

Assessing Financial Entitlement

Higher Education Student Finance in England 2013/14 Academic Year

October 2013

Dear Colleague

HIGHER EDUCATION STUDENT SUPPORT IN ENGLAND IN 2013/14: ASSESSING FINANCIAL ENTITLEMENT

N.b This version has been updated in October 2013 to amend Paragraph 176 and to clarify the process. This version has also been updated in June 2013 to correct an error on the 'Long course loan' table in Annex G on page 157. This document was also updated in December 2012 to correct an error on pages 139 and 148. All changes are highlighted in green bold text.

Attached is the Assessing Financial Entitlement chapter of the consolidated 'Guidance on the administration of Student Support 2013/14'. It applies to full-time students and those that are treated as full-time students for the purposes of the Education (Student Support) Regulations 2011 as amended by the Education (Student Fees, Awards and Support) (Amendment) Regulations 2012 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 2013/14 academic year.

The Education (Student Support) Regulations 2011 came into force on 1st September 2011. The Education (Student Fees, Awards and Support) (Amendment) Regulations 2012 came into force on 1st September 2012, other than those provisions listed under Regulation 1(3) which came into force on 1st August 2012. SLC should make assessments and issue notifications for the 13/14 academic year under these regulations.

Regulations and paragraphs are referred to throughout by their numbers in the Education (Student Support) Regulations 2011 as amended.

A number of changes to the benefits system will be introduced from April 2013:

- **From April 2013 until 2017, Universal Credit will be phased in to replace the following benefits and credits: Income Support, Income Based Jobseeker's Allowance, Income Related Employment and Support Allowance, Working Tax Credit, Child Tax Credit and Housing Benefit.**
- **From April 2013 until 2016, Personal Independence Payments (PIPs) and Armed Forces Independence Payments (AFIPs) will be phased in to replace Disability Living Allowance.**
- **From April 2013, Council Tax Benefit will be replaced by local arrangements run by individual councils.**

These changes are subject to Parliamentary approval. Further details on how these changes will impact on Higher Education Student Finance will be published in due course.

This guide includes information on:

Defining old system students**Defining current system students - 2008 cohort students, 2009 cohort students, 2012 cohort students and current system who are not included in the 3 cohort categories.****The Maintenance Grant****The Special Support Grant****Fee loans (for both old system students, current system students who are not 2008 or 2009 cohort students, 2008 cohort students, 2009 cohort students, and 2012 cohort students)****Assessing contributions for old and current system students (including split contributions)****Support for Initial Teacher Training Students**

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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 2013/14. 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 1st September 2012

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Introduction

1. This chapter explains how an eligible full-time 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 AY 2009/10 prior year financial details are required for new and continuing students i.e. AY 13/14 supply financial year details for 11/12. See Schedule 4 (5) and paragraphs 201 and 227 -231.
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 2011** as amended by the **Education (Student Fees, Awards and Support) (Amendment) Regulations 2012**.

Policy

Overview

4. This guidance refers to 'old system' and 'current system' students. Current system students fall into one of 4 categories: 'current system students who are not 2008, 2009 or 2012 cohort students', '2008 cohort students', '2009 cohort students' and 2012 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 on or after 1st August 2013;
 - 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 2013/14 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 £1,380; 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 2013/14 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, 2009 or 2012 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 on or after 1st August 2013 and is not an 'old system' student.
 - started the current course on or after 1st September 2008 and before 1st September 2012, is continuing on that course on or after 1st August 2013 and has undertaken a previous designated course which began before 1st September 2008.
8. **'Current system students who are not 2008, 2009 or 2012 cohort'** students in 2013/14 may be entitled to:
- a Maintenance Grant for living costs of up to £3,080, subject to an income assessment;
 - a loan to cover the fees payable up to a maximum of £3,465 (£1,725 in certain circumstances). Note that the maximum loan available where the student is studying at a university or college in Northern Ireland is £3,575 (£1,780 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, 2009 or 2012 cohort students.

10. '2008 cohort' students in 2013/14 may be entitled to:

- a Maintenance Grant for living costs of up to £3,080, subject to an income assessment;
- a loan to cover the fees payable up to a maximum of £3,465 (£1,725 in certain circumstances). Note that the maximum loan available where the student is studying at a university or college in Northern Ireland is £3,575 (£1,780 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

11. '2009 cohort' students (Regulation 2(1)) are those who

- (i) began their current course on or after 1st September 2009 and before 1st September 2012, and are not 2008 cohort students
- (ii) transfer to the current course on or after 1st September 2012 from a course beginning on or after 1st September 2009 and before 1st September 2012
- (iii) begin an end-on course on or after 1st September 2012 immediately after ceasing to attend a preliminary course that begins on or after 1st September 2009 and before 1st September 2012

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.
- 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 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*, or
- Current system students who begin a course in social work, medicine, dentistry, veterinary surgery or architecture on or after 1st September 2009 and before 1st September 2012*

*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 but before 1st September 2012 are eligible for the standard part-time student support package. New students who start a part-time course of ITT on or after 1st September 2012 will be eligible for the standard part-time tuition loan 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.

12. '2009 cohort' students in 2013/14 may be entitled to:

- a Maintenance Grant or Special Support Grant for living costs of up to £3,080, subject to an income assessment;
- a loan to cover the fees payable up to a maximum of £3,465 (£1,725 in certain circumstances). Note that the maximum loan available where the student is studying at a university or college in Northern Ireland is £3,575 (£1,780 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.

13. '2012 cohort' students (Regulation 2(1)) are those who

- (i) begin the current course on or after 1st September 2012 and are not 2008 or 2009 cohort students;
- (ii) has not transferred to the current course on or after 1st September 2012 from a course beginning before 1st September 2012;
- (iii) are not beginning an end-on course on or after 1st September 2012.

14. '2012 cohort' students in 2013/14 may be entitled to:

- a Maintenance Grant or Special Support Grant of up to £3,354, subject to an income assessment;
- a loan to cover the fees payable up to a maximum of £9,000 (£4,500 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.

15. 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 49 sets out the groups of students who are potentially eligible for the Special Support Grant.

16. 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.
17. A summary of what may be available in the 2013/14 Student Support Package for full-time students is set out below:

Relevant Elements of the Student Support Package	Old System students in 2013/14	Current System students in 2013/14 (all cohorts except 2012)	Current System 2012 cohort students in 2013/14
Fee Grant	✓	X	X
Fee Contribution Loan	✓	X	X
Fee Loan	X	✓	✓
Up to £1,000 HE Grant	✓ (provided the student started the course on or after 1 September 2004)	X	X
Up to £3,080 Maintenance Grant or Special Support Grant	X	✓	X
Up to £3,354 Maintenance Grant or Special Support Grant	X	X	✓

18. 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.
19. From AY 2012/13, full-time distance learning students who started their courses on or after 1st September 2012 are eligible to apply for a non-income assessed tuition loan in 2013/14 to cover the cost of their tuition up to £9,000. Full-time distance learning students who started their courses before 1st September 2012 are eligible

for part-time Fee Grants and Course Grants (see the 'Grants for Part-time Students' chapter).

20. The majority of students starting or continuing full-time distance learning courses in 2013/14 are not eligible for full-time grants and loans for living and other costs (with the exception of Disabled Students' Allowances). However, students who are undertaking a full-time course by distance learning because they are prevented from attending a full-time course due to their disability can apply for full-time grants and loans for living and other costs (e.g. Maintenance Grant, Childcare Grant, loan for living costs) for their course. This arrangement will apply to students studying on (i) a full-time course that is being taken by all students as a distance learning course or (ii) a full-time course that normally requires attendance.
21. 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.

22. In AY 2012/13 a new definition of 'eligible prisoner' was added to the Regulations (regulation 2(1)). Please see the 'Assessing Eligibility' chapter for further detail.
23. Annex F sets out the rates of support available for the 2013/14 academic year.
24. 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 65 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 that started before 1st September 2012 to the current course where the mode of study remains the same (e.g. from FT to FT) and the current course begins on or after 1st September 2012, they are treated for student finance purposes as having started their course in the academic year relevant to the first course they transferred from.

Where a student has transferred from a course that started before 1st September 2012 to the current course where the mode of study has changed (e.g. from PT to FT or FTDL to FT) and the current course begins on or after 1st September 2012, they are treated for student finance purposes as a new student from the start of the second course and, after transferring courses, will be entitled to receive the support available to a 2012 cohort student.

***‘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).
- for students starting a course on or after 1st September 2009 and before 1st September 2012, 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.

For students starting a course on or after 1st September 2012 the definition of an 'end-on' course is as follows:

- a full-time honours degree course beginning on or after 1st September 2012 which, disregarding any intervening vacation, the student begins to attend immediately after ceasing to attend a full-time course mentioned in paragraph 2, 3 or 4 of schedule 2 or a full-time foundation or ordinary degree course, which started on or before 1st September 2012, having achieved a qualification.

Broadly, the above definitions no longer provide for an end-on course to be defined as such where the mode of study changes

Grants for Living and Other Costs

Higher Education Grant (old system students)

25. The HE Grant will potentially be payable 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 66):

- Full-time course;
- Sandwich course (but generally not in the sandwich year – see regulations 38(6) and 38(7)); 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 assessed healthcare bursary or Scottish healthcare allowance in the 2013/14 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 2013/14 academic year (this does **not** apply to students who do not qualify for fee support because 2013/14 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).

26. There are no age restrictions for the HE grant.

27. Regulation 67 states that the maximum amount of Higher Education Grant that a student can receive for the 2013/14 academic year will be £1,000.

28. 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.

