

Assessing Financial Entitlement

Higher Education Student Finance in England 2011/12 Academic Year

August 2011

This August version of the guidance has been update at paragraph 79 to amend the link to the Practitioners website to the list of designated fast track courses.

Dear Colleague

HIGHER EDUCATION STUDENT SUPPORT IN ENGLAND IN 2010/11: ASSESSING FINANCIAL ENTITLEMENT

Attached is the Assessing Financial Entitlement chapter of the consolidated 'Guidance on the administration of Student Support 2011/12'. It applies to full-time students and those that are treated as full-time students for the purposes of the Education (Student Support) Regulations 2009 as amended by the Education (Student Support(regulations 2009 (Amendment) Regulations 2010 and The Education (Student Fees, Awards and Support) (Amendment) Regulations 2011 (the "Regulations"), giving advice on rates of loan, grant and loans for tuition fees, the Maintenance and Special Support Grants, the Higher Education Grant (HEG), broad entitlement to these grants, and how these loans and grants are income assessed.

Annex F sets out all the rates of support for the 2011/12 academic year.

The Education (Student Support) Regulations 2009 came into force on 1st September 2009. These Regulations were amended by the Education (Student Support(regulations 2009 (Amendment) Regulations 2010 and The Education (Student Fees, Awards and Support) (Amendment) Regulations 2011 and came into force on 11th **November 2010**. SLC should make assessments and issue notifications for the 11/12 academic year under these regulations.

Regulations and paragraphs are referred to throughout by their numbers in Education (Student Support (regulations 2009 (Amendment) Regulations 2010 and The Education (Student Fees, Awards and Support) (Amendment) Regulations 2011.

Following the introduction of the new student support package in 2006/07, the guidance deals with the systems of student support listed below. This guide includes information on:

Defining old and current system students who are not 2008 or 2009 cohort students, 2008 cohort students and 2009 cohort students.

The Maintenance Grant

The Special Support Grant.

Fee loans (for both old, current system students who are not 2008 or 2009 cohort students, 2008 cohort students and 2009 cohort students)

Assessing contributions for old and current system students (including split contributions)

Changes to support for new Initial Teacher Training (ITT) students in 2010/11

If you have any questions about this guidance please contact:

| Name | Telephone | E-mail |
|------|-----------|--------|
| | | |

| | | |
|----------------------|---------------|------------------------|
| SLC Team, Darlington | 0845 602 0583 | SSIN_queries@slc.co.uk |
|----------------------|---------------|------------------------|

This guidance does not cover every aspect of student support. The full details are contained in the Regulations which are the legal basis of the student support arrangements for the academic year 2011/12. Nothing in this guidance can replace the Regulations and if there is any difference between this guidance and the Regulations, the Regulations prevail. This guidance is based on the Regulations in force from 11 November 2010.

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Introduction

1. This chapter explains how an eligible student's entitlement to loans for living costs, grants and loans for tuition fees, HE grant, and Maintenance and Special Support Grant are assessed. Since 2009/10 prior year financial details are required for new and continuing students i.e. AY 11/12 supply financial year details for 09/10 as opposed to 10/11. See Schedule 4 (5) and paragraphs 184 and 212 -214.
2. This chapter should be read in conjunction with the 'Assessing Eligibility' chapter.
3. Regulations and paragraphs are referred to by their numbers in the **Education (Student Support) Regulations 2009** as amended.

Policy

Overview

4. This guidance refers to 'old system' and 'current system' students. Current system students fall into one of 3 categories: 'current system students who are not 2008 or 2009 cohort students', '2008 cohort students' and '2009 cohort students' (see Regulation 2)

An '**old system**' student is an eligible student who:

- started the current course before 1st September 2006 and is continuing on that course after 31st August 2010;
 - is a gap-year student in relation to the current course (as defined in regulation 2 of the Regulations);
 - started an end-on course (other than a course falling within paragraph (c) of the definition of "end on course" in regulation 2) on or after 1st September 2006 following on from a course started prior to 1st September 2006 (or, in the case of a gap-year student, a course started prior to 1st September 2007); or
 - started the current course on or after 1st September 2006 after transferring from a course which the student started prior to 1st September 2006 (or, in the case of a gap-year student, a course which was started prior to 1st September 2007).
5. **Old system** students in 2011/12 may be entitled to:
 - Grant support towards their tuition fees, subject to an income assessment;
 - A fee contribution loan to cover any assessed contribution to their fees. (If a student only applies for non-income assessed support, they can apply for a fee loan to cover the cost of their fees up to a maximum of £1,345; the amount they can take out is not subject to an income assessment).
 - A loan for living costs (repaid on an income contingent basis after leaving their course), 25% of which is subject to an income assessment.
 - Other grants for living costs: Disabled Students Allowance, Adult Dependents' Grant, Childcare Grant, Parents' Learning Allowance and Grants for Travel.
 6. Old system students who were new entrants to higher education in the 2004/05 academic year or later and who are continuing their courses into 2011/12 may also be entitled to receive the Higher Education Grant of up to £1,000 subject to an income assessment.
 7. A '**current system student who is not a 2008 or 2009 cohort**' student (these students were previously referred to as 'new system' students) is an eligible student who:

- started the current course on or after 1st September 2006 and before 1st September 2008, is continuing on that course after 31 August 2011 and is not an 'old system' student.
 - started the current course on or after 1st September 2008 and has undertaken a previous designated course which began before 1st September 2008.
8. **'Current system students who are not 2008 or 2009 cohort'** students in 2011/12 may be entitled to:
- a Maintenance Grant for living costs of up to £2,906, subject to an income assessment;
 - a loan to cover the fees payable up to a maximum of £3,375 (£1,680 in certain circumstances). This is not subject to an income assessment and is repaid on an income contingent basis after the student has left their course;
 - a loan for living costs (repaid on an income contingent basis after leaving their course). The amount of loan payable is dependent on the amount of Maintenance Grant received and the assessed household contribution, as well as where the student is studying and living;
 - grants for living and other costs: Disabled Students' Allowances, Adult Dependants' Grant, Childcare Grant, Parents' Learning Allowance and Grants for Travel.
9. **'2008 cohort' students** (Regulation 2(1)) are those who:
- (i) began their current course on or after 1st September 2008 but before 1st September 2009
 - (ii) transfer to the current course on or after 1st September 2009 from a course beginning on or after 1st September 2008 and before 1st September 2009
 - (iii) begin an end-on course on or after 1st September 2009 immediately after ceasing to attend a preliminary course that began on or after 1st September 2008 and before 1st September 2009
- and
- who have not undertaken a previous designated course which began before 1st September 2008
 - who are starting a type 1 or type 2 teacher training course (i.e. initial teacher training students other than those taking a first degree course), or
 - who are starting a course in social work, medicine, dentistry, veterinary surgery, architecture, landscape architecture, landscape design, landscape management, town planning or town and country planning.
- Different household income thresholds apply to Maintenance Grants/Special Support Grants and loans for living costs for (i) 2008 cohort students and (ii) current system students who are not 2008 or 2009 cohort students.
10. **'2009 cohort' students** (Regulation 2(1)) are those who
- (i) begin their current course on or after 1st September 2009 and are not 2008 cohort students
 - (ii) transfer to the current course on or after 1st September 2010 from a course beginning on or after 1st September 2009

- (iii) begin an end-on course on or after 1st September 2010 immediately after ceasing to attend a preliminary course that begins on or after 1st September 2009.

who fall into one of the following categories

- who have not undertaken a previous course which began before 1st September 2008. Previous courses include all undergraduate HE courses but exclude any part-time or completely self-funded previous study where no qualification was achieved. Note that if the student has undertaken a previous course which began after 1st September 2008 and before 1st September 2009 (i.e. the student withdrew from the first year of a course in AY 2008/09), he or she is a '2009 cohort' student.
- Type 1 or Type 2** teacher training students (i.e. ITT students other than those on a first degree course) who (a) begin their current course on or after 1 September 2009 and before 1st September 2010 or (b) transfer to their current course on or after 1st September 2010 from an ITT course beginning before 1st September 2010*, or
- Current system students who begin a course in social work, medicine, dentistry, veterinary surgery or architecture on or after 1st September 2009.*

*If the current course is a Type 1 or Type 2 teacher training course or a course in social work, medicine, dentistry, veterinary surgery or architecture, it is immaterial whether any previous study undertaken commenced before or after 1st September 2008.

**Type 3 ITT students who (a) begin their current course on or after 1st September 2009 and before 1st September 2010 or (b) transfer to their current course on or after 1st September 2010 from an ITT course beginning before 1st September 2010 will be treated in the same way as current system students on most other undergraduate courses when determining their cohort.

New students who start a part-time course of ITT on or after 1st September 2010 are eligible for the standard part-time student support package.

New students who start a full-time course of ITT on or after 1st September 2010 are eligible for the standard full-time student support package.

11. 2009 cohort students in 2011/12 may be entitled to:
- a Maintenance Grant or Special Support Grant for living costs of up to £2,906, subject to an income assessment;
 - a loan to cover the fees payable up to a maximum of £3,375 (£1,680 in certain circumstances). This is not subject to an income assessment and is repaid on an income contingent basis after the student has left their course;
 - a loan for living costs (repaid on an income contingent basis after leaving their course). The amount of loan payable is dependent on the amount of Maintenance Grant received and the assessed household contribution, as well as where the student is studying and living;
 - grants for living and other costs: Disabled Students' Allowances, Adult Dependants' Grant, Childcare Grant, Parents' Learning Allowance and Grants for Travel.
12. The Special Support Grant is paid as an alternative to the Maintenance Grant to students who fall into any of the groups of people (called 'vulnerable groups' by the Department for Work and Pensions) who may be eligible for income-related benefits

while studying a full-time course. Paragraph 41 sets out the groups of students who are potentially eligible for the Special Support Grant.

13. The Maintenance Grant is for living costs, which means that it would be taken into account by Jobcentre Plus and local authority Housing Benefit sections when assessing a student's entitlement to income-related benefits. If a student were to receive a Maintenance Grant his entitlement to benefits may be reduced. The purpose of the Special Support Grant is to pay certain groups of students who may be eligible for benefits whilst they are studying, an alternative grant for meeting course-related costs. The Special Support Grant will be disregarded by Jobcentre Plus and local authority Housing Benefit sections when assessing a student's entitlement to income-related benefits. This will ensure that a student does not lose the additional support of increased grants by having his benefit entitlement reduced.
14. A summary of what may be available in the 2011/12 Student Support Package is set out below:

| Relevant Elements of the Student Support Package | Old System students in 2011/12 | Current System students in 2011/12 (all cohorts) |
|---|---|--|
| Fee Grant | ✓ | X |
| Fee Contribution Loan | ✓ | X |
| Fee Loan | X | ✓ |
| Up to £1,000 HE Grant | ✓ (provided the student started the course on or after 1 September 2004) | X |
| Up to £2,906 Maintenance Grant or Special Support Grant | X | ✓ |

15. Some old and current system students are entitled to additional grants for living costs - if they are disabled, have dependants, or have certain travel costs. Guidance on the Adult Dependants' Grant, Childcare Grant, Parents' Learning Allowance and Grants for Travel is contained in the 'Grants for Dependants and Travel Grants' chapter.
16. There is provision under the full-time Distance Learning package for those students who, because of their disability, cannot attend a "traditional" full time course (which requires attendance) for students to receive the full time package of support. The full time package is not open to those students who have a disability but who could attend and choose not to. Funding for full time Distance Learning students is set out in the Regulations, and is described in the 'Grants for Part-time students' chapter.
17. A full-time student who is a prisoner during any part of the AY will be eligible for maintenance support on a pro-rata daily basis for the time not spent in prison.

In exceptional circumstances, SLC may use their discretion not to apply pro-rating to a student who has spent part of an AY in prison. This should only apply where pro-rating will cause financial hardship to a student and prevent him/her from continuing with his/her course. These instances are expected to be very few.

18. Annex F sets out the rates of support available for the 2011/12 academic year.

19. The income used to assess a student's entitlement to support can include the income of members of a student's household. Which members of the household are included may depend on when the student started their course, and whether the student is deemed dependent or independent of their parents (see tables below). These tables should be used in conjunction with guidance on how the household income assessment works (page 53 onwards).

(i) Dependent student

| Year student started their course* | Income to include in the household assessment (<u>always</u> include the income of the student) |
|---|--|
| Before 2004/05 | Natural / Adoptive parent(s) |
| 2004/05 | Natural / Adoptive parent(s) plus where applicable the parent's: - spouse - civil partner - cohabiting partner of the opposite sex |
| 2005/06 or later | Natural / Adoptive parent (s) plus where applicable the parent's: - spouse - civil partner - cohabiting partner of either sex |

(ii) Independent student

| Year student started their course* | Income to include in the household assessment (<u>always</u> include the income of the student) |
|---|--|
| Before 2000/01 | spouse; or civil partner |
| After 2000/01 but before 2005/06 | spouse; civil partner; cohabiting partner of the opposite sex - <u>only</u> where the student is aged 25 or over on the relevant date |
| 2005/06 or later | spouse; - civil partner; or - cohabiting partner of either sex - <u>only</u> where the student is aged 25 or over on the relevant date |

(iii) Single independent student (no partner)

| Year student started their course* | Income to include in the household assessment |
|--|--|
| All students irrespective of year of start | Student |

***Transfers**

Where the student has had their eligibility transferred from a previous course to the current course as a result of one or more transfers, they shall be treated as having

started their course in the academic year relevant to the first course they transferred from.

*'End-on' provision

Where the student's course is a course taken 'end-on' to another course (see definition below), the student will be treated as having started their current course at the beginning of the academic year in which they started the previous course. This principle is extended where a second 'end-on' course immediately follows another 'end-on' course.

The definition of an 'end-on' course is set out in regulation 2(1) and broadly covers:

- a full-time non-ITT first degree course beginning before 1st September 2009 which the student begins to attend immediately following certain full-time HNC, HND, Cert HE and Dip HE courses (disregarding the intervening vacation); or
- a full-time honours degree starting on or after 1 September 2006 but before 1st September 2009 which the student begins to attend immediately following certain full-time foundation degree courses (disregarding the intervening vacation);
- an ITT course not exceeding 2 years in length which a student began to attend before 1 September 2006 immediately following certain first degree courses (disregarding the intervening vacation). It is important to note that students going immediately on from a first degree course to an ITT course, e.g. a PGCE course starting on or after 1 September 2006, will no longer be considered end-on students. However, those who have already gone end-on to these courses prior to 2006/07 will continue to be assessed as old system students on end-on courses;
- for students starting a course on or after 1st September 2009, a full-time first degree course (other than a first degree for ITT) which disregarding any intervening vacation, a student immediately begins after ceasing to attend (or undertake in the case of a distance learning course) a full-time or part-time HNC, HND, Cert HE, Dip HE or Foundation Degree, having achieved a qualification.

Grants for Living and Other Costs

Higher Education Grant (old system students)

- 20.** The HE Grant will be payable potentially to eligible old system students, who started a designated course of one of the types listed below on or after 1st September 2004 (see regulation 64):
- Full-time course;
 - Sandwich course (but generally not in the sandwich year – see regulations 38(5) and 38(6)); or
 - Part-time initial teacher training course (where full-time attendance is 6 weeks or more).

The HE Grant is not available to eligible old system students who:

- are on a designated course being taken 'end on' to a course which began before 1 September 2004;
- are on a designated course which began in 2004/05 or a subsequent academic year and to which the student has had his eligibility transferred from a course starting prior to 1 September 2004;

- are in receipt of an income based healthcare bursary or Scottish healthcare allowance in the 2011/12 academic year;
 - fall within paragraph 9 of Schedule 1 to the Regulations and not within any other paragraph of that Schedule;
 - do not qualify for fee support in connection with the 2011/12 academic year (this does **not** apply to students who do not qualify for fee support because 2011/12 is an Erasmus year or who are on a flexible postgraduate ITT course that started before 1 September 2010). Please refer to the 'Assessing Eligibility' guidance chapter which deals with eligibility for fee support (including the previous study and ELQ rules).
21. There are no age restrictions for the HE grant.
22. Regulation 65 states that the maximum amount of Higher Education Grant that a student can receive for the 2011/12 academic year will be £1,000.
23. An old system student will not qualify for the HE grant in respect of an academic year unless he qualifies for fee support for that year. However, if the only reason that a student does not qualify for fee support is because he is overseas on the ERASMUS programme or is on a flexible postgraduate ITT course that started before September 2009, this will not prevent him from qualifying for the HE grant. Please refer to the 'Assessing Eligibility' guidance chapter for how the new previous study rules affect eligibility for the HE grant.
24. The financial assessment for the HE Grant will be based on the household income. This will be determined from the main income assessment.
25. Where the household income is £16,750 or less, the student will be entitled to receive the maximum amount of grant. This will then decrease by £1 for every complete £6.30 above this threshold. Where the household income is £22,735, a minimum grant of £50 will be payable. No HE Grant will be payable where the household income is more than £22,735. (See Annex F, section D4)

Case Study: HE Grant

| Old System Student – Household Income £20,000 | | |
|---|--|----------------|
| A | Household Income | £20,000 |
| B | HE Grant Threshold | £16,750 |
| C | Difference (A-B) | £3,250 |
| D | Divide C by £6.30 and round down to the nearest pound. | £515 |
| E | £1000 minus D = HE Grant payable | £485 |

26. Old system students will be informed of how much HE Grant they will receive on their Support Notification Letter. The HE Grant will be paid with the loan for living costs in three instalments by the SLC.

Maintenance Grant (current system students)

27. The means-tested Maintenance Grant is generally payable to eligible current system students attending:
- a full-time course;

- a sandwich course (but not generally in the sandwich year – see Regulations 38(5) and 38(6));
- a part-time initial teacher training course which began before 1 September 2010 and where full-time attendance (including teaching practice) is 6 weeks or more.

However, an eligible student will not qualify for a Maintenance Grant if:

- the only paragraph of Schedule 1 to the Regulations into which he falls is paragraph 9;
 - he is eligible for an income based healthcare bursary or Scottish Healthcare allowance in the 2011/12 academic year;
 - he qualifies for a Special Support Grant;
 - he does not qualify for a fee loan for the 2011/12 academic year (this does not apply to students who do not qualify for fee support because they are on an Erasmus year or a flexible postgraduate ITT course that started before September 2010). Refer to the 'Assessing eligibility' Chapter for guidance on eligibility for fee support (including the rules on previous study and equivalent and lower level qualifications (ELQs)).
 - he is a new student starting a part-time course of ITT on or after 1st September 2010 (he will be eligible for the standard part-time student support package instead).
28. There are no age restrictions in relation to the Maintenance Grant. Note, however, that an applicant who is over 60 may qualify for Special Support Grant instead.
29. The maximum amount of Maintenance Grant that students can receive for the 2011/12 academic year will be £2,906 (see regulations 57, 58 and 59). The rules for calculating the amount of Maintenance Grant payable to type 1 and type 2 ITT students are covered separately in the section on ITT students on page 37 onwards. Regulation 2(1) defines type 1 and type 2 teacher training students.
30. The amount of Maintenance Grant payable will be determined by reference to household income. Household income will be determined from the main income assessment.
31. For **current system students who are not 2008 or 2009 cohort** students, where the household income is £18,360 or less the student will be entitled to receive the maximum amount of grant. This will then decrease by £1 for every complete £5.86 above this threshold up to a household income of £27,819. Where the household income exceeds £27,819, the grant entitlement (in this case a reduced amount of £1,292) will decrease by £1 for every complete £9.27 above this threshold up to a household income of £39,332. Where the household income is £39,333, a minimum grant of £50 will be payable. No Maintenance Grant will be payable where the household income is more than £39,333.
32. Current system students who are not 2008 or 2009 cohort students will be informed of how much Maintenance Grant they will receive on their Support Notification Letter. The Maintenance Grant will be paid with the loan for living costs in three instalments by SLC.
33. Current system students who are not 2008 or 2009 cohort students and who get the Maintenance Grant may also be eligible for a loan for living costs. The amount of loan they are entitled to receive will be reduced by £1 for every £1 of Maintenance Grant received up to a maximum of £1,292 (see regulation 66 or 74).

Case Studies: Maintenance Grant (not including type 1, type 2 or type 3 ITT students - as defined under regulation 2(1))

| Current System Student A – Household Income £20,000 (not a 2008 and 2009 cohort student) | | |
|---|---|----------------|
| A | Household Income | £20,000 |
| B | Maintenance Grant Threshold | £18,360 |
| C | Difference A – B | £1,640 |
| D | Divide C by £5.86 and round down to the nearest pound | £279 |
| E | £2,906 minus D = Maintenance Grant Payable | £2,627 |

| Current System Student B- Household Income £30,000 (not a 2008 or 2009 cohort student) | | |
|---|---|----------------|
| A | Household Income | £30,000 |
| B | Maintenance Grant Threshold | £27,819 |
| C | Difference A-B | £2,181 |
| D | Divide C by £9.27 and round down to the nearest pound | £235 |
| E | £1,292 minus D = Maintenance Grant Payable | £1,057 |

| Current System Student C – Household Income £39,333 (not a 2008 or 2009 cohort student) | | |
|--|---|-------------------------------|
| A | Household Income | £39,333 |
| B | Maintenance Grant Threshold 2 | £27,819 |
| C | Difference A – B | £11,514 |
| D | Divide C by £9.27 and round down to the nearest pound | £1,242 |
| E | £1,292 minus D = Maintenance Grant Payable | £50 (minimum grant) |

| Current System Student D – Household Income £39,346 (not a 2008 or 2009 cohort student) | | |
|--|----------------------------------|----------------|
| A | Household Income | £39,346 |
| B | Maintenance Grant Payable | Nil |

34. Case Studies for type 1, type 2 or type 3 ITT students are covered in the section on ITT Students.

35. **For 2008 cohort** students where the household income is £25,000 or less the student will be entitled to receive the maximum amount of grant. This will then decrease by £1 for every complete £5.86 above this threshold up to a household income of £34,459. Where the household income exceeds £34,459 the maximum grant will decrease by £1 for every complete £20.59 above this threshold up to a household income of £60,032. Where the household income is £60,032 a minimum grant of £50 will be payable. No Maintenance Grant will be payable where the household income is more than £60,032.
36. **2008 Cohort** students will be informed of how much Maintenance Grant they will receive on their Support Notification Letter. The Maintenance Grant will be paid with the loan for living costs in three instalments by the SLC.
37. 2008 cohort students who get the Maintenance Grant may also be eligible for a loan for living costs. In some cases the amount of loan they are entitled to receive will be reduced by £1 for every £1 of Maintenance Grant received up to a maximum of £1,292 (see regulation 66 or 70).

Case Studies: Maintenance Grant (not including type 1, type 2 or type 3 ITT students - as defined under regulation 2(1))

| Current (2008 Cohort) System Student A – Household Income £30,000 | | |
|--|---|----------------|
| A | Household Income | £30,000 |
| B | Maintenance Grant Threshold | £25,000 |
| C | Difference A – B | £5,000 |
| D | Divide C by £5.86 and round down to the nearest pound | £853 |
| E | £2,906 minus D = Maintenance Grant Payable | £2,053 |

| Current (2008 Cohort) System Student B- Household Income £40,000 | | |
|---|--|----------------|
| A | Household Income | £40,000 |
| B | Maintenance Grant Threshold | £34,459 |
| C | Difference A-B | £5,541 |
| D | Divide C by £20.59 and round down to the nearest pound | £269 |
| E | £1,292 minus D = Maintenance Grant Payable | £1,023 |

NOTE: £1 for every complete £5.86 by which the household income exceeds £25,000 but does not exceed £34,459.
£1 for every complete £20.59 by which the household income exceeds £34,459 but does not exceed £60,032.

| Current (2008 Cohort) System Student C – Household Income £60,032 | | |
|--|--|-------------------------------|
| A | Household Income | £60,032 |
| B | Maintenance Grant Threshold 2 | £34,459 |
| C | Difference A- B | £25,573 |
| D | Divide C by £20.59 and round down to the nearest pound | £1,242 |
| E | £1,292 minus D = Maintenance Grant Payable | £50 (minimum grant) |

| Current (2008 Cohort) System Student D – Household Income £60,033 | | |
|--|----------------------------------|----------------|
| A | Household Income | £60,033 |
| B | Maintenance Grant Payable | Nil |

38. **For 2009 cohort** students where the household income is £25,000 or less the student will be entitled to receive the maximum amount of grant. This will then decrease by £1 for every complete £5.00 of household income above this threshold up to a household income of £34,000. Where the household income exceeds £34,000 the maximum grant will decrease by £1 for every complete £15.17 increase in household income above this threshold up to a household income of £50,020. Where the household income is £50,020 a minimum grant of £50 will be payable. No Maintenance Grant will be payable where the household income is more than £50,020.
39. **2009 Cohort** students will be informed of how much Maintenance Grant they will receive on their Support Notification Letter. The Maintenance Grant will be paid with the loan for living costs in three instalments by the SLC.
40. 2009 cohort students who get the Maintenance Grant may also be eligible for a loan for living costs. In some cases the amount of loan they are entitled to receive will be reduced by £1 for every £0.50 of Maintenance Grant received up to a maximum of £1,453 (see regulations 66 and 72).

Case Studies: Maintenance Grant (not including type 1, type 2 or type 3 ITT students - as defined under regulation 2(1))

| Current (2009 Cohort) System Student A – Household Income £30,000 | | |
|--|---|----------------|
| A | Household Income | £30,000 |
| B | Maintenance Grant Threshold | £25,000 |
| C | Difference A – B | £5,000 |
| D | Divide C by £5.00 and round down to the nearest pound | £1,000 |
| E | £2,906 minus D = Maintenance Grant Payable | £1,906 |

| Current (2009 Cohort) System Student B- Household Income £40,000 | | |
|---|--|----------------|
| A | Household Income | £40,000 |
| B | Household Income between £25,000 and £34,000 | £9,000 |
| C | Divide B by £5.00 and round down to the nearest pound | £1,800 |
| D | Household Income between £34,000 and £40,000 | £6,000 |
| E | Divide D by £15.17 and round down to the nearest pound | £395 |
| F | Add C and E for total amount to deduct from maximum grant payable. | £2,195 |
| G | £2,906 minus F = Maintenance Grant Payable | £711 |

NOTE: £1 for every complete £5.00 by which the household income exceeds £25,000 but does not exceed £34,000.
£1 for every complete £15.17 by which the household income exceeds £34,000 but does not exceed £50,020.

| Current (2009 Cohort) System Student C – Household Income £50,020 | | |
|--|--|-------------------------------|
| A | Household Income | £50,020 |
| B | Household Income between £25,000 and £34,000 | £9,000 |
| C | Divide B by £5.00 and round down to the nearest pound | £1,800 |
| D | Household Income between £34,000 and £50,020 | £16,020 |
| E | Divide D by £15.17 and round down to the nearest pound | £1,056 |
| F | Add C and E for total amount to deduct from maximum grant payable. | £2,856 |
| G | £2,906 minus F = Maintenance Grant Payable | £50 (minimum grant) |

| Current (2009 Cohort) System Student D – Household Income £50,021 |
|--|
|--|

| | | |
|---|----------------------------------|----------------|
| A | Household Income | £50,021 |
| B | Maintenance Grant Payable | Nil |

Special Support Grant (current system students)

41. A student will be potentially eligible for Special Support Grant if he is a current system student and during the relevant academic year he either:

- (1) falls within one of the categories of people prescribed for the purposes of section 124(1)(e) of the Social Security Contributions and Benefits Act 1992 in regulation 4ZA of the Income Support (General) Regulations 1987 (SI 1987/1967); or
- (2) is treated as being liable to make payments in respect of a dwelling prescribed for the purposes of section 130(2) of the Social Security Contributions and Benefits Act 1992 in regulation 56 of the Housing Benefit Regulations 2006 (SI 2006/213).

The categories of students who are potentially eligible for the Special Support Grant are set out below. It is likely that some of these categories will only rarely apply to higher education students, but can not be ruled out altogether:

- a) The student is a lone parent who is responsible for a child
or
for a young person aged under 20 (i.e. aged 19 or younger) who is:
 - a member of the student's household; and who is in
 - in full-time non-advanced education.
- b) The student is a lone foster parent of a child or young person aged under 20 (i.e. aged 19 or younger).
- c) The student has a partner who is also a full-time student and one or both of them are responsible for a child or young person aged under 20 (i.e. aged 19 or younger) who is in full-time non-advanced education.
- d) The student has a disability and qualifies for a Disability Premium or Severe Disability Premium.
- e) The student has been treated as incapable of work for a continuous period of at least 28 weeks (two or more periods of incapacity separated by a break of no more than 8 weeks count as one continuous period).
- f) The student is deaf and qualifies for Disabled Students' Allowances.
- g) The student has a disability and qualifies for income-related Employment and Support Allowance
- h) The student is waiting to go back to a course having taken approved time out because of an illness or caring responsibility

that has now come to an end for a period not exceeding one year.

- i) The student is from abroad and entitled to an Income Support urgent cases payment because they are temporarily without funds for a period of up to six weeks.
- j) The student is aged 60 or over.

There are no age restrictions on the availability of the Special Support Grant.

42. However, a current system student will not qualify for a Special Support Grant if:
- the only paragraph of Schedule 1 into which he falls is paragraph 9 (i.e. an EC national or family member of such a national entitled only to fee support);
 - he is not eligible to apply for an income based healthcare bursary or Scottish healthcare allowance in the 2011/12 academic year;
 - he is on an ITT course which began before 1 September 2010 where the periods of full-time attendance (including attendance for the purposes of teaching practice) are in aggregate less than 6 weeks;
 - he is a new student starting a part-time ITT course which began on or after 1 September 2010 (he will be eligible for the standard part-time student support package instead).
 - he is on a sandwich course and the periods of full-time study are in aggregate less than 10 weeks (this does not apply if the periods of work experience constitute periods of unpaid service);
 - he does not qualify for a fee loan for the 2011/12 academic year (this does not apply if he does not qualify for such a loan because he is on a flexible postgraduate ITT course that started before September 2008 or an Erasmus year). SLC should refer to 'Assessing Eligibility' for guidance on eligibility for fee support (including the rules on previous study and equivalent and lower level qualifications (ELQs)).
43. A student does not have to satisfy any of the eligibility criteria that determine whether a person will actually receive Income Support or Housing Benefit. Whether a student would actually qualify for Income Support or Housing Benefit is irrelevant to whether he can claim Special Support Grant. It does not matter if a student would be precluded from claiming either benefit because he has, for example, a large amount of capital. A student does not need to have applied for Income Support or Housing Benefit in order to be eligible for the Special Support Grant. What matters for Special Support Grant purposes is that the student falls within one or more of the categories of people set out in paragraph 41.
44. For example, one of the categories of people prescribed for the purposes of the Income Support (General) Regulations 1987 is a lone parent who is responsible for a child or young person aged under 20 who is a member of his household and in full-time non-advanced education. Such a student would be eligible for Special Support Grant even if he did not in fact qualify for Income Support, had never applied for it or was not in receipt of it for the whole year.
45. It should also be noted that not falling within one of the categories of people prescribed in the Income Support (General) Regulations 1987 does not preclude the student falling within one of the categories of people prescribed in the Housing Benefit Regulations 2006 and vice versa.
46. Where a student's circumstances change part way through the academic year and he consequently falls within one of the categories of people set out in paragraph 41,

he may be awarded Special Support Grant in respect of the whole of that year. Take for example a student who splits up with his partner part way through the year and becomes a lone parent within the meaning of paragraph 41(a). In this situation Special Support Grant may be awarded in respect of the whole of that academic year, subject of course to income assessment. The student does not need to have actually received, applied for or be eligible for Income Support or Housing Benefit.

47. If the student was already receiving Maintenance Grant, this would need to be reassessed and Special Support Grant awarded in its place. Any loan substitution that has taken place would also need to be reassessed and the student invited to apply for the additional amount of loan if they wish to do so.
48. Current system students who qualify for the Special Support Grant will not qualify for the Maintenance Grant. The Special Support Grant uses the same tapers and thresholds as the Maintenance Grant. However, students in receipt of the Special Support Grant will not have their loan for living costs reduced. The rules for determining the amount of support payable to students who are type 1, type 2 and type 3 ITT students are dealt with in the ITT section of this Chapter.

