

THE DEPARTMENT FOR BUSINESS, INNOVATION, AND SKILLS

LOAN, GRANT AND TUITION CHARGE RATES FOR ACADEMIC YEAR 2012/13

MEMORANDUM: SUPPORT AVAILABLE UNDER THE
EDUCATION (STUDENT SUPPORT) REGULATIONS 2011

All figures shown are in pounds.

The figures shown in this Memorandum relate to students who started their course on or after 1st September 1998 (apart from those who have exceptionally been treated as having started in the 1997/98 academic year), and who are eligible for loans and for income-assessed support under the Education (Student Support) Regulations.

Figures are subject to final Parliamentary approval.

The figures shown in this Memorandum are divided into nine sections:

Section A (pages 2 – 8): Basic support available in 2012/13 to current system full-time students who are new entrants to higher education in 2012/13 (tuition support, maintenance loan, maintenance grant / special support grant).

(Note: new entrants in 2012/13 whose course begins in August 2012 will generally be eligible for the package of support available to current system students who were new entrants in 2009/10, 2010/11 and 2011/12.)

Section B (pages 9 - 23): Basic support available in 2012/13 to current system full-time students who were new entrants to higher education in 2009/10, 2010/11 or 2011/12 and are continuing on their course in 2012/13 (tuition support, maintenance loan, maintenance grant / special support grant).

Section C (pages 24 - 37): Basic support available in 2012/13 to current system full-time students who were new entrants to higher education in 2008/09 (tuition support, maintenance loan, maintenance grant / special support grant).

Section D (pages 38 - 50): Basic support available in 2012/13 to current system full-time students who were new entrants to higher education in 2006/07 or 2007/08 (tuition support, maintenance loan, maintenance grant / special support grant).

Section E (pages 51 - 55): Basic support available in 2012/13 to old system full-time students (tuition support, maintenance loan, higher education grant).
In general terms this covers students who started their courses before 1st September 2006, gap year students who entered before 1st September 2007, students on certain end-on courses and certain students who have transferred courses.

Section F (pages 56 - 58): Supplementary loans and grants for living costs available in 2012/13 to all full-time students; and Dependants Grant calculation allowances. (This section includes the postgraduate DSA.)

Section G (page 59): Support available in 2012/13 to part-time students who are new entrants in 2012/13.

Section H (pages 60 - 61): Support available in 2012/13 to part-time students and full-time distance learning students who are continuing students in 2012/13.

Section I (page 62): Support available in 2012/13 to full-time distance learning students who are new entrants in 2012/13.

SECTION A: BASIC SUPPORT AVAILABLE IN 2012/13 TO CURRENT SYSTEM STUDENTS WHO ARE NEW ENTRANTS IN 2012/13.

TABLE A1: BASIC MAINTENANCE LOAN

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental home	1,744	4,375
London	3,263	7,675
Elsewhere	2,324	5,500
Overseas	2,780	6,535
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental home	1,324	4,020
London	2,498	6,990
Elsewhere	1,811	5,115
Overseas	2,031	5,680

Notes:

The maximum amount of main maintenance loan will be reduced by £0.50 for every £1 of maintenance grant received.

All eligible students starting full-time courses in 2012/13 are eligible for the appropriate main loan rate, 35% of which is income-assessed (see Table A2 on the next page). This support package is available for students starting full-time courses of Initial Teacher Training (ITT) in 2012/13.

The following groups of students are eligible for the reduced, non income assessed loan rates (see Table A1 above):

- (i) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate;
- (ii) Students who are eligible to apply for means-tested NHS bursaries or means tested Scottish Health Care allowances (Note: the full year overseas reduced loan rate for these students is £2,324 and the final year overseas reduced loan rate is £1,811).

TABLE A2: LOAN RATES FOR 2012 COHORT STUDENTS: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS

FULL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED (65%)	INCOME ASSESSED (35%)
Parental home	4,375	2,843	1,532
London	7,675	4,988	2,687
Elsewhere	5,500	3,575	1,925
Overseas	6,535	4,247	2,288
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON INCOME ASSESSED (65%)	INCOME-ASSESSED (35%)
Parental home	4,020	2,613	1,407
London	6,990	4,543	2,447
Elsewhere	5,115	3,324	1,791
Overseas	5,680	3,692	1,988

A3: SUPPORT FOR TUITION

Full-time new entrants to courses at **publicly funded institutions** in 2012/13 will be able to apply for a **non means-tested tuition loan** of up to **£9,000** depending upon the actual tuition charge for their course.

Full-time new entrants to courses at **privately funded institutions** in 2012/13 will be able to apply for a **non means-tested tuition loan** of up to **£6,000** depending upon the actual tuition charge for their course.

Note: Full-time new entrants to courses at HEIs in Scotland, Wales and Northern Ireland whose course begins in August 2012 will be eligible for a tuition loan of up to £9,000, but will only be eligible for the same package of maintenance support as for new entrants in 2011/12.

Maximum Tuition Charges in Special Case

The maximum tuition charge payable, and therefore the maximum tuition loan entitlement, for courses, including sandwich courses, where a student spends a significant time during the year away from his or her institution will be **£4,500** for courses at **publicly funded institutions**. The maximum tuition loan entitlement at **privately funded institutions** in this situation will be **£3,000**.

A4: SUPPORT FOR LIVING COSTS

In addition to the tuition loan, full-time new entrants, including those undertaking full-time courses of initial teacher training in 2012/13, will be able to apply for:

- (1) A means-tested maintenance or special support grant of up to **£3,250**;
- (2) The basic maintenance loan shown in Table A1, **65%** of which will not be subject to income assessment (Table A2).

Table A5 applies to students who are new entrants in 2012/13 who are eligible for the maintenance grant.

Table A6 applies to students who are new entrants in 2012/13 who are eligible for the special support grant.

ACCESS AGREEMENTS AND THE NATIONAL SCHOLARSHIP PROGRAMME

All institutions charging over £6,000 a year for full time courses have access agreements agreed with the Office for Fair Access. These set out the financial and other help that the institution will provide to students from disadvantaged backgrounds. Eligibility criteria and types and amounts of support available will vary according to the particular institution.

Also starting from 2012/13 for new students, the National Scholarship Programme (NSP) will help students from low income families with the cost of going to university. Scholarships are worth at least £3,000 for eligible full time students. The Programme is designed to help students whose family income is no greater than £25,000 a year. Each university will set their own eligibility criteria to decide who to help from amongst this broad group of people. Help under the Programme may include a tuition waiver or discount, a free foundation year, subsidised accommodation or a cash bursary of up to £1,000. NSP arrangements will differ from institution to institution.

Many institutions have chosen to include the awards made through the NSP within the main financial package they are offering under their access agreement. Further details will be available on institutions' own websites.

A5: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £4,375(*)	
25,000	0	3,250	2,750	6,000
30,000	0	2,341	3,205	5,546
35,000	0	1,432	3,659	5,091
40,000	0	523	4,114	4,637
42,600	0	50	4,350	4,400
42,875	0	0	4,375	4,375
45,000	212	0	4,163	4,163
50,000	712	0	3,663	3,663
55,000	1,212	0	3,163	3,163
58,195	1,532	0	2,843 (+)	2,843
60,000	1,532	0	2,843	2,843
Student studying in London			Maximum £7,675 (*)	
25,000	0	3,250	6,050	9,300
30,000	0	2,341	6,505	8,846
35,000	0	1,432	6,959	8,391
40,000	0	523	7,414	7,937
42,600	0	50	7,650	7,700
42,875	0	0	7,675	7,675
45,000	212	0	7,463	7,463
50,000	712	0	6,963	6,963
55,000	1,212	0	6,463	6,463
60,000	1,712	0	5,963	5,963
65,000	2,212	0	5,463	5,463
69,745	2,687	0	4,988 (+)	4,988
70,000	2,687	0	4,988	4,988
Student studying outside London			Maximum £5,500 (*)	
25,000	0	3,250	3,875	7,125
30,000	0	2,341	4,330	6,671
35,000	0	1,432	4,784	6,216
40,000	0	523	5,239	5,762
42,600	0	50	5,475	5,525
42,875	0	0	5,500	5,500
45,000	212	0	5,288	5,288
50,000	712	0	4,788	4,788
55,000	1,212	0	4,288	4,288
60,000	1,712	0	3,788	3,788
62,125	1,925	0	3,575 (+)	3,575
65,000	1,925	0	3,575	3,575

(*) The amount of loan for which students are eligible will be reduced by £0.50 for every £1 of maintenance grant to which they are entitled.

The maximum amount of the maintenance grant is £3,250. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £5.50 of household income above £25,000, up to a household income of £42,600 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,600, no grant is payable.

Students with household incomes of £42,600 or less have their loan for living costs reduced by £0.50 for every £1 of Maintenance Grant awarded.

Students with household incomes between £42,600 and £42,875 qualify for the maximum amount of loan for living costs.

Students with household incomes above £42,875 lose £1 of loan for every complete £10 of income above £42,875 until the amount they received reaches 65% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

A6: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £4,375	
25,000	0	3,250	4,375	7,625
30,000	0	2,341	4,375	6,716
35,000	0	1,432	4,375	5,807
40,000	0	523	4,375	4,898
42,600	0	50	4,375	4,425
42,875	0	0	4,375	4,375
45,000	212	0	4,163	4,163
50,000	712	0	3,663	3,663
55,000	1,212	0	3,163	3,163
58,195	1,532	0	2,843 (+)	2,843
60,000	1,532	0	2,843	2,843
Student studying in London			Maximum £7,675	
25,000	0	3,250	7,675	10,925
30,000	0	2,341	7,675	10,016
35,000	0	1,432	7,675	9,107
40,000	0	523	7,675	8,198
42,600	0	50	7,675	7,725
42,875	0	0	7,675	7,675
45,000	212	0	7,463	7,463
50,000	712	0	6,963	6,963
55,000	1,212	0	6,463	6,463
60,000	1,712	0	5,963	5,963
65,000	2,212	0	5,463	5,463
69,745	2,687	0	4,988 (+)	4,988
70,000	2,687	0	4,988	4,988
Student studying outside London			Maximum £5,500	
25,000	0	3,250	5,500	8,750
30,000	0	2,341	5,500	7,841
35,000	0	1,432	5,500	6,932
40,000	0	523	5,500	6,023
42,600	0	50	5,500	5,550
42,875	0	0	5,500	5,500
45,000	212	0	5,288	5,288
50,000	712	0	4,788	4,788
55,000	1,212	0	4,288	4,288
60,000	1,712	0	3,788	3,788
62,125	1,925	0	3,575 (+)	3,575
65,000	1,925	0	3,575	3,575

The maximum amount of the special support grant is £3,250. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £5.50 of household income above £25,000, up to a household income of £42,600 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,600, no grant is payable.

Students with household incomes up to £42,875 qualify for the maximum amount of loan for living costs.

Students with household incomes above £42,875 lose £1 of loan for every complete £10 of income above £42,875 until the amount they received reaches 65% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

TABLE A7: FULL-TIME ENTRANTS IN 2012/13: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR THE MEANS-TESTED ELEMENT OF THE BASIC MAINTENANCE LOAN

Assessments will be calculated as follows:

Household income **£42,875 or less:** no contribution;
 Household income of **more than £42,875:** contribution of £1 for each complete £10 of household income until 65% of the full maintenance loan remains.

In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	Student living at home	Student studying in London	Student studying outside London
		Maximum: £4,375	Maximum: £7,675	Maximum: £5,500
42,875	0	4,375	7,675	5,500
43,000	12	4,363	7,663	5,488
44,000	112	4,263	7,563	5,388
45,000	212	4,163	7,463	5,288
46,000	312	4,063	7,363	5,188
47,000	412	3,963	7,263	5,088
48,000	512	3,863	7,163	4,988
49,000	612	3,763	7,063	4,888
50,000	712	3,663	6,963	4,788
51,000	812	3,563	6,863	4,688
52,000	912	3,463	6,763	4,588
53,000	1,012	3,363	6,663	4,488
54,000	1,112	3,263	6,563	4,388
55,000	1,212	3,163	6,463	4,288
56,000	1,312	3,063	6,363	4,188
57,000	1,412	2,963	6,263	4,088
58,000	1,512	2,863	6,163	3,988
58,195	1,532	2,843 (*)	6,143	3,968
59,000	1,612	-	6,063	3,888
60,000	1,712	-	5,963	3,788
61,000	1,812	-	5,863	3,688
62,000	1,912	-	5,763	3,588
62,125	1,925	-	5,750	3,575(*)
63,000	2,012	-	5,663	-
64,000	2,112	-	5,563	-
65,000	2,212	-	5,463	-
66,000	2,312	-	5,363	-
67,000	2,412	-	5,263	-
68,000	2,512	-	5,163	-
69,000	2,612	-	5,063	-
69,745	2,687	-	4,988 (*)	-

(*) The point at which 65% of the maximum loan available is reached

TABLE A8: FULL-TIME ENTRANTS IN 2012/13: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT (Long courses loan; grants for dependants; travel grant)

Assessments will be calculated as follows:

Household income £39,796 or less:	no contribution
Household income of more than £39,796:	contribution of £1 for each additional £9.27 of household income.

The maximum contribution is **£6,210**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to maintenance loan (Table A13). In total this contribution may not exceed **£6,210**.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION
39,796	0	59,000	2,071	79,000	4,229
40,000	22	60,000	2,179	80,000	4,337
41,000	129	61,000	2,287	81,000	4,444
42,000	237	62,000	2,395	82,000	4,552
43,000	345	63,000	2,503	83,000	4,660
44,000	453	64,000	2,611	84,000	4,768
45,000	561	65,000	2,718	85,000	4,876
46,000	669	66,000	2,826	86,000	4,984
47,000	777	67,000	2,934	87,000	5,092
48,000	885	68,000	3,042	88,000	5,200
49,000	992	69,000	3,150	89,000	5,307
50,000	1,100	70,000	3,258	90,000	5,415
51,000	1,208	71,000	3,366	91,000	5,523
52,000	1,316	72,000	3,474	92,000	5,631
53,000	1,424	73,000	3,581	93,000	5,739
54,000	1,532	74,000	3,689	94,000	5,847
55,000	1,640	75,000	3,797	95,000	5,955
56,000	1,748	76,000	3,905	96,000	6,062
57,000	1,855	77,000	4,013	97,000	6,170
58,000	1,963	78,000	4,121	97,363	6,210

For residual incomes below **£39,796**, no contribution is assessed.

For residual incomes above **£97,363**, the assessed contribution is **£6,210**.

