk and Plusnet – far more detail than any university gives.

A maximum, not a fee

Governments set a cap. “Fees will rise to the government maximum” is a policy choice dressed up as compliance. Continuing students need a lawful term before an uplift applies to them.

England only – OfS condition C6

“Treating students fairly” replaces C1's “due regard”; decisions this autumn. Devolved providers aren't covered by OfS but are fully exposed to the CMA. Ombuds: OIA, SPSO, NIPSO.

Clauses that fail the test

WHAT THE T&Cs SAY

“an inflationary amount”

“the rate published for the year of study”

“fees are determined by the government”

“at a level decided by the University”

“in line with CPI” – with no month stated

“we reserve the right to increase your fees”

“it is vital that you budget for fee increases” – without saying how much

WHAT THE CMA EXPECTS

A named index and the month it is measured

A base figure and a cap over the whole course

A worked example in pounds and pence – Ofcom banned inflation-linked rises in telecoms from January 2025

Notice, and a genuine exit – the CMA itself says switching provider is “difficult or impractical”

The total cost for all years, up front, in the offer and the advert

Warning someone you're about to exercise an unfair power doesn't make the power fair.

Instalments and deposits

56% → 25%

Sunderland's international fee debt rate within months of the instalment plan Sunderland SU campaigned for, with 1,100 signatures

65%

of first-year fees demanded as a deposit before a CAS at the top of the range; the bottom of the range is £500

~half

of providers publish no cap or index at all for continuing international students' fees

CMA37: a deposit "will not normally be more than a small percentage of the price". A 50 per cent deposit looks like a disguised penalty.

GOOD PRACTICE

Monthly plans (Brunel, Cardiff Met, Queen Margaret, Bangor); early-payment discounts rather than late fees; instalment dates aligned to loan payments (Exeter); ARU's reduced-deposit pathway; exemptions for sponsored and scholarship students. SLC pays universities 25:25:50 – the same principle should apply to students.

WATCH FOR

Nationality-tiered deposits (Hull: £4,000 standard, £10,000 for four countries); admin fees of £150 to £1,000+ on refunds you are owed; "no instalment plan available for overseas fee payers"; "up to date with fees" as a condition of hardship help – a catch-22.

Debt, sanctions and set-off

Tuition debt v everything else

Since 2014/15 the CMA line has been tuition-fee debt versus all other debt. Sanctions for rent, library or accommodation arrears are open to challenge. Liverpool sanctioned 687 students in one year for rent; the CMA's undertakings covered 2,000+.

Proportionate, even for fees

Record the exit award and withhold only the certificate. Don't block marks going to exam boards. Give a route to challenge, and act fast where a visa is at stake (OIA). Don't collapse “can't pay”, “won't pay” and “disputing a sum” into “non-payment”.

The right to set-off

CMA37 says consumers can deduct an arguable claim from what they owe. “Without deduction, counterclaim or set-off” clauses, and “miss one instalment and the whole year falls due”, are now flagged as unfair. OfS C5 already prohibits excluding set-off in England.

“They've had your money already.” – an international postgraduate officer, on why the gap between the advertised and the delivered course exists

03

The hidden costs of a course

The catalogue

Materials and kit

Hallam SU's course reps found creative students skipping meals and “skip-diving” for materials, told work “could be great, but I can tell you've used cheap materials”. OfS B2: the provider “should fund” learning resources “without additional charge beyond the course fee”.

Failing

Repeating 60 credits costs about £4,767 – and a student on resit-only status loses £4–5k of maintenance loan. 30–40 per cent of institutions still charge flat resit fees; Leeds, Essex, Queen's Belfast and Edinburgh have scrapped them.

Placements

England caps a placement year at 20 per cent (£1,907); most Russell Group universities charge the maximum; Salford charges £0. Bath, Sheffield, Loughborough and Cardiff Met suspend bursaries in the placement year. Healthcare students do 2,300+ hours unpaid.