Case Studies: Special Support Grant (not including type 1, type 2 and type 3 ITT students – as defined under regulation 2(1))

| Current System Student A – Household Income £20,000 (not a 2008 or 2009 cohort student) | | |
|--|---|----------------|
| A | Household Income | £20,000 |
| B | Special Support Grant Threshold | £18,360 |
| C | Difference A – B | £1,640 |
| D | Divide by £5.86 and round down to the nearest pound | £279 |
| E | £2,906 – D = Special Support Grant Payable | £2,627 |

| Current System Student B – Household Income £30,000 (not a 2008 or 2009 cohort student) | | |
|--|---|----------------|
| A | Household Income | £30,000 |
| B | Special Support Grant Threshold | £27,819 |
| C | Difference A- B | £2,181 |
| D | Divide C by £9.27 and round down to the nearest pound | £235 |
| E | £1,292 minus D = Special Support Grant Payable | £1,057 |

| Current System Student C – Household Income £39,333 (not a 2008 cohort student) | | |
|--|--------------------------------------|----------------|
| A | Household Income | £39,333 |
| B | Special Support Grant Payable | £50 |

| Current System Student D – Household Income £39,334 (not a 2008 cohort student) | | |
|--|--------------------------------------|----------------|
| A | Household Income | £39,334 |
| B | Special Support Grant Payable | Nil |

Case Studies: Special Support Grant (not including type 1, type 2 or type 3 ITT students - as defined under regulation 2(1))

| Current System Student A – Household Income £30,000 (2008 cohort) | | |
|--|---|----------------|
| A | Household Income | £30,000 |
| B | Special Support Grant Threshold | £25,000 |
| C | Difference A – B | £5,000 |
| D | Divide C by £5.86 and round down to the nearest pound | £853 |
| E | £2,906 minus D = Special Support Grant Payable | £2,053 |

| Current System Student B- Household Income £40,000 (2008 cohort) | | |
|---|--|----------------|
| A | Household Income | £40,000 |
| B | Special Support Grant Threshold | £34,459 |
| C | Difference A-B | £5,541 |
| D | Divide C by £20.59 and round down to the nearest pound | £269 |
| E | £1,292 minus D = Special Support Grant Payable | £1023 |

NOTE: £1 for every complete £5.86 by which the household income exceeds £25,000 but does not exceed £34,459.
£1 for every complete £20.59 by which the household income exceeds £34,459 but does not exceed £60,032.

| Current System Student C – Household Income £60,032 (2008 cohort) | | |
|--|--|----------------|
| A | Household Income | £60,032 |
| B | Special Support Grant Threshold 2 | £34,459 |
| C | Difference A- B | £25,573 |
| D | Divide C by £20.59 and round down to the nearest pound | £1,242 |

| | | |
|---|---|-------------------------------|
| E | £1,292 minus D = Special Support Grant Payable | £50 (minimum grant) |
|---|---|-------------------------------|

| | | |
|--|--------------------------------------|----------------|
| Current System Student D – Household Income £60,033 (2008 cohort) | | |
| A | Household Income | £60,033 |
| B | Special Support Grant Payable | Nil |

Case Studies: Special Support Grant (not including type 1, type 2 or type 3 ITT students - as defined under regulation 2(1) (2009 Cohort)

| | | |
|--|---|----------------|
| Current System Student A – Household Income £33,000 (2009 cohort) | | |
| A | Household Income | £33,000 |
| B | Special Support Grant Threshold | £25,000 |
| C | Difference A – B | £8,000 |
| D | Divide C by £5.00 and round down to the nearest pound | £1,600 |
| E | £2,906 minus D = Special Support Grant Payable | £1,306 |

| | | |
|---|--|----------------|
| Current System Student B- Household Income £39,824 (2009 cohort) | | |
| A | Household Income | £39,824 |
| B | Income between £25,000 and £34,000 | £9,000 |
| C | Divide B by £5.00 and round down to the nearest pound | £1,800 |
| D | Income between £34,000 and £39,824 | £5,824 |
| E | Divide D by £15.17 and round down to the nearest pound | £383 |
| F | Add C and E to give total to reduce maximum Special Support Grant by | £2,183 |
| G | £2,906 minus F = Special Support Grant Payable | £723 |

NOTE: £1 for every complete £5.00 by which the household income exceeds £25,000 but does not exceed £34,000.
£1 for every complete £15.17 by which the household income exceeds £34,000 but does not exceed £50,020.

| Current System Student C – Household Income £50,020 (2009 cohort) | | |
|--|--|----------------|
| A | Household Income | £50,020 |
| B | Income between £25,000 and £34,000 | £9,000 |
| C | Divide B by £5.00 and round down to the nearest pound | £1,800 |
| D | Income between £34,000 and £50,020 | £18,020 |
| E | Divide D by £15.17 and round down to the nearest pound | £1,056 |
| F | Add C and E to give total to reduce maximum Special Support Grant by | £2,856 |
| G | £2,906 minus D = Special Support Grant Payable | £50 |

| Current System Student D – Household Income £50,778 (2009 cohort) | | |
|--|--------------------------------------|----------------|
| A | Household Income | £50,778 |
| B | Special Support Grant Payable | Nil |

Loans for Living Costs (old, and current system students)

General rates applicable

49. Since academic year 2009/10, new full-time students who already hold an Honours Degree are no longer eligible for a loan for living costs for courses leading to qualifications in landscape architecture, landscape design, landscape management, town planning or town and country planning. Students who started studying on these courses before 2009/10 will continue to be eligible for support.
50. The age limit on loans for living costs is 60, and there is no requirement to declare an intention to go into employment or onto another HE course. This will apply to all students studying in 2011/12.
51. In order to qualify for a loan for living costs, eligible students will need to be (or have been) below the age of 60 on the first day of the first academic year of the specified designated course. Please note the comments on the end-on and transfer provisions at paragraph 19 which explain how to determine when the course started).
52. Old and current system students do not qualify for a loan for living costs in connection with attendance on a designated course if that course is a flexible post graduate course for the initial training of teachers which is less than an academic year's duration.

53. If a student becomes eligible part way through their course as a result of the increase in the age limit, only loan payments in respect of 2011/12 onwards will be made; no loan for living costs will be payable in respect of previous years of their course.

Case Studies: Age Limits for Loans for Living Costs

- **Student A** starts his four year course on 1 September 2011, aged 59. He will qualify for a loan for living costs for the duration of that course.
- **Student B** is aged 59. He starts a Foundation Degree on 1 September 2011. He qualifies for a loan for living costs for the duration of his Foundation Degree. He then moves 'end-on' to an honours degree course. Although he will be aged 61 when he starts his honours degree course he will still qualify for a loan for living costs because he was under age 60 on the first day of the first academic year of the Foundation Degree.

54. The loan for living costs' rates vary according to where the student lives and studies. Regulations 70 to 75 and Annex F set out the maximum amounts applicable in each case. Please note the conditions under which the London rate of loan is applicable (regulation 87(b)) and the related definition of the former Metropolitan Police District in regulation 2(1)).
55. **Old system** students are entitled to at least a loan at 75% of the maximum rate applicable to them. The remaining 25% of the loan is income assessed.
56. **Current system** students who are not 2009 cohort students and who are in receipt of a Maintenance Grant can also receive a loan for living costs, but the maximum amount of loan they are entitled to receive will be reduced by a £1 for every £1 of Maintenance Grant received up to £1,292 (see Regulation 66). In some instances, this will mean that entitlement to the loan for living costs falls below the 75% level mentioned in the paragraph above. 2009 cohort students will have their loan reduced by £0.50 for every £1 of maintenance grant received, this means that 2009 cohort students are entitled to a loan of at least 72% of the maximum rate applicable, and the remaining 28% of the loan is income assessed.
57. **Current system** students who are not 2008 cohort students with a household income over £39,333 and up to £39,796 are entitled to the full loan for living costs.
58. **Current system** students who are not 2008 cohort students with household incomes above £39,796 will be assessed to make a contribution to their support, which will be calculated at £1 for every £9.27 of income above £39,796. For these students the loan for living costs will be reduced on this basis until 75% of the loan remains.
59. **2008 cohort** students with a household income over £60,032 and up to £61,062 are entitled to the full loan for living costs.
60. **2008 cohort** students with household incomes above £61,062 will be assessed to make a contribution to their support, which will be calculated at £1 for every £9.27 of income above £61,062. For these students the loan for living costs will be reduced on this basis until 75% of the loan remains.
61. **2009 cohort** students with a household income over £50,020 and up to £50,778 are entitled to the full loan for living costs.
62. **2009 cohort** students with household incomes above £50,778 will be assessed to make a contribution to their support, which will be calculated at £1 for every £5.00 of

income above £50,778. For these students, the loan for living costs will be reduced on this basis until 72% of the loan remains.

Case Studies: Loans for Living Costs (current system students who are not 2008 or 2009 cohort students)

All students in the case studies are living away from the parental home and outside of London and not in the final year of a course other than an intensive course

| Student A – Household Income £20,000 | | |
|---|---|---------------|
| A | Maintenance Grant payable (see case studies for Maintenance Grant) | £2,627 |
| B | Loan for Living Costs payable (£4,745 less £1,292 Maintenance Grant substituted for loan) | £3,453 |

| Student B - eligible for Special Support Grant – Household Income £20,000 | | |
|--|---|---------------|
| A | Special Support Grant payable | £2,627 |
| B | Loan for Living Costs payable (no substitution for loan for living costs) | £4,745 |

| Student C eligible for Maintenance Grant – Household Income £27,819 | | |
|--|---|---------------|
| A | Maintenance Grant payable | £1,292 |
| B | Loan for Living Costs payable (£4,745 less £1,292 Maintenance Grant substituted for loan) | £3,453 |

| Student D eligible for Maintenance Grant – Household Income £30,000 | | |
|--|---|---------------|
| A | Maintenance Grant payable | £1,057 |
| B | Loan for Living Costs payable (£4,745 less £1,057 Maintenance Grant substituted for loan) | £3,688 |

| Student E - eligible for Special Support Grant – Household Income £30,000 | | |
|--|---|---------------|
| A | Special Support Grant payable | £1,057 |
| B | Loan for Living Costs payable (no substitution for loan for living costs) | £4,745 |

| Student F - eligible for Maintenance Grant– Household Income £39,333 | | |
|---|---|---------------|
| A | Maintenance Grant payable | £50 |
| B | Loan for Living Costs payable (£4,745 less £50 Maintenance Grant substituted for loan) | £4,695 |

| Student G - eligible for Maintenance Grant– Household Income £39,334 to £39,796 | | |
|--|--|------------------------------|
| A | Maintenance Grant payable | £0 |
| B | Loan for Living Costs payable (no income above £39,796 therefore no assessed contribution) | £4,745 (100% loan) |

| Student H – Household Income £50,791 | | |
|---|--|--|
| A | Household Income | £50,791 |
| B | Loan for Living Costs Threshold | £39,796 |
| C | Difference A – B | £10,995 |
| D | Divide by £9.27 and round down to the nearest pound to give means tested element of loan | £1,186 |
| E | £4,745 – D = Loan for Living Costs payable | £3,559 (75% non-means tested element of maximum entitlement to loan) |

Case Studies: Loans for Living Costs (2008 cohort students)

All students in the case studies are living away from the parental home and outside of London and not in the final year of a course other than an intensive course

| Student A – Household Income £30,000 | | |
|---|--|---------------|
| A | Maintenance Grant payable (see case studies for Maintenance Grant) | £2,053 |
| B | Loan for Living Costs payable (£4,745 less £1,292 Maintenance Grant substituted for loan) | £3,453 |

| Student B - eligible for Special Support Grant – Household Income £30,000 | | |
|--|---|---------------|
| A | Special Support Grant payable | £2,053 |
| B | Loan for Living Costs payable (no substitution for loan for living costs) | £4,745 |

| Student C eligible for Maintenance Grant – Household Income £34,459 | | |
|--|---|---------------|
| A | Maintenance Grant payable | £1,292 |
| B | Loan for Living Costs payable (£4,745 less £1,292 Maintenance Grant substituted for loan) | £3,453 |

| Student D eligible for Maintenance Grant – Household Income £40,000 | | |
|--|---|---------------|
| A | Maintenance Grant payable | £1,023 |
| B | Loan for Living Costs payable (£4,745 less £1,023 Maintenance Grant substituted for loan) | £3,722 |

| Student E - eligible for Special Support Grant – Household Income £40,000 | | |
|--|---|---------------|
| A | Special Support Grant payable | £1,023 |
| B | Loan for Living Costs payable (no substitution for loan for living costs) | £4,745 |

| Student F - eligible for Maintenance Grant– Household Income £60,032 | | |
|---|--|---------------|
| A | Maintenance Grant payable | £50 |
| B | Loan for Living Costs payable (£4,745 less £50 Maintenance Grant substituted for loan) | £4,695 |

| Student G - eligible for Maintenance Grant– Household Income £60,033 to £61,062 | | |
|--|--|------------------------------|
| A | Maintenance Grant payable | £0 |
| B | Loan for Living Costs payable (no income above £61,062 therefore no assessed contribution) | £4,745 (100% loan) |

| Student H – Household Income £72,057 | | |
|---|------------------|----------------|
| A | Household Income | £72,057 |

| | | |
|---|--|--|
| B | Loan for Living Costs Threshold | £61,062 |
| C | Difference A – B | £10,995 |
| D | Divide by £9.27 and round down to the nearest pound to give means tested element of loan | £1,186 |
| E | £4,745 – D = Loan for Living Costs payable | £3,559 (75% non-means tested element of maximum entitlement to loan) |

Case Studies: Loans for Living Costs (2009 cohort students)

All students in the case studies are living away from the parental home and outside of London and not in the final year of a course other than an intensive course

| | | |
|---|---|---------------|
| Student A – Household Income £30,000 | | |
| A | Maintenance Grant payable (see case studies for Maintenance Grant) | £1,906 |
| B | Loan for Living Costs payable (£4,950 less £953 Maintenance Grant substituted for loan) | £3,997 |

| | | |
|--|---|---------------|
| Student B - eligible for Special Support Grant – Household Income £30,000 | | |
| A | Special Support Grant payable | £1,906 |
| B | Loan for Living Costs payable (no substitution for loan for living costs) | £4,950 |

| | | |
|--|---|----------------|
| Student C eligible for Maintenance Grant – Household Income £34,000 | | |
| A | Maintenance Grant payable | £1,106 |
| B | Loan for Living Costs payable (£4,950 less £553 Maintenance Grant substituted for loan) | £ 4,397 |

| | | |
|--|---|---------------|
| Student D eligible for Maintenance Grant – Household Income £40,000 | | |
| A | Maintenance Grant payable | £711 |
| B | Loan for Living Costs payable (£4,950 less £355 Maintenance Grant substituted for loan) | £4,595 |

| Student E - eligible for Special Support Grant – Household Income £40,000 | | |
|--|---|---------------|
| A | Special Support Grant payable | £711 |
| B | Loan for Living Costs payable (no substitution for loan for living costs) | £4,950 |

| Student F - eligible for Maintenance Grant– Household Income £50,020 | | |
|---|--|---------------|
| A | Maintenance Grant payable | £50 |
| B | Loan for Living Costs payable (£4,950 less £25 Maintenance Grant substituted for loan) | £4,925 |

| Student G - eligible for Maintenance Grant– Household Income £50,021 to £50,778 | | |
|--|--|------------------------------|
| A | Maintenance Grant payable | £0 |
| B | Loan for Living Costs payable (no income above £50,778 therefore no assessed contribution) | £4,950 (100% loan) |

| Student H – Household Income £57,708 | | |
|---|---|--|
| A | Household Income | £57,708 |
| B | Loan for Living Costs Threshold | £50,778 |
| C | Difference A – B | £6,930 |
| D | Divide by £5 and round down to the nearest pound to give means tested element of loan | £1,386 |
| E | £4,950 – D = Loan for Living Costs payable | £3,564 (72% non-means tested element of maximum entitlement to loan) |

Loans for Living Costs – students with reduced entitlement

63. Different rates of loan for living costs apply to both old and current system students on part-time courses of initial teacher training (ITT) who attend for less than 6 weeks and whose course began before 1 September 2010; on certain types of sandwich year courses; in their final year of study; and in receipt of income assessed NHS bursaries. Students who choose not to be income-assessed will only be able to apply for a reduced rate loan for living costs.

Students who live at their parent's home treated as living elsewhere

- 64.** Where an old system student began the specified designated course (defined in Regulation 2) before 1 September 2004 SLC can, where they feel appropriate, award a higher rate of loan to that student if he is living at the parental home and if his parents cannot be expected to support him due to age, incapacity or otherwise (Regulation 81(1)). Where a student began that course on or after 1 September 2004, SLC can no longer award a higher rate of loan to a student in such circumstances (Regulation 81(2)).
- 65.** There is no longer a provision in the Regulations which allows SLC to award the parental rate of loan in the situation where a student did not live at the parental home, but SLC was satisfied that they could have conveniently attended the course from the parental home. Since 2004/05 all students living away from the parental home have been eligible for the rate of loan applicable to their site of study.

Students who are members of religious orders

- 66.** Since 2009/10, separate student support arrangements no longer apply for new full-time students identifying themselves as living in Houses of Religious Order. This category therefore no longer appears on the PN1 application form or on the online application form for new students.

Students who already define themselves as living in Houses of Religious Order and who are continuing in academic year 2011/12 on a course that commenced before academic year 2009/10 will remain eligible for their existing package of support. However, the separate House of Religious Order category will no longer appear on the PR1 application form or the online application form for continuing students.

College Fee Loans – Oxford and Cambridge

- 67.** Regulations 88-95 provide that graduate students may qualify for a (new) loan to cover college fee costs if they are undertaking a second degree at either Oxford or Cambridge University. The loan, which is administered by the SLC, is available to an eligible student (or person treated as an eligible student) who:
- (i) already has an honours degree from a UK institution;
 - (ii) is attending:
 - (a) a course of a standard not higher than a first degree leading to qualification as:
 - a medical doctor
 - a dentist,
 - a veterinary surgeon,
 - an architect;
 - or, if the course started before 1st September 2009,
 - a landscape architect,
 - a landscape designer,
 - a landscape manager,
 - a town planner or town and country planner
 - (b) a course leading to qualification as a social worker; or
 - (c) a course of which any academic year is a bursary year. That is, a year in respect of which the student is eligible to apply for an income related healthcare bursary or Scottish Healthcare Allowance

(iii) is a member of a college or permanent private hall of the University of Oxford or a member of a college of the University of Cambridge;

(iv) was under 60 on the first day of the first academic year of the course in (i); and

(v) started the course on or after 1 September 2006 and is continuing on it in 2011/12 or started the course on or after 1st September 2011.

A person treated as an eligible student is defined in regulation 90.

- 68.** Regulation 94 sets out the level of support that will be provided.

Overseas study

- 69.** Since 1st September 2007, students attending an overseas institution are no longer required to attend that institution for a period of eight consecutive weeks in the academic year in order to qualify for the overseas rate of loan (regulation 87).
- 70.** Students studying at an overseas institution or the University of London Institute in Paris now merged with Royal Holloway University of London will now all fall within Category C (regulation 87).
- 71.** Where students change their circumstances exactly half way through an academic quarter, they will be entitled to the higher of the two possible rates of loan for living costs (see regulation 80(e)(ii)) A student attending an overseas institution for 50% of the quarter and spending the remaining 50% at their parental home, would receive the higher overseas rate of loan for the relevant quarter. A student attending an overseas institution for 50% of the quarter and studying in London (not residing at home) for the remaining 50% of the quarter would qualify for the London rate of loan in that quarter.
- 72.** Students who are attending an overseas institution or the University of London Institute in Paris, now merged with Royal Holloway University of London for less than 50% of an academic quarter are normally entitled to the same rate of loan for living costs that would apply if they were studying for the entire quarter in the UK. For example, a student spending 60% of the quarter at their parental home and the remaining 40% overseas would qualify for the home rate of loan. However, regulation 75 was amended for the 2007/08 academic year so that students whose circumstances change more than once during an academic quarter may still be eligible for the overseas rate of loan. The requirement that a student spends at least half of an academic quarter in order to qualify for the overseas rate of loan for that quarter has been removed.
- 73.** Now, as in any other case, the student who has a period of attendance at an overseas institution and who has more than one other change of circumstance in the quarter will qualify for the rate of loan for living costs covering the longest period in that quarter. For example, a student spending 40% of a quarter overseas, 30% away from home outside London and 30% at the parental home, would be entitled to the overseas rate of loan for living costs for that quarter.
- 74.** For students who spend less than a full year overseas, SLC should calculate the loan entitlement by determining which loan rate should apply for each of the quarters during which instalments are paid (see paragraphs 80 to 82 for additional information on changes made during the year).

Loans for extra weeks' attendance (all students who are not 2008 or 2009 cohort students)

- 75.** Additional support for extra weeks of attendance above 30 weeks and 3 days is in the form of a loan for living costs, with a fixed amount being available per extra

week, or part of a week, up to 45 weeks of study. Students studying for 45 weeks or more in any 52 week period are treated as if they are studying for the full 52 weeks and their extra weeks' loan is calculated accordingly.

- 76.** The amount payable for extra weeks attendance is determined by reference to the Category into which the student falls (regulation 75, see also Section E of Annex F and Annex G).

Long Courses Loan for 2008 and 2009 Cohort students

- 77.** Additional support for extra weeks of attendance above 30 weeks and 3 days is in the form of a long courses loan, with a fixed amount being available per extra week, or part of a week, up to 45 weeks of study. Students studying for 45 weeks or more in any 52 week period are treated as if they are studying for the full 52 weeks and their extra weeks' loan is calculated accordingly.
- 78.** The amount payable for long courses loan is determined by reference to the Category into which the student falls (regulation 73, see also Section E of Annex F and Annex G).

Students on accelerated courses

- 79.** Students on 'accelerated' degrees which last for two academic years, and which require students to undertake more than 40 weeks in the final year, are, if they qualify for a loan, entitled to the full year loan rate in the final year and also for the extra weeks' loan for attendance above 30 weeks and 3 days. Students on designated Fast Track degrees or Compressed degrees, also delivered over two long academic years are, if they qualify, entitled to the same support package, but are not required to be in attendance for the full duration of the award. A list of designated Fast Track awards is available at <http://practitioners.studentfinanceengland.co.uk/pls/portal/docs/PAGE/PPIPG001/PPIPS001/PPIPS036/PPIPS069/COPY%20OF%20XL0000015.XLS>

Changes during the year

- 80.** Broadly, the loan for living costs is payable in respect of three quarters of the academic year. With the exception of loans for living costs to be paid to compressed degree students, the three quarters these are depends on which quarter the longest vacation falls in (see regulation 79). Where the loan for living costs is payable to a compressed degree student, the Secretary of State will determine which quarter in respect of which the loan is not payable. Where students' circumstances change during the year the rate of loan applicable to them may also change (e.g. where they move away from the parental home or where they transfer from studying a course in London to studying a course elsewhere in the UK or attending an overseas institution as part of their course). In these cases, the rate of loan which applies will depend on what the student's circumstances were for the majority of the relevant quarter, or where a student changes their circumstances exactly half way through a quarter, which of the two possible rates of loan is higher - see regulation 80.
- 81.** For example, in the case of a student studying outside London, and living with his parents, the appropriate amount of loan is the parental home rate. If however he moves away from the parental home after the first or second week of the relevant quarter, he would be entitled to the elsewhere rate for that quarter and subsequent quarters. If the student were to move away from the parental home exactly half-way through a quarter, the higher of the two possible rates of loan for living costs would be applicable, which in this instance would be the elsewhere rate of loan (see tables 1 and 2 below).
- 82.** For students whose circumstances change more than once during an academic quarter, the rate of loan for living costs covering the longest period in the academic quarter will apply. For example, a student spending 40% of a quarter away from

home in London, 30% away from home outside London and 30% at the parental home, would be entitled to the London rate of loan for living costs for that quarter.

Table 1

| Quarter | 1 st quarter | | | | 2 nd quarter | | | 3 rd quarter | | | |
|-------------------------|--------------------------|-----|-----|-----|-------------------------|-----|-----|-------------------------|-------------------------------|-----|--|
| Month | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | |
| Student position | Student at parental home | | | | | | | | Student living away from home | | |
| Entitlement for quarter | Parental home rate | | | | | | | Elsewhere rate | | | |

Table 2

| Quarter | 1 st quarter | | | | 2 nd quarter | | | 3 rd quarter | | | |
|-------------------------|--------------------------|-----|-----|-----|-------------------------|-----|-----|-------------------------|-------------------------------|-----|--|
| Month | Sep | Oct | Nov | Dec | Jan | Feb | Mar | Apr | May | Jun | |
| Student position | Student at parental home | | | | | | | | Student living away from home | | |
| Entitlement for quarter | Parental home rate | | | | | | | Elsewhere rate | | | |

Grants for Fees (old system students)

General rates applicable to students who are studying at publicly-funded institutions

- 83.** Old system students may qualify for grant support towards tuition fees, subject to certain criteria which include the provisions on previous study (as set out in the Assessing Eligibility Chapter).
- 84.** Regulation 31(1) provides that the maximum level of grant support towards tuition fees applicable to most old system students for 2011/12 is £1,345. There are, however, certain exceptions. The following groups of old system students are subject to a maximum tuition fee grant of £665, as specified in Regulation 31(2):
- Students in the final year which is ordinarily required to be completed after less than 15 weeks' attendance;
 - Students on a sandwich course, in respect of an academic year:
 - During which any periods of full-time study are in aggregate less than 10 weeks, (as calculated by paragraph 90-92 below); or

- (ii) In respect of that academic year and any previous academic years of the course, the aggregate of any one or more periods of attendance which are not periods of full-time study at the institution (disregarding intervening vacations) exceeds 30 weeks (calculated in accordance with paragraph 86-89);
 - c) Students on an ITT course, where any periods of full-time study in the academic year are in aggregate less than 10 weeks.
 - d) Students studying on a course provided in conjunction with an overseas institution, where in an academic year:
 - (i) Any periods of full-time study at the UK institution are in aggregate less than 10 weeks; or
 - (ii) In respect of that academic year and any previous academic years of the course which are not periods of full-time study at the UK institution (disregarding intervening vacations) exceeds 30 weeks (calculated in accordance with paragraph 1).
 - e) Students on an academic year of a course provided by the University of London Institute in Paris now merged with Royal Holloway University of London where the course began before 1 September 2001.
- 85.** Paragraphs 90 to 92 below set out how periods of full-time study are calculated for ITT courses which started before 1st September 2010.

Calculation of weeks' full-time study

Sandwich Courses

- 86.** The calculation of 10 weeks at paragraph 84(b) above should be on the basis that not only weeks of full-time study, but also (or alternatively) any days of full-time study which fall in any week which also includes work experience, are aggregated.
- 87.** Only days of full-time study (not part days) should be counted. Also, when counting days of study to make up a number of weeks of study, the divisor should be 5 rather than 7 – e.g. 50 days would produce 10 weeks.
- 88.** In relation to 10 weeks at paragraph 84(d), 15 weeks at paragraph 84(a) above and 30 weeks at paragraphs 84(b) and (d), parts of weeks cannot be counted.
- 89.** Study includes *learning in the workplace*, where that is a course requirement. Such learning is a feature of some foundation degree courses. It may also occur in courses other than foundation degree courses. Please see the definition of learning in the workplace which can be found in the 'Assessing Eligibility' guidance chapter.

ITT Courses which started before 1st September 2010

- 90.** The calculation of 10 weeks at paragraphs 84(c) above should be on the basis that not only weeks of full-time study, but also hours and part days of study should be counted. For determining the periods of full-time study, it would be reasonable for an LA/SLC to aggregate periods of part-time attendance or study into periods of full-time study/attendance
- 91.** For these purposes we advise that it would be reasonable to treat a week as comprising 30 hours in total. For example, a student attending a course totalling 180 hours in the academic year will be regarded as attending that course for six weeks. However, the requirement in the regulations is in terms of weeks and it is for LAs/SLC to consider whether the attendance requirements have been met sufficiently with a different total number of hours.

- 92.** The Department takes the view that the following may qualify as periods of study where they are explicitly part of the course:
- Lectures
 - Seminars
 - Taught sessions and tutorials
 - Directed study at or through the college/HEI
 - Teaching practice (whether observed or not)
 - Assessment of peers' teaching at the college/HEI or a study centre
 - Course related meetings with mentors and contact with tutors
 - Course related learning sets/groups
 - Development of personal development plans in college/HEI
 - Literacy, numeracy and ICT skills development, including requirements of the national minimum core
 - Periods between them on the same day

Full-time ITT courses starting on or after 1st September 2010

- 93.** Full-time ITT courses starting on or after 1st September 2010 that do not lead to a first degree (PGCE and equivalent courses) are courses of at least one academic year but no more than two academic years in length, are described as full-time courses and where the periods of study in each academic year are at least 300 hours. A week of study can be considered as 30 hours. Paragraph 92 clarifies what qualifies as periods of study. These courses will attract the standard full-time package of support. (Flexible ITT courses starting on or after 1st September 2010 attract the part-time package of support.)

Students at private HEIs

- 94.** Old system students continuing on designated courses at private HEIs in 2011/12 will remain eligible for a non means-tested fee grant of up to a maximum of £1,255 (see Regulation 33(1)(a)). Old system students on designated courses at the University of Buckingham will continue to receive a higher rate of non means tested fee grant of £3,190 (see Regulation 33(2)). All fee grant payments to private HEIs are made by the SLC. These students are not eligible for the fee contribution loan.

Students on courses provided by private HEIs on behalf of publicly-funded institutions

- 95.** Old system students studying on courses provided at private HEIs on behalf of a publicly funded institution that began on or after the 1st September 2001 will continue to be eligible for the income assessed fee grant of up to a maximum of £1,345 (see Regulation 32(1)). These students may be eligible for a fee contribution loan.

Guildhall School of Music and Drama and Heythrop College

- 96.** Guildhall School of Music and Drama became a publicly funded HEI on 1st August 2006, and Heythrop College became a publicly funded HEI from 1 September 2006. However, old system students will continue to be eligible for non means-tested fee grants of £4,900 and £2,405 respectively in 2011/12 (see Regulations 31(5) and 31(6)).
- 97.** Students who have started courses in 2006/07 or later at Guildhall and Heythrop will be treated in the same way as other current system students at publicly funded institutions.

University of London Institute in Paris (formerly British Institute in Paris)

- 98.** The level of grant for tuition fees for old system students studying at the University of London Institute in Paris which merged with Royal Holloway University of London is as for publicly-maintained UK institutions in general – £1,345 in 2011/12. Note that students who started their course before 1 September 2001 are eligible for the half rate of grant for fees – £665 (see Regulation 31(2)).

Sandwich courses (including foundation degree sandwich courses)

General

a) Calculating weeks of full-time study

- 99.** Where students will be undertaking alternate periods of full-time study in an institution and periods of work experience, the term dates from the HEI course database provided by the Student Loans Company will not provide sufficient information for SLC to determine the appropriate level of support. SLC will need to refer to the information provided by students in their applications; and they may also need to contact HEIs to ascertain attendance patterns. The SLC authorising officer should make changes to the amounts shown on the system to reflect the amount of support before authorising the release of a support notification letter 17(ASSESS) and payment(s) to students following this pattern of study. Further information can be found in the chapter on 'Guidance on General, Eligibility and Entitlement Assessment Administration' under 'Students attending for less than a full year'.

b) Learning in the workplace

- 100.** Study includes learning in the workplace, where that is a course requirement. Please see the definition of learning in the workplace which can be found in the 'Assessing Eligibility' guidance chapter.

Sandwich courses - support for fees

- 101.** Please note paragraphs 86 to 89 above carefully: the 10 weeks should aggregate entire weeks of full-time study, days of full-time study which occur in the same weeks as work experience, or if necessary both. (Full-time study, as noted above, may include learning in the workplace). Where the aggregate is 10 weeks or more, the grant for fees is £1,345. Where it is less than 10 weeks, the grant for fees is £665.
- 102.** The £665 fee is also payable where the aggregate of any one or more periods of attendance in respect of the current academic year and any previous academic years which are not periods of full-time study at the institution, exceeds 30 weeks (see regulation 31(2)). This is to allow for the fact that, although a student may spend significant periods which are not full-time study at the institution, those periods may occur over more than one academic year. Paragraphs 86 to 89 set out how weeks' study should be calculated.

Loans for Fees (old and current system students)

Fee Contribution Loans - old system students

- 103.** Old system students may be eligible for a non income assessed fee contribution loan to pay for their assessed fee contribution up to a maximum of £1,345 (2011/12 academic year). The fee contribution loan is available where a student qualifies for a means-tested fee grant (or would qualify for it if they had applied for it) even if the amount they qualify for is nil. The designated course must be provided by or on behalf of an institution that was publicly funded as at 1st August 2005.
- 104.** The maximum amount of fee contribution loan is £665 if any of the cases set out in regulation 24(3) apply (see paragraph 84).

- 105.** Old system students at private HEIs, Guildhall School of Music and Drama and Heythrop College will not be eligible for a fee contribution loan.

Fee Loans - current system students

- 106.** Current system students may qualify for loan support towards their tuition fees, subject to certain criteria which include the provisions on previous study and Equivalent or Lower Level Qualifications (ELQs) as set out in the Assessing Eligibility chapter.
- 107.** Regulation 24(1) provides that the maximum level of loan support towards tuition fees applicable to most current system students for 2011/12 is the fee charged or £3,375 (whichever is less). There are, however, certain exceptions. The following groups of current system students are subject to a maximum fee loan of £1,680 or the fee charged (whichever is less)(see regulation 24(2)):
- a) Students in the final academic year which is ordinarily required to be completed after less than 15 weeks' attendance;
 - b) Students on a sandwich course, where in an academic year:
 - (i) Any periods of full-time study are in aggregate less than 10 weeks; or
 - (ii) the aggregate of any one or more periods of attendance which are not periods of full-time study at the institution in respect of the current academic year and any previous academic years, exceeds 30 weeks.
 - c) Students on an ITT course, where any periods of full-time study in the academic year are in aggregate less than 10 weeks and where the course began before 1 September 2010;
 - d) Students studying on a course provided in conjunction with an overseas institution, where
 - (i) the periods of full-time study in the academic year at the UK institution are in aggregate less than 10 weeks; or
 - (ii) where the aggregate of any one or more periods of attendance which are not periods of full-time study, in respect of the current academic year and any previous academic years, exceeds 30 weeks;
 - e) Students on an academic year of a course provided by the University of London Institute in Paris where the course began before 1st September 2001.
- 108.** Paragraphs 86 to 89 (Sandwich Course) and paragraphs 90 to 92 (ITT) above set out how periods of full-time study are calculated.

