

# Late Funding Loan 2025-26

Late Funding Loans are available to undergraduate and postgraduate students who are eligible and have applied for funding from Student Finance, but have not yet received any payments, other than usual processing time after registration, please see further details below.

We'll help with a loan towards basic living costs. It will not be sufficient to cover rent or tuition fees. If you have dependent children you will receive a higher payment.

These loans are interest-free. Conditions apply and will be discussed when you apply.

If you originally applied to a different university and haven't yet updated Student Finance, then this will delay your payment. Please contact the Funding Team by emailing [askthehub@essex.ac.uk](mailto:askthehub@essex.ac.uk) with details, including your Student Finance Student Support Number (SSN), and we can update your records.

## Terms and conditions

### Eligibility

At the start of your first term at Essex, you'll receive your first instalment of Student Finance, normally three to five days after Registration. If you registered earlier than welcome week, you should receive your payment as detailed in your Student Finance payment schedule. This means you may not receive payment until the end of the first teaching week.

This is the standard timescale and no Late Funding Loans will be issued when this is the only issue affecting payment. You may still be able to apply for an [Emergency Loan from SU Advice](#).

To be eligible for this fund, you must also meet the following criteria:

- This fund is restricted to registered full-time and part-time students who are Home fee payers in academic year 2025-26.
- This fund is restricted to students who are undertaking undergraduate or postgraduate study.
- Applicants are required to provide evidence that they have submitted a funding application for academic year 2025-26 and can provide an explanation of the reason for the delay.

- Applicants who have not received **any** payments of their loans/bursaries.
- This fund is offered in the form of a payment directly to the bank account stated in the application. This fund can be held in conjunction with other University awards.

## Evidence

The following evidence must be provided as part of the application for the fund:

- Proof that a Student Loan/PG Loan has been applied for (print out, screen shot of online account or an official letter confirming the receipt of application).

If any of the above evidence cannot be provided, an explanation for the reason for this should be provided on the application form.

## How to apply

1. Ensure the eligibility criteria applies
2. Review the guidance notes
3. Register for the [Blackbullion](#) online money management website
4. Click the 'Funds' tab and select 'UoE Late Funding Loan'
5. Submit the Application form and evidence

Applications will not be assessed until all evidence has been provided.

## Award and conditions

The maximum loan amounts for 2025-26 (covering a 4 week period) are as follows:

	<b>Maximum Loan amount*</b>
Single student or student with partner	£515
Student with children	£710

\*These loan amounts are based on the maximum maintenance loan amounts offered by Student Finance England.

If a student requires assistance with mortgage payments, this must be stated as part of the application. This will be assessed separately.

## Repayment

Students are expected to repay the loan within 10 days of funding being received or if a student leaves the course (whichever is the earliest date). If a student has not repaid a loan by Friday 12 December 2025, an invoice will be created, and debt applied to the student account.

## **Payment arrangements**

- Awards will be paid via BACS to the nominated bank account as stated in the application.
- Applications will be assessed within 2 working days of all evidence being received. Payments will be processed within 5 working days of the outcome.

## **Resolution of disputes**

Acceptance of this award constitutes acceptance of these terms and conditions. Registered students should contact the [Funding Team](#) in the first instance for guidance regarding this award. In cases not covered by the above terms and conditions, or where a student claims exceptional circumstances, or disputes a decision not to make payments due under an award, final appeals on decisions regarding eligibility must be made via the [Student Complaints process](#). The Academic Registrar or their nominee will review the case and their decision will be final.

*These terms and conditions apply to the academic year 2025-26. The University of Essex reserves the right to update these terms and conditions as necessary.*