Graduating

Gown plus two guest tickets: median £50, up to £115. Ede & Ravenscroft supply 65 per cent of institutions; commission of around 20 per cent per robe is disclosed by only three. Queen's Belfast runs its own gowns at £25.

Getting in

Home postgraduate applicants spend £400–£600 before enrolment; deposits run to £10,000, with deductions of up to £3,000 on refunds. The prestige filter is a class filter. Scotland charges no home application fees.

Getting there

Asked directly, students name travel cost (42 per cent) over journey time (20 per cent) as the biggest driver of their choices; 76 per cent of long-journey commuters have skipped travelling in because of cost. Three days a week on the £3 bus cap is £198 a term.

Same placement year, different price

PLACEMENT-YEAR FEE, ENGLAND 2025–26

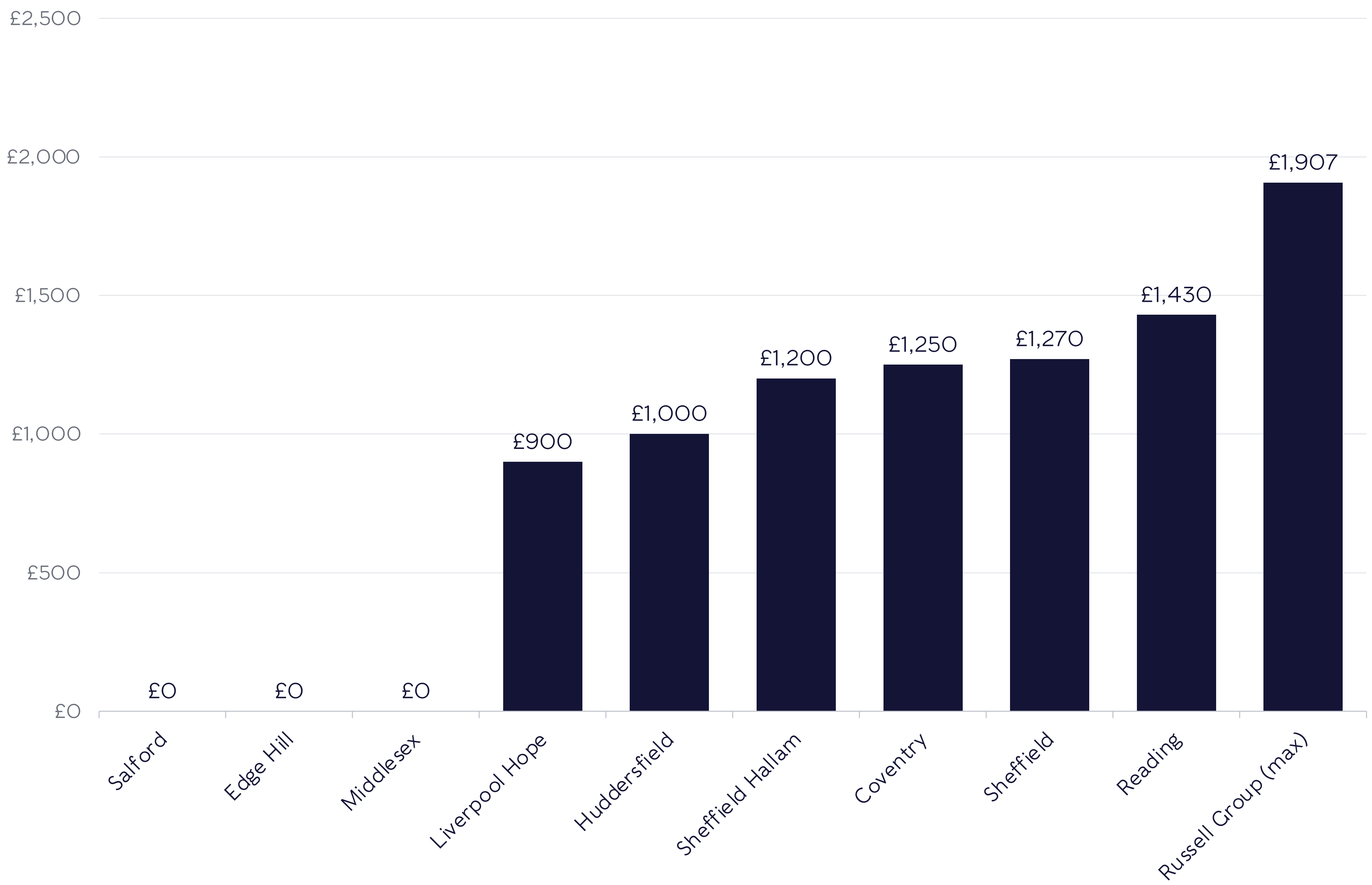
The fee buys registration, library and IT access, a named tutor and assessment – not travel, DBS checks, PPE or living costs.