For details of the supplementary loan and grant support that is available to all full-time students, see section F.

SECTION B: BASIC SUPPORT AVAILABLE IN 2012/13 TO CURRENT SYSTEM STUDENTS WHO WERE NEW ENTRANTS IN 2009/10, 2010/11 or 2011/12 AND WHO ARE CONTINUING ON THEIR COURSE IN 2012/13 (2009 Cohort students).

TABLE B1: BASIC MAINTENANCE LOAN

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental home	1,744	3,838
London	3,263	6,928
Elsewhere	2,324	4,950
Overseas	2,780	5,895
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental home	1,324	3,483
London	2,498	6,307
Elsewhere	1,811	4,583
Overseas	2,031	5,125

Notes:

For most 2009 cohort students the maximum amount of main maintenance loan will be reduced by £0.50 for every £1 of maintenance grant received.

All eligible students who started full-time courses in 2009/10, 2010/11 or 2011/12 who are continuing on their course in 2012/13 are eligible for the appropriate main loan rate, 28% of which is income-assessed (see Table B2 on the next page).

This support package is available for students starting full-time courses of Initial Teacher Training (ITT) in 2012/13, students who started full-time ITT courses in 2009/10, 2010/11 or 2011/12 who are continuing on their course in 2012/13 and students on part-time ITT courses with six weeks' or more full-time attendance who were new entrants in 2009/10 and are continuing on their course in 2012/13. Students who started a part-time or flexible course of ITT on or after 1 September 2010 are eligible for the standard part-time package set out in Section H of this Memorandum.

The following groups of students are eligible for the reduced, non income assessed loan rates (see Table B1 above):

- (i) Eligible students on courses of ITT that require less than six weeks of full-time attendance in the year, where the course started on or after 1 September 2009 but before 1 September 2010 and the student is continuing on their course in 2012/13;
- (ii) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate;
- (iii) Students who are eligible to apply for means-tested NHS bursaries or means tested Scottish Health Care allowances (the full year reduced overseas loan rate for these students is £2,324 and the final year reduced overseas loan rate is £1,811).

TABLE B2: LOAN RATES FOR 2009 COHORT STUDENTS: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS

FULL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED (72%)	INCOME ASSESSED (28%)
Parental home	3,838	2,763	1,075
London	6,928	4,988	1,940
Elsewhere	4,950	3,564	1,386
Overseas	5,895	4,244	1,651
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON INCOME ASSESSED (72%)	INCOME-ASSESSED (28%)
Parental home	3,483	2,508	975
London	6,307	4,541	1,766
Elsewhere	4,583	3,300	1,283
Overseas	5,125	3,690	1,435

Note: Sub-sections B3 and B4 below apply irrespective of whether students are attending courses at publicly funded or privately funded institutions.

B3: SUPPORT FOR TUITION

Full-time students who started their courses in 2009/10, 2010/11 or 2011/12 and are continuing their courses in 2012/13 will be liable for tuition charges of up to **£3,465**. These students will be able to apply for a **non means-tested tuition loan** of up to **£3,465** depending upon the actual tuition charge for their course.

Maximum Tuition Charges in Special Cases

The maximum tuition charge payable, and therefore the maximum tuition loan entitlement, in the following special cases will be **£1,725**:

- a. Courses, including sandwich courses, where a student spends a significant time during the year away from his or her institution;
- b. Courses of initial teacher training where the course started on or after 1 September 2009 but before 1 September 2010 and the student is continuing on their course in 2012/13: where the periods of full-time study are in aggregate less than 10 weeks.

B4: SUPPORT FOR LIVING COSTS

In addition to the tuition loan, students who started full-time courses in 2009/10, 2010/11 or 2011/12 and who are continuing their course in 2012/13 will be able to apply for:

- (1) A means-tested maintenance or special support grant of up to **£2,984**;
- (2) The basic maintenance loan shown in Table B1, **72%** of which will not be subject to income assessment (Table B2).

This support package will be available for students starting full-time courses of initial teacher training who started full-time ITT courses in 2010/11 or 2011/12 and who are continuing their course in 2012/13

- (3) For those students who are on courses of initial teacher training which began on or after 1 September 2009 but before 1 September 2010 and who are continuing on their course in 2012/13, the maximum amount of maintenance grant (or, where appropriate, the special support grant) and loan available to them will depend upon the number of weeks of full-time study that they are required to attend in the year, and whether they are studying for a postgraduate or an undergraduate qualification.

Institutional bursaries

Note: Students who are eligible for the full £2,984 maintenance or special support grant, and who are being charged the maximum £3,465 tuition charge, can apply to their institution for a **minimum** bursary of **£347**.

TABLES B5 to B12– AMOUNTS OF MAINTENANCE GRANT (OR SPECIAL SUPPORT GRANT) AVAILABLE FOR ILLUSTRATIVE LEVELS OF HOUSEHOLD INCOME FOR STUDENTS WHO STARTED THEIR COURSES IN 2009/10, 2010/11 OR 2011/12 WHO ARE CONTINUING THEIR COURSES IN 2012/13.

Table B5 applies to students who were new entrants in 2009/10, 2010/11 or 2011/12 who are eligible for the maintenance grant and who are continuing students in 2012/13, including those who started a full-time course of initial teacher training on or after 1 September 2010. It excludes students who started a Type 1, 2 or 3 initial teacher training course in 2009/10 who are continuing on that course in 2012/13.

Table B6 applies to students who were new entrants in 2009/10, 2010/11 or 2011/12 who are eligible for the special support grant and who are continuing students in 2012/13, including those who started a full-time course of initial teacher training on or after 1 September 2010. It excludes students who started a Type 1, 2 or 3 initial teacher training course in 2009/10 who are continuing on that course in 2012/13.

Table B7 applies to students on “Type 2” courses of initial postgraduate teacher training who were new students in 2009 and are continuing on their course in 2012/13 and are eligible for the maintenance grant.

Table B8 applies to students who were new entrants in 2009/10 on “Type 2” courses who are continuing on their course in 2012/13 and are eligible for the special support grant;

Table B9 applies to students who were new entrants in 2009/10 on “Type 1” courses of initial postgraduate teacher training who are continuing on their course in 2012/13 and are eligible for the maintenance grant.

Table B10 applies to students who were new entrants in 2009/10 on “Type 1” courses who are continuing on their course in 2012/13 and are eligible for the special support grant.

Table B11 applies to students who were new entrants in 2009/10 on “Type 3” courses of initial undergraduate teacher training who are continuing on their course in 2012/13 and are eligible for the maintenance grant.

Table B12 applies to students who were new entrants in 2009/10 on “Type 3” courses who are continuing on their course in 2012/13 and are eligible for the special support grant.

Regulation 2 of the Student Support Regulations 2011 provides definitions of Type 1, Type 2 and Type 3 courses of initial teacher training. A Type 1 course is a postgraduate course that includes at least 6 but less than 10 weeks in aggregate of full-time attendance (including teaching practice) in the academic year in question, where the course began before 1 September 2010. A Type 2 course is a postgraduate course that includes 10 or more weeks in aggregate of attendance (including teaching practice) in the academic year, where the course began before 1 September 2010. A Type 3 course is a course of initial teacher training which leads to a first degree and which includes at least 6 but less than 10 weeks in aggregate of full-time attendance (including teaching practice) in the academic year, where the course began before 1 September 2010.

Students on part-time courses of initial teacher training, which began on or after 1st September 2009 but before 1 September 2010 and require less than 6 weeks in aggregate of full-time study in the academic year will not be eligible for any maintenance grant or special support grant, and will be eligible for the non means-tested, reduced rate of student loan shown in Table B1.

Students who started full-time courses of initial teacher training in 2010/11 or 2011/12 and who are continuing their course in 2012/13, are eligible for the maintenance grant and the special support grant available under the standard full-time student support package as set

out in the attached Tables B5 and B6. Students who started a part-time time ITT course in 2010/11 or 2011/12 and who are continuing their course in 2012/13, are eligible for the standard part-time student support package set out at section H below..

TABLES B13 and B14 – HOUSEHOLD CONTRIBUTION SCALES

Table B13 sets out for illustrative levels of income the assessed household contributions that will apply to students who were new entrants in 2009/10, 2010/11 or 2011/12 and who are continuing their course in 2012/13 in relation to the means-tested element of the basic maintenance loan only.

Table B14 sets out for illustrative levels of income the assessed household contributions that will apply to students who were new entrants in 2009/10, 2010/11 or 2011/12 and who are continuing their course in 2012/13 in relation to all other means-tested support (excluding maintenance grant and maintenance loan). This includes long courses loan, adult dependants' grant, childcare grant, parents' learning allowance and travel grants.

For details of other loan and grant support that is available to full-time current system students, see section F.

B5: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME (Excluding students on Type 1, 2 or 3 courses of initial teacher training who started in 2009/10 and are continuing on or after 1 September 2012 – see Tables B7, B9 and B11)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,838(*)	
25,000	0	2,984	2,346	5,330
30,000	0	1,984	2,846	4,830
34,250	0	1,134	3,271	4,405
40,000	0	755	3,461	4,216
45,000	0	426	3,625	4,051
50,695	0	50	3,813	3,863
50,778	0	0	3,838	3,838
55,000	844	0	2,994	2,994
56,153	1,075	0	2,763 (+)	2,763
60,000	1,075	0	2,763	2,763
Student studying in London			Maximum £6,928 (*)	
25,000	0	2,984	5,436	8,420
30,000	0	1,984	5,936	7,920
34,250	0	1,134	6,361	7,495
40,000	0	755	6,551	7,306
45,000	0	426	6,715	7,141
50,695	0	50	6,903	6,953
50,778	0	0	6,928	6,928
55,000	844	0	6,084	6,084
60,000	1,844	0	5,084	5,084
60,478	1,940	0	4,988 (+)	4,988
65,000	1,940	0	4,988	4,988
Student studying outside London			Maximum £4,950 (*)	
25,000	0	2,984	3,458	6,442
30,000	0	1,984	3,958	5,942
34,250	0	1,134	4,383	5,517
40,000	0	755	4,573	5,328
45,000	0	426	4,737	5,163
50,695	0	50	4,925	4,975
50,778	0	0	4,950	4,950
55,000	844	0	4,106	4,106
57,708	1,386	0	3,564 (+)	3,564
60,000	1,386	0	3,564	3,564

(*) The amount of loan for which students are eligible will be reduced by £0.50 for every £1 of maintenance grant to which they are entitled.

For income over £25,000 and up to and including £34,250, the maintenance grant is reduced by £1 for every complete £5 by which the income exceeds £25,000. For income in excess of £34,250 and up to and including £50,695, the maintenance grant is reduced by £1 for every complete £15.17 by which the income exceeds £34,250.

A student whose income is £50,695 will be eligible for the minimum maintenance grant of £50. A student whose income exceeds £50,695 will not be eligible for any grant.

For income exceeding £50,778 the loan is reduced by £1 for every complete £5 by which the income exceeds £50,778 up to the point where it reaches 72% of the maximum amount of the maintenance loan (indicated at (+) in the table above).

B6: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME (Excluding students on Type 1, 2 or 3 courses of initial teacher training who started in 2009/10 and are continuing on or after 1 September 2012. – see Tables B8, B10 and B12)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,838	
25,000	0	2,984	3,838	6,822
30,000	0	1,984	3,838	5,822
34,250	0	1,134	3,838	4,972
40,000	0	755	3,838	4,593
45,000	0	426	3,838	4,264
50,695	0	50	3,838	3,888
50,778	0	0	3,838	3,838
55,000	844	0	2,994	2,994
56,153	1,075	0	2,763 (+)	2,763
60,000	1,075	0	2,763	2,763
Student studying in London			Maximum £6,928	
25,000	0	2,984	6,928	9,912
30,000	0	1,984	6,928	8,912
34,250	0	1,134	6,928	8,062
40,000	0	755	6,928	7,683
45,000	0	426	6,928	7,354
50,695	0	50	6,928	6,978
50,778	0	0	6,928	6,928
55,000	844	0	6,084	6,084
60,000	1,844	0	5,084	5,084
60,478	1,940	0	4,988 (+)	4,988
65,000	1,940	0	4,988	4,988
Student studying outside London			Maximum £4,950	
25,000	0	2,984	4,950	7,934
30,000	0	1,984	4,950	6,934
34,250	0	1,134	4,950	6,084
40,000	0	755	4,950	5,705
45,000	0	426	4,950	5,376
50,695	0	50	4,950	5,000
50,778	0	0	4,950	4,950
55,000	844	0	4,106	4,106
57,708	1,386	0	3,564 (+)	3,564
60,000	1,386	0	3,564	3,564

For income over £25,000 and up to and including £34,250, the special support grant is reduced by £1 for every complete £5 by which the income exceeds £25,000. For income over £34,250 and up to and including £50,695, the special support grant is reduced by £1 for every complete £15.17 by which the income exceeds £34,250.

A student whose income is £50,695 will be eligible for the minimum special support grant of £50. A student whose income exceeds £50,695 will not be eligible for any grant.

Students with incomes of £50,778 or less will be eligible for the maximum maintenance loan. For income exceeding £50,778 the loan is reduced by £1 for every complete £5 by which the income exceeds £50,778 up to the point where it reaches 72% of the maximum amount of the maintenance loan (indicated at (+) in the table above).

B7: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME (2009 cohort students on Type 2 courses of postgraduate initial teacher training who started their course in 2009/10 and who are continuing on their course in 2012/13)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,838(*)	
25,000	0	2,984	2,346	5,330
30,000	0	1,984	2,846	4,830
34,250	0	1,134	3,271	4,405
40,000	0	1,134	3,074	4,208
45,000	0	1,134	2,903	4,037
50,695	0	1,134	2,707	3,841
50,778	0	1,134	2,704	3,838
55,000	844	1,134	1,860	2,994
56,153	1,075	1,134	1,629	2,763 (+)
60,000	1,075	1,134	1,629	2,763
Student studying in London			Maximum £6,928 (*)	
25,000	0	2,984	5,436	8,420
30,000	0	1,984	5,936	7,920
34,250	0	1,134	6,361	7,495
40,000	0	1,134	6,164	7,298
45,000	0	1,134	5,993	7,127
50,695	0	1,134	5,797	6,931
50,778	0	1,134	5,794	6,928
55,000	844	1,134	4,950	6,084
60,000	1,844	1,134	3,950	5,084
60,478	1,940	1,134	3,854	4,988 (+)
65,000	1,940	1,134	3,854	4,988
Student studying outside London			Maximum £4,950 (*)	
25,000	0	2,984	3,458	6,442
30,000	0	1,984	3,958	5,942
34,250	0	1,134	4,383	5,517
40,000	0	1,134	4,186	5,320
45,000	0	1,134	4,015	5,149
50,695	0	1,134	3,819	4,953
50,778	0	1,134	3,816	4,950
55,000	844	1,134	2,972	4,106
57,708	1,386	1,134	2,430	3,564 (+)
60,000	1,386	1,134	2,430	3,564

All Type 2 ITT students will be entitled to £1,134 maintenance grant irrespective of their income. Those with incomes below £34,250 will be means-tested to receive an additional grant of up to £1,850; this will be reduced by £1 for every £5 of income above £25,000 and below £34,250.