29. The financial assessment for the HE Grant will be based on the household income. This will be determined from the main income assessment.
30. 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 E4)

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

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

Maintenance Grant (current system students)

32. 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(6) and 38(7));
 - 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 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 assessed healthcare bursary or Scottish Healthcare allowance in the 2013/14 academic year;
- he qualifies for a Special Support Grant;
- he does not qualify for a fee loan for the 2013/14 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 2008). 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 student who started a part-time course of ITT on or after 1st September 2010 (he will be eligible for the relevant part-time student support package instead).
33. 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.
 34. The maximum amount of Maintenance Grant that students can receive for the 2013/14 academic year will be £3,354 (2012 cohort) or £3,080 (all other current system cohorts) (see regulations 57, 58, 59 and 60). 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 41 onwards. Regulation 2(1) defines type 1 and type 2 teacher training students.
 35. The amount of Maintenance Grant payable will be determined by reference to household income. Household income will be determined from the main income assessment.
 36. For **current system students who are not 2008, 2009 or 2012 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 £5.68 above this threshold up to a household income of £28,073. Where the household income exceeds £28,073, the grant entitlement (in this case a reduced amount of £1,370) will decrease by £1 for every complete £8.71 above this threshold up to a household income of £39,571. Where the household income is £39,571, a minimum grant of £50 will be payable. No Maintenance Grant will be payable where the household income is more than £39,571.
 37. Current system students who are not 2008, 2009 or 2012 cohort students will be informed of how much Maintenance Grant they will receive on their Student Finance Entitlement Letter. The Maintenance Grant will be paid with the loan for living costs in three instalments by SLC.
 38. Current system students who are not 2008, 2009 or 2012 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 £1,370 (see regulation 71 or 77).

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, 2009 or 2012 cohort student)		
A	Household Income	£20,000
B	Maintenance Grant Threshold	£18,360
C	Difference A – B	£1,640
D	Divide C by £5.68 and round down to the nearest pound	£288
E	£3,080 minus D = Maintenance Grant Payable	£2,792

**Current System Student B- Household Income £30,000
(not a 2008, 2009 or 2012 cohort student)**

A	Household Income	£30,000
B	Maintenance Grant Threshold	£28,073
C	Difference A-B	£1,927
D	Divide C by £8.71 and round down to the nearest pound	£221
E	£1,370 minus D = Maintenance Grant Payable	£1,149

Current System Student C – Household Income £39,571 (not a 2008, 2009 or 2012 cohort student)		
A	Household Income	£39,571
B	Maintenance Grant Threshold 2	£28,073
C	Difference A – B	£11,498
D	Divide C by £8.71 and round down to the nearest pound	£1,320
E	£1,370 minus D = Maintenance Grant Payable	£50 (minimum grant)

Current System Student D – Household Income £39,796 (not a 2008, 2009, 2012 cohort student)		
A	Household Income	£39,796
B	Maintenance Grant Payable	Nil

39. Case Studies for type 1, type 2 or type 3 ITT students are covered in the section on ITT Students.
40. **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 £5.68 above this threshold up to a household income of £34,713. Where the household income exceeds £34,713 the maximum grant will decrease by £1 for every complete £19.95 above this threshold up to a household income of £61,047. Where the household income is £61,047 a minimum grant of £50 will be payable. No Maintenance Grant will be payable where the household income is more than £61,047.
41. **2008 cohort** students will be informed of how much Maintenance Grant they will receive on their Student Finance Entitlement Letter. The Maintenance Grant will be paid with the loan for living costs in three instalments by the SLC.
42. 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 £1,370 (see regulation 71 or 73).

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 £5.68 and round down to the nearest pound	£880
E	£3,080 minus D = Maintenance Grant Payable	£2,200

Current (2008 Cohort) System Student B- Household Income £40,000		
A	Household Income	£40,000
B	Maintenance Grant Threshold	£34,713
C	Difference A-B	£5,287
D	Divide C by £19.95 and round down to the nearest pound	£265
E	£1,370 minus D = Maintenance Grant Payable	£1,105

NOTE: £1 for every complete £5.68 by which the household income exceeds £25,000 but does not exceed £34,713.
£1 for every complete £19.95 by which the household income exceeds £34,713 but does not exceed £61,047.

Current (2008 Cohort) System Student C – Household Income £61,047		
A	Household Income	£61,047
B	Maintenance Grant Threshold 2	£34,713
C	Difference A- B	£26,334
D	Divide C by £19.95 and round down to the nearest pound	£1,320
E	£1,370 minus D = Maintenance Grant Payable	£50 (minimum grant)

Current (2008 Cohort) System Student D – Household Income £61,062		
A	Household Income	£61,062
B	Maintenance Grant Payable	Nil

43. **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 £4.85 of household income above this threshold up to a household income of £34,264. Where the household income exceeds £34,264 the maximum grant will decrease by £1 for every complete £14.68 increase in household income above this threshold up to a household income of £50,706. Where the household income is £50,706 a minimum grant of £50 will be payable. No Maintenance Grant will be payable where the household income is more than £50,706.
44. **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.
45. 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 **£0.50** for every **£1** of Maintenance Grant received up to a maximum of £1,540 (see regulations 71 and 74).

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 £4.85 and round down to the nearest pound	£1,030
E	£3,080 minus D = Maintenance Grant Payable	£2,050

Current (2009 Cohort) System Student B- Household Income £40,000		
A	Household Income	£40,000
B	Household Income between £25,000 and £34,264	£9,264
C	Divide B by £4.85 and round down to the nearest pound	£1,910
D	Household Income between £34,264 and £40,000	£5,736
E	Divide D by £14.68 and round down to the nearest pound	£390
F	Add C and E for total amount to deduct from maximum grant payable.	£2,300

G	£3,080 minus F = Maintenance Grant Payable	£780
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NOTE: £1 for every complete £4.85 by which the household income exceeds £25,000 but does not exceed £34,264.
£1 for every complete £14.68 by which the household income exceeds £34,264 but does not exceed £50,706.

Current (2009 Cohort) System Student C – Household Income £50,706		
A	Household Income	£50,706
B	Household Income between £25,000 and £34,264	£9,264
C	Divide B by £4.85 and round down to the nearest pound	£1,910
D	Household Income between £34,264 and £50,706	£16,442
E	Divide D by £14.68 and round down to the nearest pound	£1,120
F	Add C and E for total amount to deduct from maximum grant payable.	£3,030
G	£3,080 minus F = Maintenance Grant Payable	£50 (minimum grant)

Current (2009 Cohort) System Student D – Household Income £50,778		
A	Household Income	£50,778
B	Maintenance Grant Payable	Nil

46. **For 2012 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 £5.33 of household income above this threshold up to a household income of £42,611. Where the household income is £42,611 a minimum grant of £50 will be payable. No Maintenance Grant will be payable where the household income is more than £42,611.
47. **2012 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.
48. **2012 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 £0.50 for every £1.00 of Maintenance Grant received up to a maximum of £1,677 (see regulations 71 and 76).

Case Studies: Maintenance Grant

Current (2012 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 £5.33 and round down to the nearest pound	£938
E	£3,354 minus D = Maintenance Grant Payable	£2,416

Current (2012 Cohort) System Student B- Household Income £40,000		
A	Household Income	£40,000
B	Maintenance Grant Threshold	£25,000
C	Difference A – B	£15,000
D	Divide C by £5.33 and round down to the nearest pound	£2,814
E	£3,354 minus D = Maintenance Grant Payable	£540

Current (2012 Cohort) System Student C – Household Income £42,611		
A	Household Income	£42,611
B	Maintenance Grant Threshold	£25,000
C	Difference A – B	£17,611
D	Divide C by £5.33 and round down to the nearest pound	£3,304
E	£3,354 minus D = Maintenance Grant Payable	£50

Current (2012 Cohort) System Student D – Household Income £42,875
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A	Household Income	£42,875
B	Maintenance Grant Payable	Nil

Special Support Grant (current system students)

49. 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.

- 50.** 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 assessed healthcare bursary or Scottish healthcare allowance in the 2013/14 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 on 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 2013/14 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)).
- 51.** 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 49.
- 52.** 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.
- 53.** 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.
- 54.** 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 49, 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 49(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.

55. 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.
56. 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, 2009 or 2012 cohort student)		
A	Household Income	£20,000
B	Special Support Grant Threshold	£18,360
C	Difference A – B	£1,640
D	Divide by £5.68 and round down to the nearest pound	£288
E	£3,080 – D = Special Support Grant Payable	£2,792

Current System Student B – Household Income £30,000 (not a 2008, 2009 or 2012 cohort student)		
A	Household Income	£30,000
B	Special Support Grant Threshold	£28,073
C	Difference A- B	£1,927
D	Divide C by £8.71 and round down to the nearest pound	£221
E	£1,370 minus D = Special Support Grant Payable	£1,149

Current System Student C – Household Income £39,571 (not a 2008, 2009 or 2012 cohort student)		
A	Household Income	£39,571
B	Special Support Grant Payable	£50

Current System Student D – Household Income £39,796
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(not a 2008, 2009 or 2012 cohort student)		
A	Household Income	£39,796
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) (2008 cohort)

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 £5.68 and round down to the nearest pound	£880
E	£3,080 minus D = Special Support Grant Payable	£2,200

Current System Student B- Household Income £40,000 (2008 cohort)		
A	Household Income	£40,000
B	Special Support Grant Threshold	£34,713
C	Difference A-B	£5,287
D	Divide C by £19.95 and round down to the nearest pound	£265
E	£1,370 minus D = Special Support Grant Payable	£1,105

NOTE: £1 for every complete £5.68 by which the household income exceeds £25,000 but does not exceed £34,713.
£1 for every complete £19.95 by which the household income exceeds £34,713 but does not exceed £61,047.