Placements are almost never guaranteed, whatever the marketing says.

A low-income student can lose a £2,000 bursary, get £3,194 in maintenance and pay £1,905.

OIA: a postgraduate unaware of a placement fee until invoiced got a full refund plus £750.

Scotland: Glasgow and Strathclyde charge £910 for Scottish-domiciled students; Stirling embeds placements in normal years.



Placement-year fee for home undergraduates, 2025–26, from university web pages; “Russell Group (max)” is the 20 per cent cap charged by Durham, York, Birmingham, Bristol, Bath and others. Source: Wonkhe, What do students on placement get for their money? (December 2025).

“This wasn't just about the cost of living but also about the cost of learning.”

Eve Woodall, Sheffield Hallam SU

Wonkhe SUs, July 2025

04
Bursaries, scholarships and hardship

Do bursaries work?

+3.7pp

chance of a first or 2:1 for every extra £1,000 of aid – about six times larger for the poorer half of students (Murphy and Wyness)

87% v 77%

year-one progression for care-experienced students with a Unite Foundation accommodation scholarship, against other care leavers

£1,014

the shortfall for a family on £24,000 in 2020 whose Russell Group bursary hasn't moved since – 13 of 18 schemes were unchanged

A student from a household earning £50,000 is entitled to substantial support at some institutions and nothing whatsoever at others.

WHAT THE EVIDENCE SAYS

On choice and access: no effect (OFFA 2010, Milburn 2012). On retention and attainment: modest and uneven – TASO says there is “not enough evidence” on which form works best. Free year-round accommodation for care leavers is the strongest result in the literature.

WHERE THE THRESHOLDS SIT

£25,000 (Anglia Ruskin, £300) to £70,000 (Imperial, up to £5,000). The statutory parental threshold has been frozen at £25,000 since 2008 – it would be about £43,000 if it had tracked earnings. UCAS 2025: 31 per cent of 18-year-olds plan to live at home.