(*) Where the income is at or below £34,250, the amount of maintenance loan is reduced by £0.50 for every £1 of maintenance grant payable. Where the income is greater than £34,250 but does not exceed £50,778, the amount of maintenance loan is reduced by £567 and further reduced by £1 for every £29.14 by which the income exceeds £34,250.

For income exceeding £50,778, students remain entitled to a non means-tested maintenance grant of £1,134, and the amount of loan to which they are entitled is reduced by £1,134 and further reduced by £1 for every complete £5 by which the income exceeds £50,778 up to the point where the total non means-tested grant and loan support is 72% of the maximum amount of maintenance loan, indicated by (+) in the table.

Note: Students starting a full-time PGCE or equivalent course on or after 1 September 2010 are eligible for the fully means-tested maintenance grant under the standard full-time package of support - see Table B5.

B8: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME (2009 cohort students on Type 2 courses of postgraduate initial teacher training who started their course in 2009/10 and who are continuing on their course in 2012/13)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,838	
25,000	0	2,984	3,838	6,822
30,000	0	1,984	3,838	5,822
34,250	0	1,134	3,838	4,972
40,000	0	1,134	3,838	4,972
45,000	0	1,134	3,838	4,972
50,695	0	1,134	3,838	4,972
50,778	0	1,134	3,838	4,972
55,000	844	1,134	2,994	4,128
56,153	1,075	1,134	2,763 (+)	3,897
60,000	1,075	1,134	2,763	3,897
Student studying in London			Maximum £6,928	
25,000	0	2,984	6,928	9,912
30,000	0	1,984	6,928	8,912
34,250	0	1,134	6,928	8,062
40,000	0	1,134	6,928	8,062
45,000	0	1,134	6,928	8,062
50,695	0	1,134	6,928	8,062
50,778	0	1,134	6,928	8,062
55,000	844	1,134	6,084	7,218
60,000	1,844	1,134	5,084	6,218
60,478	1,940	1,134	4,988 (+)	6,122
65,000	1,940	1,134	4,988	6,122
Student studying outside London			Maximum £4,950	
25,000	0	2,984	4,950	7,934
30,000	0	1,984	4,950	6,934
34,250	0	1,134	4,950	6,084
40,000	0	1,134	4,950	6,084
45,000	0	1,134	4,950	6,084
50,695	0	1,134	4,950	6,084
50,778	0	1,134	4,950	6,084
55,000	844	1,134	4,106	5,240
57,708	1,386	1,134	3,564 (+)	4,698
60,000	1,386	1,134	3,564	4,698

Type 2 ITT students may be eligible for a special support grant of up to £2,984. All Type 2 ITT students who are eligible for the special support grant will receive a £1,134 grant irrespective of income. Those with incomes below £34,250 will be means-tested to receive an additional grant of up to £1,850 ; this will be reduced by £1 for every complete £5 of income above £25,000 and below £34,250.

Students with incomes of £50,778 or less will be eligible for the maximum maintenance loan. For income exceeding £50,778, the loan is reduced by £1 for every complete £5 by which the income exceeds £50,778 until 72% of the full maintenance loan remains. This point is indicated by (+) in the table above.

Note: Students starting a full-time PGCE or equivalent course on or after 1 September 2010 are eligible for the fully means-tested special support grant under the standard full-time package of support - see Table B6.

B9: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME (2009 cohort students on Type 1 courses of postgraduate initial teacher training who started their course in 2009/10 and who are continuing on their course in 2012/13)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,838(*)	
25,000	0	1,492	2,346	3,838
30,000	0	992	2,846	3,838
34,250	0	567	3,271	3,838
40,000	0	567	3,271	3,838
45,000	0	567	3,271	3,838
50,695	0	567	3,271	3,838
50,778	0	567	3,271	3,838
55,000	844	567	2,427	2,994
56,153	1,075	567	2,196	2,763 (+)
60,000	1,075	567	2,196	2,763
Student studying in London			Maximum £6,928 (*)	
25,000	0	1,492	5,436	6,928
30,000	0	992	5,936	6,928
34,250	0	567	6,361	6,928
40,000	0	567	6,361	6,928
45,000	0	567	6,361	6,928
50,695	0	567	6,361	6,928
50,778	0	567	6,361	6,928
55,000	844	567	5,517	6,084
60,000	1,844	567	4,517	5,084
60,478	1,940	567	4,421	4,988 (+)
65,000	1,940	567	4,421	4,988
Student studying outside London			Maximum £4,950 (*)	
25,000	0	1,492	3,458	4,950
30,000	0	992	3,958	4,950
34,250	0	567	4,383	4,950
40,000	0	567	4,383	4,950
45,000	0	567	4,383	4,950
50,695	0	567	4,383	4,950
50,778	0	567	4,383	4,950
55,000	844	567	3,539	4,106
57,708	1,386	567	2,997	3,564 (+)
60,000	1,386	567	2,997	3,564

For Type 1 ITT students, the maintenance grant will be half the corresponding amount that students on Type 2 ITT courses are entitled to (see Table B7). This means that all Type 1 ITT students will be eligible for £567 maintenance grant irrespective of their income. Those with incomes below £34,250 will be means-tested to receive an additional grant of up to £925; this will be reduced by £1 for every £10 of income above £25,000 and below £34,250.

(*) Where the income is at or below £50,778, the amount of maintenance loan is reduced by £1 for every £1 of maintenance grant payable.

Where their income exceeds £50,778, students remain entitled to a non means-tested maintenance grant of £567, and the amount of loan to which they are entitled is reduced by £567 plus £1 for every complete £5 by which the income exceeds £50,778. This continues up to the point where the total non means-tested grant and loan support is 72% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

B10: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME (2009 cohort students on Type 1 courses of postgraduate initial teacher training who started their course in 2009/10 and who are continuing on their course in 2012/13)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,838	
25,000	0	1,492	3,838	5,330
30,000	0	992	3,838	4,830
34,250	0	567	3,838	4,405
40,000	0	567	3,838	4,405
45,000	0	567	3,838	4,405
50,695	0	567	3,838	4,405
50,778	0	567	3,838	4,405
55,000	844	567	2,994	3,561
56,153	1,075	567	2,763 (+)	3,330
60,000	1,075	567	2,763	3,330
Student studying in London			Maximum £6,928	
25,000	0	1,492	6,928	8,420
30,000	0	992	6,928	7,920
34,250	0	567	6,928	7,495
40,000	0	567	6,928	7,495
45,000	0	567	6,928	7,495
50,695	0	567	6,928	7,495
50,778	0	567	6,928	7,495
55,000	844	567	6,084	6,651
60,000	1,844	567	5,084	5,651
60,478	1,940	567	4,988 (+)	5,555
65,000	1,940	567	4,988	5,555
Student studying outside London			Maximum £4,950	
25,000	0	1,492	4,950	6,442
30,000	0	992	4,950	5,942
34,250	0	567	4,950	5,517
40,000	0	567	4,950	5,517
45,000	0	567	4,950	5,517
50,695	0	567	4,950	5,517
50,778	0	567	4,950	5,517
55,000	844	567	4,106	4,673
57,708	1,386	567	3,564 (+)	4,131
60,000	1,386	567	3,564	4,131

For Type 1 ITT students, the special support grant will be half the corresponding amount that Type 2 ITT students are entitled to receive (see Table B8). All Type 1 ITT students who are eligible for the special support grant will receive a £567 grant irrespective of income. Those with incomes below £34,250 will be means-tested to receive an additional grant of up to £925; this will be reduced by £1 for every £10 of income above £25,000 and below £34,250.

Students with incomes of £50,778 or less will be eligible for the maximum maintenance loan. For income exceeding £50,778, the loan is reduced by £1 for every complete £5 by which the income exceeds £50,778 until 72% of the full maintenance loan remains. This point is indicated by (+) in the table above.

B11: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME (2009 cohort students on Type 3 initial teacher training courses leading to a first degree who started their course in 2009/10 and who are continuing on their course in 2012/13)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,838(*)	
25,000	0	1,492	2,346	3,838
30,000	0	992	2,846	3,838
34,250	0	567	3,271	3,838
40,000	0	378	3,460	3,838
45,000	0	213	3,625	3,838
50,695	0	25	3,813	3,838
50,778	0	0	3,838	3,838
55,000	844	0	2,994	2,994
56,153	1,075	0	2,763 (+)	2,763
60,000	1,075	0	2,763	2,763
Student studying in London			Maximum £6,928(*)	
25,000	0	1,492	5,436	6,928
30,000	0	992	5,936	6,928
34,250	0	567	6,361	6,928
40,000	0	378	6,550	6,928
45,000	0	213	6,715	6,928
50,695	0	25	6,903	6,928
50,778	0	0	6,928	6,928
55,000	844	0	6,084	6,084
60,000	1,844	0	5,084	5,084
60,478	1,940	0	4,988 (+)	4,988
65,000	1,940	0	4,988	4,988
Student studying outside London			Maximum £4,950(*)	
25,000	0	1,492	3,458	4,950
30,000	0	992	3,958	4,950
34,250	0	567	4,383	4,950
40,000	0	378	4,572	4,950
45,000	0	213	4,737	4,950
50,695	0	25	4,925	4,950
50,778	0	0	4,950	4,950
55,000	844	0	4,106	4,106
57,708	1,386	0	3,564 (+)	3,564
60,000	1,386	0	3,564	3,564

For Type 3 ITT students, the maintenance grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to (see Table B5). For incomes between £25,001 and £34,250 the maintenance grant will be reduced by £1 for every £10 of income above £25,000. For incomes between £34,251 and £50,695 the maintenance grant will be reduced by £1 for every £30.34 of income above £34,250. A Type 3 ITT student whose income is £50,695 will be eligible for a minimum maintenance grant of £25. A Type 3 ITT student whose income exceeds £50,695 will not be eligible for any grant.

(*) The amount of maintenance loan is reduced by £1 for every £1 of maintenance grant payable.

For income exceeding £50,778 the loan is reduced by £1 for every complete £5 by which the income exceeds £50,778 up to the point where it reaches 72% of the maximum amount of the maintenance loan (indicated at (+) in the table above).

B12: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME (2009 cohort students on Type 3 courses of initial teacher training leading to a first degree who started their course in 2009/10 and who are continuing on their course in 2012/13)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,838	
25,000	0	1,492	3,838	5,330
30,000	0	992	3,838	4,830
34,250	0	567	3,838	4,405
40,000	0	378	3,838	4,216
45,000	0	213	3,838	4,051
50,695	0	25	3,838	3,863
50,778	0	0	3,838	3,838
55,000	844	0	2,994	2,994
56,153	1,075	0	2,763 (+)	2,763
60,000	1,075	0	2,763	2,763
Student studying in London			Maximum £6,928	
25,000	0	1,492	6,928	8,420
30,000	0	992	6,928	7,920
34,250	0	567	6,928	7,495
40,000	0	378	6,928	7,306
45,000	0	213	6,928	7,141
50,695	0	25	6,928	6,953
50,778	0	0	6,928	6,928
55,000	844	0	6,084	6,084
60,000	1,844	0	5,084	5,084
60,478	1,940	0	4,988 (+)	4,988
65,000	1,940	0	4,988	4,988
Student studying outside London			Maximum £4,950	
25,000	0	1,492	4,950	6,442
30,000	0	992	4,950	5,942
34,250	0	567	4,950	5,517
40,000	0	378	4,950	5,328
45,000	0	213	4,950	5,163
50,695	0	25	4,950	4,975
50,778	0	0	4,950	4,950
55,000	844	0	4,106	4,106
57,708	1,386	0	3,564 (+)	3,564
60,000	1,386	0	3,564	3,564

For Type 3 ITT students, the special support grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to receive (see Table B6). For incomes between £25,001 and £34,250 the special support grant will be reduced by £1 for every £10 of income above £25,000. For incomes between £34,251 and £50,695 the special support grant will be reduced by £1 for every £30.34 of income above £34,250.

A Type 3 ITT student whose income is £50,695 will be eligible for a minimum special support grant of £25. A Type 3 ITT student whose income exceeds £50,695 will not be eligible for any grant.

Students with incomes of £50,778 or less will be eligible for the maximum maintenance loan. For income exceeding £50,778 the loan is reduced by £1 for every complete £5 by which the income exceeds £50,778 until 72% of the full maintenance loan remains. This point is indicated by (+) in the table above.

TABLE B13: FULL-TIME ENTRANTS IN 2009/10, 2010/11 OR 2011/12 WHO ARE CONTINUING ON A COURSE IN 2012/13: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR THE MEANS-TESTED ELEMENT OF THE BASIC MAINTENANCE LOAN

Assessments will be calculated as follows:

- Household income **£50,778 or less**: no contribution
- Household income of **more than £50,778**: contribution of £1 for each additional £5 of household income until 72% of the full maintenance loan remains.

In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	Student living at home	Student studying in London	Student studying outside London
		Maximum: £3,838	Maximum: £6,928	Maximum: £4,950
50,778	0	3,838	6,928	4,950
51,000	44	3,794	6,884	4,906
52,000	244	3,594	6,684	4,706
53,000	444	3,394	6,484	4,506
54,000	644	3,194	6,284	4,306
55,000	844	2,994	6,084	4,106
56,000	1,044	2,794	5,884	3,906
56,153	1,075	2,763 (*)	5,853	3,875
57,000	1,244	-	5,684	3,706
57,708	1,386	-	5,542	3,564 (*)
58,000	1,444	-	5,484	-
59,000	1,644	-	5,284	-
60,000	1,844	-	5,084	-
60,478	1,940	-	4,988 (*)	-

(*) The point at which 72% of the maximum loan available is reached

TABLE B14: FULL-TIME ENTRANTS IN 2009/10, 2010/11 OR 2011/12 WHO ARE CONTINUING ON A COURSE IN 2012/13 : ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT (Long courses loan; grants for dependants; travel grant)

Assessments will be calculated as follows:

Household income **£39,796 or less:** no contribution
 Household income of **more than £39,796:** contribution of £1 for each additional £9.27 of household income.