Current System Student C – Household Income £61,047 (2008 cohort)		
A	Household Income	£61,047
B	Special Support Grant Threshold 2	£34,713
C	Difference A- B	£26,334
D	Divide C by £19.95 and round down to the nearest pound	£1,320

E	£1,370 minus D = Special Support Grant Payable	£50 (minimum grant)
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Current System Student D – Household Income £61,062 (2008 cohort)		
A	Household Income	£61,062
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 £4.85 and round down to the nearest pound	£1,649
E	£3,080 minus D = Special Support Grant Payable	£1,431

Current System Student B- Household Income £40,000 (2009 cohort)		
A	Household Income	£40,000
B	Income between £25,000 and £34,264	£9,264
C	Divide B by £4.85 and round down to the nearest pound	£1,910
D	Income between £34,264 and £40,000	£5,736
E	Divide D by £14.68 and round down to the nearest pound	£390
F	Add C and E to give total to reduce maximum Special Support Grant by	£2,300
G	£3,080 minus F = Special Support Grant Payable	£780

NOTE: £1 for every complete £4.85 by which the household income exceeds £25,000 but does not exceed £34,264.
£1 for every complete £14.68 by which the household income exceeds £34,000 but does not exceed £50,706.

Current System Student C – Household Income £50,706 (2009 cohort)		
A	Household Income	£50,706
B	Income between £25,000 and £34,264	£9,264
C	Divide B by £4.85 and round down to the nearest pound	£1,910
D	Income between £34,264 and £50,706	£16,442
E	Divide D by £14.68 and round down to the nearest pound	£1,120
F	Add C and E to give total to reduce maximum Special Support Grant by	£3,030
G	£3,080 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

Case Studies: Special Support Grant 2012 Cohort.

Current System Student A – Household Income £33,000 (2012 cohort)		
A	Household Income	£33,000
B	Special Support Grant Threshold	£25,000
C	Difference A – B	£8,000
D	Divide C by £5.33 and round down to the nearest pound	£1,500
E	£3,354 minus D = Special Support Grant Payable	£1,854

Current System Student B- Household Income £40,000 (2012 cohort)		
A	Household Income	£40,000
B	Special Support Grant Threshold	£25,000

C	Difference A – B	£15,000
D	Divide C by £5.33 and round down to the nearest pound	£2,814
E	£3,354 minus D = Special Support Grant Payable	£540

Current System Student C – Household Income £42,611 (2012 cohort)		
A	Household Income	£42,611
B	Special Support Grant Threshold	£25,000
C	Difference A – B	£17,611
D	Divide C by £5.33 and round down to the nearest pound	£3,304
E	£3,304 minus C = Special Support Grant Payable	£50

Current System Student D – Household Income £42,875 (2012 cohort)		
A	Household Income	£42,875
B	Special Support Grant Payable	Nil

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

General rates applicable

57. 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.
58. 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 2013/14.
59. 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).
60. 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.

Case Studies: Age Limits for Loans for Living Costs

- **Student A** starts his four year course on 1 September 2012, 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 2013. He qualifies for a loan for living costs for the duration of his full-time Foundation Degree. He then moves 'end-on' to a full-time 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, and is studying the Honours degree 'end-on'.

61. The loan for living costs' rates vary according to where the student lives and studies. Regulations 71 to 79 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 90(b)) and the related definition of the former Metropolitan Police District in regulation 2(1)).
62. **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.
63. **Current system students who are not 2008, 2009 or 2012 cohort** students and **2008 cohort** students 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 £1,370 (see regulation 68). In some instances, this will mean that entitlement to the loan for living costs falls below the 75% non-income assessed level. **2009 cohort** and **2012 cohort** students will have their loan reduced by £0.50 for every £1 of maintenance grant received. **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. **2012 cohort** students are entitled to a loan of at least 65% of the maximum rate applicable, and remaining 35% of the loan is income assessed.
64. **Current system students who are not 2008, 2009 or 2012 cohort** students with a household income over £39,571 and up to £39,796 are entitled to the full loan for living costs.
65. **Current system students who are not 2008, 2009 or 2012 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.
66. **2008 cohort** students with a household income over £61,047 and up to £61,062 are entitled to the full loan for living costs.
67. **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.
68. **2009 cohort** students with a household income over £50,706 and up to £50,778 are entitled to the full loan for living costs.
69. **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.
70. **2012 cohort** students with a household income over £42,611 and up to £42,875 are entitled to the full loan for living costs.

71. **2012 cohort** students with household incomes above £42,875 will be assessed to make a contribution to their support, which will be calculated at £1 for every £10 of income above £42,875. For these students, the loan for living costs will be reduced on this basis until 65% of the loan remains.

Case Studies: Loans for Living Costs (current system students who are not 2008, 2009, 2012 cohort students)

All students in the case studies are living away from the parental home and studying 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)	£2,792
B	Loan for Living Costs payable (£4,745 less £1,370 Maintenance Grant substituted for loan)	£3,375

Student B - eligible for Special Support Grant – Household Income £20,000		
A	Special Support Grant payable	£2,792
B	Loan for Living Costs payable (no substitution for loan for living costs)	£4,745

Student C eligible for Maintenance Grant – Household Income £28,073		
A	Maintenance Grant payable	£1,370
B	Loan for Living Costs payable (£4,745 less £1,370 Maintenance Grant substituted for loan)	£3,375

The amount of loan for living costs is reduced by £1 for every £1 of grant awarded up to the maximum of £1,370.

Student D eligible for Maintenance Grant – Household Income £30,000		
A	Maintenance Grant payable	£1,149
B	Loan for Living Costs payable (£4,745 less £1,114 Maintenance Grant substituted for loan)	£3,596

The amount of loan for living costs is reduced by £1 for every £1 of grant awarded up to the maximum of £1,370.

Student E - eligible for Special Support Grant – Household Income £30,000		
A	Special Support Grant payable	£1,149
B	Loan for Living Costs payable (no substitution for loan for living costs)	£4,745

Student F - eligible for Maintenance Grant– Household Income £39,571		
A	Maintenance Grant payable	£50
B	Loan for Living Costs payable (£4,745 less £50 Maintenance Grant substituted for loan)	£4,695

The amount of loan for living costs is reduced by £1 for every £1 of grant awarded up to the maximum of £1,370.

Student G - eligible for Maintenance Grant– Household Income £39,572 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 studying 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)	£2,200
B	Loan for Living Costs payable (£4,745 less £1,370 Maintenance Grant substituted for loan)	£3,375

The amount of loan for living costs is reduced by £1 for every £1 of grant awarded up to a maximum of £1,370.

Student B - eligible for Special Support Grant – Household Income £30,000		
A	Special Support Grant payable	£2,200
B	Loan for Living Costs payable (no substitution for loan for living costs)	£4,745

Student C eligible for Maintenance Grant – Household Income £34,713		
A	Maintenance Grant payable	£1,370
B	Loan for Living Costs payable (£4,745 less £1,370 Maintenance Grant substituted for loan)	£3,375

The amount of loan for living costs is reduced by £1 for every £1 of grant awarded up to a maximum of £1,370.

Student D eligible for Maintenance Grant – Household Income £40,000		
A	Maintenance Grant payable	£1,105
B	Loan for Living Costs payable (£4,745 less £1,105 Maintenance Grant substituted for loan)	£3,640

The amount of loan for living costs is reduced by £1 for every £1 of grant awarded up to a maximum of £1,370.

Student E - eligible for Special Support Grant – Household Income £40,000		
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A	Special Support Grant payable	£1,105
B	Loan for Living Costs payable (no substitution for loan for living costs)	£4,745

Student F - eligible for Maintenance Grant– Household Income £61,047

A	Maintenance Grant payable	£50
B	Loan for Living Costs payable (£4,745 less £50 Maintenance Grant substituted for loan)	£4,695

The amount of loan for living costs is reduced by £1 for every £1 of grant awarded up to a maximum of £1,370.

Student G - eligible for Maintenance Grant– Household Income £61,048 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 studying 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)	£2,050
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B	Loan for Living Costs payable (£4,950 less £1,025 Maintenance Grant substituted for loan)	£3,925
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The amount of loan for living costs is reduced by £0.50 for every £1 of grant awarded.

Student B - eligible for Special Support Grant – Household Income £30,000		
A	Special Support Grant payable	£2,050
B	Loan for Living Costs payable (no substitution for loan for living costs)	£4,950

Student C eligible for Maintenance Grant – Household Income £34,264		
A	Maintenance Grant payable	£1,170
B	Loan for Living Costs payable (£4,950 less £585 Maintenance Grant substituted for loan)	£ 4,365

The amount of loan for living costs is reduced by £0.50 for every £1 of grant awarded.

Student D eligible for Maintenance Grant – Household Income £40,000		
A	Maintenance Grant payable	£780
B	Loan for Living Costs payable (£4,950 less £390 Maintenance Grant substituted for loan)	£4,560

The amount of loan for living costs is reduced by £0.50 for every £1 of grant awarded.

Student E - eligible for Special Support Grant – Household Income £40,000		
A	Special Support Grant payable	£780
B	Loan for Living Costs payable (no substitution for loan for living costs)	£4,950

Student F - eligible for Maintenance Grant– Household Income £50,706		
A	Maintenance Grant payable	£50
B	Loan for Living Costs payable (£4,950 less £25 Maintenance Grant substituted for loan)	£4,925

The amount of loan for living costs is reduced by £0.50 for every £1 of grant awarded.

Student G - eligible for Maintenance Grant– Household Income £50,707 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)

Case Studies: Loans for Living Costs (2012 cohort students)

All students in the case studies are living away from the parental home and studying 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)	£2,416
B	Loan for Living Costs payable (£5,500 less £1,208 Maintenance Grant substituted for loan)	£4,292

The amount of loan for living costs is reduced by £0.50 for every £1 of grant awarded.

Student B - eligible for Special Support Grant – Household Income £30,000		
A	Special Support Grant payable	£2,416
B	Loan for Living Costs payable (no substitution for loan for living costs)	£5,500

Student C eligible for Maintenance Grant – Household Income £35,000		
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A	Maintenance Grant payable	£1,478
B	Loan for Living Costs payable (£5,500 less £739 Maintenance Grant substituted for loan)	£ 4,761

The amount of loan for living costs is reduced by £0.50 for every £1 of grant awarded.