Cash help is falling fastest where it's needed most

CASH SUPPORT PER STUDENT, ENGLAND 2024–25

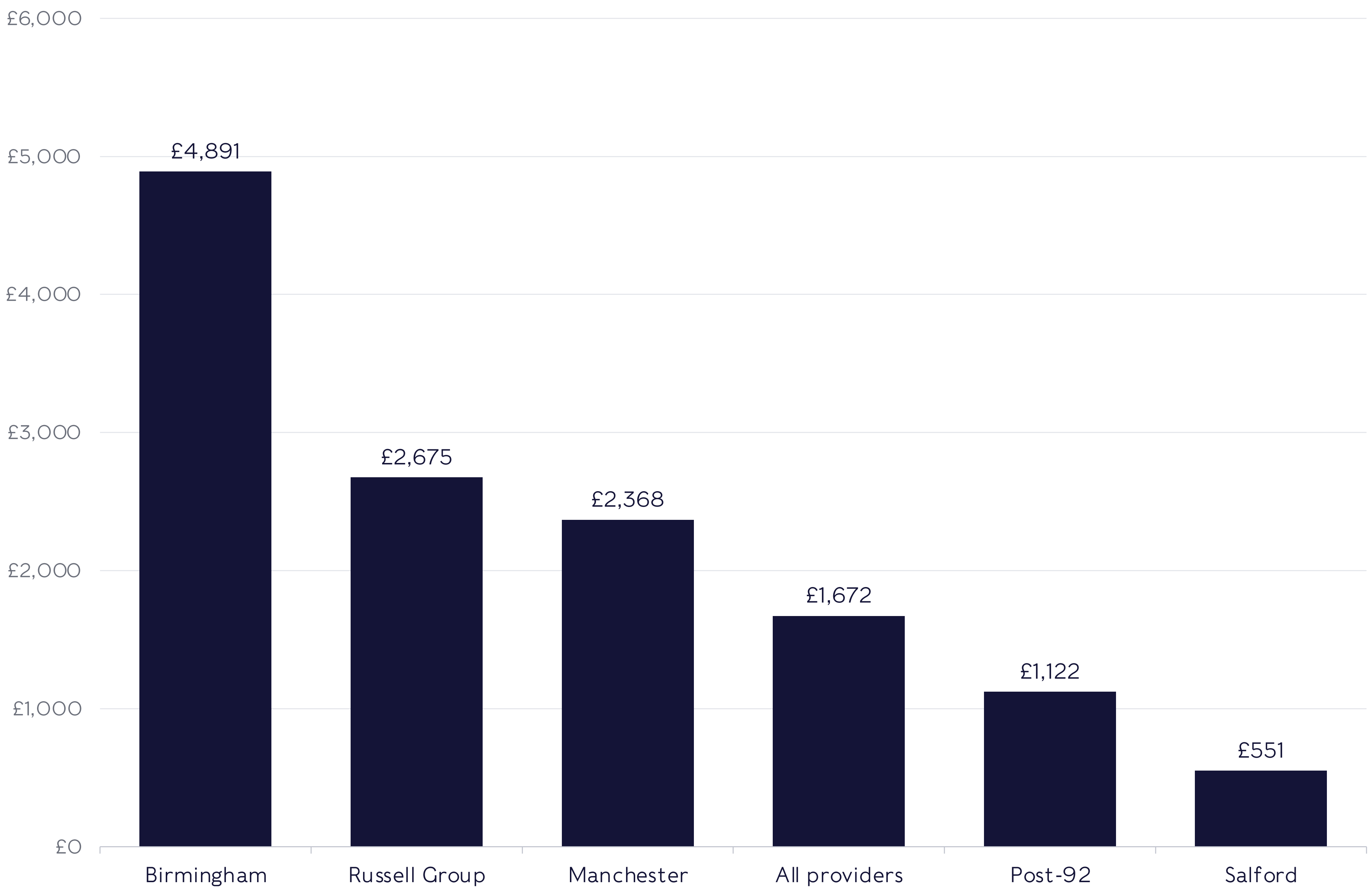
2024–25: just under £476m in cash support to just under 295,000 students.

Real per-head support is down about a quarter in a decade: £2,273 in 2015/16 to £1,672 in 2024/25. The pot fell 17 per cent while students helped rose 13 per cent.

Post-92 per head down 40 per cent; the gap with the Russell Group widened from 1.6 times to 2.4 times.

UUK: 27 per cent cut bursaries last year (up from 15), 13 per cent cut hardship; 59 and 49 per cent say they may next.

Cuts can happen without any formal OfS approval – and approved plans show little evidence that cuts were evaluated for harm.



Cash support per student helped, England, 2024–25, CPI-adjusted to 2026 prices; group figures are approximate averages. Source: Wonkhe FOI to the Office for Students, fifth year (May 2026).

Hardship: what the money does

9%

of students in need actually seek hardship support – the word itself puts people off; “relief fund” works better

£360

average award across 53,000 students (JS Group), against the £2,517 students say they need for things to improve

8 weeks

the longest processing time we found across UK hardship funds; the shortest is two days, four to six weeks is common, and evidence demands are heavy

A four-to-eight week wait for hardship money when a student is in crisis isn't a solution.