Courses at Guildhall School of Music and Drama and Heythrop College

- 109.** As mentioned in paragraph 95, Guildhall School of Music and Drama and Heythrop College became publicly funded HEIs from 1 August 2006 and 1 September 2006 respectively. Current system students starting a designated course at Guildhall or Heythrop in 2006/07 or later are eligible for the same package of fee support as other current system students starting courses at other publicly funded HEIs

University of London Institute in Paris

- 110.** Current system students studying at the University of London Institute in Paris (now merged with Royal Holloway University of London) on or after 1 September 2006 qualify for the new package of fee support.

Old and current system students on ITT courses

Old system ITT students

111. Courses of initial teacher training are designated under regulation 6 of the Student Support Regulations. As explained in the following paragraphs, for old system students there is a 6-week full-time attendance threshold which determines the amount of living cost support a student can receive and a 10-week full-time study threshold which applies to tuition fee support.
112. Calculation of the 6 week and the 10 week threshold should be on the basis set out in paragraphs 90 - 92 above.

Living cost support

6 or more weeks' full-time attendance

113. Old system students who are completing an ITT course where the periods of full-time attendance in the academic year, including attendance for the purpose of teaching practice, are 6 weeks or more may be eligible, subject to income assessment, to 100% loans for living costs and to grants for living costs where appropriate.

Less than 6 weeks' full-time attendance

114. Old system students who are completing an ITT course where the periods of full-time attendance including teaching practice are less than 6 weeks, are eligible for a reduced rate loan for living costs (regulation 77(1)(b)). They are not eligible for grants for living and other costs, with the exception of Disabled Students' Allowance.

Tuition fee support

115. A tuition fee grant of a maximum of £1,345 or the actual fee charged (whichever is the lesser) will be available to old system students on an ITT course (apart from a flexible ITT course) where any periods of full-time study (excluding teaching practice) are 10 weeks or more (see regulation 32(1)). A fee grant of £665 or the actual fee charged (whichever is the lesser) will be available to old system students on ITT courses (apart from flexible ITT courses), where any periods of full-time study (excluding teaching practice) are in aggregate less than 10 weeks.
116. The tuition fee grant is not income assessed where the ITT course is a course other than a first degree course.

Flexible postgraduate ITT courses (old and current system students)

117. In 2011/12, the Training and Development Agency for Schools (TDA) will pay the tuition fees directly to HEIs for all students continuing on flexible ITT courses which are recognised and funded as meeting the TDA's flexible modular criteria and which commenced before 1 September 2008. These students are therefore not eligible for any fee support under the Regulations. Students who began a flexible ITT course (including courses lasting from six weeks up to one academic year) on or after 1 September 2008 and before 1 September 2010 will not have their fees paid by the TDA but will instead be eligible to apply for a tuition fee loan to cover the cost of their fees. Students who begin a flexible ITT course lasting less than one academic year on or after 1 September 2010 will not be able to apply for a tuition fee loan to cover the cost of their fees. [The key functions of the Training and Development Agency for Schools will be transferred to a new Executive Agency of the Department for Education at a date to be confirmed].

- 118.** Flexible ITT courses can be up to 2½ years long, or longer, and are designed for students who choose not to follow the traditional 1 year ITT course. At the start of the training there will be an initial assessment of the candidate's training needs. It will be used to design a training programme to meet the individual's needs. In cases where candidates already have appropriate teaching experience, no further training may be necessary for the award of Qualified Teacher Status (QTS). Other candidates will be told how much longer they need to study to gain QTS.
- 119.** Most students on flexible ITT courses may be employed, or be in receipt of a training salary, or both. However, such students may be eligible for loans and grants for living costs should they apply for support.

Current system ITT students

- 120.** Courses of initial teacher training are designated under regulation 6 of the Regulations. For current system students in 2011/12 whose course began before 1 September 2010 there is a 10-week full-time study threshold which determines the amount of fee loan a student can receive and 6-week full-time attendance threshold which determines the amount of living cost loan support a student can receive. In addition, if the student is not completing a first degree course, 6 and 10 week full-time attendance thresholds determine the amount of Maintenance Grant or Special Support Grant the student can receive. New students commencing part-time courses of initial teacher training in 2011/12 will not be able to apply for a tuition fee loan. Instead, they should be directed to apply for the part-time support package (see the 'Grants for Part-time Study' chapter.)
- 121.** The full-time fee support package only was available for students starting flexible ITT courses from 6 weeks up to one academic year in length on or after 1st September 2008 but before 1st September 2010. Students starting flexible ITT courses of under a year in length on or after 1st September 2010 are no longer designated for student support.
- 122.** For current system students who are commencing a course on or after 1 September 2010, the definition of full-time and part-time ITT courses has changed. Guidance on the definition of ITT courses starting on or after 1 September 2010 is as follows:

Full-time ITT courses

Full-time ITT courses that lead to a first degree are defined in the regulations as per all full-time non ITT courses that lead to a first degree (*no change*). Full time ITT courses that do not lead to a first degree (PGCE and equivalent courses) are courses of at least one academic year but no more than two academic years in length, where the periods of study in each academic year are at least 300 hours. A week of study can be considered as 30 hours.

Part-time ITT courses

ITT courses that are at least 1 year in length, if the intensity of study is at least 50% of an equivalent full-time course over the duration of the part-time course and do not meet the minimum hours criteria which set out above for full-time non-first degree courses are considered to be part-time ITT courses. These courses attract the part-time support package only, regardless of whether or not the course leads to a first degree.

- 123.** Students on ITT courses (other than flexible postgraduate ITT courses that commenced before 1st September 2008) will only qualify for a Maintenance or Special Support Grant in 2011/12 if they also qualify for a fee loan.
- 124.** As with old system students, calculation of the 10 week threshold for fee support for students who are continuing in 2011/12 on a course which commenced prior to 1 September 2010 should be on the basis that not only weeks of full-time study but

also hours and part days of study should be counted. Part days and hours can be aggregated to make individual days of full-time study (excluding teaching practice) for calculating fee support, which then can be aggregated to make weeks of study. Calculation of the 6 and 10 week attendance thresholds for the Maintenance Grant / Special Support Grant would be on same basis as for fee support but should also include teaching practice.

Fee support

- 125.** Current system ITT students may qualify for the full-rate non means-tested fee loan of up to £3,375 (see regulation 24(1)) if:
- (a) Their course began before 1 September 2010, and is continuing after 1 September 2011, where the course includes 10 or more weeks of full-time study (excluding teaching practice) in the academic year; or
 - (b) Their course began on or after 1 September 2010 and is a full-time course (see paragraph 122 for the definition of a full-time ITT course for courses starting on or after 1st September 2010).
- 126.** Current system ITT students whose course includes less than 10 weeks of full-time study (excluding teaching practice) in the academic year, where the course began before 1 September 2010, may qualify for a half-rate non means-tested fee loan of up to £1,680 (see Regulation 24(2)). New ITT students who commence a part-time ITT course on or after 1 September 2010/11 should be directed to apply for the part-time support package (see the 'Grants for Part-time Study' chapter.)

Support for living costs

6 weeks or more full-time attendance

- 127.** Current system students on ITT courses which began before 1 September 2010 will only qualify for grants for living costs in 2011/12 if the periods of full-time attendance (including attendance for the purposes of teaching practice) in that academic year are in aggregate 6 weeks or more.

Maintenance Grant and Special Support Grant

- 128.** Students who qualify for fee support and whose ITT course is:
- (a) not a course for a first degree; and
 - (b) began prior to 1 September 2010 and is continuing after 1 September 2011; and
 - (c) includes periods of full-time attendance (including teaching practice) of 6 weeks or more but less than 10 weeks in the academic year,
- may qualify for a Maintenance Grant or Special Support Grant of up to £1,453 (see regulations 57(1)(a) and 61(1)(a) for 2008 cohort students and regulations 59(1)(a) and 63(1)(a) for current system students who are not 2008 or 2009 cohort students). For these students the first £807 of the Maintenance or Special Support Grant is means tested (using a £1 in £11.72 taper), but all students in this category will be entitled to £646 of grant regardless of their actual household income (regulations 57(2)(c) and 61(2)(c) for 2008 cohort students and regulations 59(2)(c) and 63(2)(c) for current system students who are not 2008 or 2009 cohort students). 2009 Cohort Students whose course commenced prior to 1 September 2010 may qualify for a Maintenance Grant or Special Support Grant of up to £1,453 see regulations 58(1)(a) and 62(1)(a) . For these students the first £900 of the Maintenance or Special Support Grant is means tested (using a £1 in £10.00 taper), but all students in this category will be entitled to £553 of grant regardless of their

household income (regulations 57A(2)(c) 60A(2)(c) These students are referred to as 'type 1 teacher training students' in the Student Support Regulations.

129. Students who qualify for fee support and whose ITT course is:

(a) not a course for a first degree; and

b) commenced prior to 1 September 2010 and is continuing after 1 September 2011; and

(c) includes periods of full-time attendance (including teaching practice) of 10 weeks or more in the academic year,

may qualify for a Maintenance Grant or Special Support Grant of up to £2,906 (see regulations 57(1)(b) and 61(1)(b) for 2008 cohort students and regulations 59(1)(b) and 63(1)(b) for current system students who are not 2008 or 2009 cohort students). The first £1,614 of the Maintenance Grant or Special Support Grant is means-tested on the same basis as applies to all current system students (using a £1 in £5.86 taper). However all ITT students in this category will be entitled to £1,292 of the Maintenance Grant or Special Support Grant regardless of their actual household income (regulations 57(3)(c) and 61(3)(c) for 2008 cohort students and regulations 59(3)(c) and 63(3)(c) for current system students who are not 2008 or 2009 cohort students). 2009 Cohort Students whose course commenced prior to 1 September 2010 may qualify for a Maintenance Grant or Special Support Grant of up to £2,906 (see regulation 58(1)(b) or 62(1)(b)). For these students the first £1,800 of the Maintenance or Special Support Grant is means tested (using a £1 in £5 taper for incomes between £25,000 and £34,000. All students in this category will be entitled to £1,106 of grant regardless of their household income (Regulations 58(3)(c) and 62(3)(c). These students are referred to as 'type 2 teacher training students' in the Regulations.

130. New students who started full-time ITT courses on or after 1 September 2010, will be eligible for a fully mean-tested Maintenance Grant or Special Support Grant of up to £2,906 in the 2011/12 Academic Year.

131. Paragraphs 128 and 129 mean that where ITT students who are continuing on a course in 2011/12 which began prior to 1 September 2010 (excluding those on a first degree) have a household income above £34,000 (2009 cohort students) or £34,459 (2008 cohort students) or £27,819 (current system students who are not 2008 or 2009 cohort students) they will still be able to receive a non-means tested Maintenance Grant or Special Support Grant. The guarantee of a minimum non-means tested Maintenance Grant or Special Support Grant has been removed for students commencing all ITT courses on or after 1 September 2010.

132. A student who qualifies for fee support and whose ITT course leading to a first degree, may qualify for a means tested Maintenance Grant or Special Support Grant of up to £2,906 (see regulations 58(1) (c) and 62(1)(c) for 2009 cohort students, regulations 57(1)(c) and 61(1)(c) for 2008 cohort students and Regulations 59(1)(c) and 63(1)(c) for current system students who are not 2008 or 2009 cohort students)

133. From 1st September 2009, a new or continuing student who qualifies for fee support and whose ITT course is;

(a) leading to a first degree; and

(b) began prior to 1 September 2010 and is continuing after 1 September 2010; and

- (c) includes periods of full time attendance (including teaching practice) of 6 weeks up to 10 weeks in the academic year,

may qualify for means tested Maintenance Grant or Special Support Grant of up to £1,453 (see regulations 58(1)(a) and 62(1)(a) for 2009 cohort students, regulations 57(1)(a) and 61(1)(a) for 2008 cohort students and regulations 59(1)(a) and 63(1)(a) for current system students who are not 2008 or 2009 cohort students). These students are referred to as 'type 3 teacher training students' in the Regulations.

- 134.** Current system ITT students who are not 2008 or 2009 cohort students, and current system students who are 2008 cohort students, whose course includes 6 or more weeks in aggregate of full-time attendance (including attendance for the purposes of teaching practice) in the academic year, are eligible for loans for living costs, 25% of which are subject to a household income assessment. 2009 cohort students whose course includes 6 or more weeks in aggregate of full-time attendance (including attendance for the purposes of teaching practice) in the academic year where that course began before 1 September 2010, are eligible for loans for living costs, 28% of which are subject to a household income assessment.
- 135.** All current system ITT students whose course includes 6 or more weeks in aggregate of full-time attendance (including attendance for the purposes of teaching practice) in the academic year where the course began before 1 September 2010 may also be eligible for Adult Dependants' Grant, Childcare Grant and Parents' Learning Allowance.

Less than 6 weeks' full-time attendance

- 136.** Current system ITT students whose course includes less than 6 weeks of full-time attendance (including attendance for the purpose of teaching practice) in the academic year where the course began before 1 September 2010 are eligible for a reduced rate loan for living costs (Regulation 77(1)(b)). However they are not eligible for grants for living and other costs (regulation 38(3)(b)) with the exception of Disabled Students' Allowances (regulation 38(4)).

Further Education ITT Courses

- 137.** From September 2007, reformed pathways for ITT students will see all further education teachers working towards either Associate Teacher Learning and Skills (ATLS) status or Qualified Teacher Learning and Skills status. Qualified Teacher Learning and Skills (QTLS) in the Further Education sector is the equivalent of Qualified Teacher Status (QTS) in schools (but does not lead to QTS). Teachers will achieve ATLS status by studying a Certificate in Teaching in the Lifelong Sector (CTLLS) and QTLS by studying a Diploma in Teaching in the Lifelong Learning Sector (DTLLS). Courses may continue to be badged as CertEd or PGCE courses or given new titles e.g. Professional Diploma in Education (PDE) and Professional Graduate Diploma in Education (PGDE) courses at Bolton University. ITT courses provided by higher education institutions can attract student support under the Regulations. However from 2008/09, courses validated by awarding bodies can also be specifically designated for student support. This means that students enrolling on such courses will be eligible to apply for fee and living costs support under the Regulations. LAs/SLC should ensure that courses meet the criteria set out in regulation 6.

Case Studies: Maintenance Grant for Type 2 ITT students (students who are continuing in academic year 2011/12 on a course which commenced prior to 1 September 2010) (excluding those on a first degree)

| |
|---|
| Current System Student A (2009 cohort student) (10 weeks' attendance) – Household Income £20,000 |
|---|

| | | |
|---|---------------------------|----------------|
| A | Household Income | £20,000 |
| B | Maintenance Grant Payable | £2,906 |

Current System Student B (2008 cohort student) (10 weeks' attendance) – Household Income £20,000

| | | |
|---|---------------------------|----------------|
| A | Household Income | £20,000 |
| B | Maintenance Grant Payable | £2,906 |

Current System Student C (current system student who is not a 2008 or 2009 cohort student) (10 weeks' attendance) – Household Income £20,000

| | | |
|---|---|----------------|
| A | Household Income | £20,000 |
| B | Maintenance Grant Threshold | £18,360 |
| C | Difference A – B | £1,640 |
| D | Divide by £5.86 and round down to the nearest pound | £279 |
| E | £2,906 minus D = Maintenance Grant Payable | £2,627 |

Current System Student D (2009 cohort student) (10 weeks' attendance) – Household Income £25,000

| | | |
|---|---------------------------|----------------|
| A | Household Income | £25,000 |
| B | Maintenance Grant Payable | £2,906 |

Current System Student E (2008 cohort student) (10 weeks' attendance) – Household Income £25,000

| | | |
|---|---------------------------|----------------|
| A | Household Income | £25,000 |
| B | Maintenance Grant Payable | £2,906 |

Current System Student F (current system student who is not a 2008 or 2009 cohort student) (10 weeks' attendance) – Household Income £25,000

| | | |
|---|---|----------------|
| A | Household Income | £25,000 |
| B | Maintenance Grant Threshold | £18,360 |
| C | Difference A – B | £6,640 |
| D | Divide by £5.86 and round down to the nearest pound | £1,133 |
| E | £2,906 – D = Maintenance Grant Payable | £1,773 |

Current System Student G (2009 cohort student) (10 weeks' attendance) – Household Income £30,000

| | | |
|---|--|----------------|
| A | Household Income | £30,000 |
| B | Maintenance Grant Threshold | £25,000 |
| C | Difference A – B | £5,000 |
| D | Divide by £5 and round down to the nearest pound | £1,000 |
| E | £2,906 – D = Maintenance Grant Payable | £1,906 |

| | | |
|---|---|----------------|
| Current System Student H (2008 cohort student) (10 weeks' attendance) – Household Income £30,000 | | |
| A | Household Income | £30,000 |
| B | Maintenance Grant Threshold | £25,000 |
| C | Difference A – B | £5,000 |
| D | Divide by £5.86 and round down to the nearest pound | £853 |
| E | £2,906 – D = Maintenance Grant Payable | £2,053 |

| | | |
|---|---------------------------|----------------|
| Current System Student I (current system student who is not a 2008 or 2009 cohort student) (10 weeks' attendance) – Household Income £30,000 | | |
| A | Household Income | £30,000 |
| B | Maintenance Grant Payable | £1,292 |

Case Studies: Maintenance Grant for Type 1 ITT students (excluding those on a first degree)

| | | |
|--|---------------------------|----------------|
| Current System Student J (2009 cohort student) (8 weeks' attendance) – Household Income £25,000 | | |
| A | Household Income | £25,000 |
| B | Maintenance Grant Payable | £1,453 |

| | | |
|--|---------------------------|----------------|
| Current System Student K (2008 cohort student) (8 weeks' attendance) – Household Income £25,000 | | |
| A | Household Income | £25,000 |
| B | Maintenance Grant Payable | £1,453 |

| | | |
|--|------------------|----------------|
| Current System Student L (current system student who is not a 2008 or 2009 cohort student) (8 weeks' attendance) – Household Income £25,000 | | |
| A | Household Income | £25,000 |

| | | |
|---|---|----------------|
| B | Maintenance Grant Threshold | £18,360 |
| C | Difference A – B | £6,640 |
| D | Divide by £5.86 and round down to the nearest pound | £1,133 |
| E | Divide D by 2 and round down to the nearest pound | £566 |
| F | £1,453 - £566 = Maintenance Grant Payable | £887 |

Current System Student M (2009 cohort student) (7 weeks' attendance) – Household Income £30,000

| | | |
|---|--|----------------|
| A | Household Income | £30,000 |
| B | Maintenance Grant Threshold | £25,000 |
| C | Difference A – B | £5,000 |
| D | Divide by 5 | £1,000 |
| E | Divide by 2 | £500 |
| F | £1,453 - £500 = Maintenance Grant Payable | £953 |

Current System Student N (2008 cohort student) (7 weeks' attendance) – Household Income £30,000

| | | |
|---|---|----------------|
| A | Household Income | £30,000 |
| B | Maintenance Grant Threshold | £25,000 |
| C | Difference A – B | £5,000 |
| D | Divide by £5.86 and round down to the nearest pound | £853 |
| E | Divide D by 2 and round down to the nearest pound | £426 |
| F | £1,453 - £426 = Maintenance Grant Payable | £1,027 |

Current System Student O (current system student who is not a 2008 or 2009 cohort student) (7 weeks' attendance) – Household Income £30,000

| | | |
|---|---------------------------|----------------|
| A | Household Income | £30,000 |
| B | Maintenance Grant Payable | £646 |

Case Studies: Maintenance Grant for Type 3 undergraduate ITT students

Current System Student P (2009 cohort student) (8 weeks' attendance) – Household Income £25,000

| | | |
|---|---------------------------|----------------|
| A | Household Income | £25,000 |
| B | Maintenance Grant Payable | £1,453 |

| Current System Student Q (2008 cohort student) (8 weeks' attendance) – Household Income £25,000 | | |
|--|---------------------------|----------------|
| A | Household Income | £25,000 |
| B | Maintenance Grant Payable | £1,453 |

| Current System Student R (current system student who is not a 2008 or 2009 cohort student) (8 weeks' attendance) – Household Income £25,000 | | |
|--|---|----------------|
| A | Household Income | £25,000 |
| B | Maintenance Grant Threshold | £18,360 |
| C | Difference A – B | £6,640 |
| D | Divide by £5.86 and round down to the nearest pound | £1,133 |
| E | Divide D by 2 and round down to the nearest pound | £566 |
| F | £1,453 - £566 = Maintenance Grant Payable | £887 |

| Current System Student S (2009 cohort student) (7 weeks' attendance) – Household Income £30,000 | | |
|--|---|----------------|
| A | Household Income | £30,000 |
| B | Maintenance Grant Threshold | £25,000 |
| C | Difference A – B | £5,000 |
| D | Divide by 5 | £1000 |
| E | Divide D by 2 | £500 |
| F | £1,453- £500 = Maintenance Grant Payable | £953 |

| Current System Student T (2008 cohort student) (7 weeks' attendance) – Household Income £30,000 | | |
|--|---|----------------|
| A | Household Income | £30,000 |
| B | Maintenance Grant Threshold | £25,000 |
| C | Difference A – B | £5,000 |
| D | Divide by £5.86 and round down to the nearest pound | £853 |
| E | Divide D by 2 and round down to the nearest pound | £426 |
| F | £1,453 - £426 = Maintenance Grant Payable | £1,027 |

Case Studies: Special Support Grant for Type 2 ITT students (students who are continuing in academic year 2011/12 on a course which commenced prior to 1 September 2010) (excluding those on a first degree)

| Current System Student A (2009 cohort student) (10 weeks' attendance) – Household Income £30,000 | | |
|---|---|----------------|
| A | Household Income | £30,000 |
| B | Special Support Grant Threshold | £25,000 |
| C | Difference A – B | £5,000 |
| D | Divide by £5 | £1,000 |
| E | £2,906 – D = Special Support Grant payable | £1,906 |

| Current System Student B (2008 cohort student) (10 weeks' attendance) – Household Income £30,000 | | |
|---|---|----------------|
| A | Household Income | £30,000 |
| B | Special Support Grant Threshold | £25,000 |
| C | Difference A – B | £5,000 |
| D | Divide by £5.86 and round to the nearest pound | £853 |
| E | £2,906 – D = Special Support Grant payable | £2,053 |

| Current System Student C (current system student who is not a 2008 or 2009 cohort student) (10 weeks' attendance) – Household Income £30,000 | | |
|---|-------------------------------|----------------|
| A | Household Income | £30,000 |
| B | Special Support Grant Payable | £1,292 |

| Current System Student D (2009 cohort student) (10 weeks' attendance) – Household Income £35,000 | | |
|---|-------------------------------|----------------|
| A | Household Income | £35,000 |
| B | Special Support Grant Payable | £1,106 |

| Current System Student E (2008 cohort student) (10 weeks' attendance) – Household Income £35,000 | | |
|---|-------------------------------|----------------|
| A | Household Income | £35,000 |
| B | Special Support Grant Payable | £1,292 |

Case Studies: Special Support Grant for Type 1 ITT students (students who are continuing in academic year 2011/12 on a course which commenced prior to 1 September 2010) (excluding those on a first degree)

| Current System Student F (2009 cohort student) (7 weeks' attendance) – Household Income £30,000 | | |
|--|---|----------------|
| A | Household Income | £30,000 |
| B | Special Support Grant Threshold | £25,000 |
| C | Difference A – B | £5,000 |
| D | Divide by £5 | £1,000 |
| E | Divide by 2 | £500 |
| F | £1,453 – E = Special Support Grant payable | £953 |

| Current System Student G (2008 cohort student) (7 weeks' attendance) – Household Income £30,000 | | |
|--|---|----------------|
| A | Household Income | £30,000 |
| B | Special Support Grant Threshold | £25,000 |
| C | Difference A – B | £5,000 |
| D | Divide by £5.86 and round to the nearest pound | £853 |
| E | Divide D by 2 | £426 |
| F | £1,453 – E = Special Support Grant payable | £1,027 |

| Current System Student H (current system student who is not a 2008 or 2009 cohort student) (7 weeks' attendance) – Household Income £30,000 | | |
|--|-------------------------------|----------------|
| A | Household Income | £30,000 |
| B | Special Support Grant Payable | £646 |

| Current System Student I (2009 cohort student) (7 weeks' attendance) – Household Income £35,000 | | |
|--|-------------------------------|----------------|
| A | Household Income | £35,000 |
| B | Special Support Grant Payable | £553 |

| Current System Student J (2008 cohort student) (7 weeks' attendance) – Household Income £35,000 | | |
|--|-------------------------------|----------------|
| A | Household Income | £35,000 |
| B | Special Support Grant Payable | £646 |

| Current System Student K (current system student who is not a 2008 or 2009 cohort student) (7 weeks' attendance) – Household Income £35,000 | | |
|--|-------------------------------|----------------|
| A | Household Income | £35,000 |
| B | Special Support Grant Payable | £646 |

Case Studies: Special Support Grant for Type 3 undergraduate ITT students (students who are continuing in academic year 2011/12 on a course which commenced prior to 1 September 2010)

| Current System Student L (2009 cohort student) (7 weeks' attendance) – Household Income £30,000 | | |
|--|---|----------------|
| A | Household Income | £30,000 |
| B | Special Support Grant Threshold | £25,000 |
| C | Difference A – B | £5,000 |
| D | Divide by £5 | £1,000 |
| E | Divide D by 2 | £500 |
| F | $£1,453 - E =$ Special Support Grant payable | £953 |

| Current System Student M (2008 cohort student) (7 weeks' attendance) – Household Income £30,000 | | |
|--|---|----------------|
| A | Household Income | £30,000 |
| B | Special Support Grant Threshold | £25,000 |
| C | Difference A – B | £5,000 |
| D | Divide by £5.86 and round down to the nearest pound | £853 |
| E | Divide D by 2 and round down to the nearest pound | £426 |
| F | $£1,453 - E =$ Special Support Grant payable | £1,027 |

| Current System Student N (current system student who is not a 2008 or 2009 cohort student) (7 weeks' attendance) – Household Income £30,000 | | |
|--|---|----------------|
| A | Household Income | £30,000 |
| B | Special Support Grant Threshold 1 | £18,360 |
| C | Special Support Grant Threshold 2 | £27,820 |
| D | Difference A-B | £9,460 |
| E | Divide D by 5.86 | £1,614 |
| F | Divide E by 2 | £807 |
| G | Difference A-C | £2,180 |
| H | Divide by £9.27 and round down to the nearest pound | £235 |
| I | Divide H by 2 and round to the nearest pound | £117 |
| J | Add F + I | £924 |
| | £1,453 - £924 = Special Support Grant Payable | £529 |

| Current System Student O (2009 cohort student) (7 weeks' attendance) – Household Income £35,000 | | |
|--|--|----------------|
| A | Household Income | £35,000 |
| B | Special Support Grant Threshold 1 | £25,000 |
| C | Special Support Grant Threshold 2 | £34,000 |
| D | Difference C – B | £9,000 |
| E | Divide D by 5 | £1,800 |
| F | Divide E by 2 | £900 |
| G | Difference A – C | £1,000 |
| H | Divide by £15.17 and round down to the nearest pound | £65 |
| I | Divide H by 2 and round to the nearest pound | £32 |
| J | Add F + I | £932 |
| K | £1,453 – £932 = Special Support Grant payable | £521 |

| Current System Student P (2008 cohort student) (7 weeks' attendance) – Household Income £35,000 | | |
|--|--|----------------|
| A | Household Income | £35,000 |
| B | Special Support Grant Threshold 1 | £25,000 |
| C | Special Support Grant Threshold 2 | £34,459 |
| D | Difference C - B | £9,459 |
| E | Divide D by £5.86 and round down to the nearest pound | £1,614 |
| F | Divide E by 2 | £807 |
| G | Difference A – C | £541 |
| H | Divide G by £20.59 and round down to the nearest pound | £26 |

| Current System Student P (2008 cohort student) (7 weeks' attendance) – Household Income £35,000 | | |
|--|---|-------------|
| I | Divide H by 2 | £13 |
| J | Add F to I | £820 |
| K | £1,453 - £820 = Special Support Grant Payable | £633 |

| Current System Student Q (current system student who is not a 2008 or 2009 cohort student) (7 weeks' attendance) – Household Income £35,000 | | |
|--|-------------------------------|----------------|
| A | Household Income | £35,000 |
| B | Special Support Grant Payable | £259 |

Students on sandwich courses including periods of unpaid service (Grants for living costs for old and current system students)

- 138.** Students on certain specified unpaid placements in the public or voluntary sectors are potentially entitled to grants for living costs subject to means testing even if the periods of full-time study in the academic year are less than 10 weeks (regulation 38(5)). Placements which attract this support are specified in regulation 38(6):
- Unpaid service in a hospital or in a public health service laboratory or with a primary care trust in the UK;
 - Unpaid service with a local authority in the UK acting in the exercise of its functions relating to the care of children and young persons, health or welfare, or with a voluntary organisation providing facilities or carrying out activities of a like nature in the UK;
 - Unpaid service in the prison or probation and aftercare service in the UK;
 - Unpaid research in a UK institution or, in the case of a student attending an overseas institution as a part of his course in an overseas institution;
 - Unpaid service with a Health Authority, a Strategic Health Authority, a Special Health Authority or a Local Health Board; a Health Board or a Special Health Board in Scotland; or a Health and Social Services Board in Northern Ireland.

ERASMUS students (Living Cost Support for old and current system students)

- 139.** Students undertaking a period of study or work placement abroad under the ERASMUS scheme are assessed in the usual way for living cost support, in that they qualify for overseas rates of loan for living costs, and if eligible, grants for living costs and other costs. There are special arrangements for fee support where a student spends the entire year on an ERASMUS exchange. In that case all students (old and current system) will be ineligible for fee support for this year. Instead, HEFCE will fund the institution directly, as an incentive for students to take part in ERASMUS. See paragraph 237 for details of how this affects the household contribution to old system students' support. For detailed information on ERASMUS students please refer to the 'ERASMUS' guidance chapter.

Foundation degree courses

- 140.** Some foundation degree courses are full-time, some sandwich, and some part-time, and they attract support in the same ways as other such courses, the Regulations

permitting. Some of the sandwich courses have periods of full-time study and work experience alternating within some or all weeks of the course. The arrangements discussed at paragraphs 86 to 89 in respect of determining full time study are intended to secure appropriate support for courses of this kind, related to the amount of full-time study in an academic year, and provided that they meet the definition of 'sandwich course' in regulation 2(10).

141. Some foundation degree courses feature learning in the workplace, which should be treated as full-time study for the purposes of the definition of a sandwich course and of determining levels of support. Please see the definition of learning in the workplace which can be found in the 'Assessing Eligibility' guidance chapter.

Department of Health bursary holders

142. DH provide bursaries for courses in dietetics, occupational therapy, operating department practice, orthoptics, orthotics and prosthetics, physiotherapy, podiatry/chiropractic, radiography (diagnostic and therapeutic), speech and language therapy, nursing and midwifery. Full-time health care students who are eligible to receive bursaries (bestowed under section 63 of the Health Services and Public Health Act 1968) the amount of which is not determined by reference to the student's income are excluded from receiving student support under regulation 5(3)(c)(i).
143. Students in receipt of DH bursaries (also paid under the 1968 Act) the amount of which is calculated by reference to the student's income are generally ineligible for fee support in any year in which such a bursary is paid (see regulations 20(2), 20(9), 20(10), 25(4), 26(6), 27(5), 28(3), 29(3) and 30(2)(b)). Where these students are excluded from receiving fee support they will also be excluded from receiving grants for living and other costs (under part 5 of the Student Support Regulations 2009 as amended – see regulation 38(3)). However, those eligible to apply for a means tested bursary may be eligible to receive a reduced rate loan for living costs under regulation 77(1)(a).
144. Part-time health care students eligible to apply for any NHS bursaries paid under the 1968 Act are excluded from receiving any student support under regulation 133(3)(a)(i).
145. It is, therefore, recommended that before assessing eligibility for support from applicants in the subjects listed in paragraph 142 above, SLC ascertains whether the individual will be eligible to apply for a bursary, and if so whether or not it is means-tested.