Student D eligible for Maintenance Grant – Household Income £40,000		
A	Maintenance Grant payable	£540
B	Loan for Living Costs payable (£5,500 less £270 Maintenance Grant substituted for loan)	£5,230

The amount of loan for living costs is reduced by £0.50 for every £1 of grant awarded.

Student E - eligible for Special Support Grant – Household Income £40,000		
A	Special Support Grant payable	£540
B	Loan for Living Costs payable (no substitution for loan for living costs)	£5,500

Student F - eligible for Maintenance Grant– Household Income £42,611		
A	Maintenance Grant payable	£50
B	Loan for Living Costs payable (£5,500 less £25 Maintenance Grant substituted for loan)	£5,475

The amount of loan for living costs is reduced by £0.50 for every £1 of grant awarded.

Student G - eligible for Maintenance Grant– Household Income £42,612 to £42,875		
A	Maintenance Grant payable	£0
B	Loan for Living Costs payable (no income above £42,875 therefore no assessed contribution)	£5,500 (100% loan)

Student H – Household Income £62,125		
A	Household Income	£62,125
B	Loan for Living Costs Threshold	£42,875
C	Difference A – B	£19,250
D	Divide by £10 and round down to the nearest pound to give means	£1,925

	tested element of loan	
E	£5,500 – D = Loan for Living Costs payable	£3,575 (65% non-means tested element of maximum entitlement to loan)

Loans for Living Costs – students with reduced entitlement

- 72.** 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 eligible to apply for 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

- 73.** Where an old system student began the specified designated course (defined in regulation 2) before 1 September 2004 SFE 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 84(1)). Where a student began that course on or after 1 September 2004, SFE can no longer award a higher rate of loan to a student in such circumstances (regulation 84(2)).
- 74.** There is no longer a provision in the Regulations which allows SFE to award the parental rate of loan in the situation where a student did not live at the parental home, but SFE was satisfied that they could have conveniently attended the course from the parental home. Since AY 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

- 75.** Since AY 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 was therefore removed from the PN1 application form and the online application for new students.

Students who already define themselves as living in Houses of Religious Order and who are continuing in academic year 2013/14 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 for continuing students.

College Fee Loans – Oxford and Cambridge

- 76.** Regulations 91-98 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 the same course in 2013/14 or started the course on or after 1st September 2013.

A person treated as an eligible student is defined in regulation 93.

77. Regulation 97 sets out the level of support that will be provided.

Overseas study

- 78.** 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 90).
- 79.** 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 90).
- 80.** 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 83(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.
- 81.** 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 83 was amended in 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.

- 82.** 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.
- 83.** 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 89 to 91 for additional information on changes made during the year).

Loans for extra weeks' attendance (all students who are not 2008, 2009 and 2012 cohort students)

- 84.** 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.
- 85.** The amount payable for extra weeks attendance is determined by reference to the Category into which the student falls (regulation 87, see also Section E of Annex F and Annex G).

Long Courses Loan for 2008, 2009 and 2012 Cohort students

- 86.** 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.
- 87.** The amount payable for long courses loan is determined by reference to the Category into which the student falls (regulation 81, see also Section E of Annex F and Annex G).

Students on accelerated courses

- 88.** 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.

Changes during the year

- 89.** 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 82). 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 83.

- 90.** 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).
- 91.** 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

- 92.** 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).
- 93.** Regulation 31(1) provides that the maximum level of grant support towards tuition fees applicable to most old system students for 2013/14 is £1,380. There are, however, certain exceptions. The following groups of old system students are subject to a maximum tuition fee grant of £680, as specified in Regulation 31(2):
- a) Students in the final year which is ordinarily required to be completed after less than 15 weeks' attendance;
 - b) Students on a sandwich course, in respect of an academic year:
 - (i) During which any periods of full-time study are in aggregate less than 10 weeks, (as calculated by paragraph 99 – 101 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 95-98);
 - 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.
 - 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.
- 94.** Paragraphs 99 to 101 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

- 95.** The calculation of 10 weeks at paragraph 93b) 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.
- 96.** 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.
- 97.** In relation to 10 weeks at paragraph 93(d), 15 weeks at paragraph 93(a) above and 30 weeks at paragraphs 93(b) and (d), parts of weeks cannot be counted.

98. 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

99. The calculation of 10 weeks at paragraphs 93(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 SFE to aggregate periods of part-time attendance or study into periods of full-time study/attendance
100. 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 SFE to consider whether the attendance requirements have been met sufficiently with a different total number of hours.
101. 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

102. 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 101 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 appropriate part-time package of support.)

Students at private HEIs

103. **Old system** students continuing on designated courses at private HEIs in 2012/13 will remain eligible for a non means-tested fee grant of up to a maximum of £1,285 (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 £3,275 (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

- 104. 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 £1,380 (see regulation 32(1)). These students may be eligible for a fee contribution loan.

Guildhall School of Music and Drama and Heythrop College

- 105.** 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 £5,030 and £2,465 respectively in 2013/14 (see regulations 31(5) and 31(6)).
- 106.** 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)

- 107.** 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 – £1,380 in 2013/14. Note that students who started their course before 1 September 2001 are eligible for the half rate of grant for fees – £680 (see regulation 31(2)).

Sandwich courses (including foundation degree sandwich courses)

General

a) Calculating weeks of full-time study

- 108.** 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. SFE 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 SFE authorising officer should make changes to the amounts shown on the system to reflect the amount of support before authorising the release of a Student Finance Entitlement letter 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

- 109.** 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

- 110.** Please note paragraphs 95 to 98 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 £1,380. Where it is less than 10 weeks, the grant for fees is £680.

- 111.** The £680 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 95 to 98 set out how weeks' study should be calculated.

Loans for Fees (old system and current system students – 2008 cohort students, 2009 cohort students, 2012 cohort students and current system students who are not included in the 3 cohort categories)

Fee Contribution Loans - old system students

- 112.** 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 £1,380 (2013/14 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.
- 113.** The maximum amount of fee contribution loan is £680 if any of the cases set out in regulation 24(3) apply (see paragraph 93).
- 114.** 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 who are not 2012 cohort students

- 115.** Current system students who are not 2012 cohort 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.
- 116.** Regulation 23(2)(a) provides that the maximum level of loan support towards tuition fees applicable to current system students who are not 2012 cohort students for 2013/14 is the lesser of the fee charged and £3,465 (£3,575 where the student is studying at a university or college in Northern Ireland). There are, however, certain exceptions. The following groups of current system students are subject to a maximum fee loan of the lesser of the fee charged and £1,725 (£1,780 where the student is studying in Northern Ireland) (see regulation 23(6)(a)):
- 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.

117. Paragraphs 95 to 98 (Sandwich Course) and paragraphs 99 to 101 (ITT) above set out how periods of full-time study are calculated.

Courses at Guildhall School of Music and Drama and Heythrop College

118. As mentioned in paragraph 105, 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 who commenced 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

119. 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.

Fee Loans – 2012 cohort students

- 120.** 2012 cohort 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.
- 121.** Regulations 23(3) and (4) provide that the maximum level of loan support towards tuition fees applicable to 2012 cohort students in AY 2013/14. Where the course is provided by or on behalf of a publicly funded institution the maximum level is the fee charged or £9,000 (whichever is less) and where the course is provided wholly by a private institution, the maximum level is the fee being charged or £6,000 whichever is less. There are, certain exceptions outlined below. The following groups of 2012 cohort students are subject to a maximum fee loan of £4,500 (regulation 23(6)(b) where the course is provided by or on behalf of a publicly funded institution and £3,000 (regulation 23(4)(b) where the course is wholly provided by a private institution or the actual fee charged (whichever is less).
 - Students in the final academic year which is ordinarily required to be completed after less than 15 weeks' attendance;
 - 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.

- 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;
- 122.** Regulation 23(8) provides that for 2012 cohort students whose current course is a graduate entry accelerated programme the maximum level of fee will be £5,535.

Old and current system students on ITT courses

Old system ITT students

- 123.** 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.
- 124.** Calculation of the 6 week and the 10 week threshold should be on the basis set out in paragraphs 89 - 91 above.

Living cost support

6 or more weeks' full-time attendance

- 125.** 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

- 126.** 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

- 127.** A tuition fee grant of a maximum of £1,380 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 £680 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.
- 128.** The tuition fee grant is not income assessed where the ITT course is a course other than a first degree course.

Current system ITT students

- 129.** Courses of initial teacher training are designated under regulation 5 of the Regulations. For current system students in 2013/14 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 who commenced part-time courses of initial teacher training in 2010/11 or 2011/12 and are continuing their courses in 2013/14 will be eligible for the part-time fee grant and course grant. New students who are continuing part-time courses of initial teacher training in 2013/14 that started in 2012/13, or starting in 2013/14 will be eligible for part time tuition loans (see the 'Grants and Loans for Part-time Study' chapter.)
- 130.** For current system students who started a course on or after 1st September 2010, the definition of full-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 full-time 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.

Students undertaking full-time PGCE and equivalent courses which started on or after 1st September 2010 are eligible to apply for the standard full-time fee loan, Maintenance Grant and loans for living costs.

- 131.** As with old system students, calculation of the 10 week threshold for fee support for students who are continuing in 2013/14 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

- 132.** Current system ITT students who are continuing on their courses in AY 2013/14 may qualify for the full-rate non means-tested fee loan of up to £3,465 (see regulation 23(3)(a)) or up to £3,575 where the course is provided by an institution in Northern Ireland (regulation 23(5A)) if:
- (a) Their course began before 1 September 2010, and is continuing after 1 September 2013, 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 before 1 September 2012 and is a full-time course (see paragraph 141 for the definition of a full-time ITT course for courses starting on or after 1st September 2010).