The maximum contribution is **£6,210**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to maintenance loan (Table B13). In total this contribution may not exceed **£6,210**.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION
39,796	0	59,000	2,071	79,000	4,229
40,000	22	60,000	2,179	80,000	4,337
41,000	129	61,000	2,287	81,000	4,444
42,000	237	62,000	2,395	82,000	4,552
43,000	345	63,000	2,503	83,000	4,660
44,000	453	64,000	2,611	84,000	4,768
45,000	561	65,000	2,718	85,000	4,876
46,000	669	66,000	2,826	86,000	4,984
47,000	777	67,000	2,934	87,000	5,092
48,000	885	68,000	3,042	88,000	5,200
49,000	992	69,000	3,150	89,000	5,307
50,000	1,100	70,000	3,258	90,000	5,415
51,000	1,208	71,000	3,366	91,000	5,523
52,000	1,316	72,000	3,474	92,000	5,631
53,000	1,424	73,000	3,581	93,000	5,739
54,000	1,532	74,000	3,689	94,000	5,847
55,000	1,640	75,000	3,797	95,000	5,955
56,000	1,748	76,000	3,905	96,000	6,062
57,000	1,855	77,000	4,013	97,000	6,170
58,000	1,963	78,000	4,121	97,363	6,210

For residual incomes below **£39,796**, no contribution is assessed.

For residual incomes above **£97,363**, the assessed contribution is **£6,210**.

For details of the supplementary loan and grant support that is available to all full-time students, see section F.

**SECTION C: BASIC SUPPORT AVAILABLE IN 2012/13 TO
CURRENT SYSTEM STUDENTS WHO WERE NEW ENTRANTS IN
2008/09**

(2008 Cohort Students)

TABLE C1: BASIC MAINTENANCE LOAN

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental home	1,744	3,673
London	3,263	6,643
Elsewhere	2,324	4,745
Overseas	2,780	5,653
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental home	1,324	3,319
London	2,498	6,048
Elsewhere	1,811	4,391
Overseas	2,031	4,915

For most 2008 cohort students the maximum amount of main maintenance loan will be reduced by £1 for every £1 of maintenance grant received, up to a maximum £1,329 reduction.

All eligible students who are on full-time courses, or on part-time Initial Teacher Training (ITT) courses with six weeks' or more full-time attendance, are eligible for the appropriate main loan rate, a quarter of which is income-assessed (see Table C2 on the next page).

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table C1 above):

- (i) Eligible students on courses of ITT that require less than six weeks of full-time attendance in the year;
- (ii) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate;
- (iii) Students who are eligible to apply for means-tested NHS bursaries or means tested Scottish Health Care allowances (the full year reduced overseas loan rate for these students is £2,324 and the final year reduced overseas loan rate is £1,811).

TABLE C2: MAXIMUM LOAN RATES: 25% INCOME ASSESSED AND 75% NON-INCOME ASSESSED ELEMENTS

FULL YEAR STUDENTS	MAIN RATE (100%) (Table B1)	NON-INCOME ASSESSED (75%)	INCOME ASSESSED (25%)
Parental home	3,673	2,755	918
London	6,643	4,982	1,661
Elsewhere	4,745	3,559	1,186
Overseas	5,653	4,240	1,413
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table B1)	NON INCOME ASSESSED (75%)	INCOME-ASSESSED (25%)
Parental home	3,319	2,489	830
London	6,048	4,536	1,512
Elsewhere	4,391	3,293	1,098
Overseas	4,915	3,686	1,229

Note: Sub-sections C3 and C4 apply irrespective of whether students are attending courses at publicly funded or privately funded institutions.

C3: SUPPORT FOR TUITION

Full-time students who started their courses in 2008 and are continuing their courses in 2012/13 will be liable for a tuition contribution of up to **£3,465**. These students will be able to apply for a **non means-tested tuition loan** of up to **£3,465** depending upon the actual tuition charge for their course.

Maximum Tuition Charges in Special Cases

The maximum tuition charge payable, and therefore the maximum tuition loan entitlement, in the following special cases will be **£1,725**:

- a. Courses, including sandwich courses, where a student spends a significant time during the year away from his or her institution;
- b. Courses of initial teacher training where the periods of full-time study are in aggregate less than 10 weeks.

C4: SUPPORT FOR LIVING COSTS

In addition to the tuition loan, students who were full-time entrants in 2008/09 will be able to apply for:

- (1) A means-tested maintenance or special support grant of up to **£2,984**;
- (2) The basic maintenance loan shown in Table C1, **75%** of which will not be subject to income assessment (Table C2).
- (3) For students who are on courses of initial teacher training which started in 2008/09, the maximum amount of maintenance grant (or, where appropriate, the special support grant) and loan available to them will depend upon the number of weeks of full-time study that they are required to attend in the year, and whether they are studying for a postgraduate or an undergraduate qualification.

Institutional bursaries

Note: Students who are eligible for the full £2,984 maintenance or special support grant, and who are being charged the maximum £3,465 tuition charge, can apply to their institution for a **minimum** bursary of **£347**.

TABLES C5 to C12– AMOUNTS OF MAINTENANCE GRANT (OR SPECIAL SUPPORT GRANT) AVAILABLE IN 2012/13 FOR ILLUSTRATIVE LEVELS OF HOUSEHOLD INCOME FOR STUDENTS WHO WERE FULL-TIME NEW ENTRANTS IN 2008/09.

Table C5 applies to students who were new entrants in 2008/09 and who are not on courses of initial teacher training and who are eligible for the maintenance grant, and **Table C6** applies to such students who are not on courses of initial teacher training and who are eligible for the special support grant;

Table C7 applies to students who were new entrants in 2008/09 and on “Type 2” courses of initial postgraduate teacher training who are eligible for the maintenance grant, and **Table C8** applies to students on “Type 2” courses who are eligible for the special support grant;

Table C9 applies to students who were new entrants in 2008/09 and on “Type 1” courses of initial postgraduate teacher training who are eligible for the maintenance grant, and **Table C10** applies to students on “Type 1” courses who are eligible for the special support grant.

Table C11 applies to students who were new entrants in 2008/09 and on “Type 3” courses of initial undergraduate teacher training who are eligible for the maintenance grant, and **Table C12** applies to students on “Type 3” courses who are eligible for the special support grant.

Regulation 2 of the Student Support Regulations 2011 provides definitions of Type 1, Type 2 and Type 3 courses of initial teacher training. A Type 1 course is a postgraduate course that includes at least 6 but less than 10 weeks in aggregate of full-time attendance (including teaching practice) in the academic year in question, where the course began before 1 September 2010. A Type 2 course is a postgraduate course that includes 10 or more weeks in aggregate of attendance (including teaching practice) in the academic year, where the course began before 1 September 2010. A Type 3 course is a course of initial teacher training which leads to a first degree and which includes at least 6 but less than 10 weeks in aggregate of full-time attendance (including teaching practice) in the academic year, where the course began before 1 September 2010.

Students on part-time courses of initial teacher training, which began in 2008/09 and require less than 6 weeks in aggregate of full-time study in the academic year, will not be eligible for any maintenance grant or special support grant, and will be eligible for the non means-tested, reduced rate of student loan shown in Table C1.

TABLES C13 and C14 – HOUSEHOLD CONTRIBUTION SCALES

Table C13 sets out for illustrative levels of income the assessed household contributions that will apply in 2012/13 to students who were full-time new entrants in 2008/09 in relation to the means-tested element of the basic maintenance loan only.

Table C14 sets out for illustrative levels of income the assessed household contributions that will apply in 2012/13 to students who were full-time new entrants in 2008/09 in relation to all other means-tested support (excluding maintenance grant and maintenance loan). This includes long courses loan, adult dependant grant, childcare grant, parents learning allowance and travel grants.

For details of other loan and grant support that is available to full-time current system students, see section F.

C5: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR STUDENTS WHO STARTED THEIR COURSES IN 2008/09

(Excluding students on courses of initial teacher training – see Tables C7, C9 and C11)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,673(*)	
25,000	0	2,984	2,344	5,328
30,000	0	2,131	2,344	4,475
34,699	0	1,329	2,344	3,673
40,000	0	1,072	2,601	3,673
50,000	0	586	3,087	3,673
61,034	0	50	3,623	3,673
61,062	0	0	3,673	3,673
65,000	424	0	3,249	3,249
69,572	918	0	2,755 (+)	2,755
70,000	918	0	2,755	2,755
Student studying in London			Maximum £6,643 (*)	
25,000	0	2,984	5,314	8,335
30,000	0	2,131	5,314	7,482
34,699	0	1,329	5,314	6,643
40,000	0	1,072	5,571	6,643
50,000	0	586	6,057	6,643
61,034	0	50	6,593	6,643
61,062	0	0	6,643	6,643
65,000	424	0	6,219	6,219
70,000	964	0	5,679	5,679
76,460	1,661	0	4,982 (+)	4,982
80,000	1,661	0	4,982	4,982
Student studying outside London			Maximum £4,745 (*)	
25,000	0	2,984	3,416	6,437
30,000	0	2,131	3,416	5,584
34,699	0	1,329	3,416	4,745
40,000	0	1,072	3,673	4,745
50,000	0	586	4,159	4,745
61,034	0	50	4,695	4,745
61,062	0	0	4,745	4,745
65,000	424	0	4,321	4,321
70,000	964	0	3,781	3,781
72,057	1,186	0	3,559 (+)	3,559
80,000	1,186	0	3,559	3,559

(*) Where students are eligible for more than £1,329 of grant, the amount of loan for which they are eligible will be reduced by £1,329.

For income between £25,001 and £34,699, the grant is reduced by £1 for every complete £5.86 by which the income exceeds £25,000. For income between £34,700 and £61,034, the grant is reduced by £1 for every complete £20.59 by which the income exceeds £34,699.

A student whose income is £61,034 will be eligible for the minimum grant of £50. A student whose income exceeds £61,034 will not be eligible for any grant.

Where students' income exceeds £61,062, the amount of loan for which they are eligible is reduced by £1 for every complete £9.27 by which the income exceeds £61,062 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

C6: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME FOR STUDENTS WHO STARTED THEIR COURSES IN 2008/09 (Excluding students on courses of initial teacher training – see Tables C8, C10 and C12)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £3,673	
25,000	0	2,984	3,673	6,657
30,000	0	2,131	3,673	5,804
34,699	0	1,329	3,673	5,002
40,000	0	1,072	3,673	4,745
50,000	0	586	3,673	4,259
61,034	0	50	3,673	3,723
61,062	0	0	3,673	3,673
65,000	424	0	3,249	3,249
69,572	918	0	2,755 (+)	2,755
70,000	918	0	2,755	2,755
Student studying in London			Maximum £6,643	
25,000	0	2,984	6,643	9,627
30,000	0	2,131	6,643	8,774
34,699	0	1,329	6,643	7,972
40,000	0	1,072	6,643	7,715
50,000	0	586	6,643	7,229
61,034	0	50	6,643	6,693
61,062	0	0	6,643	6,643
65,000	424	0	6,219	6,219
70,000	964	0	5,679	5,679
76,460	1,661	0	4,982 (+)	4,982
80,000	1,661	0	4,982	4,982
Student studying outside London			Maximum £4,745	
25,000	0	2,984	4,745	7,729
30,000	0	2,131	4,745	6,876
34,699	0	1,329	4,745	6,074
40,000	0	1,072	4,745	5,817
50,000	0	586	4,745	5,331
61,034	0	50	4,745	4,795
61,062	0	0	4,745	4,745
65,000	424	0	4,321	4,321
70,000	964	0	3,781	3,781
72,057	1,186	0	3,559 (+)	3,559
80,000	1,186	0	3,559	3,559

For income between £25,001 and £34,699, the special support grant is reduced by £1 for every complete £5.86 by which the income exceeds £25,000. For income between £34,700 and £61,034 the special support grant is reduced by £1 for every complete £20.59 by which the income exceeds £34,699.

A student whose income is £61,034 will be eligible for the minimum special support grant of £50. A student whose income exceeds £61,034 will not be eligible for any grant.

Where students' income exceeds £61,062, the amount of loan for which they are eligible is reduced by £1 for every complete £9.27 by which the income exceeds £61,062 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

C7: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 2 courses of postgraduate initial teacher training which started in 2008/09

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673 (*)	
25,000	0	2,984	2,344	5,328
30,000	0	2,131	2,344	4,475
34,699	0	1,329	2,344	3,673
40,000	0	1,329	2,344	3,673
50,000	0	1,329	2,344	3,673
61,034	0	1,329	2,344	3,673
61,062	0	1,329	2,344	3,673
65,000	424	1,329	1,920	3,249
69,572	918	1,329	1,426	2,755 (+)
Student studying in London			Maximum £6,643 (*)	
25,000	0	2,984	5,314	8,298
30,000	0	2,131	5,314	7,445
34,699	0	1,329	5,314	6,643
40,000	0	1,329	5,314	6,643
50,000	0	1,329	5,314	6,643
61,034	0	1,329	5,314	6,643
61,062	0	1,329	5,314	6,643
65,000	424	1,329	4,890	6,219
70,000	964	1,329	4,350	5,679
76,460	1,661	1,329	3,653	4,982 (+)
Student studying Outside London			Maximum £4,745 (*)	
25,000	0	2,984	3,416	6,400
30,000	0	2,131	3,416	5,547
34,699	0	1,329	3,416	4,745
40,000	0	1,329	3,416	4,745
50,000	0	1,329	3,416	4,745
61,034	0	1,329	3,416	4,745
61,062	0	1,329	3,416	4,745
65,000	424	1,329	2,992	4,321
70,000	964	1,329	2,452	3,781
72,057	1,186	1,329	2,230	3,559 (+)

All Type 2 ITT students will be entitled to £1,329 maintenance grant irrespective of their income. Those with incomes below £34,699 will be means-tested to receive up to £1,655 in additional grant; this will be reduced by £1 for every £5.86 of income above £25,000 and below £34,699.

(*) Where the income is at or below £61,062, the amount of maintenance loan is reduced pound for pound of maintenance grant payable, up to a maximum of £1,329. Therefore, where students are entitled to £1,329 or more of grant, the loan will still be reduced by £1,329.