NHS secondees

146. Students who attend designated courses in the subjects listed in paragraph 142 above but who are not eligible to apply for a DH bursary are eligible for support in accordance with the conditions in the Regulations in the same way as any other applicant. The Department of Health has confirmed that health care students who are employed by NHS trusts and seconded onto health care courses are not eligible for NHS bursaries. These students continue to receive their salary and have their tuition fees paid by the NHS, but the payment of their fees falls outside the NHS bursary scheme. Such students, who receive assistance from the NHS only for their fees, are not excluded from the student support provisions and can therefore receive support for living costs and DSAs, subject to relevant means-testing and of course to their satisfying all the usual eligibility criteria.
147. As seconded NHS employees will have their fees paid by the NHS, they will not be eligible for fee support. In order to prevent double funding of fee support, applications should be processed in the usual way through Protocol. However, when approving the application SLC should manually over-ride the tuition fee amounts and set them to zero. Setting the 'fee support' box (for public contributions) to zero will ensure the HEI is not paid a fees contribution by the SLC. Setting the 'contribution to

fees' box (for students) to zero will ensure the HEI does not invoice the student for a contribution to fees.

Medical and dental students

- 148.** Most Medical and Dental students who started their courses in or after 1998/9 are entitled to receive funding through the Student Support Regulations for the first four years of the course. Once they enter the fifth year of the course they become eligible for the NHS income assessed bursary for the remainder of their course. Like other NHS students on the income assessed bursary scheme, the NHS will pay their tuition fees and they are eligible to apply for an income assessed bursary, while they will also be eligible for a reduced-rate loan for living costs under regulation 77(1)(a). These students will need to apply to SLC for the reduced-rate loan for living costs and should be directed to the NHS Student Grants Unit, (Hesketh House, 200-220 Broadway, Fleetwood, Lancashire, FY7 8SS, Tel: 0845 358 6655) for the rest of their support.
- 149.** Financial support for students repeating a year during the period supported by BIS remains that Department's responsibility. SLC will need to refer to the guidance chapter on the revised previous study rules and ELQs, as from 2006/07 the rules on fee support for repeating years have been revised. Students are not eligible for NHS Bursary support until the 5th year of the medical programme i.e. the 6th year of study for students repeating 1 year.

Example:

Academic year

2006/07 – 2007/08 – Student undertakes first 2 years of medical or dental course, but fails second year.

2008/09 – Student repeats 2nd year but support remains responsibility of BIS.

2009/10 – 2010/11 – Student undertakes 3rd and 4th year of medical or dental course.

2011/12 – Student reaches 5th year of medical or dental course. Eligible for NHS bursary.

- 150.** Intercalation counts towards the qualifying period for NHS Bursary support, i.e. if intercalation takes place in the first 4 years of the undergraduate programme, students transfer to NHS support in the 5th year of study (the 4th year of the medical or dental course). Students intercalating in year 5 of the course are supported by DH.

Example 1:

Academic year

2007/08 - 2008/2009 – Student undertakes first 2 years of medical or dental course.

2009/10 – Student intercalates.

2010/11 – Student returns for 3rd year of medical course.

2011/12 – 4th year of medical course but student eligible for NHS Bursary.

Example 2:

Academic year

2009/10 – 2010/11 – Student undertakes first 4 years of medical or dental course.

2011/12 – Student intercalates but eligible for NHS Bursary.

- 151.** Students entering Year 2 or later of the graduate-entry accelerated four-year medical course are also eligible to apply for the NHS income assessed bursary and reduced rate loan for living costs.
- 152.** Those who are eligible to apply for an income assessed Department of Health bursary are not eligible for any grants, either for fees or living costs, or loans for fees under the Regulations. They are, however, eligible for loans for living costs at the reduced rates set out in regulation 77(1)(a). The following points should be noted:
- a) Those eligible to apply for a DH bursary must apply to SLC if they wish to use the loan facility. The normal rules on which SLC should accept an application apply.
 - b) SLC should still assess an applicant's eligibility for support under the Regulations. The eligibility rules for a DH bursary differ from those under the Regulations, and the fact that an applicant is eligible under DH rules should not be taken as proof of eligibility under the Regulations.
 - c) Loans for living costs at the rates set out in regulation 77(1)(a) are not subject to an assessed contribution, by virtue of regulation 100(d). Once the eligibility of the applicant has been confirmed, there is no need to assess him for a contribution.

Household income assessment

Income assessment process

- 153.** The income assessment comprises four key stages:

- | | |
|--------|--|
| Step 1 | Determine whose income forms part of the household income - always include the student (see tables at paragraph 19) |
| Step 2 | Determine the taxable income (as defined in paragraph 1(o) of Schedule 4) of each person whose income is specified to be part of the household income. |
| Step 3 | Make the permitted deductions from taxable income to arrive at residual income and make any further deduction permitted by paragraph 3(3) of Schedule 4. The aggregate is the household income. |
| Step 4 | Calculate any: Entitlement to the Higher Education Grant (for old system students) using the relevant taper. Entitlement to the Maintenance Grant or Special Support Grant (for current system students) using the relevant tapers. Apply the contribution to the means tested support package. |

Step 1 - Determining whose income should be part of the household income assessment

- 154.** Schedule 4 paragraph 3 explains whose income should be included in the household income assessment. Once the residual income has been calculated for each person whose income is specified to be part of the household income, these amounts are then aggregated to form the household income taking into account any deduction under paragraph 3(3) of Schedule 4.

- 155.** The parent(s) income (and where applicable their partner's income) should be assessed in the case of all students except those listed in Schedule 4, paragraph 2. The child dependant's income is required to assess eligibility for deductions in the calculation of household income for each child who is wholly or mainly financially dependant on student or the student's parents, step-parents, husband, wife or partner. Income from the following sources should not be considered when entering a child dependant's income: Government Child Trust, State Benefit or minimal sums of money from other sources. The tables at paragraph 19 summarise whose income should be included within the household income in relation to the year the student started their course. The 'end-on' and transfer provisions should be noted when using this table.

Independent students

- 156.** Some circumstances where the parental income should not be included in the household income assessment are listed below (for a full list please see Schedule 4, paragraph 2(1) (a) - (k)).
- 157.** Where the student married or entered into a civil partnership before the beginning of the academic year for which household income is being assessed. This applies whether or not the marriage/civil partnership is still subsisting (Schedule 4, paragraph 2(1)(b)).
- 158.** The student's parents have both died. This applies immediately the student is bereaved of both parents (Schedule 4, paragraph 2(1)(c)).
- 159.** Where the household income assessment is based on the income of one parent (e.g. where parents have separated) and that parent dies, then no parental income is required (Schedule 4, paragraph 2(1)(h)), even if that parent has a partner.
- 160.** If the student's parents are residing outside the European Community and SLC is satisfied that the assessment of a parental income would place them in jeopardy, or that it would not be reasonably practicable for them to send a contribution to the UK (Schedule 4, paragraph 2(1)(g)). Although this provision does not refer to a specific category of students, parents of refugees or those who have been granted exceptional leave to enter or remain in the UK are most likely to fall within its provisions.
- 161.** Where the student is a member of a religious order who resides in a house of his order (Schedule 4, paragraph 2(1)(i)) and the student began the current course before 1st September 2009.

Self-support

- 162.** Parental income is not included in the household income assessment where the student has supported himself for periods ending before the first academic year of the course amounting in aggregate to not less than 3 years (Schedule 4, paragraph 2(1)(k)). Any period of self-support, however short, may be counted, provided that it occurred before the first year of the course. Periods of self-support include, among other things, paid holidays, breaks between jobs when the person supported himself from savings, and paid periods of experience on a sandwich course (other than the current course).
- 163.** Schedule 4, paragraph 2(1)(k) does not stipulate how much a student must have earned before being classed as self-supporting. To qualify, he must be able to prove that he has earned enough to support himself during the period in question. A person in part-time or temporary employment and living in the parental home may not wholly have paid for his keep, including his share of housing costs. A student living rent-free with his parents should not normally be regarded as self-supporting unless he can clearly demonstrate that he has contributed appropriately to the household budget.

164. Where SLC is satisfied that the student was self-supporting for a period when payments were received 'in kind', such periods may be counted as self-support.
165. Notwithstanding the above, a student should be treated as having supported himself for any period during which he fell into one of the categories listed in Schedule 4, paragraph 2(1)(k)(i) – (v). This includes periods when the student held a State Studentship or comparable award (Schedule 4, paragraph 2(1)(k)(iv)): such awards could include research council studentships and other postgraduate awards to which no parental contribution provisions apply.

Student parents

166. Parental income is not included in the household assessment where SLC is satisfied that a student has care of a person under the age of 18 on the first day of the academic year for which they are applying for support (Schedule 4, paragraph 2(1)(j)).
167. Any student who gains care of a person under 18 after the first day of the relevant academic year will not have the parental income taken into account in the income assessment from the start of the following academic year (assuming they still have care of the person under the age of 18 on the first day of that academic year).
168. For the purposes of confirming independent status, a student can be considered as having care of a person under the age of 18 if he looks after the child and the child lives with him, irrespective of his relationship with the child. This might include, for example, a student who is caring for the child of his partner, a student who has adopted a child or a student who has been appointed a guardian of a child.
169. When completing their application forms, students should send their child's original birth certificates to confirm the date of birth and also provide evidence that they have care of the child, for example, evidence that they are receiving Child Benefit or Child Tax Credit.
170. Students who qualify as independent students on this ground retain that status for the period of eligibility (paragraph 2(2) of Schedule 4).

Case Studies: Student Parents

- **Student A** is a 22 year old single parent who is living with her one year old daughter and is applying for student support for a three year degree course starting on 1st September 2011. She will be treated as an independent student from the start of her course.
- **Student B** is a 21 year old unmarried student living away from home. She is starting a three year course on 1st September 2011 and will be assessed as a dependent student. In November 2011, the student has a baby. When the student applies for support for the second year of her course starting on 1st September 2012, she will be assessed as an independent student.
- **Student C** is a 22 year old unmarried student living away from home. She is starting a three year course on 1st September 2011 and will be assessed as a dependent student. In November 2011, the student has a baby, but from January 2012 she no longer has care of that child. When the student applies for support for the second year of her course starting on 1st September 2012, she will still be assessed as a dependent student.

Estrangement

171. Parental income is not included in the income assessment where the eligible student is irreconcilably estranged from his parents – Schedule 4, paragraph (2)(1)(e). He should be regarded as independent under this paragraph where:

(a) 'he has communicated with neither of his parents for the period of one year before the beginning of the relevant year' for which he is being financially assessed; or

(b) he can demonstrate on other grounds that he is irreconcilably estranged from his parents.

In other words:

If he has not communicated with either parent during the year in question, he should be regarded as irreconcilably estranged.

If he *has* communicated with either of them during that year, he *can nevertheless* still be regarded as irreconcilably estranged, as aside from a year long absence of communication, the student may be able to demonstrate other grounds for regarding him as irreconcilably estranged from his parents.

172. SLC should, as far as possible, satisfy themselves that the estrangement is genuine and that for the time being reconciliation is impossible (or at least highly unlikely). It is not enough that a student does not get on with his parents or that they have had a serious disagreement recently. The fact that a student may choose to live apart from his parents is not itself sufficient evidence of an irreconcilable estrangement. Similarly irreconcilable estrangement cannot be inferred simply on the ground that a parent refuses to co-operate with SLC in the financial assessment of the student (e.g. by not replying to letters or refusing to complete income assessment forms), or does not provide financial support to him. These factors could, of course, be expected to be present if there has been a genuine estrangement.

173. It is for SLC to decide in each case whether it has sufficient information and evidence to justify its opinion as to whether or not a student is irreconcilably estranged. In addition, SLC must satisfy itself each year before assessing the student that an estrangement still persists.

174. There is no qualifying period which must be met before a student can be regarded as irreconcilably estranged (and, as noted above, Schedule 4, paragraph 2(1)(e) does not rule out contact even within a year before the year of assessment). But it is likely to be easier for a student to demonstrate that he is 'irreconcilably estranged' if the estrangement has endured for a significant length of time before the student applies for support. Care is needed where an estrangement is claimed to have started just before the student starts his course or during the course itself. In cases where difficulties are caused by a student's wish to leave the parental home and enter higher education, SLC should decide whether such difficulties are temporary or transitional, or whether a genuine estrangement has occurred. The possibility of fraudulent or unsubstantiated claims of estrangement should always be borne in mind.

175. What is the student's position if estrangement either starts or ends during the course of an academic year? The Regulations do not provide specifically for a student to acquire or lose independent status during the course of a year, nor do they provide for recalculation of an independent student's entitlement to support if the estrangement comes to an end during the course of the year. Therefore, in cases where SLC has accepted a student as being estranged from his parents at the start of the year in which payments of support fall due, and that estrangement ends during the year, the student retains independent status until the end of that year. In cases where a student is not considered to be estranged from his parents at the start of a

year, the parental income should be taken into account in the assessment of the household contribution. If an estrangement subsequently occurs during the course of the year, the household contribution assessed at the beginning of the year stands.

Dependent students

Parental income

Reference to 'parent' – natural/adoptive parents and co-habiting partners

176. Depending on the year the student started their course, and subject to paragraph 176 below, the residual income of the natural / adoptive parent's partner may need to be included in the household income assessment for student support (see table at paragraph 19 - also noting the provision covering 'end-on' courses and transfers). References to 'parent' from this paragraph through to paragraph 214 should be taken to also mean the partner of the student's natural / adoptive parent where applicable. Administrators should refer to paragraphs 182 and 183 on how to identify a co-habiting partner.

Parents who are separated

177. The parental income is usually based on the parents' joint income. But where SLC determines that the parents are separated, Schedule 4, paragraph 5(9) allows SLC discretion as to which parent's income should be assessed. This will normally be the parent with whom the student lives. Where parents have separated during the year in respect of which the student's resources fall to be assessed, the parental income should be assessed on a pro-rata basis taking the parents' joint income for such time as the parents were living together (Schedule 4, paragraph 5(10)).

178. Where parents separate, but continue to live under the same roof, SLC may determine that the parents are now effectively residing in separate households.

Parents with a partner

179. If a student began their course in 2004/05 or later, the parental income should be assessed on a pro-rata basis if the student's natural parents separate in the same year and the parent whose income was being assessed for a household contribution begins cohabiting with a new partner (this will include a same sex partner if the student started their course in 2005/06 or later). The income assessment should include the natural parents' joint income for such time as they were living together, the natural parent's single income for such time as that parent was not cohabiting, and the joint income of the natural parent and their cohabiting partner for such time as they were cohabiting together.

Student's partner's income

180. Under Schedule 4, paragraph 3(2)(b), where an independent eligible student has a spouse, civil partner, or cohabiting partner of the same or the opposite sex, the partner's residual income may be included in the household income assessment to determine the contribution to the student's support. [Schedule 4, paragraph 6 provides that the partner's residual income is calculated in the same way that the parent's residual income is calculated under Schedule 4, paragraph 5 (other than sub-paragraphs (8), (9) and (10) of paragraph 5 which do not apply). References to parent(s) in Schedule 4, paragraph 5 should be construed as references to the eligible student's partner (as applicable and in accordance with paragraph 19).

181. If an independent eligible student who is cohabiting (with a partner who is not his spouse or civil partner) turns 25 during the course of an academic year, that partner's income will not be taken into account for that academic year.

- 182.** Where an independent eligible student aged 25 or over ceases to cohabit with his partner during an academic year, the partner's income for that year is assessed in accordance with Schedule 4, paragraph 6(3).
- 183.** An independent eligible student's spouse or civil partner's residual income is normally taken into account where the student married or the civil partnership was formed before the start of the academic year. However, the spouse or civil partner's income is not taken into account where a child of the student or of his spouse or civil partner is an eligible student in respect of whom household income has been calculated by reference to the residual income of: (a) the student, (b) the spouse or civil partner; or (c) both. The income is also not taken into account where SLC determines that they are separated for the duration of the academic year.
- 184.** Paragraph 6(3) of Schedule 4 provides that where it is determined that an eligible student and his or her partner have separated during the course of the relevant year, the partner's income is determined by reference to his/her income calculated under paragraph 6(1) divided by 52 and multiplied by the number of weeks in the relevant year for which it is determined that the eligible student and the partner are not separated.

Advice on identifying a cohabiting couple

- 185.** The application form includes a question on whether the student is living with a partner of the opposite sex as if they were husband and wife or with a partner of the same sex as if they were their civil partner. It directs students aged 25 or over to include information on their partner's income.
- Students aged 25 or over on the first day of the 2011/12 academic year and who started the specified designated course on or after 1 September 2000 (and the parent(s) of students who started the specified designated course in 04/05 or later) are required to provide evidence of their opposite sex cohabiting partner's income.
 - Students aged 25 or over on the first day of the 2011/12 academic year and who started the specified designated course on or after 1 September 2005 (and the parent(s) of students who started their course in 05/06 or later) are required to provide evidence of their same sex or opposite sex cohabiting partner's income.
 - Where a student declares on his application form that he is single, SLC can accept that response and rely on the fact that the student has signed a declaration that the information he has provided is true and accurate.
 - If, however, SLC wants to challenge a student or a parent to prove that he is single (where it has real suspicions that the student or parent is not being honest), or where a student or parent queries what is meant by 'cohabiting', SLC might want to take into consideration similar factors to those applied by Local Authorities and Jobcentre Plus on claims for social security benefits.
- 186.** Factors which could be taken into account include:
- Does the student spend the major part of his time in the same household as the person with whom he is in a relationship? If the student, parent or partner has a separate address where he/she usually lives, they should not be considered to be cohabiting;
 - Is one partner supported by the other or are household expenses shared? Where household expenses are shared, it is possible that rigidly sharing bills 50/50 may not imply cohabitation, whereas having a common fund for income and expenditure could;
 - Is the relationship stable? An occasional or brief association should not be regarded as cohabiting;

- Do the couple have children? Where a student or a parent and his partner have had a child together and live in the same household there is a strong presumption of cohabitation;
- Does the student share a 'household' with another? Students commonly live in rented accommodation, sometimes with other students, sometimes as lodgers. A house can contain a number of separate households: if one person has exclusive occupation of separate accommodation from another, they will not be considered to be living in the same 'household'. Separate households might exist if there are independent financial arrangements, or if there are separate commitments for housing costs, even if the liability is to another person in the same premises.

Step 2 - Determining the taxable income

Year of assessment

- 187.** Since 1 September 2009, the parental or partner's income for the tax year prior to the one that ended before the start of the academic year for which support is being assessed should be taken into account. (Exceptions to this rule are set out in Schedule 4, paragraphs 5(3) – (5)). See Schedule 4, paragraph 1 for definitions of 'prior financial year' and 'preceding financial year'.
- 188.** The student's income for the year in respect of which the student is applying for support is taken into account.

What is taxable income?

- 189.** Schedule 4, paragraph 1(o) defines 'taxable income' as being:
- For the student - the taxable income from all sources computed for the purposes of the relevant tax legislation for the academic year in respect of which he is applying for support;
 - For the student's natural / adoptive parent(s), the parent's partner and the student's partner, subject to the exceptions in paragraph 5(3) – (5) of Schedule 4, taxable income from all sources computed for the purposes of the relevant tax legislation for the financial year prior to the one that ended immediately before the academic year in respect of which the student is applying for support.
- 190.** "Relevant tax legislation" means: (i) the Income Tax Acts, (ii) the income tax legislation of another EU member state or (iii) the tax legislation which SLC selects where the legislation of more than one EU member state applies. It follows that income which is wholly exempt from income tax does not count towards the taxable income. In the case of income computed as for the purposes of UK tax law, exempt income includes income from:
- Awards for gallantry;
 - Damages for personal injury;
 - SAYE interest and bonuses;
 - Savings certificates and Government securities;
 - Scholarships, exhibitions, bursaries etc;
 - Lump sums under term assurance, life, accident or medical insurance policies;
 - Most social security and other benefits, including child benefit, housing benefit and in most cases income support ;
 - Dividends, interest and bonuses on ISAs, PEPs and TESSAs;
 - War service pensions;
 - Premium bond prizes and winnings from gambling, for example football pools and National Lottery;
 - Long service awards to employees;
 - Wounds and disability pensions.

A list of what constitutes taxable income (income which is subject to tax) can be found in Annexes A and B and non-taxable income (income which is not subject to tax) in Annexes C and D. However, this is not intended to be an exhaustive list, but instead offers guidance on the types of income that fall under these categories.

- 191.** In the case of income computed as for the purposes of UK tax law, a person's income tax liability will in many cases be assessed under the rules relating to income from self employment and other non-employment income, or the rules relating to employment income (Section 18, Schedule D, of the Income and Corporation Taxes Act 1988 (e.g. self-employed persons) or section 19, Schedule E (e.g. employed persons). In the former case, a person's gross income from self employment may be certified by his accountant. In the latter, because the income will have been subjected to tax through Pay As You Earn (PAYE), the gross employment income can be ascertained from the person's PAYE year-end Forms P60 supplied by employers to employees. It should, however, be noted that in neither case will the 'taxable income' for the purposes of the Regulations be shown if there is income of the kinds mentioned in the previous paragraph, and, in the case of employed persons, P60s only relate to income from employments and do not include income from investments.
- 192.** 'Taxable income' for the purposes of the Regulations shall include income which would not, for the reasons in Schedule 4, paragraph 5(6), form part of the income of the student's parent as calculated for the purposes of the relevant tax legislation. This does not apply to the student.

Income from savings and investments

(Covers people taxed under the Income Tax Acts and not people taxed under the legislation of other Member States)

- 193.** Interest paid on bank, building society and authority savings, as well as dividend income from shares or investments, are subject to tax and should be counted as income for the purposes of the assessment. When calculating the interest from a bank or building society, the gross figure before any tax deductions should be counted as income. Dividends or interest from investment schemes may not actually be paid to the recipient at the time it arises but may simply be credited to or re-invested in his account with the scheme. Savings and investment schemes vary considerably in their terms and conditions, and so care is needed in determining when income has actually arisen and its amount. The following guidelines should be observed:
- a) Income arises only when it is placed at the disposal of the beneficiary;
 - b) Where a penalty has been incurred by taking income immediately, the amount of the income actually received (*i.e.* gross income less any penalty) should be counted as the income of the beneficiary once it is taken;
 - c) Where such a penalty is avoided by waiting until the income can be taken in full; the income arises when it is at the beneficiary's disposal;
 - d) If the beneficiary has to give notice before withdrawing interest, the income will be at his disposal when that notice has expired;
 - e) Where the rules of the scheme prevent the withdrawal of income for a given period (which may be the full duration of a time-limited scheme), the income will not be at the beneficiary's disposal until the expiry of the period in question. This will be the case even if income is nominally credited to the beneficiary's account in the interim;
 - f) In the case of accumulation units in Authorised Unit Trusts (AUTs) and Open Ended Investment Companies (OEICs) the income is treated as arising to the beneficiary on the distribution date, even though the income is reinvested.

Foster payments

- 194.** Payments made to foster carers for providing care are exempt from income tax if they fall below an individual threshold. Payments received above the threshold are taxable if they result in the carer making a 'profit' from fostering. Any income that results in the student making a 'profit' from fostering is subject to tax. Any payments that are regular or paid in a lump sum to the student by their parent(s) and which have been determined in a court of law under Schedule 1 of the Children's Act 1989, are exempt from tax. As a result, they should not be counted as part of the student's income. Further information on foster payments can be found in 'Help Sheet IR236' on the Revenue and Customs website (www.hmrc.gov.uk).

University of Buckingham

- 195.** Assistance to students under the University's fee remission scheme does not constitute a payment or income for the purposes of Schedule 4, paragraph 4(1).

Deductions not to be made in determining taxable income

- 196.** Paragraph 5(1) of Schedule 4 provides that, in determining the taxable income of the student's parents (and where applicable their relevant partner), certain deductions/exemptions which are made for income tax purposes shall not be made for student support assessment purposes. The deductions/exemptions which are not to be made are in brief:

- a) Personal reliefs provided for in Chapter 1 of Part VII of the Income and Corporation Taxes Act 1988, or any comparable reliefs in the case of income computed as for the purposes of the tax laws of another EU member state. In respect of UK tax law, these personal reliefs are, at the time of writing:
- Personal allowances;
 - Married couples' allowances for those couples where one partner was born before 6 April 1935;
 - Blind person's allowance; and
 - Children's tax credit to 3 April 2004.

It follows therefore, that deductions which attract tax relief but do not fall within Chapter 1 of Part VII of the Income and Corporation Taxes Act 1988 are disregarded from parental income.

- b) Deductions/exemptions pursuant to any law under which payments which would otherwise form part of a person's income under UK law are not treated as income.
- c) any deduction made under paragraph 5(2) of Schedule 4.
- 197.** Once the taxable income has been determined as above, the parents', parent's partner's or student's partner's residual income in any year is calculated by making deductions from it in accordance with paragraph 5(2) of Schedule 4. The student's residual income is determined by making deductions from his taxable income in accordance with paragraph 4(1) of Schedule 4. A deduction under Schedule 4, paragraph 3(3) may be made from the aggregate of the various amounts of residual income when determining household income (see step 3 below).

Step 3 - Calculation of residual income and household income

Deductions from parental, parent's partner's or student's partner's taxable income

- 198.** Schedule 4, paragraph 5(2), prescribes the deductions that may be made from taxable income for the purpose of determining a parent's residual income. These are:
- The gross amount of certain pension premiums (not in respect of pensions payable under a life assurance policy) that qualify for tax relief and certain equivalent payments— see Schedule 4, paragraph 5(2)(a) and (b).
 - Where the parent himself is an eligible student or holds a statutory award, the sum of £1,130. Schedule 4, paragraph 5(2)(c).
 - Pension income paid to an ex partner under an attachment order made pursuant either to the Matrimonial Causes Act 1973 or the Civil Partnership Act 2004, from 1st September 2009, is excluded from the income taken into account for the means test for student support. Conversely, those students whose household income is in receipt of income under a pension arrangement made under an attachment order pursuant to the above legislation will be required to include it in the means test for support. This will ensure that pension income that is not available to a household is not included in the means test. This will apply to both new and continuing students.

Deductions from the student's taxable income

- 199.** Schedule 4, paragraph 4(1) lists the payments which may be deducted from taxable income for the purposes of determining a student's residual income unless they have already been deducted for the purposes of determining taxable income.
- Schedule 4, paragraph 4(1)(a) provides that any earnings that the student makes from employment undertaken during any academic year of his course are deducted. However, where the student is on leave of absence from the employer or relieved of his normal duties in order to undertake a HE course, any salary or wages they receive in respect of the period or periods for which they are released or relieved should not be deducted from taxable income but counted as income for assessment purposes.

Leave of absence may be for the whole academic year, part of the academic year, or for individual days. Therefore if a student attends their workplace for part of the week and is on leave of absence to attend their course for the rest of the week, it is only the pay they receive for the days on which they are released that should be taken into account in the main means test and not the pay they receive for the days when they are attending work.
 - Schedule 4, paragraph 4(1)(b) provides that the gross amount of certain pension payments (apart from pension payments under a life insurance policy) which are subject to tax relief under UK legislation and certain equivalent payments can be deducted from the student's taxable income.

Teacher training bursaries

- 200.** Teacher training bursaries of up to £9,000 a year are available from the Training and Development Agency for Schools (TDA) for eligible students on postgraduate courses which lead to qualified teacher status. Students are eligible provided that they do not already hold qualified teacher status and are not employed as a teacher in a school or a FE or HE institution. As the bursary is non-taxable, under the new system the whole amount will be ignored when assessing student income. There is no longer the requirement to have a specific disregard in the Regulations. Further information about bursaries can be found on the TDA website at:

<http://www.tda.gov.uk/get-into-teaching/funding/training-in-england/postgraduate-funding.aspx?keywords=bursary#>

Financial obligations incurred by the student before the course starts

- 201.** Financial obligations incurred by the student before the start of or during the course are not disregarded.

Maintenance payments

Maintenance payments received by the household

- 202.** Maintenance payments are not normally subject to tax and therefore should not be taken into account when determining taxable income. There is no longer a provision in the Regulations to treat maintenance payments received by the student's parent, parent's partner or partner (as appropriate) for the benefit of the children as part of the taxable income.

Maintenance payments paid out by the household

- 203.** The disregard for maintenance payments paid by the student for the benefit of a child was removed in 05/06. Therefore, taxable income should not be reduced to take account of such payments.

Maintenance payments and the Dependants' Grant Means Test

- 204.** Maintenance payments must still be taken into account in the calculation of dependants' income for the purpose of assessing a student's entitlement to any dependants' grant. Where a student receives maintenance payments under an agreement that expressly or implicitly requires that these payments are to be made for the benefit of the student's child, this income should be treated as the child's income and taken into account in the dependants' grant means test.

Self-assessment

- 205.** Self-assessment was introduced in the 1996-97 tax year. It mainly affects the self-employed, people deriving income as partners in a business, and employees who are higher rate tax payers. Taxpayers are required to preserve the records needed to make a correct and complete tax return for the relevant period. Tax is assessed on the business profits of an accounting period ending in the current tax year rather than, as previously, the preceding one.

Finalising the parental income

- 206.** The submission by the taxpayer to the Inland Revenue of a completed self-assessment return creates the legal charge to tax. SLC should base their determination of the parental income for the financial year on the self-assessment return made by the parent to HMRC and ensure that the income figures submitted to them match those on the return.
- 207.** The dates for returning the completed tax forms to the Inland Revenue are 30 September for those wanting HMRC to calculate their tax and 31 January for those working out their tax independently. This means that those involved in self-assessment should now have the actual figures for the prior year's tax income available and this can be used regardless of the point in the academic year that they apply.
- 208.** If SLC is unsure of any self-assessment cases, they can send them to HMRC for cross-checking.

Treatment of capital allowances

- 209.** Capital allowances enable the costs of capital assets to be written off against a business's taxable profits. The tax allowances may be claimed for expenditure on assets such as industrial and agricultural buildings, and general business equipment such as vehicles and computers. The rate for buildings is normally 4% of the expenditure a year. The rate for plant and machinery is normally 25% a year (reducing balance basis), and there are special incentive rates for smaller businesses. Most capital allowances are claimed in the tax return with the deadline the same for making or amending a tax return.

Current-year assessments

- 210.** Where SLC is satisfied that the residual parental income in the tax year beginning immediately before the academic year to which the support application relates ("current tax year") is likely to be not more than 85% of their residual income in the tax year prior to the one immediately preceding that academic year, Schedule 4, paragraph 5(3) allows for the residual parental income to be calculated by reference to the current tax year. This can be done to enable the student to attend the course without hardship. The current year assessment will then be based on the parents' estimated residual income. In difficult cases where SLC cannot make a reasonable estimate, it may wish to consider making a provisional payment or payments, until the student has provided sufficient information to enable a reasonable estimate to be made.
- 211.** In the Department's view, once SLC has exercised its discretion to make a current year assessment, it cannot reverse its decision if it later transpires that the residual parental income in the current tax year is more than 85% of their income in the prior tax year. Where the assessment is initially based on provisional income figures, any later adjustment made in the light of more up-to-date information should be made on a current year basis.
- 212.** Where a parental contribution is assessed on a current year basis for one year of the course, this will revert to an income assessment based on the preceding tax year for the next year of the course and an income assessment based on the prior tax year for the third year of the course (unless there is another drop in income). This will mean that the same income will be used to assess the parent's contribution for three consecutive years. Where a current year income assessment is requested in two or more consecutive academic years, the current year income in the second or subsequent year will be compared to income data held by SLC for the previous financial year rather than the prior financial year, in order to ascertain if there has been a 15% drop in income.
- 213.** Under Schedule 4, paragraph 5(4), in an academic year immediately following one in which the parental income of the current financial year has been assessed, SLC must calculate entitlement using the income of the financial year that precedes the academic year being applied for, rather than the financial year that ended prior to the start of the preceding financial year.
- 214.** Students have a right to a full and clear explanation of how their support is being calculated. In all cases where SLC is considering exercising its discretion under Schedule 4, paragraph 5(3) to make a current year assessment, it should advise the student and his parents of how their contribution is to be assessed and how this will affect the amount of contribution they are assessed to make.

Self-employed parents

- 215.** Where authorities are satisfied that the parent's income is wholly or mainly derived from the profits of a business or profession, Schedule 4, paragraph 5(5) provides for the prior financial year to be taken as the accounting year which ends in the financial

year prior to that preceding the academic year in respect of which the student is being assessed for support.

- 216.** For example, a student's academic year commences in September 2011. Her parents are self-employed and their accounting year ends 30 June each year. The parents' income is therefore assessed according to profits or losses made in the accounting year running from 1 July 2008 to 30 June 2009. (This is the parents' accounting year that ends in the financial year ending 5 April 2010.)
- 217.** SLC should ensure that the necessary accounts relating to the business or profession support the information given on the application for student support.

Step 4 - Calculate any entitlement and / or contribution to student support

- 218.** Once the residual income has been calculated for each person whose income has to be taken into account for the purposes of the household income calculation, each amount of residual income is added together.
- 219.** Any deduction permitted under paragraph 3(3) of Schedule 4 is made from this aggregate amount in order to give the household income for the academic year.
- 220.** Under paragraph 3(3) a deduction of £1,130 is permitted:
- For each child who is wholly or mainly financially dependent on the eligible student or eligible student's partner (as defined in Schedule 4).
 - For each child other than the eligible student who is wholly or mainly financially dependent on the eligible student's parent or the eligible student's parent's partner whose residual income is being taken into account.
- 221.** It is from this household income that:
- the amount of the Higher Education Grant payable to qualifying old system students is calculated;
 - the amount of Maintenance or Special Support Grant payable to qualifying current system students is calculated (see Annex F for related figures);
 - Contribution towards the student's support is calculated (see below).