- 133.** Eligible 2012 cohort ITT students who start their courses on or after 1st September 2012 will qualify for a fee loan of up to £9,000.
- 134.** 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 £1,725 (see regulation 23(6)(a)) or £1,780, where the course is provided by an institution in Northern Ireland (regulation 23(5A)). ITT students who commenced a part-time ITT course on or after 1 September 2010 should be directed to apply for the part-time support package (see the 'Grants and Loans for Part-time Study' guidance chapter.)

Support for living costs

6 weeks or more full-time attendance

- 135.** Current system students on ITT courses which began before 1 September 2010 will only qualify for grants for living costs in 2012/13 if the student is continuing on this course and 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

- 136.** 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 2013; 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,

these 'type 1 ITT' students may qualify for a Maintenance Grant or Special Support Grant of up to £1,540. See regulations 60(1)(a) and 65(1)(a) for **current system students who are not 2008 or 2009 cohort** students, regulations 57(1)(a) and 62(1)(a) for **2008 cohort students** and regulations 58(1)(a) and 63(1)(a) for **2009 cohort** students.

For **current system type 1 ITT students who are not 2008 or 2009 cohort** students, the first £855 of the maintenance or special support grant is means tested using a £1 in £11.36 taper, however all students in this category will be entitled to £685 of grant regardless of the actual household income. Regulations 60(2)(c) and 65(2)(c)

For **2008 cohort Type 1 ITT** students the first £855 of the maintenance or special support grant is means tested (using a £1 in £11.36 taper), but all students in this category will be entitled to £685 of grant regardless of their actual household income (regulations 57(2)(c) and 62(2)(c)

For **2009 cohort type 1 ITT** students, the first £955 of the Maintenance or Special Support Grant is means tested, using a £1 in £9.70 taper, however all students in this category will be entitled to £585 of grant regardless of the household income (regulations 58(2)(c) 63(2)(c)

- 137.** 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 2013; and

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

these 'type 2 ITT' students may qualify for a Maintenance Grant or Special Support Grant of up to £3,080 see regulations 60(1)(b) and 65(1)(b) for **current system students who are not 2008, 2009 cohort** students, regulations 57(1)(b) and 62(1)(b) for **2008 cohort** students and regulations 58(1)(b) and 63(1)(b) for **2009 cohort students**

For **current system type 2 ITT students who are not a 2008 or 2009 cohort** students, the first £1,710 of the maintenance grant or special support grant is means tested using a £1 in £5.68 taper for incomes between £18,360 and £28,073. However, all ITT students in this category will be entitled to £1,370 of the maintenance or special support grant regardless of the actual household income (regulations 60(3)(c) and 65(3)(c))

For **2008 cohort type 2 ITT** students, the first £1,710 of the maintenance or special support grant is means tested using a £1 in £5.68 taper for incomes between £25,000 and £34,713. However, all ITT students in this category will be entitled to £1,370 maintenance or special support grant regardless of the actual household income (regulations 57(3)(c) and 62(3)(c))

For **2009 cohort type 2 ITT** students, the first £1,910 of the maintenance or special support grant is means tested using a £1 in £4.85 taper for incomes between £25,000 and £34,264, however all ITT students in this category will be entitled to £1,170 maintenance grant or special support grant regardless of the actual household income (regulations 58(3)(c) and 63(3)(c))

New students who started full-time ITT courses on or after 1st September 2010 and before 1st September 2012 will be eligible for a fully means- tested maintenance grant or special support grant of up to £3,080 in the 2013/14 Academic Year.

- 138.** From 1st September 2012, new students starting full-time postgraduate or equivalent ITT courses are eligible for the same student support package as new full-time undergraduate 2012 cohort students. For AY 2013/14, this includes the fully means tested Maintenance Grant or Special Support Grant of up to £3,354 (regulations 59(1) and 64(1)). New students who commenced full-time ITT courses on or after 1st September 2010 and before 1st September 2012 will be eligible to apply for a tuition fee loan of up to £3,465. Students who commence full-time ITT courses on or after 1st September 2012 will be eligible to apply for a tuition fee loan of up to £9,000..
- 139.** Paragraphs 136 and 137 mean that where ITT students who are continuing on a course in 2013/14 which began prior to 1 September 2010 (excluding those on a first degree) have a household income above £28,073 (current system students who are not 2008 or 2009 cohort students), £34,713 (2008 cohort students) or £34,264 (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.
- 140.** A student who qualifies for fee support and whose ITT course leads to a first degree, may qualify for a means tested Maintenance Grant or Special Support Grant of up to £3,080, (see regulations 58(1)(c) and 63(1)(c) for 2009 cohort students regulations 57(1)(c) and 63(1)(c) for 2008 cohort students and regulations 59(1)(c) and 65(1)(c) for current system students who are not 2008, 2009 or 2012 cohort students), and up to £3,354 for 2012 cohort students (see regulations 59(1) and 64(1)).
- 141.** 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 2013; 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 £1,540 (see regulations 58(1)(a) and 63(1)(a) for 2009 cohort students, regulations 57(1)(a) and 62(1)(a) for 2008 cohort students and regulations 60(1)(a) and 65(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.

- 142.** Current system ITT students who are not 2008, 2009 or 2012 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.
- 143.** Students attending full-time ITT courses starting on or after 1 September 2010 can also apply for Adult Dependents' Grant, Childcare Grant and Parents' Learning Allowance.

Less than 6 weeks' full-time attendance

- 144.** 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 80(1)(b)). However they are not eligible for grants for living and other costs (regulation 38(4)(b)) with the exception of Disabled Students' Allowances (regulation 38(5)).

Further Education ITT Courses

- 145.** Teachers in Further Education colleges who have achieved QTLS (Qualified Teacher Learning and Skills) status, have, since April 2012, been awarded QTS (Qualified Teacher Status) to teach in schools. Qualified teachers who have been assessed as meeting Department for Education (DfE) Teachers' Standards and issued with a QTS certificate by the DfE's Teaching Agency are not eligible for fee loan and Maintenance Grant support for a course of Initial Teacher Training. However, QTLS holders who have not been issued with a QTS certificate can apply for fee loan and Maintenance Grant support for a further full-time ITT course if that course is not more than 2 years in length.

Case Studies: Maintenance Grant for Type 2 ITT students (students who are continuing in academic year 2013/14 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	£3,080

Current System Student B (2008 cohort student) (10 weeks' attendance) – Household Income £20,000		
A	Household Income	£20,000
B	Maintenance Grant Payable	£3,080

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 £5.68 and round down to the nearest pound	£288
E	£3,080 minus D = Maintenance Grant Payable	£2,792

Current System Student D (2009 cohort student) (10 weeks' attendance) – Household Income £25,000		
A	Household Income	£25,000
B	Maintenance Grant Payable	£3,080

Current System Student E (2008 cohort student) (10 weeks' attendance) – Household Income £25,000		
A	Household Income	£25,000
B	Maintenance Grant Payable	£3,080

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 £5.68 and round down to the nearest pound	£1,169
E	£3,080 – D = Maintenance Grant Payable	£1,911

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 £4.85 and round down to the nearest pound	£1,030
E	£3,080 – D = Maintenance Grant Payable	£2,050

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 £5.68 and round down to the nearest pound	£880
E	£3,080 – D = Maintenance Grant Payable	£2,200

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	£1,370

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	£1,540

Current System Student K (2008 cohort student) (8 weeks' attendance) – Household Income £25,000		
A	Household Income	£25,000
B	Maintenance Grant Payable	£1,540

Current System Student L (current system student who is not a 2008, 2009 or 2012 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 £5.68 and round down	£1,169

	to the nearest pound	
E	Divide D by 2 and round down to the nearest pound	£584
F	$£1,540 - £584 =$ Maintenance Grant Payable	£956

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 9.70	£515
E	$£1,540 - £515 =$ Maintenance Grant Payable	£1,025

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 11.36 and round down to the nearest pound	£440
E	$£1,540 - £440 =$ Maintenance Grant Payable	£1,100

Current System Student O (current system student who is not a 2008, 2009 or 2012 cohort student) (7 weeks' attendance) – Household Income £30,000

A	Household Income	£30,000
B	Maintenance Grant Payable	£685

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	£1,540

Current System Student Q (2008 cohort student) (8 weeks' attendance) – Household Income £25,000

A	Household Income	£25,000
B	Maintenance Grant Payable	£1,540

Current System Student R (current system student who is not a 2008, 2009 or 2012 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 £11.36 and round down to the nearest pound	£584
E	£1,540- £584 = Maintenance Grant Payable	£956

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 9.70	£515
E	£1,540- £515 = Maintenance Grant Payable	£1,025

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 £11.36 and round down to the nearest pound	£440
E	£1,540 - £440 = Maintenance Grant Payable	£1,100

Case Studies: Special Support Grant for Type 2 ITT students (students who are continuing in academic year 2013/14 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 £4.85	£1,030

Current System Student A (2009 cohort student) (10 weeks' attendance) – Household Income £30,000		
E	£3,080 – D = Special Support Grant payable	£2,050

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 £5.68 and round to the nearest pound	£880
E	£3,080 – D = Special Support Grant payable	£2,200

Current System Student C (current system student who is not a 2008, 2009 or 2012 cohort student) (10 weeks' attendance) – Household Income £30,000		
A	Household Income	£30,000
B	Special Support Grant Payable	£1,370

Current System Student D (2009 cohort student) (10 weeks' attendance) – Household Income £35,000		
A	Household Income	£35,000
B	Special Support Grant Payable	£1,170

Current System Student E (2008 cohort student) (10 weeks' attendance) – Household Income £35,000		
A	Household Income	£35,000
B	Special Support Grant Payable	£1,370

Case Studies: Special Support Grant for Type 1 ITT students (students who are continuing in academic year 2013/14 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

Current System Student F (2009 cohort student) (7 weeks' attendance) – Household Income £30,000		
D	Divide by £9.70	£515
E	£1,540 – D = Special Support Grant payable	£1,025

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 £11.36 and round to the nearest pound	£440
E	£1,540 – D = Special Support Grant payable	£1,100

