# **2025/26 – Student Finance England (SFE) funding for students on an inverted study abroad year**

This guidance is for students who commenced their course after August 2016, and will be abroad in their final year.

# 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 completed a Change of Programme with your school in your 2nd year to **transfer onto a new course** to include a study abroad year in your 4th and final year [(INT) (inverted)], you’ll complete your loan application online for years 3 and 4 using this new course title.
* If you are in your 3rd year and have not yet completed a Change of Programme form with your school, you should do this as soon as possible.   
  You may find that you are not able to apply online for your funding for the 4th year, as your SFE account may have you as graduating in July 2025.  
  You should try to submit an online application for 2025/26, but if you are not able to you will need to submit a paper application. You should put that you are in year 4 of the (INT) (inverted) course. You can [download the paper PR1 application from the GOV.UK website](https://www.gov.uk/student-finance-forms).

Leeds Bursary:

You **don’t** receive the Leeds Bursary when on a study abroad 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.**

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](https://students.leeds.ac.uk/study-abroad-year/doc/where-study-abroad) has information on host university costs on the Study Abroad Minerva Organisation. [Email the Study Abroad team: outgoingstudyabroad@leeds.ac.uk](mailto:outgoingstudyabroad@leeds.ac.uk).

Maintenance loan:

If you’re studying abroad, you can apply for full student finance. Provided the period abroad is a minimum of 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.

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).

For example, the ‘Income Assessed’ figures that follow are for a household income of £25,000 or less. The actual amount you’ll receive depends on your household income.

You can get for a household income of £25,000 or less:

* non-income assessed: £5,073
* income assessed: £5,737
* Total possible amount: £10,810

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 on the basis of 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.

Please see the SFE Funding for Work Placement Inverted 2025-26 fact sheet for 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. You can visit the [Turing Scheme webpages](https://students.leeds.ac.uk/funding-opportunities/doc/turing-scheme) for more information.

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 2025-26fact sheet](file:///\\ds.leeds.ac.uk\shared\Administration\Student-Admin\Taught\efa\Study%20Abroad%20&%20Work%20Placement\2025-26\Fact%20Sheets\Updated\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

Early Release

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 will be paid in line with 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 or the University about early payments or instalments.

**You must have travelled abroad,** with University of Leeds approval, to receive an early payment and 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.

What happens if you withdraw from the Study Abroad year?

The SFE maintenance loan for a final year of study is less than for other years. Therefore, if 2025/26 was going to be your final year but you withdraw from the programme, before commencing or prior to your registration being confirmed (see next section on withdrawing before commencing the year), this would make 2024/25 your final year.

If SFE have paid your maintenance loan for 2024/25 on the basis that it’s not your final year, you’ll have received more funding in 2024/25 than you’re entitled to.

You’ll be required to repay any overpayment to SFE, as soon as your course information is updated with them. The overpayment won’t be added to your overall loan for repayment (which you only begin repaying 9 months after graduating and once you’re earning above the threshold).

Withdrawing before commencing the year

If you withdraw before completing Registration with the University of Leeds for 2025/26, you’ll complete a *Change of Programme* form with your school to transfer back onto the 3 year course variant that you originally enrolled on.

The University will send a notification to SFE advising them of this. SFE will reassess your maintenance loan for 2024/25 on the basis that this was your final year of study.

You’ll receive a new Financial Notification for 2024/25 with your revised maintenance loan.

SFE will then request a repayment of any overpayment for this year. If making a repayment will put you in financial hardship, you can contact the SFE Financial Hardship team to request a deferment of the payment. See the guidance on the [Gov.UK website for further information about what to do if you are in financial hardship.](https://www.gov.uk/guidance/what-to-do-if-youre-in-financial-hardship)

Withdrawing after commencing the year

If you register with the University of Leeds for the 2025/26 year and withdraw before the University has confirmed your Registration with SFE, your situation will be the same as if you had withdrawn before commencing the year.

If you have registered and the University has confirmed your Registration with SFE, you’ll remain on the 4 year (INT) (inverted) course variant, and you’ll complete a Temporary Leave form with your school, which will mean that you effectively suspend your studies from the date of withdrawal until the end of the 2025/26 academic year. The University will send a notification to SFE informing them of the date you’ve suspended studies, and SFE will reassess your funding based on this date. Please see the [Changes in Circumstances and Funding webpage](https://students.leeds.ac.uk/student-loans/doc/changes-circumstances-funding) for information on how suspending studies impacts your loan and your tuition fee liability.

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 17/03/2025]