Old system dependent students and independent students with partner

- 222.** For old system dependent students and independent students with a partner, where the household income is £23,660, there will be a minimum contribution of £45. For every complete £9.27 by which the household income exceeds this amount, the contribution to student support will increase by £1 (Schedule 4, paragraph 8(1)). No household will be expected to contribute more than £7,998. See Annex E for worked examples.

Old system independent students without partner

- 223.** For old system independent students who do not have a partner (within the meaning of the Regulations), an income threshold of £11,020 applies (see Schedule 4, paragraph 8(2)(a)). Where the student's income is equal to this threshold they will be assessed for a minimum contribution of £45. This will then rise on the scale of £1 in every £9.27 above the £11,020 threshold. The maximum amount of contribution that a student can make will be £7,998.

- 224.** Administrators should note that it is possible for old system single independent students who started their course in 2004/05 or later to receive the full HE Grant and still be expected to contribute towards their grant for fees e.g. an old system student who started their course in 05/06 and who in 2011/12 has an income of £16,750 will be eligible for the full HE Grant, however, they will be assessed for a contribution to the grant for fees. In some circumstances, old system single independent students whose income is around £22,700 will receive no grant for fees, have some of the loan for living costs means-tested and still receive a partial HE Grant. These students will be financially better off than in previous years because of a combination of the introduction of the HE Grant, the raising of the income threshold and the application of the £9.27 scale to income above that threshold. (See Annex E, Worked Examples, Old System Student C).

Current system students

- 225.** For all current system students who are not 2008 or 2009 cohort, there will be a contribution of £1 for every complete £9.27 by which the household income exceeds £39,796 (Schedule 4, paragraph 9(1)). If the student is a 2008 cohort student, there will be a contribution of £1 for every complete £9.27 by which the household income exceeds £61,062 towards means-tested loan for living costs and £1 for every complete £9.27 by which the household income exceeds £39,796 towards other products that are subject to a contribution. If the student is a 2009 cohort student, there will be a contribution of £1 for every complete £5 by which the household income exceeds £50,778 towards means-tested loan for living costs and £1 for every complete £9.27 by which the household income exceeds £39,796 towards other products that are subject to a contribution. There will be no minimum contribution but the maximum total contribution in any case is £6,210.
- 226.** The means-testing arrangements for current system independent students without a partner (within the meaning of the Regulations) will be the same as for all other current system students.

Case Study: Current System Independent Students without a partner

- **Student A** is 26 years old and lives alone. He started an HE course at Northumbria University in September 2011 and has no previous study from before 1 September 2008. He has worked for the police force since leaving school at 16 and is now being released by his employer to take a law degree. Student A will continue to receive a basic salary of £19,000 pa whilst on the course. He will therefore receive a full Maintenance Grant of £2,906 as his household income is less than £25,000 (the income threshold for receiving a full maintenance grant for 2009 cohort students).

Deducting the contribution from the support

Old system students

- 227.** Under regulations 99 and 101, the contribution is offset, in turn, against one or more of the following:
- Grant for fees, unless the course is at a private HEI, or is an ITT course (other than a first degree course);
 - Grants for dependants (where applicable, in the following order): adult dependants' grant; childcare grant; parents' learning allowance.
 - Loan for living costs, but only the first 25%; and not at all if the student is an eligible student with reduced entitlement;
 - Grant for travel.

- 228.** That is to say, the contribution is first deducted from the grant for fees (except for certain categories of student); if it exceeds that grant, the excess is then deducted from the grants for dependants; and so on until, if the contribution is large enough, it cancels out the grants for fees and dependants, a quarter of the loan, and travel grant. It cannot cancel out more of the loan (if the loan is income assessed) than is indicated by the minima calculated under regulations 102(1) to (5).

See below in relation to students on sandwich courses or ERASMUS years.

Deducting the contribution from the support – 2009 cohort students

- 229.** Under regulations 97 and 100 where the household income exceeds £39,796, the contribution is offset, in turn, against one or more of the following:
- Grants for dependants (where applicable, and in the following order); adult dependants' grant; childcare grant; parents' learning allowance.
 - Long Courses Loan.
 - Grant for Travel.
- 230.** That is to say, the contribution is first deducted from the grants for dependants; if it exceeds those grants, the excess is then deducted from the Long Courses Loan and so on until, if the contribution is large enough, it cancels out the grants for dependants, Long Courses Loan and the travel grant.
- 231.** Under regulation 72 where the household income exceeds £50,778, a separate calculation of contribution towards loan for living costs is carried out (see paragraph 215 above). This contribution is only applied to the first 28% of loan for living costs, and not at all if the student is an eligible student with reduced entitlement.

Deducting the contribution from the support – 2008 cohort students

- 232.** Under regulations 97 and 100 where the household income exceeds £39,796, the contribution is offset, in turn, against one or more of the following:
- Grants for dependants (where applicable, and in the following order); adult dependants' grant; childcare grant; parents' learning allowance.
 - Long Courses Loan.
 - Grant for Travel.
- 233.** That is to say, the contribution is first deducted from the grant for dependants; if it exceeds that grant, the excess is then deducted from the Long Courses Loan and so on until, if the contribution is large enough, it cancels out the grants for dependants, Long Courses Loan and the travel grant.
- 234.** Under regulation 70, where the household income exceeds £61,062, a separate calculation of contribution towards loan for living costs is carried out (see paragraph 222 above). This contribution is only applied to the first 25% of loan for living costs, and not at all if the student is an eligible student with reduced entitlement.

Deducting the contribution from the support – current system students who are not 2008 or 2009 cohort students

- 235.** Under regulations 98 and 101, where the household income exceeds £39,796, the contribution is offset, in turn, against one or more of the following:
- Grants for dependants (where applicable, and in the following order); adult dependants' grant; childcare grant; parents' learning allowance.

- Loans for living costs but only the first 25%; and not if a lower rate of loan applies under regulation 102.
 - Grant for travel
- 236.** That is to say, the contribution is first deducted from the grant for dependants; if it exceeds that grant, the excess is then deducted from the means tested quarter of the loan for living costs and so on until, if the contribution is large enough, it cancels out the grants for dependants, a quarter of the loan, and the travel grant. It cannot cancel out more of the loan (if the loan is income assessed at all) than is indicated by the minima calculated under regulations 102(1) to (5)

Exceptional treatment of the contribution - old system students

- 237.** Where regulation 99(4) applies, the student's contribution is applied first to reduce the basic amount of the grant for fees. If the contribution is not extinguished, an amount equal to the basic amount of the grant for fees is deducted from the contribution. The contribution is to be reduced to no less than £0. If any contribution remains, it is then applied in accordance with regulation 101.
- 238.** Regulation 99(4) only applies where the student qualifies for the lower rate of grant for fees under regulation 31(2) and
- (a) is on a sandwich course of the type mentioned in regulation 24(3)(b);
 - (b) is on a course provided in conjunction with an overseas institution of a type mentioned in regulation 24(3)(d); or
 - (c) is on a course with the University of London Institute in Paris that he began before 1 September 2001.
- 239.** It should be noted that this exceptional treatment does not apply where the £665 tuition fee is payable in respect of an old system student on a course of initial teacher training (other than a first degree course). Under regulation 99(3), a grant for fees for such a course is not income assessed at all.
- 240.** Old system students spending an entire academic year on an ERASMUS exchange are not liable for any contribution to their tuition fees and are not eligible for a grant for fees or fee contribution loan for that year. Where an old system student is on an Erasmus year, his contribution should be reduced by £1,345 before being applied to any maintenance support for which he is eligible and which is subject to the assessed contribution. See regulation 99(5).

Families with two or more award holders (split contributions)

General

- 241.** Paragraph 8(5) of Schedule 4 provides that where a contribution is payable in relation to two or more eligible students (none of whom are current system students) in respect of the same parental residual income under paragraph 5, (or under paragraphs 5 and 7 if the relevant parent's partner's residual income is taken into account); or where the household income consists of the residual income of an independent eligible student and his partner and both hold a statutory award, the aggregate contributions must not exceed £7,998.
- 242.** Paragraph 9(5) of Schedule 4 makes similar provision for where the 2 or more eligible students concerned are all current system students. In such cases the aggregate contributions must not exceed £6,210.

- 243.** Where the same household income is used to assess the amount of an award for which two people qualify the contribution payable in respect of the eligible student is divided by the number of such persons.

A contribution is payable in relation to an eligible student who is not an independent eligible student

This section applies to households with:

- all old system students;
- all current system students who are not 2008 or 2009 cohort students (case studies 1-2, Annex H);
- all 2008 cohort students (case studies 3-5, Annex H);
- all 2009 cohort students (case studies 6-7, Annex H);
- a combination of old and current system students (case studies 8-14, Annex H).

Eligible student has no residual income

All eligible students in the household are old system students or current system students

- 244.** Where

- more than one child of the eligible student's parents;
- the eligible student's parent; or
- the eligible student's parent's partner

is in receipt of an award not paid under the Regulations or the Education (Mandatory Awards) Regulations 2003 nor section 63 of the Health Services and Public Health Act 1968, the amount of contribution payable in respect of the eligible student will be the proportion of the household contribution calculated under paragraph 8 or 9 of Schedule 4 that the LA/SLC considers just.

- 245.** Subject to paragraphs 238 to 240 , in any year in which more than one child of the eligible student's parent is:

- an old system student or a current system student and holds an award under the Regulations; or
- holds an award under the Education (Mandatory Awards) Regulations 2003 or an award under section 63 of the Health Services and Public Health Act 1968,

the contribution payable in respect of the eligible student is the amount of contribution calculated under paragraph 8 or 9 of Schedule 4 divided by the number of children holding relevant awards (Schedule 4, paragraph 10).

Since academic year 2009/10, no leftover unapplied contribution is applied to the remaining means-tested support of any other student in the household, regardless of the system of support of the students in the household.

- 246.** Despite paragraph 238 in any case where:

- the eligible student's parent whose income is assessed under Schedule 4 has a partner;
- the residual income of that parent is taken into account in calculating the contribution payable in respect of more than one eligible student who is the child of the parent or his partner; and

- the amount of contribution payable in respect of each eligible student is different, the contribution in respect of an eligible student is the amount of contribution calculated under paragraph 8 or 9 of Schedule 4 divided by the number of eligible students in relation to whom a contribution is payable and the parent's residual income has been taken into account in determining the amount of that contribution.

Households with old system students, current system students who are not 2008 or 2009 cohort, 2008 cohort students and 2009 cohort students

247. Where the same household income is used to assess the amount of a statutory award for which two or more persons qualify, one or more of whom is a 2008 or 2009 cohort student, the contribution payable in respect of the eligible student is divided by the number of such persons (Schedule 4, Regulation 10).

More than one child who is an eligible student and any of those children have residual income greater than nil

(Case studies 2, 4 and 7, Annex H)

A contribution is payable in respect of an independent eligible student

248. Where a contribution is payable under paragraph 8 or 9 in relation to an independent eligible student with a partner (as defined in paragraph 1(i) of Schedule 4), the contribution is payable as follows:

The contribution payable in respect of the independent eligible student is to be one half of the contribution calculated under paragraph 8 or 9.

249. Where the contribution is reduced and is not extinguished by applying it to the independent eligible student's own statutory award, the balance is not to be applied to the relevant statutory award of the independent eligible student's partner in any circumstances.

Administration

250. The administration of financial assessment is explained in 'Guidance on General, Eligibility, and Financial Assessment Administration'.

Worked examples

251. From academic year 2009/10, where there is more than one statutory award holder, and one quits mid-year, the student or students who remain in higher education are not reassessed. Therefore, the amount of contribution applied to their means-tested support will not change. The student who has withdrawn from their course will be reassessed as normal.

Example 1

1. Student A and Student B are both old system eligible students under the Student Support Regulations.
2. The applicable grant for fees rate is £1,345.
3. The applicable loan rate is £4,745.
4. Assessed parental contribution is £1,200, split equally between the two students (£600 each).
5. Grant for fees per student is £745 (£1,345 - £600).
6. Maximum amount of loan available per student is £4,745

Student A quits at beginning of November

The £600 of contribution allocated to Student A is not re-allocated to Student B, whose support remains unchanged. This applies regardless of whether the HEI has invoiced for fees.

Example 2

1. Student A and Student B are both eligible current system (not 2008 or 2009 cohort) students under the Student Support Regulations.
2. The applicable loan rate is £4,745.
3. Assessed parental contribution is £2,000 split equally between the two students (£1,000 each).
4. Maximum amount of loan available per student is £3,745 (£4,745 - £1,000).

Student A quits at the end of February

Student A only received two instalments of loan for living costs. Amount of contribution applicable to loan for living costs in case of Student A is £1,000. As Student A has not received $\frac{1}{3}$ of the loan for which he was originally assessed, $\frac{1}{3}$ of £1,000 contribution (£334) has not been absorbed. This is not applied to the remaining means-tested support of student B.

Annex A

TAXABLE INCOME

- Interest from a bank, building society or local authority;
- Interest from National Savings (other than first £70 of National Savings Ordinary Account interest) and Investments;
- Interest distributions from authorised unit trusts and open-ended investment companies;
- Dividends from shares, UK authorised unit trusts and open-ended investment companies;
- Private pensions, i.e. pensions from previous employers, personal pensions, retirement annuities;
- Earning from employment;
- Earnings from self-employment after deduction of allowable expenses;
- Rent from letting property;
- Income from trust funds;
- Chargeable event gains from life insurance policies;
- Income from outside the UK;
- Share of joint income.

Annex B

TAXABLE SOCIAL SECURITY BENEFITS

- Bereavement Allowance – (replaced Widow's Pension from 09/04/01 although WP is still paid to widows whose entitlement arose before 09/04/01);
- Bereavement Benefit
- Care Allowance
- Employment Support Allowance (Contributory based only as income based is not taxable)
- Income Support when paid to strikers or people involved in a trade dispute;
- Payments of Incapacity Benefit over 28 weeks;
- Pensions payable under the Industrial Death Benefit Scheme;
- Jobseeker's Allowance;
- Retirement Pension;
- Statutory Adoption Pay
- Statutory Sick Pay;
- Statutory Maternity Pay;
- Statutory Paternity Pay
- Widowed Parent's Allowance.

Annex C

NON-TAXABLE INCOME

- Income from tax-free National Savings and Investments, e.g. savings certificates;
- Interest, dividends and other income from investments held in a Personal Equity Plan, (PEP);
- Interest, dividends and bonuses from a Tax Exempt Special Savings Account (TESSA), unless it was closed before the five years were up;
- Interest, dividends and other income from an Individual Savings Account (ISA);
- Interest and terminal bonuses under Save As You Earn schemes;
- Premium Bonds, National Lottery winnings or gambling prizes;
- Child and Working Tax Credits;
- Income from a scholarship, exhibition, bursary or similar educational endowment.
- Higher Education Bursary (paid by local authorities under section 21 of the Children and Young Persons Act, 2008) to care leavers who start a higher education course

Annex D

NON-TAXABLE SOCIAL SECURITY BENEFITS

- Attendance Allowance;
- Back to Work Bonuses;
- Bereavement Payment – replaced Widow's Payment from 09/04/01;
- Child Benefit;
- Child's Special Allowance;
- Cold Weather Payments;
- Council Tax Benefit – administered by local authorities;
- Constant Attendance Allowance – see industrial disablement benefit;
- Disability Living Allowance;
- Disabled Person's Tax Credit, now part of Working Tax Credit;
- Employment Support Allowance (Income based only)
- Exceptionally Severe Disablement Allowance;
- Guardian's Allowance;
- Housing Benefit;
- Incapacity Benefit for the first 28 weeks of entitlement;
- Income Support – most payments;
- Industrial Injuries Benefit – a general term covering industrial injuries pension, reduced earnings allowance, retirement allowance, constant attendance allowance and exceptionally severe disablement allowance;
- Invalidity Benefit – replaced by Incapacity Benefit from April 1995 but still payable where invalidity commenced before April 1995;
- Maternity Allowance;
- Pensioner's Christmas Bonus;
- Social Fund payments to people on a low income to help with maternity expenses, funeral costs, financial crises and community care grants and any interest free loans paid out;
- War widow's pension;
- Winter Fuel payment.

Annex E

WORKED EXAMPLES - current system students who are not 2008 or 2009 cohort students.

Student A

Student A is 24 years old and started her four year BA Honours Degree in September 2010. She has previous study dating from before 1 September 2008, which means that she is a current system student who is not 2008 or 2009 cohort. She lives away from home and is studying at an HEI outside London. She has no income. Her parents have joint earnings of £45,000. They contribute £4,000 a year into a stakeholder pension and have no other children.

General Means-Test

Step 1 – Determine whose income should be included in the household income assessment

Student and her parents

Step 2 – Determine taxable income of those assessed for a contribution – in this case the student (£0) and her parents (£45,000);

Step 3 – Make permitted deductions – pension premium of £4,000.

$$£45,000 - £4,000 = £41,000$$

Step 4 – Calculate contribution based on household income

$$£41,000 - £39,796 = £1,204$$

$$£1,204 / 9.27 = £129.88$$

The assessed contribution for Student A will be £129 (rounded down to the nearest pound)

Student A will receive a final year 'elsewhere' rate of loan for living costs of £4,262 (£4,391 - £129)

Student B

Student B is married with one child, lives at home and started her four year degree course in September 2009. She has previous study dating from before 1 September 2008, which means that she is a current system student who is not 2008 or 2009 cohort. She has no income, but her husband earns £55,000 p.a. and contributes £2,500 a year to a stakeholder pension.

Step 1 – Determine whose income should be included in the household income assessment

Student and her husband

Step 2 – Determine taxable income of those assessed for a contribution – in this case the husband's income (£55,000).

Step 3 – Make permitted deductions - pension premium of £2,500 and £1,130 disregard for dependent child;

$$\text{Student} = £0$$

Husband £55,000 – (£2,500+ £1,130)

Total = £51,370

Step 4 – Calculate contribution based on the household income of £51,370.

£ 51,370 - £39,796 = £11,574

£11,574/9.27 = £1,248.54 (rounded down to £1,248)

This contribution reduces the means-tested entitlement of the loan (£1,098) to nil.

Student B will receive the 75% non-means tested element of the final year 'elsewhere' rate of loan - £3,293.

WORKED EXAMPLES – 2008 cohort students

Student A

Student A is 18 years old and started a 4 year BA Honours degree in September 2008. She repeated the first year of the course in academic year 2009/10. She lives at home with her mother who has an income of £80,000. Student A has no income of her own and no siblings.

Step 1 – Determine whose income should be included in the household income assessment

Student and her mother

Step 2 – Determine taxable income of those assessed for a contribution – in this case the student (£0) and her mother (£80,000);

Step 3 – Make permitted deductions – No deductions are applicable;

Step 4 – Calculate contribution based on the household income of £80,000.

Contribution towards loan for living costs

£80,000 - £61,062 = £18,938

£18,938 / 9.27 = £2,042

This contribution reduces the means-tested entitlement of the loan (£918) to nil. She will receive the 75% non-means tested element of the 'parental home' rate of loan - £2,755.

She is also entitled to Long Courses Loan of £324 (six weeks at £54) towards which a separate contribution must be calculated using the income threshold £39,796:

Contribution towards supplementary support products

£80,000 - £39,796 = £40,204

£40,204 / 9.27 = £4,337

This contribution reduced Student A's Long Courses Loan to zero.

Student B

Student B is 24 years old and started a 4 year BA Honours degree in September 2008. She suspended her study for academic year 2009/10. She lives at home with her parents

who have a joint income of £64,000. They contribute £3,000 a year into a stakeholder pension and have no other children. Student B has no income of her own. She is not entitled to any supplementary support products.

Step 1 – Determine whose income should be included in the household income assessment

Student and her parents

Step 2 – Determine taxable income of those assessed for a contribution – in this case the student (£0) and her parents (£64,000);

Step 3 – Make permitted deductions - pension premium of £3,000;

$£64,000 - £3,000 = £61,000$

Step 4 – Calculate contribution based on the household income of £61,000.

Contribution towards loan for living costs

£61,000 is below the threshold of £61,062, therefore no contribution is payable towards loan for living costs. Student B will receive the full 'parental home' rate of £3,673.

WORKED EXAMPLES – 2009 cohort students

Student A

Student A is 20 years old and started a 3 year BA Honours degree in September 2010. She lives away from home and is studying at an HEI outside London. She has no previous study. Her mother has an income of £55,000. Student A has no income of her own and no siblings.

Step 1 – Determine whose income should be included in the household income assessment

Student and her mother

Step 2 – Determine taxable income of those assessed for a contribution – in this case the student (£0) and her mother (£55,000);

Step 3 – Make permitted deductions – No deductions are applicable;

Step 4 – Calculate contribution based on the household income of £55,000.

Contribution towards loan for living costs

$£55,000 - £50,778 = £4,222$

$£4,222 / 5 = £844$

This contribution reduces the means-tested entitlement of the loan (£1,386) to £542. She will receive £4,106 (the 72% non-means tested element of the 'elsewhere' rate of loan of £3,564 plus £542).

She is also entitled to Long Courses Loan of £415 (five weeks at £83) towards which a separate contribution must be calculated using the income threshold £39,796:

Contribution towards supplementary support products

$£55,000 - £39,796 = £15,204$

$$£15,204 / 9.27 = £1,640$$

This contribution reduced Student A's Long Courses Loan to nil.

Student B

Student B is 19 years old and started a 3 year BA Honours degree in September 2011. He has no previous study. He lives at home with his parents who have a joint income of £64,000. They contribute £3,000 a year into a stakeholder pension and have no other children. Student B has no income of his own. He is not entitled to any supplementary support products.

Step 1 – Determine whose income should be included in the household income assessment

Student and his parents

Step 2 – Determine taxable income of those assessed for a contribution – in this case, the student (£0) and his parents (£64,000);

Step 3 – Make permitted deductions - pension premium of £3,000;

$$\text{Parents } £64,000 - £3,000 = £61,000$$

Step 4 – Calculate contribution based on the household income of £61,000.

Contribution towards loan for living costs

$$£61,000 - £50,778 = £10,222$$

$$£10,222 / 5 = £2,044$$

This contribution reduces the means-tested element of the loan (£1,075) to nil. He will receive the 72% non-means tested element of the 'parental home' rate of loan - £2,763.

Annex F

LOAN AND GRANT FEE RATES FOR ACADEMIC YEAR 2011/12

THE DEPARTMENT FOR BUSINESS, INNOVATION, AND SKILLS**LOAN, GRANT AND FEE RATES FOR ACADEMIC YEAR 2011/12****MEMORANDUM: SUPPORT AVAILABLE UNDER THE REGULATIONS**

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.

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

Section A: Basic support available in 2011/12 to current system full-time students who will be new entrants to Higher Education in 2011/12 and to current system students who were new entrants to Higher Education in 2009/10 or 2010/11 and are continuing on their course in 2011/12 (fee support, maintenance loan, maintenance grant / special support grant).

Section B: Basic support available in 2011/12 to current system full-time students who were new entrants to Higher Education in 2008/09 (fee support, maintenance loan, maintenance grant / special support grant).

Section C: Basic support available in 2011/12 to current system full-time students who were new entrants to Higher Education in 2006/07 or 2007/08 (fee support, maintenance loan, maintenance grant / special support grant).

Section D: Basic support available to old system full-time students in 2011/12 (fee 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 E: Supplementary loans and grants for living costs available in 2011/12 to all full-time students; and Dependants Grant calculation allowances. (This Section includes the postgraduate DSA.)

Section F: Support available in 2011/12 to part-time students.

SECTION A: BASIC SUPPORT AVAILABLE IN 2011/12 TO CURRENT SYSTEM STUDENTS WHO ARE NEW ENTRANTS IN 2011/12 AND TO THOSE STUDENTS WHO WERE NEW ENTRANTS IN 2009/10 or 2010/11 AND WHO ARE CONTINUING ON THEIR COURSE IN 2011/12 (2009 Cohort Students)

TABLE A1: BASIC STUDENT LOAN

| MAXIMUM RATES OF FULL YEAR LOAN | REDUCED LOANS | MAIN LOANS |
|---|----------------------|-------------------|
| Parental | 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 | 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 starting full-time courses in 2011/12, and those who started full-time courses in 2009/10 or 2010/11 who are continuing on their course in 2011/12 are eligible for the appropriate main loan rate, 28% 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 2011/12, students who started full-time ITT courses in 2009/10 or 2010/11 who are continuing on their course in 2011/12 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 2011/12. Students starting 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 F of this Memorandum.

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table A1 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 2011/12;
- (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 loan rate for these students is £2,324 and the final year reduced overseas loan rate is £1,811).

TABLE A2: 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 | 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 | 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 A3 and A4 apply irrespective of whether students are attending courses at publicly funded or privately funded institutions.

A3: SUPPORT FOR FEES

Full-time new entrants in 2011/12 or students who started their courses in 2009/10 or 2010/11 and are continuing their courses in 2011/12 will be liable for a fee contribution of up to **£3,375**. These students will be able to apply for a **non means-tested variable fee loan** of up to **£3,375**, depending upon the actual fee charged by their institution.

Maximum Fee Rates in Special Cases

The maximum tuition fees payable, and therefore the maximum fee loan entitlement, in the following special cases will be as follows:

- a. Courses, including sandwich courses, where a student spends a significant time during the year away from his or her institution will be **£1,680**.
- 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 2011/12: **£1,680**, where the periods of full-time study are in aggregate less than 10 weeks.

A4: SUPPORT FOR LIVING COSTS

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

- (1) A means-tested maintenance or special support grant of up to **£2,906**;

(2) The basic student loan shown in Table A1, **72%** of which will not be subject to income assessment (Table A2)

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

(3) For 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 2011/12, 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.

TABLES A5 to A12– AMOUNTS OF MAINTENANCE GRANT (OR SPECIAL SUPPORT GRANT) AVAILABLE FOR ILLUSTRATIVE LEVELS OF HOUSEHOLD INCOME FOR STUDENTS WHO ARE FULL-TIME NEW ENTRANTS IN 2011/12 OR STUDENTS WHO STARTED THEIR COURSES IN 2009/10 OR 2010/11 WHO ARE CONTINUING THEIR COURSES IN 2011/12.

Table A5 applies to new entrants in 2011/12 who are eligible for the maintenance grant, including those who started a full-time course of initial teacher training on or after 1 September 2010. It also applies to new entrants in 2009/10 or 2010/11 who are continuing students in 2011/12. 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 2011/12.

Table A6 applies to new entrants in 2011/12 who are eligible for the special support grant; including those who started a full-time course of initial teacher training on or after 1 September 2010 and to new entrants in 2009/10 or 2010/11 who are continuing students in 2011/12. 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 2011/12.

Table A7 applies to students who were new entrants in 2009/10 on “Type 2” courses of initial postgraduate teacher training who are continuing on their course in 2011/12 and are eligible for the maintenance grant.

Table A8 applies to students who were new entrants in 2009/10 on “Type 2” courses who are continuing on their course in 2011/12 and are eligible for the special support grant.

Table A9 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 2011/12 and are eligible for the maintenance grant.

Table A10 applies to students who were new entrants in 2009/10 on “Type 1” courses who are continuing on their course in 2011/12 and are eligible for the special support grant.

Table A11 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 2011/12 and are eligible for the maintenance grant.

Table A12 applies to students who were new entrants in 2009/10 on “Type 3” courses who are continuing on their course in 2011/12 and are eligible for the special support grant.

Regulation 2 of the Education Student Support Regulations 2009 as amended 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 1 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 A1.

Students starting full-time courses of initial teacher training in 2011/12 and students who started full-time ITT courses in 2010/11 and who are continuing their course in 2011/12, 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 Table A5 and A6. Students starting a part-time course of ITT in 2011/12 and students who started a part-time ITT course in 2010/11 and who are continuing their course in 2011/12 are eligible for the standard part-time student support package set out in Section F attached.

TABLES A13 and A14 – HOUSEHOLD CONTRIBUTION SCALES

Table A13 sets out for illustrative levels of income the assessed household contributions that will apply to full-time new entrants in 2011/12 and to students who were new entrants in 2009/10 or 2010/11 and who are continuing their course in 2011/12 in relation to the means-tested element of the basic maintenance loan only.

Table A14 sets out for illustrative levels of income the assessed household contributions that will apply to full-time new entrants in 2011/12 and to students who were new entrants in 2009/10 or 2010/11 and who are continuing their course in 2011/12 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 E.

A5: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME (Excluding students on Type 1, 2 or 3 courses of initial teacher training that started on or after 1 September 2009 and continuing on or after 1 September 2011 – see Tables A7, A9 and A11)

| INCOME (£) | ASSESSED CONTRIBUTION (£) | MAINTENANCE GRANT (£) | MAINTENANCE LOAN (£) | TOTAL GRANT PLUS LOAN (£) |
|--|---------------------------|-----------------------|---------------------------|---------------------------|
| Student living at home | | | Maximum £3,838 (*) | |
| 25,000 | 0 | 2,906 | 2,385 | 5,291 |
| 30,000 | 0 | 1,906 | 2,885 | 4,791 |
| 34,000 | 0 | 1,106 | 3,285 | 4,391 |
| 40,000 | 0 | 711 | 3,483 | 4,194 |
| 45,000 | 0 | 381 | 3,648 | 4,029 |
| 50,020 | 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 | 2,906 | 5,475 | 8,381 |
| 30,000 | 0 | 1,906 | 5,975 | 7,881 |
| 34,000 | 0 | 1,106 | 6,375 | 7,481 |
| 40,000 | 0 | 711 | 6,573 | 7,284 |
| 45,000 | 0 | 381 | 6,738 | 7,119 |
| 50,020 | 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 | 2,906 | 3,497 | 6,403 |
| 30,000 | 0 | 1,906 | 3,997 | 5,903 |
| 34,000 | 0 | 1,106 | 4,397 | 5,503 |
| 40,000 | 0 | 711 | 4,595 | 5,306 |
| 45,000 | 0 | 381 | 4,760 | 5,141 |
| 50,020 | 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 £34,000, the maintenance grant is reduced by £1 for every complete £5 by which the income exceeds £25,000. For income in excess of £34,000 and up to and including £50,020, the maintenance grant is reduced by £1 for every complete £15.17 by which the income exceeds £34,000.

A student whose income is £50,020 will be eligible for the minimum maintenance grant of £50. A student whose income exceeds £50,020 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).

A6: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME (Excluding students on Type 1, 2 or 3 courses of initial teacher training that started on or after 1 September 2009 and continuing on or after 1 September 2011 – see Tables A8, A10 and A12)

| INCOME (£) | ASSESSED CONTRIBUTION (£) | SPECIAL SUPPORT GRANT (£) | MAINTENANCE LOAN (£) | TOTAL GRANT PLUS LOAN (£) |
|--|----------------------------------|----------------------------------|-----------------------------|----------------------------------|
| Student living at home | | | Maximum £3,838 (*) | |
| 25,000 | 0 | 2,906 | 3,838 | 6,744 |
| 30,000 | 0 | 1,906 | 3,838 | 5,744 |
| 34,000 | 0 | 1,106 | 3,838 | 4,944 |
| 40,000 | 0 | 711 | 3,838 | 4,549 |
| 45,000 | 0 | 381 | 3,838 | 4,219 |
| 50,020 | 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 | 2,906 | 6,928 | 9,834 |
| 30,000 | 0 | 1,906 | 6,928 | 8,834 |
| 34,000 | 0 | 1,106 | 6,928 | 8,034 |
| 40,000 | 0 | 711 | 6,928 | 7,639 |
| 45,000 | 0 | 381 | 6,928 | 7,309 |
| 50,020 | 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 | 2,906 | 4,950 | 7,856 |
| 30,000 | 0 | 1,906 | 4,950 | 6,856 |
| 34,000 | 0 | 1,106 | 4,950 | 6,056 |
| 40,000 | 0 | 711 | 4,950 | 5,661 |
| 45,000 | 0 | 381 | 4,950 | 5,331 |
| 50,020 | 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 £34,000, the special support grant is reduced by £1 for every complete £5 by which the income exceeds £25,000. For income over £34,000 and up to and including £50,020, the special support grant is reduced by £1 for every complete £15.17 by which the income exceeds £34,000.

A student whose income is £50,020 will be eligible for the minimum special support grant of £50. A student whose income exceeds £50,020 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).