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	£685

Current System Student I (2009 cohort student) (7 weeks' attendance) – Household Income £35,000		
A	Household Income	£35,000
B	Special Support Grant Payable	£585

Current System Student J (2008 cohort student) (7 weeks' attendance) – Household Income £35,000		
A	Household Income	£35,000
B	Special Support Grant Payable	£685

Current System Student K (current system student who is not a 2008, 2009 or 2012 cohort student) (7 weeks' attendance) – Household Income £35,000		
A	Household Income	£35,000
B	Special Support Grant Payable	£685

Case Studies: Special Support Grant for Type 3 undergraduate ITT students (students who are continuing in academic year 2013/14 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 £9.70	£515
E	£1,540 – D = Special Support Grant payable	£1,025

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 £11.36 and round down to the nearest pound	£440
E	£1,540 – D = Special Support Grant payable	£1,100

Current System Student N (current system student who is not a 2008, 2009 or 2012 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	£28,073
D	Difference C-B	£9,713
E	Divide D by £11.36	£855
F	Difference A-C	£1,927
G	Divide by £17.42 and round down to the nearest pound	£110
H	Add E + G	£965
I	£1,540 - £965 = Special Support Grant Payable	£575

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	£34,264
D	Difference C – B	£9,264
E	Divide D by 9.70	£955
F	Difference A – C	£736

Current System Student O (2009 cohort student) (7 weeks' attendance) – Household Income £35,000		
G	Divide by £29.36 and round down to the nearest pound	£25
H	Add E + G	£980
I	£1,540 – £980 = Special Support Grant payable	£560

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	£34,713
D	Difference C - B	£9,713
E	Divide D by £11.36 and round down to the nearest pound	£855
F	Difference A – C	£287
G	Divide G by £39.90 and round down to the nearest pound	£7
H	Add E to G	£862
I	£1,540 - £862 = Special Support Grant Payable	£678

Current System Student Q (current system student who is not a 2008, 2009 or 2012 cohort student) (7 weeks' attendance) – Household Income £35,000		
A	Household Income	£35,000
B	Special Support Grant Threshold 1	£18,360
C	Special Support Grant Threshold 2	£28,073
D	Difference C - B	£9,713
E	Divide D by £11.36 and round down to the nearest pound	£855
F	Difference A - C	£6,927
G	Divide G by £17.42 and round down to the nearest pound	£397
H	Add E to G	£1,252
I	£1,540 - £1,252 = Special Support Grant Payable	£288

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

- 146.** 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(6)). Placements which attract this support are specified in regulation 38(7):

- a) Unpaid service in a hospital or in a public health service laboratory or with a primary care trust in the UK;
- b) 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;
- c) Unpaid service in the prison or probation and aftercare service in the UK;
- d) 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;
- e) 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)

- 147.** 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 257 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

- 148.** 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 95 to 98 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).
- 149.** 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

- 150.** 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 4(3)(c)(i). From AY 2011/12 onwards the DH began phasing out the nursing and midwifery diploma courses which attract the non-means tested bursaries, therefore numbers of these applicants should decrease each AY.
- 151.** 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 19(2), 19(9),

19(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 2011 as amended – see regulation 38(4)). However, those eligible to apply for a means tested bursary may be eligible to receive a reduced rate loan for living costs under regulation 80(1)(a).

- 152.** It is, therefore, recommended that before assessing eligibility for support from applicants in the subjects listed in paragraph 150 above, SFE ascertains whether the individual will be eligible to apply for a bursary, and if so whether or not it is means-tested.

NHS secondees

- 153.** Students who attend designated courses in the subjects listed in paragraph 150 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.
- 154.** 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 SFE 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

- 155.** Most Medical and Dental students who started their courses in or after 1998/99 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 80(1)(a). These students will need to apply to SFE 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.
- 156.** Financial support for students repeating a year during the period supported by BIS remains the Department's responsibility. SFE will need to refer to the guidance chapter on the revised previous study rules and ELQs. In AY 2006/07 the rules regarding fee support for repeating years were 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

2008/09 – 2009/10 – Student undertakes first 2 years of medical or dental course,

but fails second year.

2010/11 – Student repeats 2nd year but support remains responsibility of BIS.

2011/12 – 2012/13 – Student undertakes 3rd and 4th year of medical or dental course.

2013/14 – Student reaches 5th year of medical or dental course. Eligible for NHS bursary.

- 157.** 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

2009/10 - 2010/2011 – Student undertakes first 2 years of medical or dental course.

2011/12 – Student intercalates.

2012/13 – Student returns for 3rd year of medical course.

2013/14 – 4th year of medical course but student eligible for NHS Bursary.

Example 2:

Academic year

2011/12 – 2012/13 – Student undertakes first 4 years of medical or dental course.

2013/14 – Student intercalates but eligible for NHS Bursary.

- 158.** 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. In year one of this course these students self fund their tuition costs and are eligible to apply for maintenance loan
- 159.** Students who commence the graduate entry accelerated four-year medical or dental course on or after 1st September 2012 will be eligible to apply for a tuition loan. Students starting on or after 1st September 2012 will be expected to self fund the first £3,465 towards their tuition costs in year 1 and will be able to access a tuition loan to cover any remaining amount up to a total maximum tuition charge of £9,000. In years 2- 4 the Department of Health will contribute £3,465 towards the tuition charge and graduates can apply for a tuition loan to make up the full cost of their tuition as in year one.
- 160.** 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 80(1)(a). The following points should be noted:
- a) Those eligible to apply for an income assessed DH bursary must apply to SFE if they wish to apply for the reduced rate non income assessed loan. The normal rules on which SFE should accept an application apply.
 - b) SFE 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 80(1)(a) are not subject to an assessed contribution, by virtue of regulation 103(d). Once the eligibility of the applicant has been confirmed, there is no need to assess him for a contribution.

Dance and Drama students

- 161.** The paragraphs below contain guidance for SFE students on Higher Education Dance and Drama courses in AY 2013/14, and will no longer be provided for in separate guidance chapter. From 1st September 2004 HE providers offering degrees and diplomas awarded by HE institutions moved to mainstream funding arrangements under the Student Support Regulations, and as before the Central School of Ballet, the London Academy of Music and Dramatic Art (LAMDA), RADA, Bristol Old Vic, the London Contemporary Dance School and the Rambert School of Contemporary Dance are affiliates of the Conservatoire of Dance and Drama, which is a publicly funded institution.
- 162.** All eligible students who commence a specifically designated Dance and Drama course at a privately funded institution on or after 1st September 2006 but before 1st September 2012 are eligible for the same package of support available to new students who commenced courses at publicly funded institutions between 1st September 2006 but before 1st September 2012, i.e. a non-income assessed tuition fee loan of up to £3,465 for all current system cohort students, and maintenance support dependent upon their cohort.
- 163.** All eligible students who commence a specifically designated Dance and Drama course which is wholly provided by a privately funded institution on or after 1st September 2012, will be eligible for the package of support available to a 2012 cohort student starting a course at a private HEI on or after 1st September 2012 i.e. a non-income assessed tuition fee loan of up to £6,000, and the same maintenance support package available to other 2012 cohort students. However where the course is provided by a private institution on behalf of a publicly funded institution as part of a HEFCE approved franchise arrangement the course will be subject to maximum tuition fee caps and is also included in the parent institution's student number allocation and Access arrangements. In these cases students will be able to access the loan for tuition fees on the same basis as students at the parent institution up to a maximum of £9,000.

FE Dance and Drama Awards

- 164.** FE Dance and Drama Awards are offered to students who attend a course offered by one of 21 specified private Dance and Drama schools to pursue the Trinity College London Diploma. This is an FE qualification, at level 5 or 6 on the national Qualifications Framework. These FE Awards are funded and managed by the Young People's Learning Agency (YPLA). Students in receipt of an FE Dance and Drama Award may apply for additional help from the Income Assessed Student Support Fund (IASSF). Applications for this additional support should be made to the Learner Support Service (LSS) who administers the Fund on behalf of the YPLA. The Fund is income assessed, and the amount of help given to a student will depend upon his/her family's household financial circumstances. Students should be advised to contact the LSS direct on 0800 121 8989 if they need any information about this fund. European Union (EU) students and those from England, Wales and Scotland are eligible to apply for fee support. Students from Northern Ireland should contact the Student Finance Section of the Western Education and Library Board for details of support available to them on 028 82 411 411 or email student.awards@welbni.org.

- 165.** Students from England, Wales and Scotland may also apply to the LSS for support towards their living and learning costs. Students from EU countries must contact their home authorities. Students from Northern Ireland should contact the Student Finance Section of the Western Education and Library Board for details of support available to them on 028 82 411 411 or email student.awards@welbni.org.

The LSS supplies application forms for all students to the Dance and Drama schools, who are asked to distribute them to students who are offered an FE Dance and Drama Award. All students should be advised to obtain an application form from the school providing the course they wish to attend for the Trinity College London Diploma or Certificate qualification.

A return envelope is provided with the IASSF application pack, but in the event of one not being provided, all completed application forms should be returned to:

DaDA
Freepost RSLX- GJSR_YYUU
Learner Support Service
Birmingham
B24 9FD

Dance and Drama Schools offering both FE and HE provision

- 166.** Some of the 22 private Dance and Drama schools offer both FE and HE provision (see paragraph 168). Students may decide to register for (and complete) a course leading to a higher education qualification (e.g. a first degree) at the same time that they are pursuing their Trinity College Level 5 or 6 qualification. However, they **must not apply** for both FE **and** HE support. Students who are offered an FE Dance and Drama Award are advised in their Award Letter that they must choose either to take up their FE Award or to apply for HE loans and grants instead; they cannot take up an FE Award **and** receive HE student support. Some students may, however, start their courses claiming HE student support and then subsequently transfer to an FE Dance and Drama Award. Such students will cease to be eligible for HE student support as soon as they transfer to an FE Dance and Drama Award.
- 167.** It follows therefore, that if SFE receives an application for HE student support from a student for a course which leads to an HE qualification in dance and/or drama, and the applicant states that he/she has been awarded an FE Dance and Drama Award, SFE should refuse the application for student support. Also, if a student already in receipt of HE student support reports that he/she has transferred to a Dance and Drama award, SFE should withdraw the HE support from the date on which the transfer took place.
- 168.** The Dance and Drama schools who are currently offering both FE and HE provision are:
- The Arts Educational School, London;
 - ALRA, London (South) and Wigan (North);
 - Bird College, Kent;
 - Guildford School of Acting (GSA), Guildford; (part of University of Surrey)
 - The Italia Conti Academy of Theatre Arts Ltd, London; and
 - Mountview Academy of Theatre Arts, London.
- 169.** For enquiries on FE Dance and Drama courses please contact the YPLA in Sheffield.