Where the income exceeds £61,062, students remain entitled to the non means-tested maintenance grant of £1,329, and the amount of loan to which they are entitled is reduced by £1,329 plus £1 for every complete £9.27 by which the income exceeds £61,062 up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

C8: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME: Students on Type 2 courses of postgraduate initial teacher training in which started in 2008/09

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £3,673	
25,000	0	2,984	3,673	6,657
30,000	0	2,131	3,673	5,804
34,699	0	1,329	3,673	5,002
40,000	0	1,329	3,673	5,002
50,000	0	1,329	3,673	5,002
61,034	0	1,329	3,673	5,002
61,062	0	1,329	3,673	5,002
65,000	424	1,329	3,249	4,578
69,572	918	1,329	2,755 (+)	4,084
Student studying in London			Maximum £6,643	
25,000	0	2,984	6,643	9,627
30,000	0	2,131	6,643	8,774
34,699	0	1,329	6,643	7,972
40,000	0	1,329	6,643	7,972
50,000	0	1,329	6,643	7,972
61,034	0	1,329	6,643	7,972
61,062	0	1,329	6,643	7,972
65,000	424	1,329	6,219	7,548
70,000	964	1,329	5,679	7,008
76,460	1,661	1,329	4,982 (+)	6,311
Student studying outside London			Maximum £4,745	
25,000	0	2,984	4,745	7,729
30,000	0	2,131	4,745	6,876
34,699	0	1,329	4,745	6,074
40,000	0	1,329	4,745	6,074
50,000	0	1,329	4,745	6,074
61,034	0	1,329	4,745	6,074
61,062	0	1,329	4,745	6,074
65,000	424	1,329	4,321	5,650
70,000	964	1,329	3,781	5,110
72,057	1,186	1,329	3,559 (+)	4,888

Type 2 ITT students may be eligible for a special support grant of up to £2,984. All Type 2 ITT students who are eligible for this grant will receive a £1,329 non means-tested element. Those with incomes below £34,699 will be means-tested to receive an additional grant of up to £1,655; this will be reduced by £1 for every complete £5.86 of income above £25,000 and below £34,699.

Where students' income exceeds £61,062, the amount of loan for which they are eligible is reduced by £1 for every complete £9.27 by which the income exceeds £61,062 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

C9: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 1 courses of postgraduate initial teacher training which started in 2008/09

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673 (*)	
25,000	0	1,492	2,344	3,836
30,000	0	1,066	2,607	3,673
34,699	0	665	3,008	3,673
40,000	0	665	3,008	3,673
50,000	0	665	3,008	3,673
61,034	0	665	3,008	3,673
61,062	0	665	3,008	3,673
65,000	424	665	2,584	3,249
69,572	918	665	2,090	2,755 (+)
Student studying in London			Maximum £6,643 (*)	
25,000	0	1,492	5,314	6,806
30,000	0	1,066	5,577	6,643
34,699	0	665	5,978	6,643
40,000	0	665	5,978	6,643
50,000	0	665	5,978	6,643
61,034	0	665	5,978	6,643
61,062	0	665	5,978	6,643
65,000	424	665	5,554	6,219
70,000	964	665	5,014	5,679
76,460	1,661	665	4,317	4,982 (+)
Student studying Outside London			Maximum £4,745 (*)	
25,000	0	1,492	3,416	4,908
30,000	0	1,066	3,679	4,745
34,699	0	665	4,080	4,745
40,800	0	665	4,080	4,745
50,000	0	665	4,080	4,745
61,034	0	665	4,080	4,745
61,062	0	665	4,080	4,745
65,000	424	665	3,656	4,321
70,000	964	665	3,116	3,781
72,057	1,186	665	2,894	3,559 (+)

For Type 1 ITT students, the maintenance grant will be half the corresponding amount that students on Type 2 ITT courses are entitled to (see Table C7). This means that all Type 1 ITT students will be eligible for £665 maintenance grant irrespective of their income. Those with incomes below £34,699 will be means-tested to receive up to £827 in additional grant; this will be reduced by £1 for every £11.72 of income above £25,000 and below £34,699.

(*) Where the income is at or below £61,062, the maintenance loan is reduced pound for pound of maintenance grant payable, up to a maximum of £1,329. Therefore, where students are entitled to £1,329 or more of grant, the loan will still be reduced by £1,329.

Where the income exceeds £61,062, students remain entitled to the non means-tested maintenance grant of £665, and the amount of loan to which they are entitled is reduced by £665 plus £1 for every complete £9.27 by which the income exceeds £61,062. This continues up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

C10: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 1 courses of postgraduate initial teacher training which started in 2008/09

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673	
25,000	0	1,492	3,673	5,165
30,000	0	1,066	3,673	4,739
34,699	0	665	3,673	4,338
40,000	0	665	3,673	4,338
50,000	0	665	3,673	4,338
61,034	0	665	3,673	4,338
61,062	0	665	3,673	4,338
65,000	424	665	3,249	3,914
69,572	918	665	2,755 (+)	3,420
Student studying in London			Maximum £6,643	
25,000	0	1,492	6,643	8,135
30,000	0	1,066	6,643	7,709
34,699	0	665	6,643	7,308
40,000	0	665	6,643	7,308
50,000	0	665	6,643	7,308
61,034	0	665	6,643	7,308
61,062	0	665	6,643	7,308
65,000	424	665	6,219	6,884
70,000	964	665	5,679	6,344
76,460	1,661	665	4,982 (+)	5,647
Student studying Outside London			Maximum £4,745	
25,000	0	1,492	4,745	6,237
30,000	0	1,066	4,745	5,811
34,699	0	665	4,745	5,410
40,000	0	665	4,745	5,410
50,000	0	665	4,745	5,410
61,034	0	665	4,745	5,410
61,062	0	665	4,745	5,410
65,000	424	665	4,321	4,986
70,000	964	665	3,781	4,446
72,057	1,186	665	3,559 (+)	4,224

For Type 1 ITT students, the Special Support Grant will be half the corresponding amount that Type 2 ITT students are entitled to receive (see Table C8). All Type 1 ITT students who are eligible for this grant will receive a £665 non means-tested element. Those with incomes below £34,699 will be means-tested to receive an additional grant of up to £827; this will be reduced by £1 for every £11.72 of income above £25,000 and below £34,699.

Where students' income exceeds £61,062, the amount of loan to which they are entitled is reduced by £1 for every complete £9.27 by which the income exceeds £61,062 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

C11: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 3 courses of initial teacher training leading to a first degree which started in 2008/09

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673 (*)	
25,000	0	1,492	2,344	3,836
30,000	0	1,066	2,607	3,673
34,699	0	665	3,008	3,673
40,000	0	537	3,136	3,673
50,000	0	294	3,379	3,673
61,034	0	25	3,648	3,673
61,062	0	0	3,673	3,673
65,000	424	0	3,249	3,249
69,572	918	0	2,755	2,755 (+)
Student studying in London			Maximum £6,643 (*)	
25,000	0	1,492	5,314	6,806
30,000	0	1,066	5,577	6,643
34,699	0	665	5,978	6,643
40,000	0	537	6,106	6,643
50,000	0	294	6,349	6,643
61,034	0	25	6,618	6,643
61,062	0	0	6,643	6,643
65,000	424	0	6,219	6,219
70,000	964	0	5,679	5,679
76,460	1,661	0	4,982	4,982 (+)
Student studying Outside London			Maximum £4,745 (*)	
25,000	0	1,492	3,416	4,908
30,000	0	1,066	3,679	4,745
34,699	0	665	4,080	4,745
40,000	0	537	4,208	4,745
50,000	0	294	4,451	4,745
61,034	0	25	4,720	4,745
61,062	0	0	4,745	4,745
65,000	424	0	4,321	4,321
70,000	964	0	3,781	3,781
72,057	1,186	0	3,559	3,559 (+)

For Type 3 ITT students, the maintenance grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to (see Table C5). For incomes between £25,001 and £34,699 the maintenance grant will be reduced by £1 for every £11.72 of income above £25,000. For incomes between £34,700 and £61,034 the maintenance grant will be reduced by £1 for every £41.14 of income above £34,699.

A Type 3 ITT student whose income is £61,034 will be eligible for a minimum maintenance grant of £25. A Type 3 ITT student whose income exceeds £61,034 will not be eligible for any grant.

(*) Where the income is at or below £61,062, the maintenance loan is reduced pound for pound of maintenance grant payable, up to a maximum of £1,329. Therefore, where students are entitled to £1,329 or more of grant, the loan will still be reduced by £1,329.

Where students' income exceeds £61,062, the amount of loan to which they are entitled is reduced by £1 for every complete £9.27 by which the income exceeds £61,062. This continues up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

C12: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 3 courses of initial teacher training leading to a first degree which started in 2008/09

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673	
25,000	0	1,492	3,673	5,165
30,000	0	1,066	3,673	4,739
34,699	0	665	3,673	4,338
40,000	0	537	3,673	4,210
50,000	0	294	3,673	3,967
61,034	0	25	3,673	3,698
61,062	0	0	3,673	3,673
65,000	424	0	3,249	3,249
69,572	918	0	2,755 (+)	2,755
Student studying in London			Maximum £6,643	
25,000	0	1,492	6,643	8,135
30,000	0	1,066	6,643	7,709
34,699	0	665	6,643	7,308
40,000	0	537	6,643	7,180
50,000	0	294	6,643	6,937
61,034	0	25	6,643	6,668
61,062	0	0	6,643	6,643
65,000	424	0	6,219	6,219
70,000	964	0	5,679	5,679
76,460	1,661	0	4,982 (+)	4,982
Student studying Outside London			Maximum £4,745	
25,000	0	1,492	4,745	6,237
30,000	0	1,066	4,745	5,811
34,699	0	665	4,745	5,410
40,000	0	537	4,745	5,282
50,000	0	294	4,745	5,039
61,034	0	25	4,745	4,770
61,062	0	0	4,745	4,745
65,000	424	0	4,321	4,321
70,000	964	0	3,781	3,781
72,057	1,186	0	3,559 (+)	3,559

For Type 3 ITT students, the special support grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to receive (see Table C6). For incomes between £25,001 and £34,699 the special support grant will be reduced by £1 for every £11.72 of income above £25,000. For incomes between £34,700 and £61,034 the special support grant will be reduced by £1 for every £41.14 of income above £34,699.

A Type 3 ITT student whose income is £61,034 will be eligible for a minimum special support grant of £25. A Type 3 ITT student whose income exceeds £61,034 will not be eligible for any grant.

Where students' income exceeds £61,062, the amount of loan to which they are entitled is reduced by £1 for every complete £9.27 by which the income exceeds £61,062 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

TABLE C13: FULL-TIME STUDENTS WHO WERE NEW ENTRANTS IN 2008/09: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR THE MEANS-TESTED ELEMENT OF THE BASIC MAINTENANCE LOAN

Assessments will be calculated as follows:

Household income **£61,062 or less:**

No contribution

Household income of **more than £61,062:**

Contribution of £1 for each additional £9.27 of household income until 75% of the full maintenance loan remains.

In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	Student living at home	Student studying in London	Student studying outside London
		Maximum: £3,673	Maximum: £6,643	Maximum: £4,745
61,062	0	3,673	6,643	4,745
62,000	101	3,572	6,542	4,644
63,000	209	3,464	6,434	4,536
64,000	316	3,357	6,327	4,439
65,000	424	3,249	6,219	4,321
66,000	532	3,141	6,111	4,213
67,000	640	3,033	6,003	4,105
68,000	748	2,925	5,895	3,997
69,000	856	2,817	5,787	3,889
69,572	918	2,755 (*)	5,725	3,827
70,000	964	-	5,679	3,781
71,000	1,072	-	5,571	3,673
72,000	1,179	-	5,464	3,566
72,057	1,186	-	5,457	3,559 (*)
73,000	1,287	-	5,356	-
74,000	1,395	-	5,248	-
75,000	1,503	-	5,140	-
76,000	1,611	-	5,032	-
76,460	1,661	-	4,982 (*)	-

(*) – 75% non income-assessed element of the basic maintenance loan.

TABLE C14: FULL-TIME STUDENTS WHO WERE NEW ENTRANTS IN 2008/09: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT (Long courses loan; grants for dependants; travel grant)

Assessments will be calculated as follows:

Household income **£39,796 or less:** no contribution
 Household income of **more than £39,796:** contribution of £1 for each additional £9.27 of household income.

The maximum contribution is **£6,210**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to maintenance loan (Table A13). In total this contribution may not exceed **£6,210**.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION
39,796	0	59,000	2,071	79,000	4,229
40,000	22	60,000	2,179	80,000	4,337
41,000	129	61,000	2,287	81,000	4,444
42,000	237	62,000	2,395	82,000	4,552
43,000	345	63,000	2,503	83,000	4,660
44,000	453	64,000	2,611	84,000	4,768
45,000	561	65,000	2,718	85,000	4,876
46,000	669	66,000	2,826	86,000	4,984
47,000	777	67,000	2,934	87,000	5,092
48,000	885	68,000	3,042	88,000	5,200
49,000	992	69,000	3,150	89,000	5,307
50,000	1,100	70,000	3,258	90,000	5,415
51,000	1,208	71,000	3,366	91,000	5,523
52,000	1,316	72,000	3,474	92,000	5,631
53,000	1,424	73,000	3,581	93,000	5,739
54,000	1,532	74,000	3,689	94,000	5,847
55,000	1,640	75,000	3,797	95,000	5,955
56,000	1,748	76,000	3,905	96,000	6,062
57,000	1,855	77,000	4,013	97,000	6,170
58,000	1,963	78,000	4,121	97,363	6,210

For residual incomes below **£39,796**, no contribution is assessed.

For residual incomes above **£97,363**, the assessed contribution is **£6,210**.

For details of the supplementary loan and grant support that is available to all full-time students, see section F.

**SECTION D: BASIC SUPPORT AVAILABLE IN 2012/13 TO
CURRENT SYSTEM FULL-TIME STUDENTS WHO WERE NEW
ENTRANTS IN 2006/07 OR 2007/08**

TABLE D1: BASIC MAINTENANCE LOAN

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental home	1,744	3,673
London	3,263	6,643
Elsewhere	2,324	4,745
Overseas	2,780	5,653
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental home	1,324	3,319
London	2,498	6,048
Elsewhere	1,811	4,391
Overseas	2,031	4,915

For most students in this category the maximum amount of main maintenance loan will be reduced by £1 for every £1 of maintenance grant received, up to a maximum £1,329 reduction.

All eligible students who are on full-time courses, or on part-time Initial Teacher Training (ITT) courses with six weeks' or more full-time attendance, are eligible for the appropriate main loan rate, a quarter of which is income-assessed (see Table D2 on the next page).