A7: 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 2011/12)

| INCOME (£) | ASSESSED CONTRIBUTION (£) | MAINTENANCE GRANT (£) | MAINTENANCE LOAN (£) | TOTAL GRANT PLUS LOAN (£) |
|--|---------------------------|-----------------------|---------------------------|---------------------------|
| Student living at home | | | Maximum £3,838 (*) | |
| 25,000 | 0 | 2,906 | 2,385 | 5,291 |
| 30,000 | 0 | 1,906 | 2,885 | 4,791 |
| 34,000 | 0 | 1,106 | 3,285 | 4,391 |
| 40,000 | 0 | 1,106 | 3,088 | 4,194 |
| 45,000 | 0 | 1,106 | 2,923 | 4,029 |
| 50,020 | 0 | 1,106 | 2,757 | 3,863 |
| 50,778 | 0 | 1,106 | 2,732 | 3,838 |
| 55,000 | 844 | 1,106 | 1,888 | 2,994 |
| 56,153 | 1,075 | 1,106 | 1,657 | 2,763 (+) |
| 60,000 | 1,075 | 1,106 | 1,657 | 2,763 |
| Student studying in London | | | Maximum £6,928 (*) | |
| 25,000 | 0 | 2,906 | 5,475 | 8,381 |
| 30,000 | 0 | 1,906 | 5,975 | 7,881 |
| 34,000 | 0 | 1,106 | 6,375 | 7,481 |
| 40,000 | 0 | 1,106 | 6,178 | 7,284 |
| 45,000 | 0 | 1,106 | 6,013 | 7,119 |
| 50,020 | 0 | 1,106 | 5,847 | 6,953 |
| 50,778 | 0 | 1,106 | 5,822 | 6,928 |
| 55,000 | 844 | 1,106 | 4,978 | 6,084 |
| 60,000 | 1,844 | 1,106 | 3,978 | 5,084 |
| 60,478 | 1,940 | 1,106 | 3,882 | 4,998 (+) |
| 65,000 | 1,940 | 1,106 | 3,882 | 4,998 |
| Student studying Outside London | | | Maximum £4,950 (*) | |
| 25,000 | 0 | 2,906 | 3,497 | 6,403 |
| 30,000 | 0 | 1,906 | 3,997 | 5,903 |
| 34,000 | 0 | 1,106 | 4,397 | 5,503 |
| 40,000 | 0 | 1,106 | 4,200 | 5,306 |
| 45,000 | 0 | 1,106 | 4,035 | 5,141 |
| 50,020 | 0 | 1,106 | 3,869 | 4,975 |
| 50,778 | 0 | 1,106 | 3,844 | 4,950 |
| 55,000 | 844 | 1,106 | 3,000 | 4,106 |
| 57,708 | 1,386 | 1,106 | 2,458 | 3,564 |
| 60,000 | 1,386 | 1,106 | 2,458 | 3,564 (+) |

All Type 2 ITT students will be entitled to £1,106 maintenance grant irrespective of their income. Those with incomes below £34,000 will be means-tested to receive an additional £1,800 grant; this will be reduced by £1 for every £5 of income above £25,000 and below £34,000.

(*) Where the income is at or below £34,000, the amount of maintenance loan is reduced by £0.50 for every £1 of maintenance grant payable. Where the income is greater than £34,000 but does not exceed £50,778, the amount of maintenance loan is reduced by £553 and further reduced by £1 for every £30.33 by which the income exceeds £34,000.

For income exceeding £50,778, students remain entitled to a non means-tested maintenance grant of £1,106, and the amount of loan to which they are entitled is reduced by £1,106 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 A5.

A8: 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 2011/12)

| INCOME (£) | ASSESSED CONTRIBUTION (£) | SPECIAL SUPPORT GRANT (£) | MAINTENANCE LOAN (£) | TOTAL GRANT PLUS LOAN (£) |
|--|----------------------------------|----------------------------------|-----------------------------|----------------------------------|
| Student living at home | | | Maximum £3,838 | |
| 25,000 | 0 | 2,906 | 3,838 | 6,744 |
| 30,000 | 0 | 1,906 | 3,838 | 5,744 |
| 34,000 | 0 | 1,106 | 3,838 | 4,944 |
| 40,000 | 0 | 1,106 | 3,838 | 4,944 |
| 45,000 | 0 | 1,106 | 3,838 | 4,944 |
| 50,020 | 0 | 1,106 | 3,838 | 4,944 |
| 50,778 | 0 | 1,106 | 3,838 | 4,944 |
| 55,000 | 844 | 1,106 | 2,994 | 4,100 |
| 56,153 | 1,075 | 1,106 | 2,763 | 3,869(+) |
| 60,000 | 1,075 | 1,106 | 2,763 | 3,869 |
| Student studying in London | | | Maximum £6,928 | |
| 25,000 | 0 | 2,906 | 6,928 | 9,834 |
| 30,000 | 0 | 1,906 | 6,928 | 8,834 |
| 34,000 | 0 | 1,106 | 6,928 | 8,034 |
| 40,000 | 0 | 1,106 | 6,928 | 8,034 |
| 45,000 | 0 | 1,106 | 6,928 | 8,034 |
| 50,020 | 0 | 1,106 | 6,928 | 8,034 |
| 50,778 | 0 | 1,106 | 6,928 | 8,034 |
| 55,000 | 844 | 1,106 | 6,084 | 7,190 |
| 60,000 | 1,844 | 1,106 | 5,084 | 6,190 |
| 60,478 | 1,940 | 1,106 | 4,988 | 6,094 (+) |
| 65,000 | 1,940 | 1,106 | 4,988 | 6,094 |
| Student studying Outside London | | | Maximum £4,950 | |
| 25,000 | 0 | 2,906 | 4,950 | 7,856 |
| 30,000 | 0 | 1,906 | 4,950 | 6,856 |
| 34,000 | 0 | 1,106 | 4,950 | 6,056 |
| 40,000 | 0 | 1,106 | 4,950 | 6,056 |
| 45,000 | 0 | 1,106 | 4,950 | 6,056 |
| 50,020 | 0 | 1,106 | 4,950 | 6,056 |
| 50,778 | 0 | 1,106 | 4,950 | 6,056 |
| 55,000 | 844 | 1,106 | 4,106 | 5,212 |
| 57,708 | 1,386 | 1,106 | 3,564 | 4,670 |
| 60,000 | 1,386 | 1,106 | 3,564 | 4,670 (+) |

Type 2 ITT students may be eligible for a special support grant of up to £2,906. All Type 2 ITT students who are eligible for the special support grant will receive a £1,106 grant irrespective of income. Those with incomes below £34,000 will be means-tested to receive an additional £1,800 grant; this will be reduced by £1 for every complete £5 of income above £25,000 and below £34,000.

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 A6.

A9: 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 2011/12)

| INCOME (£) | ASSESSED CONTRIBUTION (£) | MAINTENANCE GRANT (£) | MAINTENANCE LOAN (£) | TOTAL GRANT PLUS LOAN (£) |
|--|---------------------------|-----------------------|---------------------------|---------------------------|
| Student living at home | | | Maximum £3,838 (*) | |
| 25,000 | 0 | 1,453 | 2,385 | 3,838 |
| 30,000 | 0 | 953 | 2,885 | 3,838 |
| 34,000 | 0 | 553 | 3,285 | 3,838 |
| 40,000 | 0 | 553 | 3,285 | 3,838 |
| 45,000 | 0 | 553 | 3,285 | 3,838 |
| 50,020 | 0 | 553 | 3,285 | 3,838 |
| 50,778 | 0 | 553 | 3,285 | 3,838 |
| 55,000 | 844 | 553 | 2,441 | 2,994 |
| 56,153 | 1,075 | 553 | 2,210 (+) | 2,763 (+) |
| 60,000 | 1,075 | 553 | 2,210 | 2,763 |
| Student studying in London | | | Maximum £6,928 (*) | |
| 25,000 | 0 | 1,453 | 5,475 | 6,928 |
| 30,000 | 0 | 953 | 5,975 | 6,928 |
| 34,000 | 0 | 553 | 6,375 | 6,928 |
| 40,000 | 0 | 553 | 6,375 | 6,928 |
| 45,000 | 0 | 553 | 6,375 | 6,928 |
| 50,020 | 0 | 553 | 6,375 | 6,928 |
| 50,778 | 0 | 553 | 6,375 | 6,928 |
| 55,000 | 844 | 553 | 5,531 | 6,084 |
| 60,000 | 1,844 | 553 | 4,531 | 5,084 |
| 60,478 | 1,940 | 553 | 4,435 (+) | 4,988 (+) |
| 65,000 | 1,940 | 553 | 4,435 | 4,988 |
| Student studying Outside London | | | Maximum £4,950 (*) | |
| 25,000 | 0 | 1,453 | 3,497 | 4,950 |
| 30,000 | 0 | 953 | 3,997 | 4,950 |
| 34,000 | 0 | 553 | 4,397 | 4,950 |
| 40,000 | 0 | 553 | 4,397 | 4,950 |
| 45,000 | 0 | 553 | 4,397 | 4,950 |
| 50,020 | 0 | 553 | 4,397 | 4,950 |
| 50,778 | 0 | 553 | 4,397 | 4,950 |
| 55,000 | 844 | 553 | 3,553 | 4,106 |
| 57,708 | 1,386 | 553 | 3,011 | 3,564 (+) |
| 60,000 | 1,386 | 553 | 3,011 | 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 A7). This means that all Type 1 ITT students will be eligible for £553 maintenance grant irrespective of their income. Those with incomes below £34,000 will be means-tested to receive an additional £900 grant; this will be reduced by £1 for every £10 of income above £25,000 and below £34,000.

(*) 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 £553, and the amount of loan to which they are entitled is reduced by £553 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

A10: 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 2011/12)

| INCOME (£) | ASSESSED CONTRIBUTION (£) | SPECIAL SUPPORT GRANT (£) | MAINTENANCE LOAN (£) | TOTAL GRANT PLUS LOAN (£) |
|--|----------------------------------|----------------------------------|-----------------------------|----------------------------------|
| Student living at home | | | Maximum £3,838 | |
| 25,000 | 0 | 1,453 | 3,838 | 5,291 |
| 30,000 | 0 | 953 | 3,838 | 4,791 |
| 34,000 | 0 | 553 | 3,838 | 4,391 |
| 40,000 | 0 | 553 | 3,838 | 4,391 |
| 45,000 | 0 | 553 | 3,838 | 4,391 |
| 50,020 | 0 | 553 | 3,838 | 4,391 |
| 50,778 | 0 | 553 | 3,838 | 4,391 |
| 55,000 | 844 | 553 | 2,994 | 3,547 |
| 56,153 | 1,075 | 553 | 2,763 (+) | 3,316 |
| 60,000 | 1,075 | 553 | 2,763 | 3,316 |
| Student studying in London | | | Maximum £6,928 | |
| 25,000 | 0 | 1,453 | 6,928 | 8,381 |
| 30,000 | 0 | 953 | 6,928 | 7,881 |
| 34,000 | 0 | 553 | 6,928 | 7,481 |
| 40,000 | 0 | 553 | 6,928 | 7,481 |
| 45,000 | 0 | 553 | 6,928 | 7,481 |
| 50,020 | 0 | 553 | 6,928 | 7,481 |
| 50,778 | 0 | 553 | 6,928 | 7,481 |
| 55,000 | 844 | 553 | 6,084 | 6,637 |
| 60,000 | 1,844 | 553 | 5,084 | 5,637 |
| 60,478 | 1,940 | 553 | 4,988 (+) | 5,541 |
| 65,000 | 1,940 | 553 | 4,988 | 5,541 |
| Student studying Outside London | | | Maximum £4,950 | |
| 25,000 | 0 | 1,453 | 4,950 | 6,403 |
| 30,000 | 0 | 953 | 4,950 | 5,903 |
| 34,000 | 0 | 553 | 4,950 | 5,503 |
| 40,000 | 0 | 553 | 4,950 | 5,503 |
| 45,000 | 0 | 553 | 4,950 | 5,503 |
| 50,020 | 0 | 553 | 4,950 | 5,503 |
| 50,778 | 0 | 553 | 4,950 | 5,503 |
| 55,000 | 844 | 553 | 4,106 | 4,659 |
| 57,708 | 1,386 | 553 | 3,564 (+) | 4,117 |
| 60,000 | 1,386 | 553 | 3,564 | 4,117 |

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 A8). All Type 1 ITT students who are eligible for the special support grant will receive a £553 grant irrespective of income. Those with incomes below £34,000 will be means-tested to receive an additional £900 grant; this will be reduced by £1 for every £10 of income above £25,000 and below £34,000.

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.

A11: 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 2011/12)

| INCOME (£) | ASSESSED CONTRIBUTION (£) | MAINTENANCE GRANT (£) | MAINTENANCE LOAN (£) | TOTAL GRANT PLUS LOAN (£) |
|--|---------------------------|-----------------------|---------------------------|---------------------------|
| Student living at home | | | Maximum £3,838(*) | |
| 25,000 | 0 | 1,453 | 2,385 | 3,838 |
| 30,000 | 0 | 953 | 2,885 | 3,838 |
| 34,000 | 0 | 553 | 3,285 | 3,838 |
| 40,000 | 0 | 356 | 3,482 | 3,838 |
| 45,000 | 0 | 191 | 3,647 | 3,838 |
| 50,020 | 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 | 1,453 | 5,475 | 6,928 |
| 30,000 | 0 | 953 | 5,975 | 6,928 |
| 34,000 | 0 | 553 | 6,375 | 6,928 |
| 40,000 | 0 | 356 | 6,572 | 6,928 |
| 45,000 | 0 | 191 | 6,737 | 6,928 |
| 50,020 | 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 | 1,453 | 3,497 | 4,950 |
| 30,000 | 0 | 953 | 3,997 | 4,950 |
| 34,000 | 0 | 553 | 4,397 | 4,950 |
| 40,000 | 0 | 356 | 4,594 | 4,950 |
| 45,000 | 0 | 191 | 4,759 | 4,950 |
| 50,020 | 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 A5). For incomes between £25,001 and £34,000 the maintenance grant will be reduced by £1 for every £10 of income above £25,000. For incomes between £34,001 and £50,020 the maintenance grant will be reduced by £1 for every £30.34 of income above £34,000. A Type 3 ITT student whose income is £50,020 will be eligible for a minimum maintenance grant of £25. A Type 3 ITT student whose income exceeds £50,020 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).

A12: 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 2011/12)

| INCOME (£) | ASSESSED CONTRIBUTION (£) | SPECIAL SUPPORT GRANT (£) | MAINTENANCE LOAN (£) | TOTAL GRANT PLUS LOAN (£) |
|--|---------------------------|---------------------------|---------------------------|---------------------------|
| Student living at home | | | Maximum £3,838 (*) | |
| 25,000 | 0 | 1,453 | 3,838 | 5,291 |
| 30,000 | 0 | 953 | 3,838 | 4,791 |
| 34,000 | 0 | 553 | 3,838 | 4,391 |
| 40,000 | 0 | 356 | 3,838 | 4,194 |
| 45,000 | 0 | 191 | 3,838 | 4,029 |
| 50,020 | 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 | 1,453 | 6,928 | 8,381 |
| 30,000 | 0 | 953 | 6,928 | 7,881 |
| 34,000 | 0 | 553 | 6,928 | 7,481 |
| 40,000 | 0 | 356 | 6,928 | 7,284 |
| 45,000 | 0 | 191 | 6,928 | 7,119 |
| 50,020 | 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 | 1,453 | 4,950 | 6,403 |
| 30,000 | 0 | 953 | 4,950 | 5,903 |
| 34,000 | 0 | 553 | 4,950 | 5,503 |
| 40,000 | 0 | 356 | 4,950 | 5,306 |
| 45,000 | 0 | 191 | 4,950 | 5,141 |
| 50,020 | 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 A6). For incomes between £25,001 and £34,000 the special support grant will be reduced by £1 for every £10 of income above £25,000. For incomes between £34,000 and £50,020 the special support grant will be reduced by £1 for every £30.34 of income above £34,000.

A Type 3 ITT student whose income is £50,020 will be eligible for a minimum special support grant of £25. A Type 3 ITT student whose income exceeds £50,020 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.

A13: FULL-TIME NEW ENTRANTS IN 2010/11 AND FULL-TIME NEW ENTRANTS IN 2009/10 OR 2010/11 WHO ARE CONTINUING ON A COURSE IN 2011/12: 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 £5.00 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

**A14: FULL-TIME NEW ENTRANTS IN 2010/11 AND FULL-TIME NEW ENTRANTS IN 2009/10 OR 2010/11 WHO ARE CONTINUING ON A COURSE IN 2011/12:
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 E.

SECTION B: BASIC SUPPORT AVAILABLE IN 2011/12 TO CURRENT SYSTEM STUDENTS WHO WERE NEW ENTRANTS IN 2008/09 (2008 Cohort Students)

TABLE B1: 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 £1,292 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 B2 on the next page).

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;
- (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 loan rate for these students is £2,324 and the final year reduced overseas loan rate is £1,811).

TABLE B2: MAXIMUM LOAN RATES: 25% INCOME ASSESSED AND 75% NON-INCOME ASSESSED ELEMENTS

| FULL YEAR STUDENTS | MAIN RATE (100%) (Table B1) | NON-INCOME ASSESSED (75%) (nearest £1) | INCOME ASSESSED (25%) (balance) |
|---------------------|-----------------------------|--|---------------------------------|
| 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%) (nearest £5) | INCOME-ASSESSED (25%) (balance) |
| 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 B3 and B4 apply irrespective of whether students are attending courses at publicly funded or privately funded institutions.

B3: SUPPORT FOR FEES

Full-time new entrants in 2008/09 will be liable for a fee contribution of up to **£3,375**. These students will be able to apply for a **non means-tested variable fee loan** of up to **£3,375**, depending upon the actual fee charged by their institution.

Maximum Fee Rates in Special Cases

The maximum tuition fees payable, and therefore the maximum fee loan entitlement, in the following special cases will be as follows:

- a. Courses, including sandwich courses, where a student spends a significant time during the year away from his or her institution will be **£1,680**.
- b. Courses of initial teacher training: **£1,680**, where the periods of full-time study are in aggregate less than 10 weeks.

B4: SUPPORT FOR LIVING COSTS

In addition to the variable fee loan, full-time new entrants in 2008/09 will be able to apply for:

- (1) A means-tested maintenance or special support grant of up to **£2,906**;
- (2) The basic student loan shown in Table B1, 75% of which will not be subject to income assessment. (Table B2)
- (3) For students who are on courses of initial teacher training, 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.

TABLES B5 to B12– AMOUNTS OF MAINTENANCE GRANT (OR SPECIAL SUPPORT GRANT) AVAILABLE IN 2011/12 FOR ILLUSTRATIVE LEVELS OF HOUSEHOLD INCOME FOR STUDENTS WHO WERE FULL-TIME NEW ENTRANTS IN 2008/09

Table B5 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 B6** applies to such students who are not on courses of initial teacher training and who are eligible for the special support grant:

Table B7 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 B8** applies to students on “Type 2” courses who are eligible for the special support grant;

Table B9 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 B10** applies to students on “Type 1” courses who are eligible for the special support grant.

Table B11 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 B12** applies to students on “Type 3” courses who are eligible for the special support grant.

Regulation 2 of the Student Support (No. 2) Regulations 2008 currently 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 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 B1.

TABLES B13 and B14 – HOUSEHOLD CONTRIBUTION SCALES

Table B13 sets out for illustrative levels of income the assessed household contributions that will apply in 2011/12 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 B14 sets out for illustrative levels of income the assessed household contributions that will apply in 2011/12 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 E.

B5: 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 B7, B9 and B11)

| INCOME (£) | ASSESSED CONTRIBUTION (£) | MAINTENANCE GRANT (£) | MAINTENANCE LOAN (£) | TOTAL GRANT PLUS LOAN (£) |
|--|---------------------------|-----------------------|---------------------------|---------------------------|
| Student living at home | | | Maximum £3,673 (*) | |
| 25,000 | 0 | 2,906 | 2,381 | 5,287 |
| 30,000 | 0 | 2,053 | 2,381 | 4,434 |
| 34,459 | 0 | 1,292 | 2,381 | 3,673 |
| 40,000 | 0 | 1,023 | 2,650 | 3,673 |
| 50,000 | 0 | 538 | 3,135 | 3,673 |
| 60,032 | 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 | 2,906 | 5,351 | 8,257 |
| 30,000 | 0 | 2,053 | 5,351 | 7,404 |
| 34,459 | 0 | 1,292 | 5,351 | 6,643 |
| 40,000 | 0 | 1,023 | 5,620 | 6,643 |
| 50,000 | 0 | 538 | 6,105 | 6,643 |
| 60,032 | 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 | 2,906 | 3,453 | 6,359 |
| 30,000 | 0 | 2,053 | 3,453 | 5,506 |
| 34,459 | 0 | 1,292 | 3,453 | 4,745 |
| 40,000 | 0 | 1,023 | 3,722 | 4,745 |
| 50,000 | 0 | 538 | 4,207 | 4,745 |
| 60,032 | 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 £1,292 of grant, the amount of loan for which they are eligible will be reduced by £1,292.

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

For income between £25,001 and £34,459, the grant is reduced by £1 for every complete £5.86 by which the income exceeds £25,000. For income between £34,460 and £60,032, the grant is reduced by £1 for every complete £20.59 by which the income exceeds £34,459.

A student whose income is £60,032 will be eligible for the minimum grant of £50. A student whose income exceeds £60,032 will not be eligible for any grant.

B6: 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 B8, B10 and B12)

| INCOME (£) | ASSESSED CONTRIBUTION (£) | SPECIAL SUPPORT GRANT (£) | MAINTENANCE LOAN (£) | TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£) |
|--|---------------------------|---------------------------|-----------------------|---|
| Student living at home | | | Maximum £3,673 | |
| 25,000 | 0 | 2,906 | 3,673 | 6,579 |
| 30,000 | 0 | 2,053 | 3,673 | 5,726 |
| 34,459 | 0 | 1,292 | 3,673 | 4,965 |
| 40,000 | 0 | 1,023 | 3,673 | 4,696 |
| 50,000 | 0 | 538 | 3,673 | 4,211 |
| 60,032 | 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 | 2,906 | 6,643 | 9,549 |
| 30,000 | 0 | 2,053 | 6,643 | 8,696 |
| 34,459 | 0 | 1,292 | 6,643 | 7,935 |
| 40,000 | 0 | 1,023 | 6,643 | 7,666 |
| 50,000 | 0 | 538 | 6,643 | 7,181 |
| 60,032 | 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 | 2,906 | 4,745 | 7,651 |
| 30,000 | 0 | 2,053 | 4,745 | 6,798 |
| 34,459 | 0 | 1,292 | 4,745 | 6,037 |
| 40,000 | 0 | 1,023 | 4,745 | 5,768 |
| 50,000 | 0 | 538 | 4,745 | 5,283 |
| 60,032 | 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 £34,459, the special support grant is reduced by £1 for every complete £5.86 by which the income exceeds £25,000. For income between £34,460 and £60,032 the special support grant is reduced by £1 for every complete £20.59 by which the income exceeds £34,459.

A student whose income is £60,032 will be eligible for the minimum special support grant of £50. A student whose income exceeds £60,032 will not be eligible for any grant.

B7: MAINTENANCE GRANT AND LOAN ENTITLEMENT FOR 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 | 2,906 | 2,381 | 5,287 |
| 30,000 | 0 | 2,053 | 2,381 | 4,434 |
| 34,459 | 0 | 1,292 | 2,381 | 3,673 |
| 40,000 | 0 | 1,292 | 2,381 | 3,673 |
| 50,000 | 0 | 1,292 | 2,381 | 3,673 |
| 60,032 | 0 | 1,292 | 2,381 | 3,673 |
| 61,062 | 0 | 1,292 | 2,381 | 3,673 |
| 65,000 | 424 | 1,292 | 1,957 | 3,249 |
| 69,572 | 918 | 1,292 | 1,463 | 2,755 (+) |
| Student studying in London | | | Maximum £6,643 (*) | |
| 25,000 | 0 | 2,906 | 5,351 | 8,257 |
| 30,000 | 0 | 2,053 | 5,351 | 7,404 |
| 34,459 | 0 | 1,292 | 5,351 | 6,643 |
| 40,000 | 0 | 1,292 | 5,351 | 6,643 |
| 50,000 | 0 | 1,292 | 5,351 | 6,643 |
| 60,032 | 0 | 1,292 | 5,351 | 6,643 |
| 61,062 | 0 | 1,292 | 5,351 | 6,643 |
| 65,000 | 424 | 1,292 | 4,927 | 6,219 |
| 70,000 | 964 | 1,292 | 4,387 | 5,679 |
| 76,460 | 1,661 | 1,292 | 3,690 | 4,982 (+) |
| Student studying Outside London | | | Maximum £4,745 (*) | |
| 25,000 | 0 | 2,906 | 3,453 | 6,359 |
| 30,000 | 0 | 2,053 | 3,453 | 5,506 |
| 34,459 | 0 | 1,292 | 3,453 | 4,745 |
| 40,000 | 0 | 1,292 | 3,453 | 4,745 |
| 50,000 | 0 | 1,292 | 3,453 | 4,745 |
| 60,032 | 0 | 1,292 | 3,453 | 4,745 |
| 61,062 | 0 | 1,292 | 3,453 | 4,745 |
| 65,000 | 424 | 1,292 | 3,029 | 4,321 |
| 70,000 | 964 | 1,292 | 2,489 | 3,781 |
| 72,057 | 1,186 | 1,292 | 2,267 | 3,559 (+) |

All Type 2 ITT students will be entitled to £1,292 maintenance grant irrespective of their income. Those with incomes below £34,459 will be means-tested to receive an additional £1,614; this will be reduced by £1 for every £5.86 of income above £25,000 and below £34,459.

(*) 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 £1,292. Therefore, where students are entitled to £1,292 or more of grant, the loan will still be reduced by £1,292.

Where the income exceeds £61,062, students remain entitled to the non means-tested maintenance grant of £1,292, and the amount of loan to which they are entitled is reduced by £1,292 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.

B8: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR 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) (£) | SPECIAL SUPPORT GRANT (£) | MAINTENANCE LOAN (£) | TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£) |
|--|--|---------------------------|-----------------------|---|
| Student living at home | | | Maximum £3,673 | |
| 25,000 | 0 | 2,906 | 3,673 | 6,579 |
| 30,000 | 0 | 2,053 | 3,673 | 5,726 |
| 34,459 | 0 | 1,292 | 3,673 | 4,965 |
| 40,000 | 0 | 1,292 | 3,673 | 4,965 |
| 50,000 | 0 | 1,292 | 3,673 | 4,965 |
| 60,032 | 0 | 1,292 | 3,673 | 4,965 |
| 61,062 | 0 | 1,292 | 3,673 | 4,965 |
| 65,000 | 424 | 1,292 | 3,249 | 4,541 |
| 69,572 | 918 | 1,292 | 2,755 (+) | 4,047 |
| Student studying in London | | | Maximum £6,643 | |
| 25,000 | 0 | 2,906 | 6,643 | 9,549 |
| 30,000 | 0 | 2,053 | 6,643 | 8,696 |
| 34,459 | 0 | 1,292 | 6,643 | 7,935 |
| 40,000 | 0 | 1,292 | 6,643 | 7,935 |
| 50,000 | 0 | 1,292 | 6,643 | 7,935 |
| 60,032 | 0 | 1,292 | 6,643 | 7,935 |
| 61,062 | 0 | 1,292 | 6,643 | 7,935 |
| 65,000 | 424 | 1,292 | 6,219 | 7,511 |
| 70,000 | 964 | 1,292 | 5,679 | 6,971 |
| 76,460 | 1,661 | 1,292 | 4,982 (+) | 6,274 |
| Student studying Outside London | | | Maximum £4,745 | |
| 25,000 | 0 | 2,906 | 4,745 | 7,651 |
| 30,000 | 0 | 2,053 | 4,745 | 6,798 |
| 34,459 | 0 | 1,292 | 4,745 | 6,037 |
| 40,000 | 0 | 1,292 | 4,745 | 6,037 |
| 50,000 | 0 | 1,292 | 4,745 | 6,037 |
| 60,032 | 0 | 1,292 | 4,745 | 6,037 |
| 61,062 | 0 | 1,292 | 4,745 | 6,037 |
| 65,000 | 424 | 1,292 | 4,321 | 5,613 |
| 70,000 | 964 | 1,292 | 3,781 | 5,073 |
| 72,057 | 1,186 | 1,292 | 3,559 (+) | 4,851 |

Type 2 ITT students may be eligible for a special support grant of up to £2,906. All Type 2 ITT students who are eligible for this grant will receive a £1,292 non means-tested element. Those with incomes below £34,459 will be means-tested to receive an additional £1,614; this will be reduced by £1 for every complete £5.86 of income above £25,000 and below £34,459.

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.

B9: MAINTENANCE GRANT AND LOAN ENTITLEMENT FOR 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 | 1,453 | 2,381 | 3,834 |
| 30,000 | 0 | 1,027 | 2,646 | 3,673 |
| 34,459 | 0 | 646 | 3,027 | 3,673 |
| 40,000 | 0 | 646 | 3,027 | 3,673 |
| 50,000 | 0 | 646 | 3,027 | 3,673 |
| 60,032 | 0 | 646 | 3,027 | 3,673 |
| 61,062 | 0 | 646 | 3,027 | 3,673 |
| 65,000 | 424 | 646 | 2,603 | 3,249 |
| 69,572 | 918 | 646 | 2,109 | 2,755 (+) |
| Student studying | in London | | Maximum £6,643 (*) | |
| 25,000 | 0 | 1,453 | 5,351 | 6,804 |
| 30,000 | 0 | 1,027 | 5,616 | 6,643 |
| 34,459 | 0 | 646 | 5,997 | 6,643 |
| 40,000 | 0 | 646 | 5,997 | 6,643 |
| 50,000 | 0 | 646 | 5,997 | 6,643 |
| 60,032 | 0 | 646 | 5,997 | 6,643 |
| 61,062 | 0 | 646 | 5,997 | 6,643 |
| 65,000 | 424 | 646 | 5,573 | 6,219 |
| 70,000 | 964 | 646 | 5,033 | 5,679 |
| 76,460 | 1,661 | 646 | 4,336 | 4,982 (+) |
| Student studying | Outside London | | Maximum £4,745 (*) | |
| 25,000 | 0 | 1,453 | 3,453 | 4,906 |
| 30,000 | 0 | 1,027 | 3,718 | 4,745 |
| 34,459 | 0 | 646 | 4,099 | 4,745 |
| 40,800 | 0 | 646 | 4,099 | 4,745 |
| 50,000 | 0 | 646 | 4,099 | 4,745 |
| 60,032 | 0 | 646 | 4,099 | 4,745 |
| 61,062 | 0 | 646 | 4,099 | 4,745 |
| 65,000 | 424 | 646 | 3,675 | 4,321 |
| 70,000 | 964 | 646 | 3,135 | 3,781 |
| 72,057 | 1,186 | 646 | 2,913 | 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 B7). This means that all Type 1 ITT students will be eligible for £646 maintenance grant irrespective of their income. Those with incomes below £34,459 will be means-tested to receive an additional £807; this will be reduced by £1 for every £11.72 of income above £25,000 and below £34,459.

(*) 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 £1,292. Therefore, where students are entitled to £1,292 or more of grant, the loan will still be reduced by £1,292.

Where the income exceeds £61,062, students remain entitled to the non means-tested maintenance grant of £646, and the amount of loan to which they are entitled is reduced by £646 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.

B10: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR 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 | 1,453 | 3,673 | 5,126 |
| 30,000 | 0 | 1,027 | 3,673 | 4,700 |
| 34,459 | 0 | 646 | 3,673 | 4,319 |
| 40,000 | 0 | 646 | 3,673 | 4,319 |
| 50,000 | 0 | 646 | 3,673 | 4,319 |
| 60,032 | 0 | 646 | 3,673 | 4,319 |
| 61,062 | 0 | 646 | 3,673 | 4,319 |
| 65,000 | 424 | 646 | 3,249 | 3,895 |
| 69,572 | 918 | 646 | 2,755 (+) | 3,401 |
| Student studying in London | | | Maximum £6,643 | |
| 25,000 | 0 | 1,453 | 6,643 | 8,096 |
| 30,000 | 0 | 1,027 | 6,643 | 7,670 |
| 34,459 | 0 | 646 | 6,643 | 7,289 |
| 40,000 | 0 | 646 | 6,643 | 7,289 |
| 50,000 | 0 | 646 | 6,643 | 7,289 |
| 60,032 | 0 | 646 | 6,643 | 7,289 |
| 61,062 | 0 | 646 | 6,643 | 7,289 |
| 65,000 | 424 | 646 | 6,219 | 6,865 |
| 70,000 | 964 | 646 | 5,679 | 6,325 |
| 76,460 | 1,661 | 646 | 4,982 (+) | 5,628 |
| Student studying Outside London | | | Maximum £4,745 | |
| 25,000 | 0 | 1,453 | 4,745 | 6,198 |
| 30,000 | 0 | 1,027 | 4,745 | 5,772 |
| 34,459 | 0 | 646 | 4,745 | 5,391 |
| 40,000 | 0 | 646 | 4,745 | 5,391 |
| 50,000 | 0 | 646 | 4,745 | 5,391 |
| 60,032 | 0 | 646 | 4,745 | 5,391 |
| 61,062 | 0 | 646 | 4,745 | 5,391 |
| 65,000 | 424 | 646 | 4,321 | 4,967 |
| 70,000 | 964 | 646 | 3,781 | 4,427 |
| 72,057 | 1,186 | 646 | 3,559 (+) | 4,205 |

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 this grant will receive a £646 non means-tested element. Those with incomes below £34,459 will be means-tested to receive an additional £807; this will be reduced by £1 for every £11.72 of income above £25,000 and below £34,459.

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.