WHAT IT'S SPENT ON

Bills 25 per cent, food 22, rent 16, course costs 11, transport 9. 84 per cent is drawn within a month; 85 per cent of recipients value unrestricted cash. Afterwards, 84 per cent are less anxious and 79 per cent can concentrate on their studies.

WHAT GOOD LOOKS LIKE

Sunderland's emergency payments “usually within 20 minutes”; Courtauld decides in 48 hours; Bristol added £1m with parity for international students; Sheffield Hallam co-designs its bursary with the SU. There is no legal bar on international hardship funds – NRPF is about benefits.

05
Getting the cost down

What universities have already done

THE COURSE

- Leeds Beckett – every Dean reviewed unavoidable course costs
- UAL – free surplus materials; RCA Materials Fund
- Sheffield Hallam – free top-100 eBooks
- Essex and Queen's Belfast – resit fees scrapped; Edinburgh – resit marks uncapped
- Cardiff – library fines scrapped, printer credit for bursary students
- UWE SU – placement uniform swap shop
- Northumbria – art materials and safety kit provided free after an SU campaign

THE CAMPUS

- Queen's Belfast – graduation fees waived; gowns in-house at £25
- NTU – free gown hire
- Bath, Sheffield, Keele, Bournemouth – hardship help with gowns
- Oxford Brookes and UCA – printing charges cut
- York St John – flat £5 society fee; sport memberships halved
- Bucks New – 15,000 free meals, café prices cut up to 30 per cent
- UWS – free breakfasts; Edinburgh – "Heat and Eat"

THE MONEY

- Exeter – fee dates aligned to loan instalments
- Newcastle and Exeter – financial circumstances added to extenuating circumstances
- Sunderland – structured instalment plan; same-day hardship payments
- Salford, Edge Hill, Middlesex – £0 placement year
- Bucks New – rents frozen; £400,000 in campus wages
- Brighton – £925,000 in rent discounts and travel
- Coventry and Northumbria – 52-week accommodation for care leavers

THE JOURNEY

- St Andrews – 75 per cent bus discount with Stagecoach
- Keele – daily fare cut from £4.50 to £3.15
- Greater Manchester's five SUs – open letter to the Mayor for a 30 per cent tram discount to match the bus
- Oxford – travel support for low-income students more than 80 miles from home
- £2 bus cap: Scotland's SPT area this year, national by end of parliament; England from January 2027

Six asks for your university

1. Publish the total

The whole-course price with every mandatory extra beside it, in pounds and pence – on every course page and in every offer letter. Living-cost pages that are actually current.

2. Fix the clause

A named index, the month it's measured, a cap over the course and a worked example. A genuine exit right. No "government maximum" by default for continuing students.

3. Deposits and instalments

Deposits pegged to actual loss; no admin fees on refunds; monthly plans; early-payment discounts rather than late fees; disputed sums kept separate from arrears; no sanctions for non-tuition debt.

4. Audit the hidden costs

Every course checked for what's "optional" in practice; free materials, printing and DBS/PVG/AccessNI checks; no flat resit fees; three free graduation tickets; supplier commission disclosed and passed on.

5. Protect the money

Bursary and hardship lines named in this autumn's budget; thresholds reviewed against earnings; decisions in days not weeks; no spending restrictions; international students included.

6. Sort the placement year

Keep bursaries running; charge below the cap; fund placement travel and kit; add financial circumstances to extenuating circumstances; join Essex SU's Pay the Placement campaign.