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table D1 above):

- (i) Eligible students on courses of ITT that require less than six weeks of full-time attendance in the year;
- (ii) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate;
- (iii) Students who are eligible to apply for means-tested NHS bursaries or means tested Scottish Health Care allowances (the full year reduced overseas rate of loan for these students is £2,324 and the final year reduced overseas loan rate is £1,811).

TABLE D2: MAXIMUM LOAN RATES: 25% INCOME ASSESSED AND 75% NON-INCOME ASSESSED ELEMENTS

FULL YEAR STUDENTS	MAIN RATE (100%) (Table D1)	NON-INCOME ASSESSED (75%)	INCOME ASSESSED (25%)
Parental home	3,673	2,755	918
London	6,643	4,982	1,661
Elsewhere	4,745	3,559	1,186
Overseas	5,653	4,240	1,413
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table D1)	NON INCOME ASSESSED (75%)	INCOME-ASSESSED (25%)
Parental home	3,319	2,489	830
London	6,048	4,536	1,512
Elsewhere	4,391	3,293	1,098
Overseas	4,915	3,686	1,229

Note: Sub-Sections D3 and D4 apply irrespective of whether students are attending courses at publicly funded or privately funded institutions.

D3: SUPPORT FOR TUITION

Full-time students who started their courses in 2009/10, 2010/11 or 2011/12 and are continuing their courses in 2012/13 will be liable for a tuition contribution of up to **£3,465**. These students will be able to apply for a **non means-tested tuition loan** of up to **£3,465** depending upon the actual tuition charge for their course.

Maximum Tuition Charges in Special Cases

The maximum tuition charge payable, and therefore the maximum tuition loan entitlement, in the following special cases will be **£1,725**:

- a. Courses, including sandwich courses, where a student spends a significant time during the year away from his or her institution;
- b. Courses of initial teacher training where the periods of full-time study are in aggregate less than 10 weeks.

D4: SUPPORT FOR LIVING COSTS

In addition to the tuition loan, students who were full-time entrants to higher education in 2006/07 or 2007/08 will be able to apply in 2012/13 for:

- (1) A means-tested maintenance or special support grant of up to **£2,984**;
- (2) The basic maintenance loan shown in Table C1, **75%** of which will not be subject to income assessment (Table C2).
- (3) For students who are on courses of initial teacher training which started in 2006/07 or 2007/08, the maximum amount of maintenance grant (or, where appropriate, the special support grant) and loan available to them will depend upon the number of weeks of full-time study that they are required to attend in the year, and whether they are studying for a postgraduate or an undergraduate qualification.

Institutional bursaries

Note: Students who are eligible for the full £2,984 maintenance or special support grant, and who are being charged the maximum £3,465 tuition charge, can apply to their institution for a **minimum** bursary of **£347**.

TABLES D5 to D12 – AMOUNTS OF MAINTENANCE GRANT (OR SPECIAL SUPPORT GRANT) AVAILABLE IN 2012/13 FOR ILLUSTRATIVE LEVELS OF HOUSEHOLD INCOME FOR STUDENTS WHO WERE NEW ENTRANTS IN 2006/07 OR 2007/08

Table D5 applies to students who are not on courses of initial teacher training and who are eligible for the maintenance grant, and **Table D6** applies to students who are not on courses of initial teacher training and who are eligible for the special support grant;

Table D7 applies to students on “Type 2” courses of initial postgraduate teacher training who are eligible for the maintenance grant, and **Table D8** applies to students on “Type 2” courses who are eligible for the special support grant;

Table D9 applies to students on “Type 1” courses of initial postgraduate teacher training who are eligible for the maintenance grant, and **Table D10** applies to students on “Type 1” courses who are eligible for the special support grant.

Table D11 applies to students on “Type 3” courses of initial undergraduate teacher training who are eligible for the maintenance grant, and **Table D12** applies to students on “Type 3” courses who are eligible for the special support grant.

Regulation 2 of the Student Support Regulations 2011 provides definitions of Type 1, Type 2 and Type 3 courses of initial teacher training. Basically, a Type 1 course is a postgraduate course that includes at least 6 but less than 10 weeks in aggregate of full-time attendance (including teaching practice) in the academic year in question, where the course began before 1 September 2010. A Type 2 course is a postgraduate course that includes 10 or more weeks in aggregate of attendance (including teaching practice) in the academic year, where the course began before 1 September 2010. A Type 3 course is a course of initial teacher training which leads to a first degree and which includes at least 6 but less than 10 weeks in aggregate of full-time attendance (including teaching practice) in the academic year, where the course began before 1 September 2010.

Students on part-time courses of initial teacher training, which began in 2006/07 and 2007/08, that require less than 6 weeks in aggregate of full-time study in the academic year will not be eligible for any maintenance grant or special support grant, and will be eligible for the non means-tested, reduced rate of maintenance loan shown in Table D1.

TABLE D13 – HOUSEHOLD CONTRIBUTION SCALE

Table D13 sets out the assessed household contribution that full-time new entrants in 2006/07 or 2007/08 will be assessed for in 2012/13, for illustrative levels of household income.

For details of other loan and grant support that is available to full-time current system students, see section F.

D5: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR STUDENTS WHO STARTED THEIR COURSES IN 2006/07 OR 2007/08 (Excluding students on courses of initial teacher training – see Tables D7, D9 and D11).

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,673 (*)	
18,360	0	2,984	2,344	5,328
20,000	0	2,705	2,344	5,049
25,000	0	1,851	2,344	4,195
28,059	0	1,329	2,344	3,673
30,000	0	1,114	2,559	3,673
35,000	0	558	3,115	3,673
39,570	0	50	3,623	3,673
39,796	0	0	3,673	3,673
40,000	22	0	3,651	3,651
45,000	561	0	3,112	3,112
48,306	918	0	2,755 (+)	2,755
Student studying in London			Maximum £6,643 (*)	
18,360	0	2,984	5,314	8,298
20,000	0	2,705	5,314	8,019
25,000	0	1,851	5,314	7,165
28,059	0	1,329	5,314	6,643
30,000	0	1,114	5,529	6,643
35,000	0	558	6,085	6,643
39,570	0	50	6,593	6,643
39,796	0	0	6,643	6,643
40,000	22	0	6,621	6,621
45,000	561	0	6,082	6,082
50,000	1,100	0	5,543	5,543
55,194	1,661	0	4,982 (+)	4,982
Student studying outside London			Maximum £4,745 (*)	
18,360	0	2,984	3,416	6,400
20,000	0	2,705	3,416	6,121
25,000	0	1,851	3,416	5,267
28,059	0	1,329	3,416	4,745
30,000	0	1,114	3,631	4,745
35,000	0	558	4,187	4,745
39,570	0	50	4,695	4,745
39,796	0	0	4,745	4,745
40,000	22	0	4,723	4,723
45,000	561	0	4,184	4,184
50,791	1,186	0	3,559 (+)	3,559

(*) Where students are eligible for more than £1,329 of grant, the amount of loan for which they are eligible will be reduced by £1,329.

(+) is the point at which the 75% non means tested element of the loan is reached.

For income between £18,361 and £28,059, the grant is reduced by £1 for every complete £5.86 by which the income exceeds £18,360. For income between £28,060 and £39,570, the grant is reduced by £1 for every complete £9.00 by which the income exceeds £28,059.

A student whose income is £39,570 will be eligible for the minimum grant of £50. A student whose income exceeds £39,570 will not be eligible for any grant.

Where students' income exceeds £39,796, the amount of loan for which they are eligible is reduced by £1 for every complete £9.27 by which the income exceeds £39,796 until 75% of the full maintenance loan remains.

D6: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME FOR STUDENTS WHO STARTED THEIR COURSES IN 2006/07 OR 2007/08(Excluding students on courses of initial teacher training – see Tables D8, D10 and D12)

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £3,673	
18,360	0	2,984	3,673	6,657
20,000	0	2,705	3,673	6,378
25,000	0	1,851	3,673	5,524
28,059	0	1,329	3,673	5,002
30,000	0	1,114	3,673	4,787
35,000	0	558	3,673	4,231
39,570	0	50	3,673	3,723
39,796	0	0	3,673	3,673
40,000	22	0	3,651	3,651
45,000	561	0	3,112	3,112
48,306	918	0	2,755 (+)	2,755
Student studying in London			Maximum £6,643	
18,360	0	2,984	6,643	9,627
20,000	0	2,705	6,643	9,348
25,000	0	1,851	6,643	8,494
28,059	0	1,329	6,643	7,972
30,000	0	1,114	6,643	7,757
35,000	0	558	6,643	7,201
39,570	0	50	6,643	6,693
39,796	0	0	6,643	6,643
40,000	22	0	6,621	6,621
45,000	561	0	6,082	6,082
50,000	1,100	0	5,543	5,543
55,194	1,661	0	4,982(+)	4,982
Student studying outside London			Maximum £4,745	
18,360	0	2,984	4,745	7,729
20,000	0	2,705	4,745	7,450
25,000	0	1,851	4,745	6,596
28,059	0	1,329	4,745	6,074
30,000	0	1,114	4,745	5,859
35,000	0	558	4,745	5,303
39,570	0	50	4,745	4,795
39,796	0	0	4,745	4,745
40,000	22	0	4,723	4,723
45,000	561	0	4,184	4,184
50,791	1,186	0	3,559 (+)	3,559

For income between £18,361 and £28,059, the special support grant is reduced by £1 for every complete £5.86 by which the income exceeds £18,360. For income between £28,060 and £39,570 the special support grant is reduced by £1 for every complete £9.00 by which the income exceeds £28,059.

A student whose income is £39,570 will be eligible for the minimum special support grant of £50. A student whose income exceeds £39,570 will not be eligible for any grant.

Where students' income exceeds £39,796, the amount of loan for which they are eligible is reduced by £1 for every complete £9.27 by which the income exceeds £39,796 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

D7: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 2 courses of postgraduate initial teacher training which started in 2006/07 or 2007/08

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673 (*)	
18,360	0	2,984	2,344	5,328
20,000	0	2,705	2,344	5,049
25,000	0	1,851	2,344	4,195
28,059	0	1,329	2,344	3,673
30,000	0	1,329	2,344	3,673
35,000	0	1,329	2,344	3,673
39,796	0	1,329	2,344	3,673
40,000	22	1,329	2,322	3,651
45,000	561	1,329	1,783	3,112
48,306	918	1,329	1,426	2,755 (+)
Student studying in London			Maximum £6,643 (*)	
18,360	0	2,984	5,314	8,298
20,000	0	2,705	5,314	8,019
25,000	0	1,851	5,314	7,165
28,059	0	1,329	5,314	6,643
30,000	0	1,329	5,314	6,643
35,000	0	1,329	5,314	6,643
39,796	0	1,329	5,314	6,643
40,000	22	1,329	5,292	6,621
45,000	561	1,329	4,753	6,082
50,000	1,100	1,329	4,214	5,543
55,194	1,661	1,329	3,653	4,982 (+)
Student studying Outside London			Maximum £4,745 (*)	
18,360	0	2,984	3,416	6,400
20,000	0	2,705	3,416	6,121
25,000	0	1,851	3,416	5,267
28,059	0	1,329	3,416	4,745
30,000	0	1,329	3,416	4,745
35,000	0	1,329	3,416	4,745
39,796	0	1,329	3,416	4,745
40,000	22	1,329	3,394	4,723
45,000	561	1,329	2,855	4,184
50,791	1,186	1,329	2,230	3,559 (+)

All Type 2 ITT students will be entitled to £1,329 of maintenance grant irrespective of their income. Those with incomes below £28,059 will be means-tested to receive up to £1,655 in additional grant; this will be reduced by £1 for every £5.86 of income above £18,360 and below £28,059.

(*) Where the income is at or below £39,796, the amount of maintenance loan is reduced pound for pound of maintenance grant payable, up to a maximum of £1,329. Therefore, where students are entitled to £1,329 or more of grant, the loan will still be reduced by £1,329.

Where the income exceeds £39,796, students remain entitled to the non means-tested maintenance grant of £1,329, and the amount of loan to which they are entitled is reduced by £1,329 plus £1 for every complete £9.27 by which the income exceeds £39,796 up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

D8: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME: Students on Type 2 courses of postgraduate initial teacher training which started in 2006/07 or 2007/08

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £3,673	
18,360	0	2,984	3,673	6,657
20,000	0	2,705	3,673	6,378
25,000	0	1,851	3,673	5,524
28,059	0	1,329	3,673	5,002
30,000	0	1,329	3,673	5,002
35,000	0	1,329	3,673	5,002
39,796	0	1,329	3,673	5,002
40,000	22	1,329	3,651	4,980
45,000	561	1,329	3,112	4,441
48,306	918	1,329	2,755 (+)	4,084
Student studying in London			Maximum £6,643	
18,360	0	2,984	6,643	9,627
20,000	0	2,705	6,643	9,348
25,000	0	1,851	6,643	8,494
28,059	0	1,329	6,643	7,972
30,000	0	1,329	6,643	7,972
35,000	0	1,329	6,643	7,972
39,796	0	1,329	6,643	7,972
40,000	22	1,329	6,621	7,950
45,000	561	1,329	6,082	7,411
50,000	1,100	1,329	5,543	6,872
55,194	1,661	1,329	4,982 (+)	6,311
Student studying outside London			Maximum £4,745	
18,360	0	2,984	4,745	7,729
20,000	0	2,705	4,745	7,450
25,000	0	1,851	4,745	6,596
28,059	0	1,329	4,745	6,074
30,000	0	1,329	4,745	6,074
35,000	0	1,329	4,745	6,074
39,796	0	1,329	4,745	6,074
40,000	22	1,329	4,723	6,052
45,000	561	1,329	4,184	5,513
50,791	1,186	1,329	3,559 (+)	4,888

Type 2 ITT students may be eligible for a special support grant of up to £2,984. All Type 2 ITT students who are eligible for this grant will receive a £1,329 non means-tested element. Those with incomes below £28,059 will be means-tested to receive up to £1,655 in additional grant; this will be reduced by £1 for every complete £5.86 of income above £18,360 and below £28,059.