B11: MAINTENANCE GRANT AND LOAN ENTITLEMENT FOR 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 | 1,453 | 2,381 | 3,834 |
| 30,000 | 0 | 1,027 | 2,646 | 3,673 |
| 34,459 | 0 | 646 | 3,027 | 3,673 |
| 40,000 | 0 | 512 | 3,161 | 3,673 |
| 50,000 | 0 | 269 | 3,404 | 3,673 |
| 60,032 | 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 | 1,453 | 5,351 | 6,804 |
| 30,000 | 0 | 1,027 | 5,616 | 6,643 |
| 34,459 | 0 | 646 | 5,997 | 6,643 |
| 40,000 | 0 | 512 | 6,131 | 6,643 |
| 50,000 | 0 | 269 | 6,374 | 6,643 |
| 60,032 | 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 | 1,453 | 3,453 | 4,906 |
| 30,000 | 0 | 1,027 | 3,718 | 4,745 |
| 34,459 | 0 | 646 | 4,099 | 4,745 |
| 40,800 | 0 | 512 | 4,233 | 4,745 |
| 50,000 | 0 | 269 | 4,476 | 4,745 |
| 60,032 | 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 B5). For incomes between £25,001 and £34,459 the maintenance grant will be reduced by £1 for every £11.72 of income above £25,000. For incomes between £34,460 and £60,032 the maintenance grant will be reduced by £1 for every £41.18 of income above £34,459.

A Type 3 ITT student whose income is £60,032 will be eligible for a minimum maintenance grant of £25. A Type 3 ITT student whose income exceeds £60,032 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 £1,292. Therefore, where students are entitled to £1,292 or more of grant, the loan will still be reduced by £1,292.

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.

B12: 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 | 1,453 | 3,673 | 5,126 |
| 30,000 | 0 | 1,027 | 3,673 | 4,700 |
| 34,459 | 0 | 646 | 3,673 | 4,319 |
| 40,000 | 0 | 512 | 3,673 | 4,185 |
| 50,000 | 0 | 269 | 3,673 | 3,942 |
| 60,032 | 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 | 1,453 | 6,643 | 8,096 |
| 30,000 | 0 | 1,027 | 6,643 | 7,670 |
| 34,459 | 0 | 646 | 6,643 | 7,289 |
| 40,000 | 0 | 512 | 6,643 | 7,155 |
| 50,000 | 0 | 269 | 6,643 | 6,912 |
| 60,032 | 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 | 1,453 | 4,745 | 6,198 |
| 30,000 | 0 | 1,027 | 4,745 | 5,772 |
| 34,459 | 0 | 646 | 4,745 | 5,391 |
| 40,000 | 0 | 512 | 4,745 | 5,257 |
| 50,000 | 0 | 269 | 4,745 | 5,014 |
| 60,032 | 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 B6). For incomes between £25,001 and £34,459 the special support grant will be reduced by £1 for every £11.72 of income above £25,000. For incomes between £34,460 and £60,032 the special support grant will be reduced by £1 for every £41.18 of income above £34,459.

A Type 3 ITT student whose income is £60,032 will be eligible for a minimum special support grant of £25. A Type 3 ITT student whose income exceeds £60,032 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 B13: 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 B14: 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 E.

SECTION C: BASIC SUPPORT AVAILABLE IN 2011/12 TO CURRENT SYSTEM FULL-TIME STUDENTS WHO WERE NEW ENTRANTS IN 2006/07 OR 2007/08

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 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 £1,292 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 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 C2: MAXIMUM LOAN RATES: 25% INCOME ASSESSED AND 75% NON-INCOME ASSESSED ELEMENTS

| FULL YEAR STUDENTS | MAIN RATE (100%) (Table C1) | NON-INCOME ASSESSED (75%) (nearest £1) | INCOME ASSESSED (25%) (balance) |
|---------------------|-----------------------------|--|---------------------------------|
| 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 C1) | NON INCOME ASSESSED (75%) (nearest £1) | INCOME-ASSESSED (25%) (balance) |
| 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 FEES

Full-time students who were new entrants in 2006/07 or 2007/08 will be liable for a fee contribution of up to **£3,375** in 2011/12. These students will be able to apply for a **non means-tested variable fee loan** of up to £3,375, depending upon the actual fee charged by their institution.

Maximum Fee Rates in Special Cases

The maximum tuition fees payable, and therefore the maximum fee loan entitlement, in the following special cases will be as follows:

- a. Courses, including sandwich courses, where a student spends a significant time during the year away from his or her institution will be **£1,680**.
- b. Courses of initial teacher training: **£1,680**, where the periods of full-time study are in aggregate less than 10 weeks.

C4: SUPPORT FOR LIVING COSTS

In addition to the variable fee loan, full-time new entrants to higher education in 2006/07 or 2007/08 will be able to apply in 2011/12 for:

- (1) A means-tested maintenance or special support grant of up to **£2,906**;
- (2) The basic student 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) 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.

TABLES C5 to C12 – AMOUNTS OF MAINTENANCE GRANT (OR SPECIAL SUPPORT GRANT) AVAILABLE IN 2011/12 FOR ILLUSTRATIVE LEVELS OF HOUSEHOLD INCOME FOR STUDENTS WHO WERE NEW ENTRANTS IN 2006/07 OR 2007/08

Table C5 applies to students who are not on courses of initial teacher training and who are eligible for the Maintenance Grant, and **Table C6** applies to students who are not on courses of initial teacher training and who are eligible for the special support grant;

Table C7 applies to students on “Type 2” courses of initial 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 on “Type 1” courses of initial 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 on “Type 3” courses of initial 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 2009 as amended 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 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 before 1 September 2010 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 student loan shown in Table C1.

TABLE C13 – HOUSEHOLD CONTRIBUTION SCALE

Table C13 sets out the assessed household contribution that full-time new entrants in 2006/07 and 2007/08 will be assessed for in 2011/12, for illustrative levels of household income.

For details of other loan and grant support that is available to full-time new entrants, see section E.

C5: 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 C7, C8 and C11).

| INCOME (£) | ASSESSED CONTRIBUTION (£) | MAINTENANCE GRANT (£) | MAINTENANCE LOAN (£) Maximum £3,673(*) | TOTAL GRANT PLUS LOAN (£) |
|--|----------------------------------|------------------------------|---|----------------------------------|
| 18,360 | 0 | 2,906 | 2,381 | 5,287 |
| 20,000 | 0 | 2,627 | 2,381 | 5,008 |
| 25,000 | 0 | 1,773 | 2,381 | 4,154 |
| 27,819 | 0 | 1,292 | 2,381 | 3,673 |
| 30,000 | 0 | 1,057 | 2,616 | 3,673 |
| 35,000 | 0 | 518 | 3,155 | 3,673 |
| 39,333 | 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 | 2,906 | 5,351 | 8,257 |
| 20,000 | 0 | 2,627 | 5,351 | 7,978 |
| 25,000 | 0 | 1,773 | 5,351 | 7,124 |
| 27,819 | 0 | 1,292 | 5,351 | 6,643 |
| 30,000 | 0 | 1,057 | 5,586 | 6,643 |
| 35,000 | 0 | 518 | 6,125 | 6,643 |
| 39,333 | 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 | 2,906 | 3,453 | 6,359 |
| 20,000 | 0 | 2,627 | 3,453 | 6,080 |
| 25,000 | 0 | 1,773 | 3,453 | 5,226 |
| 27,819 | 0 | 1,292 | 3,453 | 4,745 |
| 30,000 | 0 | 1,057 | 3,688 | 4,745 |
| 35,000 | 0 | 518 | 4,227 | 4,745 |
| 39,333 | 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 £1,292 of grant, the amount of loan for which they are eligible will be reduced by £1,292.

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

For income between £18,361 and £27,819, the grant is reduced by £1 for every complete £5.86 by which the income exceeds £18,360. For income between £27,820 and £39,333, the grant is reduced by £1 for every complete £9.27 by which the income exceeds £27,819.

A student whose income is £39,333 will be eligible for the minimum grant of £50. A student whose income exceeds £39,333 will not be eligible for any grant.

C6: 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 C8, C10 and C12)

| INCOME (£) | ASSESSED CONTRIBUTION | SPECIAL SUPPORT GRANT (£) | MAINTENANCE LOAN (£) | TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£) |
|--|-----------------------|---------------------------|-----------------------|---|
| Student living at home | | | Maximum £3,673 | |
| 18,360 | 0 | 2,906 | 3,673 | 6,579 |
| 20,000 | 0 | 2,627 | 3,673 | 6,300 |
| 25,000 | 0 | 1,773 | 3,673 | 5,446 |
| 27,819 | 0 | 1,292 | 3,673 | 4,965 |
| 30,000 | 0 | 1,057 | 3,673 | 4,730 |
| 35,000 | 0 | 518 | 3,673 | 4,191 |
| 39,333 | 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 | 2,906 | 6,643 | 9,549 |
| 20,000 | 0 | 2,627 | 6,643 | 9,270 |
| 25,000 | 0 | 1,773 | 6,643 | 8,416 |
| 27,819 | 0 | 1,292 | 6,643 | 7,935 |
| 30,000 | 0 | 1,057 | 6,643 | 7,700 |
| 35,000 | 0 | 518 | 6,643 | 7,161 |
| 39,333 | 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 | 2,906 | 4,745 | 7,651 |
| 20,000 | 0 | 2,627 | 4,745 | 7,372 |
| 25,000 | 0 | 1,773 | 4,745 | 6,518 |
| 27,819 | 0 | 1,292 | 4,745 | 6,037 |
| 30,000 | 0 | 1,057 | 4,745 | 5,802 |
| 35,000 | 0 | 518 | 4,745 | 5,263 |
| 39,333 | 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 £27,819, the special support grant is reduced by £1 for every complete £5.86 by which the income exceeds £18,360. For income between £27,820 and £39,333, the special support grant is reduced by £1 for every complete £9.27 by which the income exceeds £27,819.

A student whose income is £39,333 will be eligible for the minimum special support grant of £50. A student whose income exceeds £39,333 will not be eligible for any grant.

C7: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: Students on Type 2 courses of postgraduate initial teacher training.

| INCOME (£) | ASSESSED CONTRIBUTION (£) | MAINTENANCE GRANT (£) | MAINTENANCE LOAN (£) | TOTAL GRANT PLUS LOAN (£) |
|--|---------------------------|-----------------------|---------------------------|---------------------------|
| Student living at home | | | Maximum £3,673 (*) | |
| 18,360 | 0 | 2,906 | 2,381 | 5,287 |
| 20,000 | 0 | 2,627 | 2,381 | 5,008 |
| 25,000 | 0 | 1,773 | 2,381 | 4,154 |
| 27,819 | 0 | 1,292 | 2,381 | 3,673 |
| 30,000 | 0 | 1,292 | 2,381 | 3,673 |
| 35,000 | 0 | 1,292 | 2,381 | 3,673 |
| 39,796 | 0 | 1,292 | 2,381 | 3,673 |
| 40,000 | 22 | 1,292 | 2,359 | 3,651 |
| 45,000 | 561 | 1,292 | 1,820 | 3,112 |
| 48,306 | 918 | 1,292 | 1,463 | 2,755 (+) |
| Student studying in London | | | Maximum £6,643 (*) | |
| 18,360 | 0 | 2,906 | 5,351 | 8,257 |
| 20,000 | 0 | 2,627 | 5,351 | 7,978 |
| 25,000 | 0 | 1,773 | 5,351 | 7,124 |
| 27,819 | 0 | 1,292 | 5,351 | 6,643 |
| 30,000 | 0 | 1,292 | 5,351 | 6,643 |
| 35,000 | 0 | 1,292 | 5,351 | 6,643 |
| 39,796 | 0 | 1,292 | 5,351 | 6,643 |
| 40,000 | 22 | 1,292 | 5,329 | 6,621 |
| 45,000 | 561 | 1,292 | 4,790 | 6,082 |
| 50,000 | 1,100 | 1,292 | 4,251 | 5,543 |
| 55,194 | 1,661 | 1,292 | 3,690 | 4,982 (+) |
| Student studying Outside London | | | Maximum £4,745 (*) | |
| 18,360 | 0 | 2,906 | 3,453 | 6,359 |
| 20,000 | 0 | 2,627 | 3,453 | 6,080 |
| 25,000 | 0 | 1,773 | 3,453 | 5,226 |
| 27,819 | 0 | 1,292 | 3,453 | 4,745 |
| 30,000 | 0 | 1,292 | 3,453 | 4,745 |
| 35,000 | 0 | 1,292 | 3,453 | 4,745 |
| 39,796 | 0 | 1,292 | 3,453 | 4,745 |
| 40,000 | 22 | 1,292 | 3,431 | 4,723 |
| 45,000 | 561 | 1,292 | 2,892 | 4,184 |
| 50,791 | 1,186 | 1,292 | 2,267 | 3,559 (+) |

All Type 2 ITT students will be entitled to £1,292 Maintenance Grant irrespective of their income. Those with incomes below £27,819 will be means-tested to receive an additional £1,614; this will be reduced by £1 for every £5.86 of income above £18,360 and below £27,819.

(*) 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 £1,292. Therefore, where students are entitled to £1,292 or more of grant, the loan will still be reduced by £1,292.

Where the income exceeds £39,796, students remain entitled to the non means-tested Maintenance Grant of £1,292, and the amount of loan to which they are entitled is reduced by £1,292 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 loan for living costs. 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 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 | 2,906 | 3,673 | 6,579 |
| 20,000 | 0 | 2,627 | 3,673 | 6,300 |
| 25,000 | 0 | 1,773 | 3,673 | 5,446 |
| 27,819 | 0 | 1,292 | 3,673 | 4,965 |
| 30,000 | 0 | 1,292 | 3,673 | 4,965 |
| 35,000 | 0 | 1,292 | 3,673 | 4,965 |
| 39,796 | 0 | 1,292 | 3,673 | 4,965 |
| 40,000 | 22 | 1,292 | 3,651 | 4,943 |
| 45,000 | 561 | 1,292 | 3,112 | 4,404 |
| 48,306 | 918 | 1,292 | 2,755 (+) | 4,047 |
| Student studying in London | | | Maximum £6,643 | |
| 18,360 | 0 | 2,906 | 6,643 | 9,549 |
| 20,000 | 0 | 2,627 | 6,643 | 9,270 |
| 25,000 | 0 | 1,773 | 6,643 | 8,416 |
| 27,819 | 0 | 1,292 | 6,643 | 7,935 |
| 30,000 | 0 | 1,292 | 6,643 | 7,935 |
| 35,000 | 0 | 1,292 | 6,643 | 7,935 |
| 39,796 | 0 | 1,292 | 6,643 | 7,935 |
| 40,000 | 22 | 1,292 | 6,621 | 7,913 |
| 45,000 | 561 | 1,292 | 6,082 | 7,374 |
| 50,000 | 1,100 | 1,292 | 5,543 | 6,835 |
| 55,194 | 1,661 | 1,292 | 4,982 (+) | 6,274 |
| Student studying outside London | | | Maximum £4,745 | |
| 18,360 | 0 | 2,906 | 4,745 | 7,651 |
| 20,000 | 0 | 2,627 | 4,745 | 7,372 |
| 25,000 | 0 | 1,773 | 4,745 | 6,518 |
| 27,819 | 0 | 1,292 | 4,745 | 6,037 |
| 30,000 | 0 | 1,292 | 4,745 | 6,037 |
| 35,000 | 0 | 1,292 | 4,745 | 6,037 |
| 39,796 | 0 | 1,292 | 4,745 | 6,037 |
| 40,000 | 22 | 1,292 | 4,723 | 6,015 |
| 45,000 | 561 | 1,292 | 4,184 | 5,476 |
| 50,791 | 1,186 | 1,292 | 3,559 (+) | 4,851 |

Type 2 ITT students may be eligible for a special support grant of up to £2,906. All Type 2 ITT students who are eligible for this grant will receive a £1,292 non means-tested element. Those with incomes below £27,819 will be means-tested to receive an additional £1,614; this will be reduced by £1 for every complete £5.86 of income above £18,360 and below £27,819.

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 loan for living costs 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 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 | 1,453 | 2,381 | 3,834 |
| 20,000 | 0 | 1,314 | 2,381 | 3,695 |
| 25,000 | 0 | 887 | 2,786 | 3,673 |
| 27,819 | 0 | 646 | 3,027 | 3,673 |
| 30,000 | 0 | 646 | 3,027 | 3,673 |
| 35,000 | 0 | 646 | 3,027 | 3,673 |
| 39,796 | 0 | 646 | 3,027 | 3,673 |
| 40,000 | 22 | 646 | 3,005 | 3,651 |
| 45,000 | 561 | 646 | 2,466 | 3,112 |
| 48,306 | 918 | 646 | 2,109 | 2,755 (+) |
| Student studying in London | | | Maximum £6,643 (*) | |
| 18,360 | 0 | 1,453 | 5,351 | 6,804 |
| 20,000 | 0 | 1,314 | 5,351 | 6,665 |
| 25,000 | 0 | 887 | 5,756 | 6,643 |
| 27,819 | 0 | 646 | 5,997 | 6,643 |
| 30,000 | 0 | 646 | 5,997 | 6,643 |
| 35,000 | 0 | 646 | 5,997 | 6,643 |
| 39,796 | 0 | 646 | 5,997 | 6,643 |
| 40,000 | 22 | 646 | 5,975 | 6,621 |
| 45,000 | 561 | 646 | 5,436 | 6,082 |
| 50,000 | 1,100 | 646 | 4,897 | 5,543 |
| 55,194 | 1,661 | 646 | 4,336 | 4,982 (+) |
| Student studying Outside London | | | Maximum £4,745 (*) | |
| 18,360 | 0 | 1,453 | 3,453 | 4,906 |
| 20,000 | 0 | 1,314 | 3,453 | 4,767 |
| 25,000 | 0 | 887 | 3,858 | 4,745 |
| 27,819 | 0 | 646 | 4,099 | 4,745 |
| 30,000 | 0 | 646 | 4,099 | 4,745 |
| 35,000 | 0 | 646 | 4,099 | 4,745 |
| 39,796 | 0 | 646 | 4,099 | 4,745 |
| 40,000 | 22 | 646 | 4,077 | 4,723 |
| 45,000 | 561 | 646 | 3,538 | 4,184 |
| 50,791 | 1,186 | 646 | 2,913 | 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 £646 Maintenance Grant irrespective of their income. Those with incomes below £27,819 will be means-tested to receive an additional £807; this will be reduced by £1 for every £11.72 of income above £18,360 and below £27,819.

(*) Where the income is at or below £39,796, the loan for living costs is reduced pound for pound of Maintenance Grant payable, up to a maximum of £1,292. Therefore, where students are entitled to £1,292 or more of grant, the loan will still be reduced by £1,292.

Where the income exceeds £39,796, students remain entitled to the non means-tested Maintenance Grant of £646, and the amount of loan to which they are entitled is reduced by £646 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 loan for living costs. 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 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 | 1,453 | 3,673 | 5,126 |
| 20,000 | 0 | 1,314 | 3,673 | 4,987 |
| 25,000 | 0 | 887 | 3,673 | 4,560 |
| 27,819 | 0 | 646 | 3,673 | 4,319 |
| 30,000 | 0 | 646 | 3,673 | 4,319 |
| 35,000 | 0 | 646 | 3,673 | 4,319 |
| 39,796 | 0 | 646 | 3,673 | 4,319 |
| 40,000 | 22 | 646 | 3,651 | 4,297 |
| 45,000 | 561 | 646 | 3,112 | 3,758 |
| 48,306 | 918 | 646 | 2,755 (+) | 3,401 |
| Student studying in London | | | Maximum £6,643 | |
| 18,360 | 0 | 1,453 | 6,643 | 8,096 |
| 20,000 | 0 | 1,314 | 6,643 | 7,957 |
| 25,000 | 0 | 887 | 6,643 | 7,530 |
| 27,819 | 0 | 646 | 6,643 | 7,289 |
| 30,000 | 0 | 646 | 6,643 | 7,289 |
| 35,000 | 0 | 646 | 6,643 | 7,289 |
| 39,796 | 0 | 646 | 6,643 | 7,289 |
| 40,000 | 22 | 646 | 6,621 | 7,267 |
| 45,000 | 561 | 646 | 6,082 | 6,728 |
| 50,000 | 1,100 | 646 | 5,543 | 6,189 |
| 55,194 | 1,661 | 646 | 4,982 (+) | 5,628 |
| Student studying Outside London | | | Maximum £4,745 (*) | |
| 18,360 | 0 | 1,453 | 4,745 | 6,198 |
| 20,000 | 0 | 1,314 | 4,745 | 6,059 |
| 25,000 | 0 | 887 | 4,745 | 5,632 |
| 27,819 | 0 | 646 | 4,745 | 5,391 |
| 30,000 | 0 | 646 | 4,745 | 5,391 |
| 35,000 | 0 | 646 | 4,745 | 5,391 |
| 39,796 | 0 | 646 | 4,745 | 5,391 |
| 40,000 | 22 | 646 | 4,723 | 5,369 |
| 45,000 | 561 | 646 | 4,184 | 4,830 |
| 50,791 | 1,186 | 646 | 3,559 (+) | 4,205 |

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 £646 non means-tested element. Those with incomes below £27,819 will be means-tested to receive an additional £807; this will be reduced by £1 for every £11.72 of income above £18,360 and below £27,819.

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 loan for living costs 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 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 | 1,453 | 2,381 | 3,834 |
| 20,000 | 0 | 1,314 | 2,381 | 3,695 |
| 27,819 | 0 | 646 | 3,027 | 3,673 |
| 30,000 | 0 | 529 | 3,144 | 3,673 |
| 35,000 | 0 | 259 | 3,414 | 3,673 |
| 39,333 | 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 | 1,453 | 5,351 | 6,804 |
| 20,000 | 0 | 1,314 | 5,351 | 6,665 |
| 27,819 | 0 | 646 | 5,997 | 6,643 |
| 30,000 | 0 | 529 | 6,114 | 6,643 |
| 35,000 | 0 | 259 | 6,384 | 6,643 |
| 39,333 | 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 | 1,453 | 3,453 | 4,906 |
| 20,000 | 0 | 1,314 | 3,453 | 4,767 |
| 27,819 | 0 | 646 | 4,099 | 4,745 |
| 30,000 | 0 | 529 | 4,216 | 4,745 |
| 35,000 | 0 | 259 | 4,486 | 4,745 |
| 39,333 | 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 C5). For incomes between £18,361 and £27,819 the maintenance grant will be reduced by £1 for every £11.72 of income above £18,360. For incomes between £27,820 and £39,333 the maintenance grant will be reduced by £1 for every £18.54 of income above £27,819.

A Type 3 ITT student whose income is £39,333 will be eligible for a minimum maintenance grant of £25. A Type 3 ITT student whose income exceeds £39,333 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 £1,292. Therefore, where students are entitled to £1,292 or more of grant, the loan will still be reduced by £1,292.

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.

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 2006/07 or 2007/08

| 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 | 1,453 | 3,673 | 5,126 |
| 20,000 | 0 | 1,314 | 3,673 | 4,987 |
| 27,819 | 0 | 646 | 3,673 | 4,319 |
| 30,000 | 0 | 529 | 3,673 | 4,202 |
| 35,000 | 0 | 259 | 3,673 | 3,932 |
| 39,333 | 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 | 1,453 | 6,643 | 8,096 |
| 20,000 | 0 | 1,314 | 6,643 | 7,957 |
| 27,819 | 0 | 646 | 6,643 | 7,289 |
| 30,000 | 0 | 529 | 6,643 | 7,172 |
| 35,000 | 0 | 259 | 6,643 | 6,902 |
| 39,333 | 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 | 1,453 | 4,745 | 6,198 |
| 20,000 | 0 | 1,314 | 4,745 | 6,059 |
| 27,819 | 0 | 646 | 4,745 | 5,391 |
| 30,000 | 0 | 529 | 4,745 | 5,274 |
| 35,000 | 0 | 259 | 4,745 | 5,004 |
| 39,333 | 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 C6). For incomes between £18,361 and £27,819 the special support grant will be reduced by £1 for every £11.72 of income above £18,360. For incomes between £27,820 and £39,333 the special support grant will be reduced by £1 for every £18.54 of income above £27,820.

A Type 3 ITT student whose income is £39,333 will be eligible for a minimum special support grant of £25. A Type 3 ITT student whose income exceeds £39,333 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 C13: FULL-TIME NEW ENTRANTS IN 2006/07 OR 2007/08: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR ALL INCOME-ASSESSED SUPPORT IN 2011/12

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 | ASSESSMENT 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 | 97,303 | 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 other loan and grant support that is available to all full-time students, see section E.

SECTION D: BASIC SUPPORT AVAILABLE IN 2011/12 TO OLD SYSTEM FULL-TIME STUDENTS

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 |

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 below).

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 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 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%) (nearest £5) | INCOME ASSESSED (25%) (balance) |
|----------------------------|------------------------------------|---|--|
| 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%) (nearest £5) | INCOME-ASSESSED (25%) (balance) |
| 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 |

D3: SUPPORT FOR FEES

(1) Students attending courses at publicly funded institutions

Old system students will be liable for a fee contribution of up to **£1,345** in 2011/12. They will be able to apply for a **non means-tested fee contribution loan of up to £1,345** to match their assessed fee contribution, in addition to the usual means-tested grant for fees of up to £1,345. This loan is to be repaid once the student has graduated.

Maximum Fee Rates in Special Cases

The maximum tuition fees payable in the following special cases 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 **£665**.
- b. courses of initial teacher training at publicly funded institutions: **£665**, where the periods of full-time study aggregate to less than 10 weeks in the relevant year.
- c. *Courses at Heythrop College: **£2,405**.
- d. *Courses at the Guildhall School of Music and Drama: **£4,900**.

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

(2) Students attending courses at privately funded institutions

The fee support arrangements for students continuing courses at privately funded institutions into 2011/12 remain unchanged. They will be eligible for non means-tested grants for fees, **but not for fee contribution loans**, at the following rates: -

- a. Courses at the University of Buckingham: **£3,190**;
- b. Courses at any other privately funded institution: **£1,255**.

D4: THE HIGHER EDUCATION GRANT

This is a grant of up to **£1,000**. In 2011/12, 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 D5: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR FULL-TIME 'OLD SYSTEM' STUDENTS IN 2011/12

Note: For those who are independent students and who do not have a spouse or partner, the household contribution is assessed under Table D6.

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 residual 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 D6: ASSESSMENT OF HOUSEHOLD CONTRIBUTION IN 2011/12 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 residual 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 other supplementary loan and grant support that is available to full-time continuing students, see section E.

SECTION E: SUPPLEMENTARY LOANS AND GRANTS FOR LIVING COSTS IN 2011/12 (Available to all full-time students)

Current system students who are new entrants in **2011/12** or who were new entrants in **2009/10** or **2010/11** and who are continuing on their course in **2011/12** should be assessed for means-tested supplementary support in accordance with **Table A14**;

Current system students who were new entrants in **2008/09** should be assessed for means-tested supplementary support in accordance with **Table B14**;

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 C13**;

Old system students should be assessed for means-tested supplementary support in accordance with **Table D5** or **D6** as appropriate.

TABLE E1: LONG COURSES LOAN (previously known as “extra weeks loan”)

| 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 E2: DISABLED STUDENTS ALLOWANCES (Not Means-Tested)

| ALLOWANCE | MAXIMUM: FULL-TIME STUDENTS |
|--------------------------------------|-----------------------------------|
| 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 F3.

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

E3: GRANT IN RESPECT OF AN ADULT DEPENDANT

Where applicable, the maximum grant in 2011/12 in respect of a partner will be **£2,642**.

“Partner” is defined in regulation 42(1) of the Regulations 2009 as amended. 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**.

E4: GRANT TOWARDS CHILDCARE COSTS ("CHILDCARE GRANT") (where applicable)

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.

E5: THE PARENTS LEARNING ALLOWANCE (where applicable)

The maximum amount of Parents Learning Allowance payable in 2011/12 will be **£1,508** and the minimum **£50**.

E6: TRAVEL GRANTS

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

E7: DISREGARDS TO BE USED IN 2011/12 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 F: SUPPORT AVAILABLE TO PART-TIME STUDENTS IN 2011/12

F1: FEE SUPPORT

| Single student, no dependent children | |
|--|--|
| Income | Entitlement |
| Below £16,845 | <p>Full course grant of £265.</p> <p>Full fee grant (or the fees charged by the college whichever is lower).</p> <p>Amount of fee 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 fee grant is reduced by £50.</p> <p>Amount of fee 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>Fee grant as follows (or the fees charged by the college whichever is lower).</p> <p>Amount of fee 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 fee grant. (This applies no matter how intensive the course is.) |
| £25,421 to £26,029 | Full course grant of £265. No fee grant |
| £26,030 to £28,064 | Course grant of £265 less £1 for every £9.47 of income (before tax) over £26,030 (This applies no matter how intensive the course is.) |
| £28,065 | £50 course grant. |
| £28,066 and over | No support |

The amount of fee 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 fee grant, each measured as a percentage of a full-time equivalent course with the fee grant amount increasing for higher intensity of study, in line with the bands in the table above.

The income disregards for students with partners and dependent children are £2000 for a partner (where counted), £2000 for the first dependent child, and £1,000 for each subsequent child.

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

F2: 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.

F3: 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.

Annex G

CALCULATION OF LONG COURSES LOAN

Regulation 73 provides for students to receive an extra amount of loan when a student attends their course for more than 30 weeks and 3 days. The loan amount is increased for each week or part week of attendance after the student has attended for 30 weeks and 3 days. (The short vacations should not be included in the calculation of extra weeks' loan.)

The following table sets out the number of weeks for which the extra loan should be paid when a student attends full or part weeks after 30 weeks and 3 days attendance.

| Full weeks attended | Part weeks attended (after 30 weeks and 3 days attendance) | No. of weeks for which <u>extra</u> loan is payable |
|---|---|--|
| Between 30 weeks 4 days and 31 weeks 3 days | Between 1 and 7 days | 1 week |
| Between 31 weeks 4 days and 32 weeks 3 days | Between 8 and 14 days | 2 weeks |
| Between 32 weeks 4 days and 33 weeks 3 days | Between 15 and 21 days | 3 weeks |
| Between 33 weeks 4 days and 34 weeks 3 days | Between 22 and 28 days | 4 weeks |
| Between 34 weeks 4 days and 35 weeks 3 days | Between 29 and 35 days | 5 weeks |
| Between 35 weeks 4 days and 36 weeks 3 days | Between 36 and 42 days | 6 weeks |
| Between 36 weeks 4 days and 37 weeks 3 days | Between 43 and 49 days | 7 weeks |
| Between 37 weeks 4 days and 38 weeks 3 days | Between 50 and 56 days | 8 weeks |
| Between 38 weeks 4 days and 39 weeks 3 days | Between 57 and 63 days | 9 weeks |
| Between 39 weeks 4 days and 40 weeks 3 days | Between 64 and 70 days | 10 weeks |
| Between 40 weeks 4 days and 41 weeks 3 days | Between 71 and 77 days | 11 weeks |
| Between 41 weeks 4 days and 42 weeks 3 days | Between 78 and 84 days | 12 weeks |
| Between 42 weeks 4 days and 43 weeks 3 days | Between 85 and 91 days | 13 weeks |
| Between 43 weeks 4 days and 44 weeks 3 days | Between 92 and 98 days | 14 weeks |
| Between 44 weeks 4 days and 44 weeks and 6 days | Between 99 and 105 days | 15 weeks |
| 45 weeks and over | 106 days + | 22 weeks |

Annex H

FAMILIES WITH TWO OR MORE AWARD HOLDERS (SPLIT CONTRIBUTIONS): – CASE STUDIES

Please note, for each case study if not indicated £1,130 has been deducted for each additional dependent child when calculating the contribution.

Income thresholds

- Old system students - £23,660 (£11,020 for single independent students)
- Current system students who are not 2008 or 2009 cohort students - £39,796 for all students
- 2008 cohort students - £61,062 for income assessed loan for living costs and £39,796 for supplementary income assessed products.
- 2009 cohort students - £50,778 for income assessed loan for living costs and £39,796 for supplementary income assessed products.

Case Study 1 - 2

Current system students who are not 2008 or 2009 cohort only

Case Studies 3 - 5

2008 cohort students only

Case Studies 6 - 7

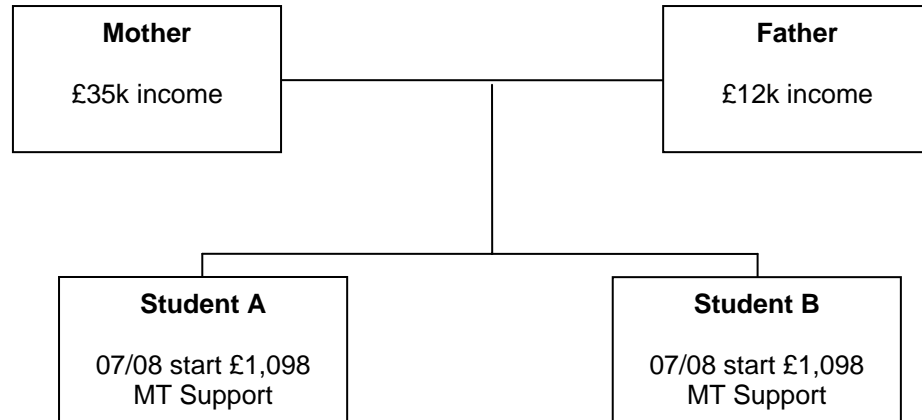
2009 cohort students only

Case Studies 8 - 14

Combinations of old system students, current system students who are not 2008 cohort, 2008 cohort students and 2009 cohort students

Case Study 1

Two students on equal amounts of means-tested support; both started their courses in 2007/08 and are in their final year.