Emma Kershaw Tel: 0114 207 4529 (Emma.Kershaw@ypla.gov.uk)

Please Note: The YPLA can only offer advice on the FE Dance and Drama Awards. They are not able to offer advice to students who are

seeking alternative means of funding, or to students who are applying to schools that are not eligible for Dance and Drama Award funding.

Further information on the DaDA scheme can be found on the website www.direct.gov.uk/danceanddrama

Household income assessment

Income assessment process

170. 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 24) |
| 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: <ul style="list-style-type: none"> 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

- 171.** 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.
- 172.** 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 24 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

- 173.** 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).

- 174.** 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)).
- 175.** The student's parents have both died. This applies immediately the student is bereaved of both parents (Schedule 4, paragraph 2(1)(c)).
- 176.** 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 for the whole of the current academic year (Schedule 4, paragraph 2(1)(h)), even if that parent has a partner. Note that the student is not automatically assessed as independent the following academic year, if they have another parent living. The student's Independent status from that parent (if appropriate) would have to be established at the start of the next academic year.
- 177.** If the student's parents are residing outside the European Union and SFE 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.
- 178.** 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

- 179.** 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).
- 180.** 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.
- 181.** 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.
- 182.** 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

- 183.** 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)).
- 184.** 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).
- 185.** 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.
- 186.** 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.
- 187.** 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 2013. 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 2013 and will be assessed as a dependent student. In November 2013, the student has a baby. When the student applies for support for the second year of her course starting on 1st September 2014, 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 2013 and will be assessed as a dependent student. In November 2013, the student has a baby, but from January 2014 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 2014, she will still be assessed as a dependent student.

Estrangement

- 188.** 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.

- 189.** SFE 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.
- 190.** It is for SFE 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, SFE must satisfy itself each subsequent year of the course that an estrangement still persists. An exception to this is in certain cases of estrangement where there has been a serious family breakdown, involving violence or other serious trauma. The student in these cases should not be required to resubmit evidence in subsequent years of the course.
- 191.** 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, SFE 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.
- 192.** 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

193. Depending on the year the student started their course, and subject to paragraph 194 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 24 - also noting the provision covering 'end-on' courses and transfers). References to 'parent' from this paragraph through to paragraph 234 should be taken to also mean the partner of the student's natural / adoptive parent where applicable. Administrators should refer to paragraphs 202 and 203 on how to identify a co-habiting partner.

Parents who are separated

194. The parental income is usually based on the parents' joint income. But where SFE determines that the parents are separated, Schedule 4, paragraph 5(9) allows SFE 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)).

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

Parents with a partner

196. 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

197. 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).

198. 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.

199. 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).

200. 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.

- 201.** 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

- 202.** 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 2013/14 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 2013/14 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, SFE 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, SFE wish 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', SFE might want to take into consideration similar factors to those applied by Local Authorities and Jobcentre Plus on claims for social security benefits.
- 203.** 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

- 204.** 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'.
- 205.** 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?

- 206.** 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.
- 207.** "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.

- 208.** 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.

- 209.** '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)

- 210.** 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

- 211.** 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

212. 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

213. 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.
214. 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

215. 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

216. 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

217. Teacher training bursaries of up to £9,000 a year are available from the Teaching Agency, an executive agency of the Department for Education (DfE), for eligible students on postgraduate ITT courses which lead to qualified teacher status to teach in schools. Students may be eligible provided they are (i) not a qualified teacher who has been assessed as meeting DfE's Teachers' Standards and issued with a QTS certificate by the Teaching Agency and (ii) are not employed as a teacher. 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 Teaching Agency website at:

<http://www.education.gov.uk/get-into-teaching/funding/postgraduate-funding>

Financial obligations incurred by the student before the course starts

218. 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

- 219.** 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

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

Maintenance payments and the Dependants' Grant Means Test

- 221.** 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

- 222.** 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

- 223.** The submission by the taxpayer to HMRC of a completed self-assessment return creates the legal charge to tax. SFE 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.
- 224.** 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.
- 225.** If SFE is unsure of any self-assessment cases, they can send them to HMRC for cross-checking.

Treatment of capital allowances

- 226.** 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

- 227.** Where SFE 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 SFE 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.
- 228.** In the Department's view, once SFE 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.
- 229.** 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 SFE for the previous financial year rather than the prior financial year, in order to ascertain if there has been a 15% drop in income.
- 230.** 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, SFE 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.
- 231.** Students have a right to a full and clear explanation of how their support is being calculated. In all cases where SFE 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

- 232.** 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.
- 233.** For example, a student's academic year commences in September 2013. 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 2010 to 30 June 2011. (This is the parents' accounting year that ends in the financial year ending 5 April 2012.)

- 234.** 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

- 235.** 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.
- 236.** 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.
- 237.** 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.
- 238.** 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

- 239.** 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

- 240.** 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.
- 241.** 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 2012/13 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

- 242.** For all current system students who are not 2008, 2009 or 2012 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. If the student is a 2012 cohort student, there will be a contribution of £1 for every complete £10 by which the household income exceeds £42,875 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. For all cohorts, there will be no minimum contribution but the maximum total contribution in any case is £6,210.
- 243.** 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 2013 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 £3,354 as his household income is less than £25,000 (the income threshold for receiving a full maintenance grant for 2012 cohort students).

Deducting the contribution from the support

Old system students

- 244.** Under regulations 100 and 104, 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.
- 245.** 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 105(1) to (5).

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

Deducting the contribution from the support – 2012 cohort students

- 246.** Under regulations 100 and 103 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.
- 247.** 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.
- 248.** Under regulation 76 where the household income exceeds £42,875, a separate calculation of contribution towards loan for living costs is carried out (see paragraph 242 above). This contribution is only applied to the first 35% 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 – 2009 cohort students

- 249.** Under regulations 100 and 103 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.
- 250.** 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.
- 251.** Under regulation 74 where the household income exceeds £50,778, a separate calculation of contribution towards loan for living costs is carried out (see paragraph 242 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

- 252.** Under regulations 100 and 103 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.
- 253.** 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.

- 254.** Under regulation 72, where the household income exceeds £61,062, a separate calculation of contribution towards loan for living costs is carried out (see paragraph 242 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, 2009 or 2012 cohort students

- 255.** Under regulations 101 and 104, 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 105.
 - Grant for travel
- 256.** 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 105(1) to (5)

Exceptional treatment of the contribution - old system students

- 257.** Where regulation 102(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 102.
- 258.** Regulation 102(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 23(3)(b);
 - (b) is on a course provided in conjunction with an overseas institution of a type mentioned in regulation 23(3)(d); or
 - (c) is on a course with the University of London Institute in Paris that he began before 1 September 2001.
- 259.** It should be noted that this exceptional treatment does not apply where the £680 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 102(3), a grant for fees for such a course is not income assessed at all.
- 260.** 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 £1,380 before being applied to any maintenance support for which he is eligible and which is subject to the assessed contribution. See regulation 102(5).

Families with two or more award holders (split contributions)**General**

- 261.** 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.
- 262.** 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.
- 263.** 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.
- 264.** In relation to loans for living costs, where the same household income is used to assess the amount of statutory award for which two or more eligible students qualify, the household contribution figure must be divided by the number of those eligible students before being deducted from the appropriate maximum loan rate for living costs, regulation 72(4) for 2008 cohort students, regulation 74(4) for 2009 cohort students and regulation 76(4) for 2012 cohort students.

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, 2009 or 2012 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);
- all 2012 cohort students (case studies 8- 9, Annex H)
- a combination of old and current system students (case studies 10-16, Annex H).

Eligible student has no residual income**All eligible students in the household are old system students or current system students**

- 265.** 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 SFE considers just.

- 266.** Subject to paragraphs 261 to 264, 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.

- 267.** Despite paragraph 257 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, 2009 or 2012 cohort, 2008 cohort students, 2009 cohort students and 2012 cohort students

- 268.** 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, 2009 or 2012 cohort student, the contribution payable in respect of the eligible student is divided by the number of such persons (Schedule 4, Paragraph 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

- 269.** 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.

- 270.** 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

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

Worked examples

272. With effect 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 current system students who are not 2008, 2009 or 2012 cohort students under the Student Support Regulations.
2. The applicable loan rate is £4,745.
3. Assessed parental contribution is £1,200, split equally between the two students (£600 each).
4. Maximum amount of loan available per student is £4,145

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 2012 cohort students under the Student Support Regulations.
2. The applicable loan rate is £5,500
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 £4,500 (£5,500 - £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, however this unused contribution is not applied to the remaining means-tested support of student B.

Annex A

TAXABLE INCOME

- Interest from UK banks, building society or unit trusts
- Income from UK life insurance gains, securities and partnerships;
- 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;
- Income from UK investments and dividends;
- Income from foreign investments and dividends
- Income from taxable benefits in kind;
- Private pensions, i.e. pensions from previous employers, personal pensions, retirement annuities;
- Income from an overseas pension
- Other overseas income and gains;
- Earning from salary/wages
- Earnings from self-employment after deduction of allowable expenses;
- Income from a state retirement pension;
- Income from savings and investments;
- Other income and lump sums (for example - pensions lump sums or redundancy payments);
- Income from property lettings
- Income from UK trusts;
- Chargeable event gains from life insurance policies;
- Foreign income;
- Share of joint income.