Where students' income exceeds £39,796, the amount of loan for which they are eligible is reduced by £1 for every complete £9.27 by which the income exceeds £39,796 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

D9: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 1 courses of postgraduate initial teacher training which started in 2006/07 or 2007/08

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,673 (*)	
18,360	0	1,492	2,344	3,836
20,000	0	1,353	2,344	3,697
25,000	0	926	2,747	3,673
28,059	0	665	3,008	3,673
30,000	0	665	3,008	3,673
35,000	0	665	3,008	3,673
39,796	0	665	3,008	3,673
40,000	22	665	2,986	3,651
45,000	561	665	2,447	3,112
48,306	918	665	2,090	2,755 (+)
Student studying in London			Maximum £6,643 (*)	
18,360	0	1,492	5,314	6,806
20,000	0	1,353	5,314	6,667
25,000	0	926	5,717	6,643
28,059	0	665	5,978	6,643
30,000	0	665	5,978	6,643
35,000	0	665	5,978	6,643
39,796	0	665	5,978	6,643
40,000	22	665	5,956	6,621
45,000	561	665	5,417	6,082
50,000	1,100	665	4,878	5,543
55,194	1,661	665	4,317	4,982 (+)
Student studying Outside London			Maximum £4,745 (*)	
18,360	0	1,492	3,416	4,908
20,000	0	1,353	3,416	4,769
25,000	0	926	3,819	4,745
28,059	0	665	4,080	4,745
30,000	0	665	4,080	4,745
35,000	0	665	4,080	4,745
39,796	0	665	4,080	4,745
40,000	22	665	4,058	4,723
45,000	561	665	3,519	4,184
50,791	1,186	665	2,894	3,559 (+)

For Type 1 ITT students, the maintenance grant will be half the corresponding amount that students on Type 2 ITT courses are entitled to (see Table D7). This means that all Type 1 ITT students will be eligible for £665 maintenance grant irrespective of their income. Those with incomes below £28,059 will be means-tested to receive up to an additional £827; this will be reduced by £1 for every £11.72 of income above £18,360 and below £28,059.

(*) Where the income is at or below £39,796, the maintenance loan is reduced pound for pound of maintenance grant payable, up to a maximum of £1,329. Therefore, where students are entitled to £1,329 or more of grant, the loan will still be reduced by £1,329.

Where the income exceeds £39,796, students remain entitled to the non means-tested maintenance grant of £665, and the amount of loan to which they are entitled is reduced by £665 plus £1 for every complete £9.27 by which the income exceeds £39,796. This continues up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

D10: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 1 courses of postgraduate initial teacher training which started in 2006/07 or 2007/08

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673	
18,360	0	1,492	3,673	5,165
20,000	0	1,353	3,673	5,026
25,000	0	926	3,673	4,599
28,059	0	665	3,673	4,338
30,000	0	665	3,673	4,338
35,000	0	665	3,673	4,338
39,796	0	665	3,673	4,338
40,000	22	665	3,651	4,316
45,000	561	665	3,112	3,777
48,306	918	665	2,755 (+)	3,420
Student studying in London			Maximum £6,643	
18,360	0	1,492	6,643	8,135
20,000	0	1,353	6,643	7,996
25,000	0	926	6,643	7,569
28,059	0	665	6,643	7,308
30,000	0	665	6,643	7,308
35,000	0	665	6,643	7,308
39,796	0	665	6,643	7,308
40,000	22	665	6,621	7,286
45,000	561	665	6,082	6,747
50,000	1,100	665	5,543	6,208
55,194	1,661	665	4,982 (+)	5,647
Student studying Outside London			Maximum £4,745 (*)	
18,360	0	1,492	4,745	6,237
20,000	0	1,353	4,745	6,098
25,000	0	926	4,745	5,671
28,059	0	665	4,745	5,410
30,000	0	665	4,745	5,410
35,000	0	665	4,745	5,410
39,796	0	665	4,745	5,410
40,000	22	665	4,723	5,388
45,000	561	665	4,184	4,849
50,791	1,186	665	3,559 (+)	4,224

For Type 1 ITT students, the Special Support Grant will be half the corresponding amount that Type 2 ITT students are entitled to receive (see Table D8). All Type 1 ITT students who are eligible for this grant will receive a £665 non means-tested element. Those with incomes below £28,059 will be means-tested to receive an additional £827; this will be reduced by £1 for every £11.72 of income above £18,360 and below £28,059.

Where students' income exceeds £39,796, the amount of loan to which they are entitled is reduced by £1 for every complete £9.27 by which the income exceeds £39,796 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

D11: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 3 courses of initial teacher training leading to a first degree which started in 2006/07 or 2007/08

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,673 (*)	
18,360	0	1,492	2,344	3,836
20,000	0	1,353	2,344	3,697
25,000	0	926	2,747	3,673
28,059	0	665	3,008	3,673
30,000	0	558	3,115	3,673
35,000	0	279	3,394	3,673
39,570	0	25	3,648	3,673
39,796	0	0	3,673	3,673
40,000	22	0	3,651	3,651
45,000	561	0	3,112	3,112
48,306	918	0	2,755	2,755 (+)
Student studying in London			Maximum £6,643 (*)	
18,360	0	1,492	5,314	6,806
20,000	0	1,353	5,314	6,667
25,000	0	926	5,717	6,643
28,059	0	665	5,978	6,643
30,000	0	558	6,085	6,643
35,000	0	279	6,364	6,643
39,570	0	25	6,618	6,643
39,796	0	0	6,643	6,643
40,000	22	0	6,621	6,621
45,000	561	0	6,082	6,082
50,000	1,100	0	5,543	5,543
55,194	1,661	0	4,982	4,982 (+)
Student studying Outside London			Maximum £4,745 (*)	
18,360	0	1,492	3,416	4,908
20,000	0	1,353	3,416	4,769
25,000	0	926	3,819	4,745
28,059	0	665	4,080	4,745
30,000	0	558	4,187	4,745
35,000	0	279	4,466	4,745
39,570	0	25	4,720	4,745
39,796	0	0	4,745	4,745
40,000	22	0	4,723	4,723
45,000	561	0	4,184	4,184
50,791	1,186	0	3,559	3,559 (+)

For Type 3 ITT students, the maintenance grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to (see Table D5). For incomes between £18,361 and £28,059 the maintenance grant will be reduced by £1 for every £11.72 of income above £18,360. For incomes between £28,060 and £39,570 the maintenance grant will be reduced by £1 for every £17.98 of income above £28,059.

A Type 3 ITT student whose income is £39,570 will be eligible for a minimum maintenance grant of £25. A Type 3 ITT student whose income exceeds £39,570 will not be eligible for any grant.

(*) Where the income is at or below £39,796, the maintenance loan is reduced pound for pound of maintenance grant payable, up to a maximum of £1,329. Therefore, where students are entitled to £1,329 or more of grant, the loan will still be reduced by £1,329.

Where students' income exceeds £39,796, the amount of loan to which they are entitled is reduced by £1 for every complete £9.27 by which the income exceeds £39,796. This continues up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

D12: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on courses of initial teacher training leading to a first degree which started in 2006/07 or 2007/08 (Type 3 courses)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673	
18,360	0	1,492	3,673	5,165
20,000	0	1,353	3,673	5,026
25,000	0	926	3,673	4,599
28,059	0	665	3,673	4,338
30,000	0	558	3,673	4,231
35,000	0	279	3,673	3,952
39,570	0	25	3,673	3,698
39,796	0	0	3,673	3,673
45,000	561	0	3,112	3,112
48,306	918	0	2,755 (+)	2,755
Student studying in London			Maximum £6,643	
18,360	0	1,492	6,643	8,135
20,000	0	1,353	6,643	7,996
25,000	0	926	6,643	7,569
28,059	0	665	6,643	7,308
30,000	0	558	6,643	7,201
35,000	0	279	6,643	6,922
39,570	0	25	6,643	6,668
39,796	0	0	6,643	6,643
45,000	561	0	6,082	6,082
50,000	1,100	0	5,543	5,543
55,194	1,661	0	4,982 (+)	4,982
Student studying Outside London			Maximum £4,745	
18,360	0	1,492	4,745	6,237
20,000	0	1,353	4,745	6,098
25,000	0	926	4,745	5,671
28,059	0	665	4,745	5,410
30,000	0	558	4,745	5,303
35,000	0	279	4,745	5,024
39,570	0	25	4,745	4,770
39,796	0	0	4,745	4,745
45,000	561	0	4,184	4,184
50,791	1,186	0	3,559 (+)	3,559

For Type 3 ITT students, the special support grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to receive (see Table D6). For incomes between £18,361 and £28,059 the special support grant will be reduced by £1 for every £11.72 of income above £18,360. For incomes between £28,060 and £39,570 the special support grant will be reduced by £1 for every £17.98 of income above £28,060.

A Type 3 ITT student whose income is £39,570 will be eligible for a minimum special support grant of £25. A Type 3 ITT student whose income exceeds £39,570 will not be eligible for any grant.

Where students' income exceeds £39,796, the amount of loan to which they are entitled is reduced by £1 for every complete £9.27 by which the income exceeds £39,796 until 75% of the full maintenance loan remains. This point is indicated by (+) in the table above.

**TABLE D13: FULL-TIME NEW ENTRANTS IN 2006/07 OR 2007/08:
ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR ALL INCOME-
ASSESSED SUPPORT in 2012/13**

Assessments will be calculated as follows:

Household income **£39,796 or less:** no contribution
Household income of **more than £39,796:** contribution of £1 for each additional £9.27 of household income.

The maximum contribution is **£6,210**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION
39,796	0	59,000	2,071	79,000	4,229
40,000	22	60,000	2,179	80,000	4,337
41,000	129	61,000	2,287	81,000	4,444
42,000	237	62,000	2,395	82,000	4,552
43,000	345	63,000	2,503	83,000	4,660
44,000	453	64,000	2,611	84,000	4,768
45,000	561	65,000	2,718	85,000	4,876
46,000	669	66,000	2,826	86,000	4,984
47,000	777	67,000	2,934	87,000	5,092
48,000	885	68,000	3,042	88,000	5,200
49,000	992	69,000	3,150	89,000	5,307
50,000	1,100	70,000	3,258	90,000	5,415
51,000	1,208	71,000	3,366	91,000	5,523
52,000	1,316	72,000	3,474	92,000	5,631
53,000	1,424	73,000	3,581	93,000	5,739
54,000	1,532	74,000	3,689	94,000	5,847
55,000	1,640	75,000	3,797	95,000	5,955
56,000	1,748	76,000	3,905	96,000	6,062
57,000	1,855	77,000	4,013	97,000	6,170
58,000	1,963	78,000	4,121	97,363	6,210

For residual incomes below **£39,796**, no contribution is assessed.

For residual incomes above **£97,363**, the assessed contribution is **£6,210**.

For details of the supplementary loan and grant support that is available to all full-time students, see section F.

SECTION E: BASIC SUPPORT AVAILABLE IN 2012/13 TO OLD SYSTEM FULL-TIME STUDENTS

TABLE E1: BASIC MAINTENANCE LOAN

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental home	1,744	3,673
London	3,263	6,643
Elsewhere	2,324	4,745
Overseas	2,780	5,653
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS	MAIN LOANS
Parental home	1,324	3,319
London	2,498	6,048
Elsewhere	1,811	4,391
Overseas	2,031	4,915

All eligible students who are on full-time courses, or on part-time Initial Teacher Training (ITT) courses with six weeks' or more full-time attendance, are eligible for the appropriate main loan rate, a quarter of which is income-assessed (see Table E2 below).

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table E1 above):

- (i) Eligible students on courses of ITT that require less than six weeks of full-time attendance in the year;
- (ii) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate;
- (iii) Students who are holders of means-tested NHS bursaries or means tested Scottish Health Care allowances (the full year reduced overseas rate of loan for these students is £2,324 and the final year reduced overseas loan rate is £1,811).

TABLE E2: MAXIMUM LOAN RATES: 25% INCOME ASSESSED AND 75% NON-INCOME ASSESSED ELEMENTS

FULL YEAR STUDENTS	MAIN RATE (100%) (Table E1)	NON-INCOME ASSESSED (75%)	INCOME ASSESSED (25%)
Parental home	3,673	2,755	918
London	6,643	4,982	1,661
Elsewhere	4,745	3,559	1,186
Overseas	5,653	4,240	1,413
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table E1)	NON INCOME ASSESSED (75%)	INCOME-ASSESSED (25%)
Parental home	3,319	2,489	830
London	6,048	4,536	1,512
Elsewhere	4,391	3,293	1,098
Overseas	4,915	3,686	1,229

E3: SUPPORT FOR TUITION

(1) Old system students attending courses at publicly funded institutions

Old system students will be liable for a tuition charge of up to **£1,380** in 2012/13. They will be able to apply for a **non means-tested tuition contribution loan of up to £1,380** to match their assessed tuition contribution, in addition to the usual means-tested grant for tuition of up to **£1,380**.

Maximum Tuition Charges in Special Cases

The maximum tuition charge payable in the following special cases (for which old system students can apply for means-tested grant for tuition and, in the case of 'a' and 'b' below, a non means-tested tuition contribution loan) will be as follows:

- a. Courses, including sandwich courses, at publicly funded institutions where a student spends a significant time during the year away from his or her institution will be **£680**
- b. courses of initial teacher training at publicly funded institutions: **£680**, where the periods of full-time study aggregate to less than 10 weeks in the relevant year
- c. *courses at Heythrop College: **£2,465**
- d. *Courses at the Guildhall School of Music and Drama: **£5,030**

*Old system students attending courses at Heythrop and Guildhall School of Music and Drama will **not** be eligible for a tuition contribution loan.

(2) Old system students attending courses at privately funded institutions

The tuition support arrangements for 'old system' students continuing courses at privately funded institutions in 2012/13 remain unchanged. They will be eligible for non means-tested grants for tuition, **but not for tuition contribution loans**, at the following rates: -

- a. Courses at the University of Buckingham: **£3,275**;
- b. Courses at any other privately funded institution: **£1,285**.

E4: THE HIGHER EDUCATION GRANT

This is a grant of up to **£1,000**. In 2012/13, full-time 'old system' students who have a household income of **£16,750** or less are eligible for the maximum grant. Students who have a household income of more than **£16,750** but less than **£22,735** are eligible for £1 less than the maximum grant for each complete **£6.30** by which their household income exceeds **£16,750**, subject to a minimum grant of **£50**.

GRANT ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME

HOUSEHOLD INCOME	AMOUNT OF GRANT AVAILABLE	HOUSEHOLD INCOME	AMOUNT OF GRANT AVAILABLE
16,750	1,000	20,000	485
17,000	961	20,500	405
17,500	881	21,000	326
18,000	802	21,500	247
18,500	723	22,000	167
19,000	643	22,500	88
19,500	564	22,735 (1)	50

(1) Where the household income exceeds £22,735, the student is not eligible for any Higher Education Grant.

TABLE E5: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR FULL-TIME 'OLD SYSTEM' STUDENTS IN 2012/13

Note: For those who are independent students and who do not have a spouse or partner, the household contribution is assessed under Table E6.