**Parental contribution**

Students A and B

£47,000 (less £1,130 disregard for additional eligible student) = £45,870.

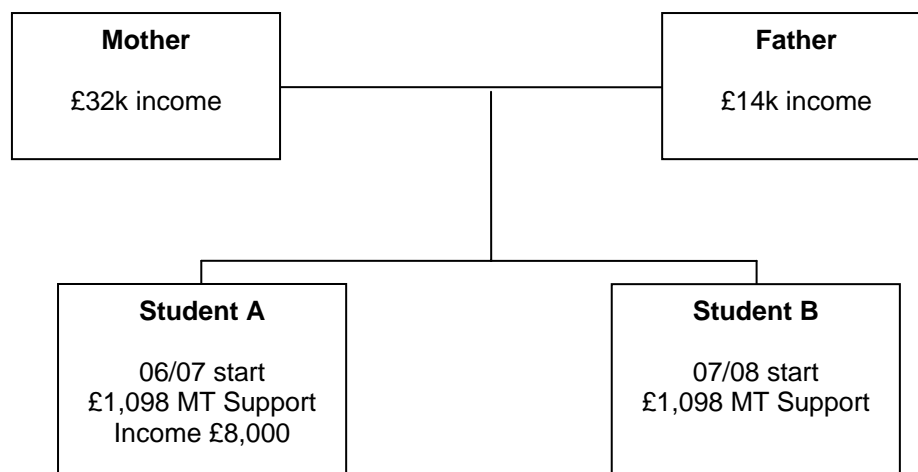
£45,870 - £39,796 = £6,074

£6,074 / 9.27 = £655 contribution.

| | Student A | Student B |
|------------------------------------|------------------|------------------|
| Joint parental contribution (£655) | £327 | £327 |
| Joint parental contribution (£655) | £327 | £327 |
| Means-tested support | £1,098 | £1,098 |
| Total contribution applied (£654) | £327 | £327 |
| Means-tested support remaining | £771 | £771 |

Case Study 2

A 2006/07 starter and a 2007/08 starter - one student has income. Both are in their final year.



Parental contribution

Student A and B

$$(\pounds 32,000 + \pounds 14,000) - \pounds 1,130 = \pounds 44,870.$$

$$\pounds 44,870 - \pounds 39,796 = \pounds 5,074. \pounds 5,074 / 9.27 = \pounds 547$$

Student A's contribution

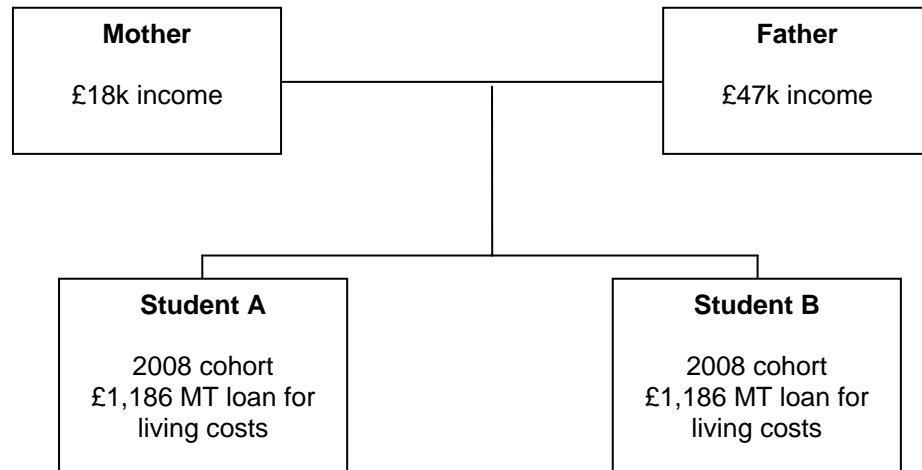
$$\pounds 44,870 + \pounds 8,000 = \pounds 52,870. \pounds 52,870 - (\pounds 39,796 + \pounds 5,074) = \pounds 8,000$$

$$(\pounds 8,000 / 9.27) = \pounds 862$$

| | Student A | Student B |
|-------------------------------------|------------------|------------------|
| Joint parental contribution (£547) | £273 | £273 |
| Joint parental contribution (£547) | £273 | £273 |
| Student A's contribution (£862) | £862 | £0 |
| Means-tested support | £1,098 | £1,098 |
| Total contribution applied (£1,371) | £1,098 | £273 |
| Means-tested support remaining | £0 | £825 |

Case study 3

Parent and step-parent with two students on equal amounts of means-tested loan for living costs; both started in 2008/09 and have no previous study from before 1 September 2008.

Student A and B parental contribution

Contribution to means-tested loan for living costs:

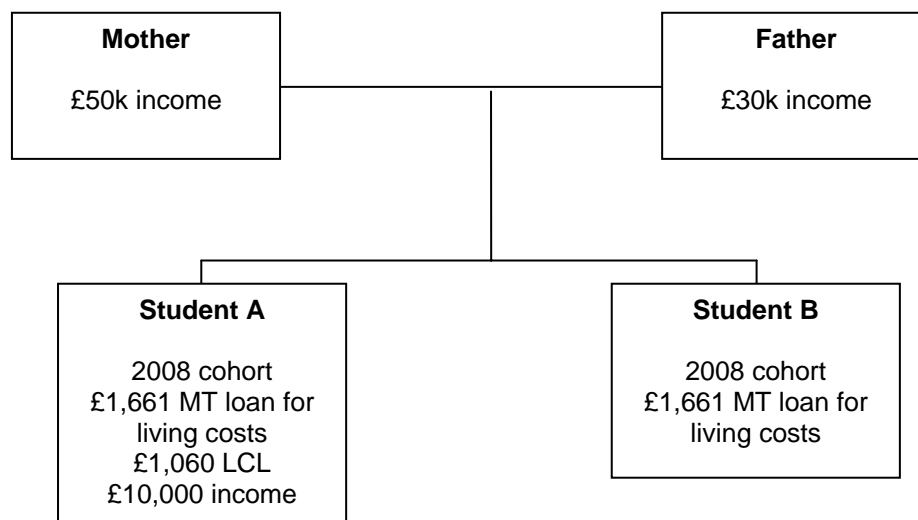
$$£65,000 - £1,130 - £61,062 = £2,808$$

$$£2,808 / £9.27 = £302$$

| | Student A | Student B |
|--|------------------|------------------|
| Parental contribution (means-tested loan for living costs) | £151 | £151 |
| Means-tested loan for living costs remaining | £1,035 | £1,035 |

Case study 4

Parents with two students on equal amounts of means-tested loan for living costs; one student has Long Courses Loan and income of her own. Both are 2008 cohort.



Student A and B parental contribution

Contribution to supplementary means-tested products, including Long Courses Loan:

$$£80,000 - £1,130 - £39,796 = £39,074$$

$$£39,074 / £9.27 = £4,215$$

Contribution to means-tested loan for living costs:

$$£80,000 - £1,130 - £61,062 = £17,808$$

$$£17,808 / £9.27 = £1,921$$

Student A's personal contribution

Contribution to supplementary means-tested products, including Long Courses Loan:

$$(£78,870 + £10,000) - £39,796 = £49,074$$

$$£49,074 / £9.27 = £5,293$$

$$£5,293 - £4,215 = £1,078$$

Contribution to means-tested loan for living costs:

$$(78,870 + £10,000) - £61,062 = £27,808$$

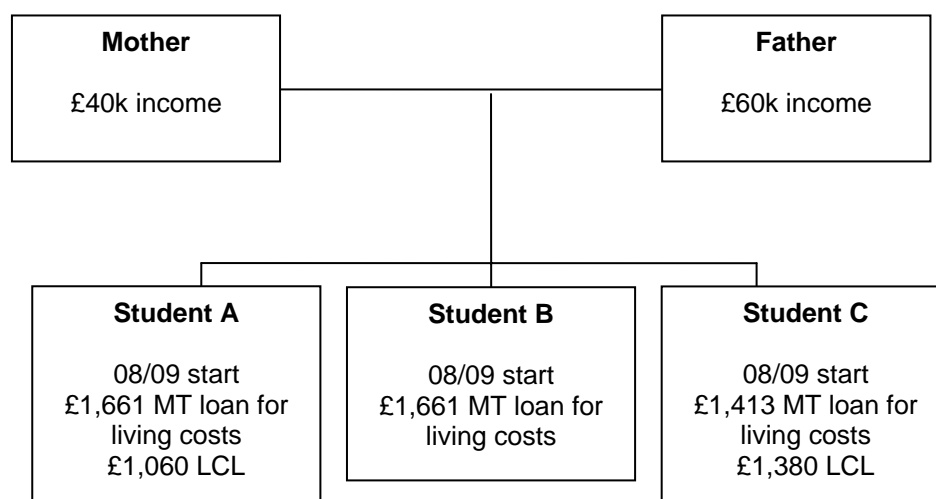
$$£27,808 / £9.27 = £2,999$$

$$£2,999 - £1,921 = £1,078$$

| | Student A | Student B |
|---|------------------|-------------------|
| Parental contribution (supp. means-tested products) | £2,107 | £2,107 |
| Student A's contribution (supp. means-tested products) | £1,078 | - |
| Parental contribution (means-tested loan for living costs) | £960 | £960 |
| Student A's contribution (means-tested loan for living costs) | £1,078 | - |
| Means-tested support remaining | £0 | £701 |

Case Study 5

All 2008 cohort



Students A, B and C

Contribution to supplementary means-tested support products, including Long Courses Loan:

$$£100,000 - £2,260 - £39,796 = £57,944$$

$$£57,944 / £9.27 = £6,250 \text{ (£6,210 maximum)}$$

Contribution to means-tested loan for living costs:

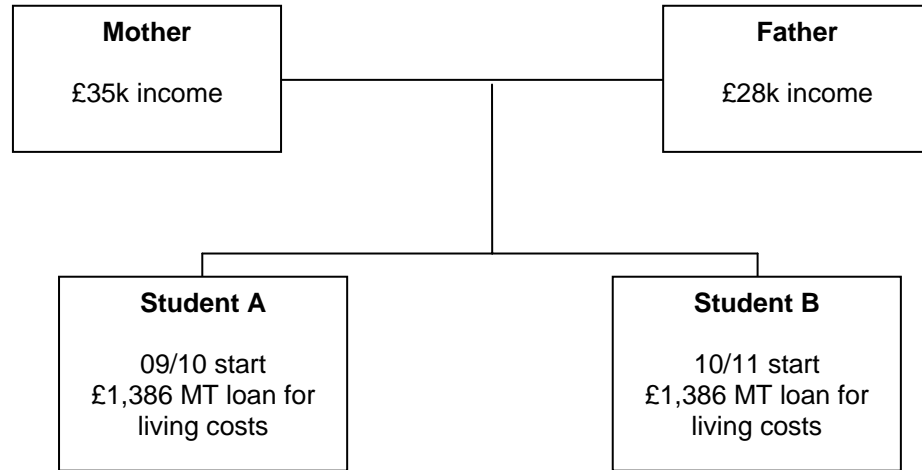
$$£100,000 - £2,260 - £61,062 = £36,678$$

$$£36,678 / £9.27 = £3,956$$

| | Student A | Student B | Student C |
|--|------------------------------|------------------------------|------------------------------|
| Parental contribution (supp. means-tested products) | £2,070 (£1,060 applied) | £2,070 | £2,070 £1,380 applied) |
| LCL remaining | NIL | - | NIL |
| Total contribution to £6,210 remaining | £3,770 | | |
| Parental contribution (means-tested loan for living costs) | £1,256 | £1,256 | £1,256 |
| Means-tested loan for living costs remaining | £1,661 - £1,256 = £405 | £1,661 - £1,256 = £405 | £1,413 - £1,256 = £157 |

Case Study 6

Parent and step-parent with two students on equal amounts of means-tested loan for living costs; both are 2009 cohort students as they started after 1 September 2009 and have no previous study from before 1 September 2008.

Student A and B parental contribution

Contribution to means-tested loan for living costs:

$$£63,000 - £1,130 - £50,778 = £11,092$$

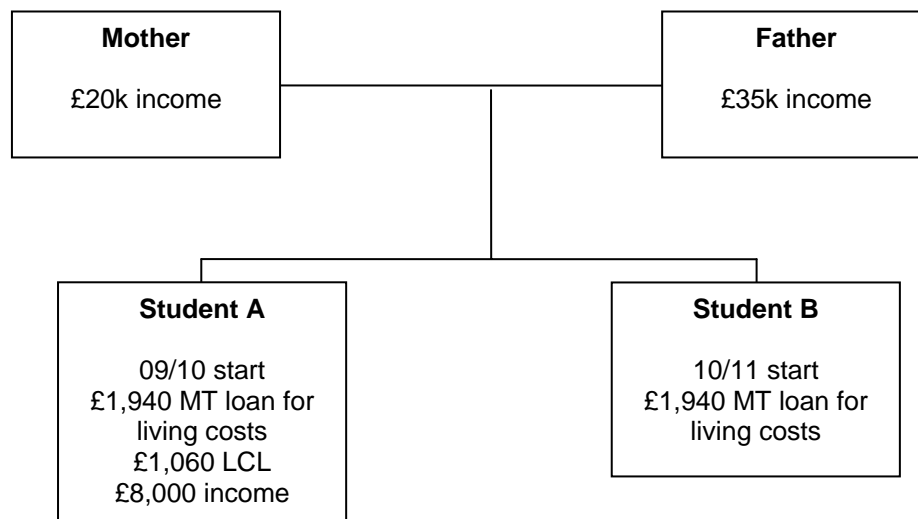
$$£11,092 / £5 = £2,218$$

| | Student A | Student B |
|--|------------------|------------------|
| Parental contribution (means-tested loan for living costs) | £1,109 | £1,109 |
| Means-tested loan for living costs remaining | £277 | £277 |

Contribution of £1,109 is applied to each student's means-tested loans for living costs, leaving each with £277 means-tested loan.

Case Study 7

Parents with two students on equal amounts of means-tested loan for living costs; one student has Long Courses Loan and income of her own. Both are 2009 cohort students as they started after 1 September 2009 and have no previous study from before 1 September 2008.



Student A and B parental contribution

Contribution to supplementary means-tested products, including Long Courses Loan:

$$£55,000 - £1,130 - £39,796 = £14,074$$

$$£14,074 / £9.27 = £1,518$$

Contribution to means-tested loan for living costs:

$$£55,000 - £1,130 - £50,778 = £3,092$$

$$£3,092 / £5 = £618$$

Student A's personal contribution

Contribution to supplementary means-tested products, including Long Courses Loan:

$$(£53,870 + £8,000) - £39,796 = £22,074$$

$$£22,074 / £9.27 = £2,381$$

$$£2,381 - £1,518 = £863$$

Contribution to means-tested loan for living costs:

$$(£53,870 + £8,000) - £50,778 = £11,092$$

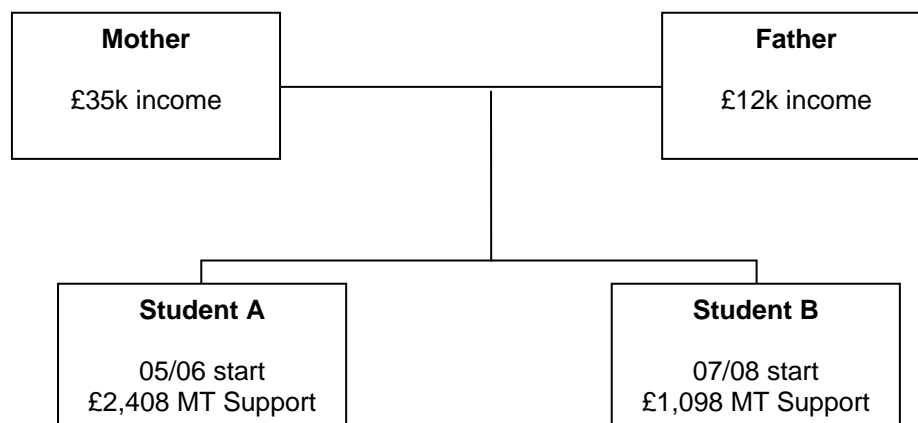
$$£11,092 / £5 = £2,218$$

$$£2,218 - £618 = £1,600$$

| | Student A | Student B |
|---|------------------------------|---------------------------------|
| Parental contribution (supp. means-tested products) | £759 | £759 |
| Student A's contribution (supp. means-tested products) | £1,078 | - |
| Parental contribution (means-tested loan for living costs) | £309 | £309 |
| Student A's contribution (means-tested loan for living costs) | £1,600 | - |
| Means-tested support remaining | £31 MT loan for living costs | £1,631 MT loan for living costs |

Case study 8

Parent and step-parent with two students on equal amounts of means-tested support one who started their courses in 2007/08 and the other in 2005/06. Both are in the final year of their course.



Total parental income = £47,000 (less £1,130 disregard for additional eligible student) = £45,870.

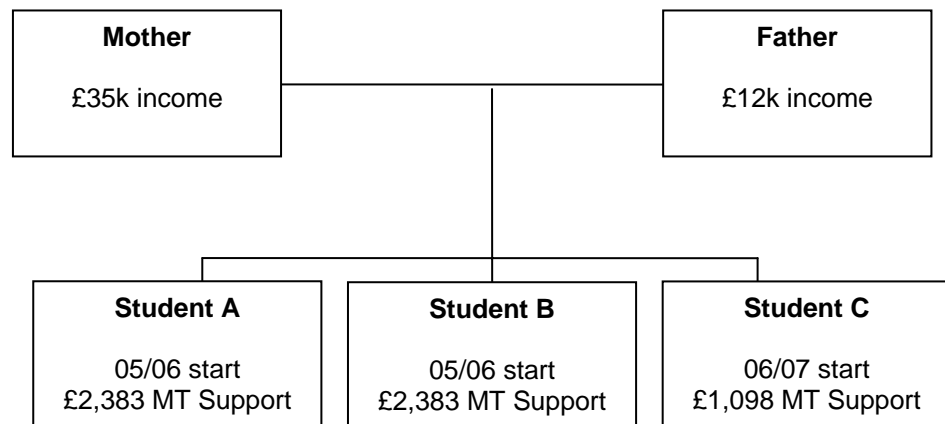
Student A

$(£45,870 - £23,660) = £22,210. (£22,210 / 9.27) + £45 = £2,440.$

Student B

$(£45,870 - £39,796) = £6,074. £6,074 / 9.27 = £655.$

| | Student A | Student B |
|--------------------------------------|------------------|-------------------|
| Joint parental contribution (£2,440) | £1,220 | £1,220 |
| Joint parental contribution (£655) | £327 | £327 |
| Means-tested support | £2,408 | £1,098 |
| Total contribution applied (£1,547) | £1,220 | £327 |
| Means-tested support remaining | £1,188 | £771 |

Case Study 9**Two 2005/06 starters and one 2006/07 starter****Parental contribution***Students A and B*

$£47,000 - (£2,260 \text{ (disregard for additional eligible students)}) = £44,740$

$£44,740 - £23,660 = £21,080$. $£21,080/9.27 + £45 = £2,319$.

Student C

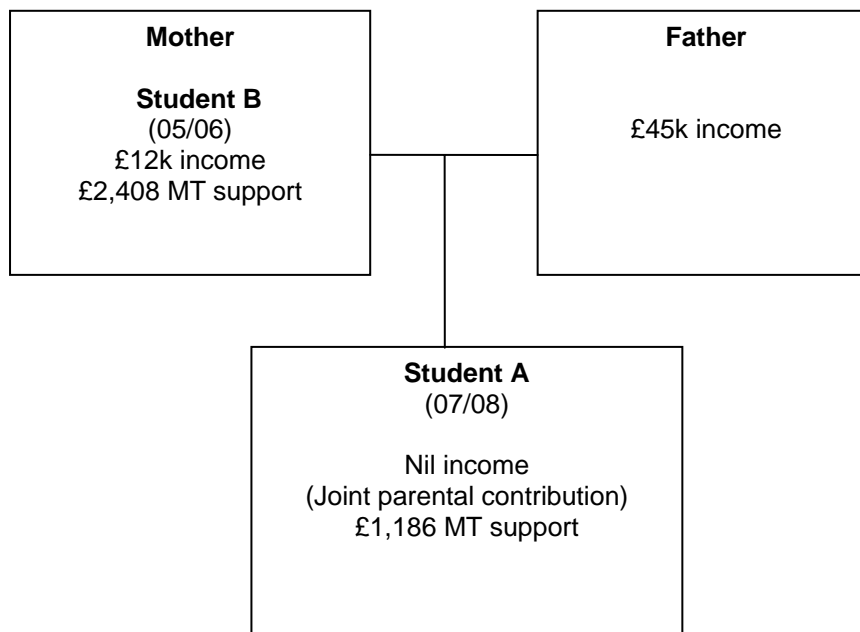
$£47,000 - (£2,260 \text{ (disregard for additional eligible students)}) = £44,740$

$£44,740 - £39,796 = £4,944$. $£4,944/ 9.27 = £533$.

| | Student A | Student B | Student C |
|--------------------------------------|------------------|------------------|------------------|
| Joint parental contribution (£2,319) | £773 | £773 | £773 |
| Joint parental contribution (£2,319) | £773 | £773 | £773 |
| Joint parental contribution (£533) | £177 | £177 | £177 |
| Means-tested support | £2,383 | £2,383 | £1,098 |
| Total contribution applied (£1,723) | £773 | £773 | £177 |
| Means-tested support remaining | £1,610 | £1,610 | £921 |

Case Study 10

Assessing a contribution where the parent is also a student. The student parent started in 2005/06 and the student child in 2007/08.



Parental contribution

Student A

$£57,000 - £1,130$ (student parent disregard) = $£55,870$.

$(£55,870 - £39,796) = 16,074$; $16,074 / 9.27 = £1,733$.

Student B (Student Parent) contribution

Household income is $£12,000$ as she is treated as a single independent student. No leftover contribution from the assessment of Student A is added to the household income of Student B.

As student B is an old system student, the assessed contribution is:

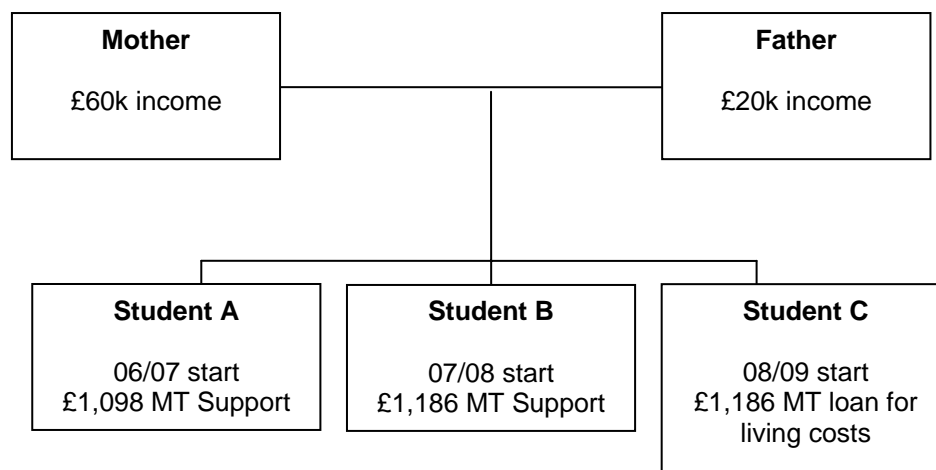
$£12,000 - £11,020 = £980$. $(£980 / 9.27) + 45 = £150$

Total means-tested support is $£2,408 - £150 = £2,258$.

| | |
|---|--------|
| Means-tested support | £1,186 |
| Apply contribution | £1,733 |
| Student A's remaining means-tested support | £0 |
| Unspent contribution | £547 |

Case study 11

Three students on varying amounts of means-tested support, one who started in 2006/07, one in 2007/08 and one in 2008/09

**Parental contribution**

Student A and B

£80,000 (less £2,260 disregard for two other dependent children) = £77,740

£77,740 - £39,796 = £37,944. £37,944 / 9.27 = £4,093.

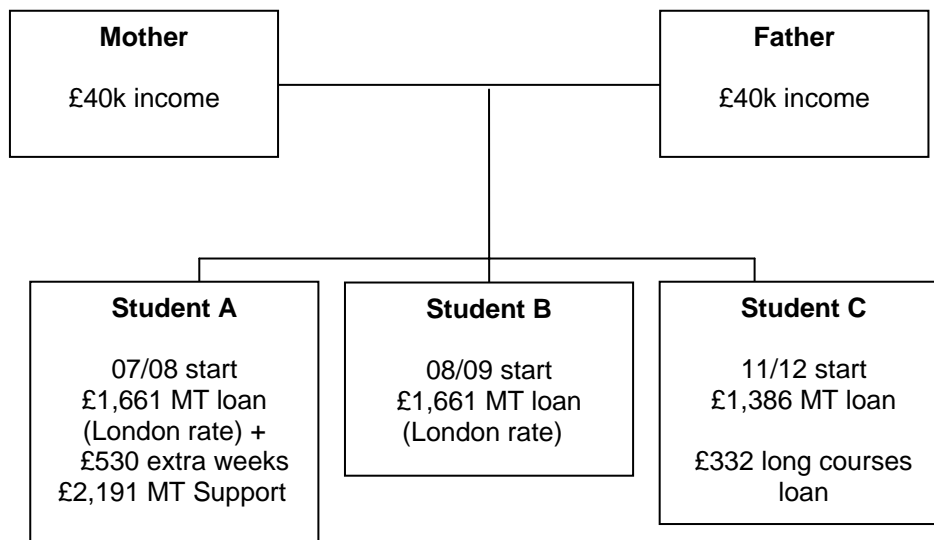
Student C

£77,740 - £61,062 = £16,678. £16,678 / 9.27 = £1,799

| | Student A | Student B | Student C |
|--------------------------------------|------------------|------------------|------------------|
| Joint parental contribution (£4,093) | £1,364 | £1,364 | £1,364 |
| Joint parental contribution (£4,093) | £1,364 | £1,364 | £1,364 |
| Joint parental contribution (£1,799) | £599 | £599 | £599 |
| Means-tested support | £1,098 | £1,186 | £1,186 |
| Total contribution applied (£2,883) | £1,098 | £1,186 | £599 |
| MT support remaining | £0 | £0 | £587 |

Case study 12

Three students, one who started in 2007/08, one in 2008/09 and one in 2011/12. Student A receives 5 weeks extra weeks loan for living costs and Student C receives 4 weeks Long Courses Loan



Parental contribution

Student A

£80,000 (less £2,260 disregard for two other dependent children) = £77,740

£77,740 - £39,796 = £37,944. £37,944 / 9.27 = £4,093.

Student B (contribution to loan for living costs)

£77,740 - £61,062 = £16,678. £16,678 / 9.27 = £1,799

Student C (contribution to loan for living costs)

£77,740 - £50,778 = £26,962. £26,962 / 5 = £5,392

Student C (contribution to supplementary means tested support)

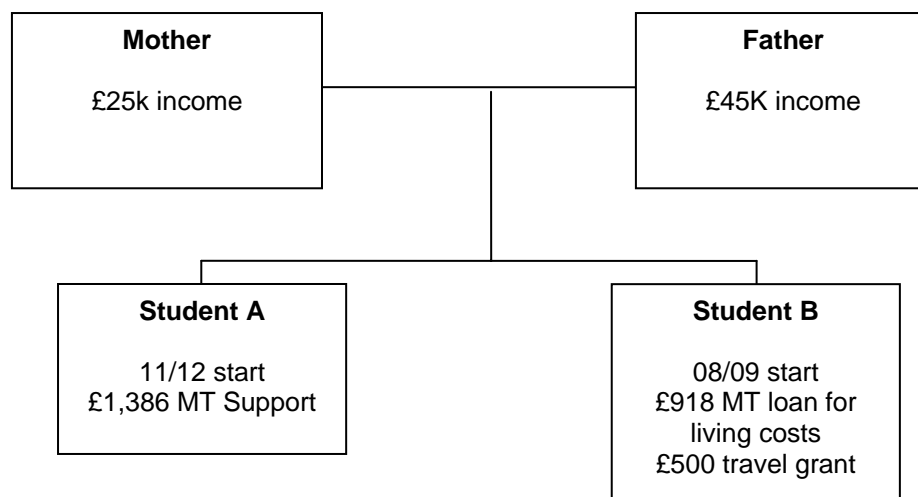
£77,740 - £39,796 = £37,944. £37,944 / 9.27 = £4,093

| | Student A | Student B | Student C |
|--|-----------|-----------|-----------|
| Joint parental contribution (£4,093) – Student A | £1,364 | £1,364 | £1,364 |
| Joint parental contribution (£1,799) – Student B | £599 | £599 | £599 |
| Joint parental contribution (£5,392) – Student C | £1,797 | £1,797 | £1,797 |
| Joint parental contribution (long courses loan) (£4,093) – Student C | £1,364 | £1,364 | £1,364 |
| Means-tested support | £2,191 | £1,661 | £1,386 + |

| | | | |
|--|--------|--------|--|
| | | | £332 |
| Total contribution applied (£2,894) | £1,364 | £599 | £599 (loan for living costs) + £332 (Icl) |
| MT support remaining | £827 | £1,062 | £0 loan for living costs £0 long courses loan |

Case study 13

**Two students, one who starts in 2011/12 and one who started in 2008/09.
Student B receives £500 travel grant (net of £303 disregard)**



Parental contribution

Student A

$£70,000 - £1,130$ (dependent child disregard) = $£68,870$.

$£68,870 - £50,778 = £18,092$. $£18,092 / 5 = £3,618$

Student B (*contribution to loan for living costs*)

$£68,870 - £61,062 = £7,808$. $£7,808 / 9.27 = £842$

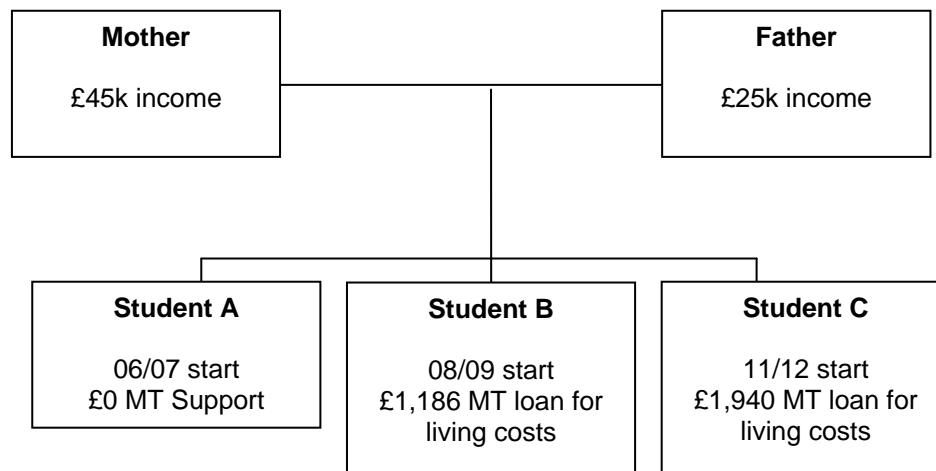
Contribution to supplementary means tested support

$£68,870 - £39,796 = £29,074$. $£29,074/9.27 = £3,136$

| | Student A | Student B |
|-------------------------------------|-------------------|--|
| Joint Parent contribution(£3,618) | £1,809 | £1,809 |
| Joint Parent contribution (£842) | £421 | £421 |
| Joint Parent contribution (£3,136) | £1,568 | £1,568 |
| Means-tested support | £1,386 | £918 + £500 |
| Total contribution applied (£2,019) | £1,386 | £421 + £500 |
| MT support remaining | £0 | £497 MT loan for living costs £0 travel grant |

Case study 14

Three students, one 2006/07 start, one 2008/09 start and one 2011/12 start; Student A has an NHS Bursary and is therefore only included to ensure contributions for students B and C are divided by 3

**Parental contribution***Student B*

£70,000 (less £2,260 disregard for two other dependent children) = £67,740

£67,740 - £61,062 = £6,678. £6,678/ 9.27 = £720.

Student C

£70,000 (less £2,260 disregard for two other dependent children) = £67,740

£67,740 - £50,778 = £16,962. £16,962/ 5 = £3,392.

| | Student A | Student B | Student C |
|--|------------------|------------------|------------------|
| Joint parental contribution (£720) – Student B | £240 | £240 | £240 |
| Joint parental contribution (£3,392) – Student C | £1,130 | £1,130 | £1,130 |
| Means-tested support | £0 | £1,186 | £1,940 |
| Total contribution applied (£1,604) | £0 | £240 | £1,130 |
| MT maintenance support remaining | £0 | £946 | £810 |