The asks by nation

ENGLAND

- Unfreeze the £25,000 parental threshold – frozen since 2008
- Widen the 2028–29 maintenance grants beyond “priority subjects”
- Restore the Student Premium
- OfS condition C6 must import CMA209's drip-pricing rules and cover deposits
- OfS to publish provider-level bursary data and refuse plans that cut support without evaluating harm
- Pool bursary and hardship money nationally on need, not within providers

SCOTLAND

- Name the number: £12,778 is the government's own benchmark; £11,400 is £1,378 short
- Fix the cliff-edge income bands
- Uprate the part-time fee grant threshold, frozen at £25,000
- Get the student funding gap into the Future Framework alongside the institutional one
- PBSA into rent controls – the section 45 consultation closes 22 October

WALES

- Defend the non-means-tested Diamond total – the SIES data shows it works
- Name £14,299; £12,590 is £1,709 short
- Unfreeze the £25,000 grant threshold, frozen since 2018
- A Welsh Minimum Income Standard for students
- Fee and access plans to state the whole-course fee – and Medr to police it

NORTHERN IRELAND

- The first ever wage-linked review of maintenance – £9,757 is the lowest maximum in the UK
- Any fee rise must come with a maintenance settlement, not just loan “headroom”
- Fund placement travel for healthcare students
- No sector regulator and no student protection regime – ask who enforces consumer law, and get Stormont to answer

Ten things to do this term

ALL ANSWERABLE FROM YOUR UNIVERSITY'S OWN PAGES AND PAPERS

1. Add up your own degree: year one, two and three plus every mandatory extra. Compare it with the course page.
2. Read the fee-increase clause in this year's T&Cs. Which index, measured when, capped at what?
3. Ask finance for the deposit, instalment and refund-fee schedule for international students – and how many are on a plan.
4. Ask what happens to a student who owes rent, not fees. Then check the T&Cs say the same thing.
5. Run a “what did this module cost you?” question through course reps this term.
6. Put the resit fee, compensation rules and placement-year fee pages side by side. Can a student find “what if I fail”?
7. Ask for gown commission and guest-ticket income – FOI it if you have to.
8. Ask when bursary thresholds were last reviewed, and whether any cut was in the access plan or fee and access plan.
9. Ask how long a hardship decision takes, how many applied, and how many were helped.
10. Put a named bursary and hardship figure into your budget-round response before the numbers are set.

Read more on Wonkhe SUs

Universities now need to be much clearer about the total cost of a course
wonkhe.com/blogs/universities-now-need-to-be-much-clearer-about-the-total-cost-of-a-course

Check your contract: 12 legal clauses SUs should look at
wonkhe.com/blogs-sus/check-your-contract-legal-clauses-sus-should-look-at-in-their-student-uni-agreement

How the law works over tuition fee increases
wonkhe.com/blogs-sus/how-the-law-works-over-tuition-fee-increases

Deposits, instalments and hardship: the full picture
wonkhe.com/blogs-sus/deposits-instalments-and-hardship-the-full-picture-for-home-and-international-students

Students have the right to set-off to university
wonkhe.com/blogs/students-have-the-right-to-set-off-to-university

How to surface and reduce the hidden costs of study
wonkhe.com/blogs-sus/how-to-suface-and-reduce-the-hidden-costs-of-study

The costs of failure
wonkhe.com/blogs-sus/the-costs-of-failure-how-much-does-it-cost-students-to-repeat-resubmit-etc

What do students on placement get for their money?
wonkhe.com/blogs-sus/what-do-students-on-placement-get-for-their-money

Graduation costs index: 2026 edition
wonkhe.com/blogs-sus/graduation-costs-across-the-he-sector

Comparing the financial help that universities give to students
wonkhe.com/blogs-sus/comparing-the-financial-help-that-universities-give-to-students

Hardship funds in UK universities – here's what we found
wonkhe.com/blogs-sus/hardship-funds-in-uk-universities-heres-what-what-we-found

The coming cost of living crisis will hit students hardest
wonkhe.com/blogs-sus/the-coming-cost-of-living-crisis-will-hit-students-hardest-unless-sus-act-now

In Wales and Scotland, students were promised a maintenance floor
wonkhe.com/wonk-corner/in-wales-and-scotland-students-were-promised-a-maintenance-floor-the-promise-is-broken

Northern Ireland's cheap degrees come with hidden price tags
wonkhe.com/blogs/northern-irelands-cheap-degrees-come-with-hidden-price-tags

Thank you

Get in touch
sharanya@wonkhe.com