Assessments will be calculated as follows:

Household income less than **£23,660**: no contribution
 Household income of **£23,660**: contribution of £45
 Household income of **£23,661** or more: contribution of £45 plus £1 for each additional £9.27 of household income.

The minimum contribution is **£45** and the maximum is **£7,998**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION
23 660	45	48,000	2,670	73,000	5,367
24,000	81	49,000	2,778	74,000	5,475
25,000	189	50,000	2,886	75,000	5,583
26,000	297	51,000	2,994	76,000	5,691
27,000	405	52,000	3,102	77,000	5,799
28,000	513	53,000	3,210	78,000	5,906
29,000	621	54,000	3,317	79,000	6,014
30,000	728	55,000	3,425	80,000	6,122
31,000	836	56,000	3,533	81,000	6,230
32,000	944	57,000	3,641	82,000	6,338
33,000	1,052	58,000	3,749	83,000	6,446
34,000	1,160	59,000	3,857	84,000	6,554
35,000	1,268	60,000	3,965	85,000	6,662
35,155	1,285	61,000	4,073	86,000	6,769
36,000	1,376	62,000	4,180	87,000	6,877
37,000	1,484	63,000	4,288	88,000	6,985
38,000	1,591	64,000	4,396	89,000	7,093
39,000	1,699	65,000	4,504	90,000	7,201
40,000	1,807	66,000	4,612	91,000	7,309
41,000	1,915	67,000	4,720	92,000	7,417
42,000	2,023	68,000	4,828	93,000	7,525
43,000	2,131	69,000	4,936	94,000	7,632
44,000	2,239	70,000	5,043	95,000	7,740
45,000	2,347	71,000	5,151	96,000	7,848
46,000	2,454	72,000	5,259	97,000	7,956
47,000	2,562			97,385	7,998

For residual incomes below **£23,660**, no contribution is assessed.

For residual incomes above **£97,385**, the assessed contribution is **£7,998**.

TABLE E6: ASSESSMENT OF HOUSEHOLD CONTRIBUTION IN 2012/13 FOR 'OLD SYSTEM' FULL-TIME INDEPENDENT STUDENTS WHO HAVE NO SPOUSE OR PARTNER

Assessments will be calculated as follows:

Household income less than **£11,020**: no contribution
 Household income of **£11,020**: contribution of £45
 Household income of **£11,021** or more: contribution of £45 plus £1 for each additional £9.27 of household income.

The minimum contribution is **£45** and the maximum is **£7,998**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The parental income may be reduced by **£1,130** for any child (other than the student) who is wholly or mainly financially dependent upon the parent.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME.

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	HOUSEHOLD INCOME	ASSESSED CONTRIBUTION
11,020	45	36,000	2,739	61,000	5,436
12,000	150	37,000	2,847	62,000	5,544
13,000	258	38,000	2,955	63,000	5,652
14,000	366	39,000	3,063	64,000	5,760
15,000	474	40,000	3,171	65,000	5,868
16,000	582	41,000	3,279	66,000	5,975
17,000	690	42,000	3,386	67,000	6,083
18,000	797	43,000	3,494	68,000	6,191
19,000	905	44,000	3,602	69,000	6,299
20,000	1,013	45,000	3,710	70,000	6,407
21,000	1,121	46,000	3,818	71,000	6,515
22,000	1,229	47,000	3,926	72,000	6,623
22,515	1,285	48,000	4,034	73,000	6,731
23,000	1,337	49,000	4,142	74,000	6,838
24,000	1,445	50,000	4,249	75,000	6,946
25,000	1,553	51,000	4,357	76,000	7,054
26,000	1,660	52,000	4,465	77,000	7,162
27,000	1,768	53,000	4,573	78,000	7,270
28,000	1,876	54,000	4,681	79,000	7,378
29,000	1,984	55,000	4,789	80,000	7,486
30,000	2,092	56,000	4,897	81,000	7,594
31,000	2,200	57,000	5,005	82,000	7,701
32,000	2,308	58,000	5,112	83,000	7,809
33,000	2,416	59,000	5,220	84,000	7,917
34,000	2,523	60,000	5,328	84,745	7,998
35,000	2,631				

For residual incomes below **£11,020**, no contribution is assessed.

For residual incomes above **£84,745**, the assessed contribution is **£7,998**.

For details of supplementary loan and grant support that is available to full-time continuing students, see section F.

SECTION F: SUPPLEMENTARY LOANS AND GRANTS FOR LIVING COSTS IN 2012/13 (Available to all full-time students)

Current system students who are new entrants in **2012/13** should be assessed for means-tested supplementary support in accordance with **Table A8**;

Current system students who were new entrants in **2009/10, 2010/11 or 2011/12** and who are continuing on their course in **2012/13** should be assessed for means-tested supplementary support in accordance with **Table B14**;

Current system students who were new entrants in **2008/09** should be assessed for means-tested supplementary support in accordance with **Table C14**;

Current system students who were new entrants in **2006/07 or 2007/08** should be assessed for all means-tested support in accordance with **Table D13**;

Old system students should be assessed for means-tested supplementary support in accordance with **Table E5 or E6** as appropriate.

TABLE F1: LONG COURSES LOANS (previously known as “extra weeks loans”)

STUDY AT HOME	AMOUNT
Parental	54
London	106
Elsewhere	83
Overseas	115

NOTE: The rates shown are weekly amounts. Students eligible for the reduced rate of loan are not eligible for additional amounts for periods of extra attendance.

TABLE F2: DISABLED STUDENTS ALLOWANCES (Not means-tested)

ALLOWANCE	MAXIMUM AMOUNT
Non-medical personal helper	20,520
Major items of specialist equipment	5,161
Other disability-related expenditure	1,724

NOTES:

The equipment allowance is for the duration of the course. The other two allowances are annual amounts.

Students attending an academic year of a course of initial teacher training in which periods of full-time attendance, including teaching practice, aggregate to less than six weeks are eligible for DSA at the part-time rates.

The maximum DSAs for **part-time students** are shown in Table G2.

The maximum grant for **disabled postgraduate students** is **£10,260**.

F3: GRANT IN RESPECT OF AN ADULT DEPENDANT

Where applicable, the maximum grant in 2012/13 in respect of a partner will be **£2,642**.

“Partner” is currently defined in the Student Support Regulations 2011. A student’s spouse or civil partner would fall within the definition. In certain cases, a person living with the student as if he were the student’s spouse or civil partner will also be covered.

Where the student does not have a partner within the meaning of the Regulations, a student may be eligible for this grant in respect of one adult dependant whose net income does not exceed **£3,796**.

F4: GRANT TOWARDS CHILDCARE COSTS (“CHILDCARE GRANT”)

The amount of childcare grant payable will be based on 85% of actual childcare costs, subject to a maximum grant of **£148.75** per week for one child only or **£255** per week for two or more children.

F5: THE PARENTS’ LEARNING ALLOWANCE

The maximum amount of Parents Learning Allowance payable in 2012/13 will be **£1,508** and the minimum **£50**.

F6: TRAVEL GRANTS

The amount to be disregarded in any assessment of claims will be **£303**.

F7: DISREGARDS TO BE USED IN 2012/13 WHEN CALCULATING THE AMOUNT OF GRANTS FOR DEPENDANTS (i.e. Adult Dependants' Grant, Childcare Grant and Parents' Learning Allowance) PAYABLE TO AN ELIGIBLE STUDENT

DEPENDANTS	THRESHOLD
Eligible student has no dependent child	1,159
Eligible student is <u>not</u> a lone parent and has one dependent child	3,473
Eligible student is <u>not</u> a lone parent and has more than one dependent child	4,627
Eligible student is a lone parent and has one dependent child	4,627
Eligible student is a lone parent and has more than one dependent child	5,792

SECTION G: SUPPORT AVAILABLE TO NEW PART-TIME STUDENTS IN 2012/13

G1: TUITION SUPPORT

Part-time new entrants to courses* at **publicly funded institutions** in 2012/13 will be able to apply for a **non means-tested tuition loan** of up to **£6,750**, depending upon the actual tuition charge for their course.

Part-time new entrants to courses* at **privately funded institutions** in 2012/13 will be able to apply for a **non means-tested tuition loan** of up to **£4,500**, depending upon the actual tuition charge for their course.

*In order to be eligible for a tuition loan, a student must be studying at an intensity of at least 25% of an equivalent full-time course for a) the appropriate academic year and (b) the duration of the entire course.

G2: DISABLED STUDENTS ALLOWANCES FOR PART-TIME STUDENTS (Not means-tested)

ALLOWANCE	MAXIMUM AMOUNT
Non-medical personal helper	15,390
Major items of specialist equipment	5,161
Other disability-related expenditure	1,293

The equipment allowance is for the duration of the course. The other two allowances are annual amounts.

EXTRA FINANCIAL SUPPORT FROM INSTITUTIONS AND THE NATIONAL SCHOLARSHIP PROGRAMME

Institutions will also be providing extra financial support to students from disadvantaged backgrounds. Eligibility criteria and types and amounts of support available will vary according to the particular institution.

Starting from 2012/13 for new students, the National Scholarship Programme (NSP) will help students from low income families with the cost of going to university. The Programme is designed to help students whose family income is no greater than £25,000 a year. Each university will set their own eligibility criteria to decide who to help from amongst this broad group of people. Help under the Programme may include a tuition waiver or discount, a free foundation year, subsidised accommodation or a cash bursary. NSP arrangements will differ from institution to institution.

Further details will be available on institutions' own websites.

SECTION H: SUPPORT AVAILABLE TO CONTINUING PART-TIME STUDENTS AND CONTINUING FULL-TIME DISTANCE LEARNING STUDENTS IN 2012/13

H1: TUITION SUPPORT

Single student with no dependent children	
Income	Entitlement
Below £16,845	<p>Full course grant of £265.</p> <p>Full tuition grant (or the tuition charge charged by the college whichever is lower).</p> <p>Amount of tuition grant (See note on ‘ Intensity of Study’ at foot of this table)</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course – £820 • Course equivalent to 60% to 74% of a full-time course – £985 • Course equivalent to 75% or more of a full-time course – £1,230
£16,845	<p>Full course grant of £265</p> <p>The tuition grant is reduced by £50.</p> <p>Amount of tuition grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course – £770 • Course equivalent to 60% to 74% of a full-time course – £935 • Course equivalent to 75% or more of a full-time course – £1,180
£16,846 to £25,419	<p>Full course grant of £265.</p> <p>Tuition grant as follows (or the tuition charge charged by the college whichever is lower).</p> <p>Amount of tuition grant</p> <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course – £770 less £1 for every £11.91 of income (before tax) over £16,845 • Course equivalent to 60% to 74% of a full-time course – £935 less £1 for every £9.69 of income (before tax) over £16,845 • Course equivalent to 75% or more of a full-time course – £1,180 less £1 for every £ 7.59 of income (before tax) over £16,845
£25,420	Full course grant of £265. £50 tuition grant.
£25,421 to £26,029	Full course grant of £265 No tuition grant
£26,030 to £28,064	Course grant of £265 less £1 for every £9.47 of income (before tax) over £26,030
£28,065	£50 course grant
£28,066 and over	No support

The amount of tuition grant that a part-time student will receive depends on the rate at which the student studies their course each year; this is referred to as ‘intensity of study’. There are three bands of tuition grant, each measured as a percentage of a full-time equivalent course with the tuition grant amount increasing for higher intensity of study, in line with the bands shown in the table above.

The income disregards for students with partners and dependent children are £2,000 for a partner (where counted), £2,000 for the first dependent child, and £1,000 for each subsequent child.

Students starting part-time courses of initial teacher training on or after 1 September 2010 are eligible for the part-time support package.

H2: COURSE GRANT

Part-time students are eligible for a grant of up to **£265** for books, travel and other expenditure relating to their course. This grant is income assessed, using the same thresholds as above, with the amount of course grant decreasing by £1 for every £9.47 of reckonable income above £26,030. Course grant is not linked to the intensity rate at which a part-time student studies their course.

H3: DISABLED STUDENTS ALLOWANCES – PART TIME STUDENTS (Not means-tested)

ALLOWANCE	MAXIMUM AMOUNT
Non-medical personal helper	15,390
Major items of specialist equipment	5,161
Other disability-related expenditure	1,293

The equipment allowance is for the duration of the course. The other two allowances are annual amounts.

H4: DISABLED STUDENTS ALLOWANCES – FULL-TIME DISTANCE LEARNING STUDENTS (Not means-tested)

ALLOWANCE	MAXIMUM AMOUNT
Non-medical personal helper	20,520
Major items of specialist equipment	5,161
Other disability-related expenditure	1,724

The equipment allowance is for the duration of the course. The other two allowances are annual amounts.

SECTION I: SUPPORT AVAILABLE TO NEW FULL-TIME DISTANCE LEARNING STUDENTS IN 2012/13

I1: TUITION SUPPORT

New full-time distance learning entrants to courses at **publicly funded institutions** in 2012/13 will be able to apply for a **non means-tested tuition loan** of up to **£9,000**, depending upon the actual tuition charge for their course.

New full-time distance learning entrants to courses at **privately funded institutions** in 2012/13 will be able to apply for a **non means-tested tuition loan** of up to **£6,000**, depending upon the actual tuition charge for their course.

I2: DISABLED STUDENTS ALLOWANCES – FULL-TIME DISTANCE LEARNING STUDENTS (Not means-tested)

ALLOWANCE	MAXIMUM AMOUNT
Non-medical personal helper	20,520
Major items of specialist equipment	5,161
Other disability-related expenditure	1,724

The equipment allowance is for the duration of the course. The other two allowances are annual amounts.

ACCESS AGREEMENTS AND THE NATIONAL SCHOLARSHIP PROGRAMME

All institutions charging over £6,000 a year for full time courses have access agreements agreed with the Office for Fair Access. These set out the financial and other help that the institution will provide to students from disadvantaged backgrounds. Eligibility criteria and types and amounts of support available will vary according to the particular institution.

Also starting from 2012/13 for new students, the National Scholarship Programme (NSP) will help students from low income families with the cost of going to university. Scholarships are worth at least £3,000 for eligible full time students. The Programme is designed to help students whose family income is no greater than £25,000 a year. Each university will set their own eligibility criteria to decide who to help from amongst this broad group of people. Help under the Programme may include a tuition waiver or discount, a free foundation year, subsidised accommodation or a cash bursary of up to £1,000. NSP arrangements will differ from institution to institution.

Many institutions have chosen to include the awards made through the NSP within the main financial package they are offering under their access agreement. Further details will be available on institutions' own websites.