Annex B

TAXABLE STATE 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);
- Carer's Allowance
- Contribution based Employment and Support Allowance
- Graduated retirement benefit
- Income Support when paid to strikers or people involved in a trade dispute;
- Incapacity Benefit after 28 weeks of incapacity;
- Pensions payable under the Industrial Death Benefit Scheme;
- Jobseeker's Allowance;
- Statutory Adoption Pay
- Statutory Sick Pay;
- Statutory Maternity Pay;
- Statutory Paternity Pay
- Widowed Parent's Allowance.
- Industrial Death Benefit

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 AND CREDITS

- 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 (to be abolished in April 2013 and replaced by local arrangements);
- 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 (arrangements to change from April 2013);
- War widow's pension;
- Winter Fuel payment;
- Armed Forces Independence Payment (from April 2013);
- Personal Independence Payments (from April 2013);
- Universal Credit (from April 2013).

Annex E

WORKED EXAMPLE - current system students who are not 2008, 2009 or 2012 cohort students.

Student A

Student A is 24 years old and started her four year BA Honours Degree in September 2011. She has previous study dating from before 1 September 2008, which means that she is a current system student who is not 2008, 2009 or 2012 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 the 'elsewhere' rate of loan for living costs of £4,616, (£4,745 - £129)

WORKED EXAMPLE – 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, and suspended study in academic year 2011/12. 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 final year 'parental home' rate of loan - £2,489.

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.

WORKED EXAMPLES – 2009 cohort students**Student A**

Student A is 20 years old and started a 4 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 (£1,283) to £439. She will receive £3,739 (the 72% non-means tested element of the final year 'elsewhere' rate of loan of £3,300 plus £439).

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 4 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;

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.

WORKED EXAMPLES - 2012 cohort students.

Student A

Student A is 21 years old and started a 3 year BA Honours degree in September 2012. She lives away from home and is studying at an HEI outside London. She has no previous study. Her mother has an income of £50,000. 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 (£50,000);

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

Step 4 – Calculate contribution based on the household income of £50,000.

Contribution towards loan for living costs

£50,000 - £42,875 = £7,125

£7,125 / 10 = £712

This contribution reduces the means-tested entitlement of the loan (£1,925) to £1,213. She will receive £4,788 (the 65% non-means tested element of the 'elsewhere' rate of loan of £3,575 plus £1,213).

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 2013. He has no previous study. He lives at home with his parents who have a joint income of £62,000. 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 (£62,000);

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

$$\text{Parents } £62,000 - £3,000 = £59,000$$

Step 4 – Calculate contribution based on the household income of £59,000.

Contribution towards loan for living costs

$$£59,000 - £42,875 = £16,125$$

$$£16,125 / 10 = £1,612$$

This contribution reduces the means-tested element of the loan (£1,532) to nil. He will receive the 65% non-means tested element of the 'parental home' rate of loan - £2,843.

Annex F

LOAN AND GRANT FEE RATES FOR ACADEMIC YEAR 2013/14

THE DEPARTMENT FOR BUSINESS, INNOVATION, AND SKILLS**LOAN, GRANT AND FEE RATES FOR ACADEMIC YEAR 2013/14****MEMORANDUM: SUPPORT AVAILABLE UNDER THE EDUCATION (STUDENT SUPPORT) REGULATIONS FOR 2013/14**

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 Education (Student Support) Regulations covering tuition and living costs support for the 2013/14 Academic Year are expected to be laid before Parliament in Summer 2012 and figures in this Memorandum are therefore subject to final Parliamentary approval. References to the Education (Student Support) Regulations in this Memorandum are to the 2011 Regulations covering the 2012/13 Academic Year, but the provisions covered in this Memorandum will continue to apply in 2013/14.

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

Section A: Basic support available in 2013/14 to (i) current system full-time students who were new entrants to higher education in 2012/13 from September 2012 onwards and (ii) new full-time entrants in 2013/14 (tuition support, maintenance loan, maintenance grant / special support grant).

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

Section B: Basic support available in 2013/14 to current system full-time students who were new entrants to higher education in 2009/10, 2010/11 or 2011/12 and are continuing on their course in 2013/14 (tuition support, maintenance loan, maintenance grant / special support grant).

Section C: Basic support available in 2013/14 to current system full-time students who were new entrants to higher education in 2008/09 (tuition support, maintenance loan, maintenance grant / special support grant).

Section D: Basic support available in 2013/14 to current system full-time students who were new entrants to higher education in 2006/07 or 2007/08 (tuition support, maintenance loan, maintenance grant / special support grant).

Section E: Basic support available in 2013/14 to old system full-time students (tuition support, maintenance loan, higher education grant).

In general terms this covers students who started their courses before 1st September 2006, gap year students who entered before 1st September 2007, students on certain end-on courses and certain students who have transferred courses.

Section F: Supplementary loans and grants for living costs available in 2013/14 to all full-time students; and Dependants Grant calculation allowances. (This section includes the postgraduate DSA.)

Section G : Support available in 2013/14 to part-time students who (i) were new entrants to higher education in 2012/13 from September 2012 onwards and are continuing students in 2013/14 (ii) are new entrants in 2013/14.

Section H : Support available in 2013/14 to part-time students and full-time distance learning students who are continuing students in 2013/14.

Section I: Support available in 2013/14 to (i) full-time distance learning students who were entrants to higher education in 2012/13 from September 2012 onwards and are continuing students in 2013/14 and (ii) are new entrants in 2013/14.

SECTION A: BASIC SUPPORT AVAILABLE IN 2013/14 FOR 2012 COHORT STUDENTS: CURRENT SYSTEM STUDENTS WHO (i) WERE NEW ENTRANTS IN 2012/13 FROM SEPTEMBER 2012 ONWARDS AND (ii) ARE NEW ENTRANTS IN 2013/14.

TABLE A1: BASIC STUDENT LOAN

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

Notes:

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

All eligible 2012 cohort students (i.e. those who (i) started full-time courses in 2012/13 from September 2012 onwards who are continuing their courses in 2013/14 and (ii) those starting full-time courses in 2013/14) will be eligible for the appropriate main loan rate, 35% of which is income-assessed (see Table A2 on the next page). This support package is available for 2012 cohort students taking full-time courses of Initial Teacher Training (ITT) in 2013/14.

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

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

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

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

A3: SUPPORT FOR TUITION

Full-time new entrants to courses at **publicly funded institutions** in 2013/14 and students who started full-time courses in 2012/13 from September 2012 onwards and are continuing their courses in 2013/14 will be able to apply for a **non means-tested tuition loan** of up to **£9,000** depending upon the actual tuition charge for their course.

Full-time new entrants to courses at **privately funded institutions** in 2013/14 and students who started full-time courses in 2012/13 from September 2012 onwards and are continuing their courses in 2013/14, will be able to apply for a **non means-tested tuition loan** of up to **£6,000** depending upon the actual tuition charge for their course.

Note: Full-time new entrants to courses at HEIs in Scotland, Wales and Northern Ireland whose course begins in August 2012 will be eligible for a tuition loan of up to £9,000, but will only be eligible for the same package of maintenance support that is available to full-time students who started their courses before September 2012.

Maximum Tuition Charges in Special Cases

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

A4: SUPPORT FOR LIVING COSTS

In addition to the tuition loan, , full-time 2012 cohort students, including those undertaking full-time courses of initial teacher training in 2013/14, will be able to apply for:

- (1) A means-tested maintenance or special support grant of up to **£3,354**;
- (2) The basic maintenance loan shown in Table A1, **35%** of which will be subject to income assessment (Table A2).

Table A5 applies to 2012 cohort students in 2013/14 who are eligible for the maintenance grant.

Table A6 applies to 2012 cohort students who are eligible for the special support grant.

ACCESS AGREEMENTS AND THE NATIONAL SCHOLARSHIP PROGRAMME

Publicly funded institutions that intend to charge more than the basic annual amount for full-time courses starting on or after 1 September 2012 (£6,000 in 2013/14) must have an **Access Agreement** approved by the Director of Fair Access to Higher education. Access Agreements describe the arrangements that each institution has in place to promote access for students from low-income or other under-represented groups through outreach activities as well as the financial help that the institution will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular institution. Regulations covering the maximum basic (£6,000) and higher (£9,000) full-time tuition charges will come into force on 1 September 2012.

Institutions that require an Access Agreement must also participate in the new **National Scholarship Programme (NSP)**. Starting in autumn 2012, the National Scholarship Programme will help some of the least well-off students from families with household incomes no greater than £25,000 a year by providing extra support for the cost of going to university. Each institution will design its own NSP arrangements and eligibility criteria to decide who to help from amongst this broad group. Through the NSP, scholarships worth at least £3,000 will be available to eligible full-time students, with pro-rata awards for part-time learners. Institutions can design the support they offer through the NSP from a menu including fee waivers or discounts; a free foundation year; discounted accommodation or other institutional service; and a financial scholarship or bursary, capped at £1,000.

Institutions have been asked to ensure that information regarding the NSP is readily available to eligible students and published on their websites.

Help from the National Scholarship Programme is in addition to any support that the student may receive from the Government's statutory student support arrangements.

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £4,375 (*)	
25,000	0	3,354	2,698	6,052
30,000	0	2,416	3,167	5,583
35,000	0	1,478	3,636	5,114
40,000	0	540	4,105	4,645
42,611	0	50	4,350	4,400
42,875	0	0	4,375	4,375
45,000	212	0	4,163	4,163
50,000	712	0	3,663	3,663
55,000	1,212	0	3,163	3,163
58,195	1,532	0	2,843 (+)	2,843
60,000	1,532	0	2,843	2,843
Student studying in London			Maximum £7,675 (*)	
25,000	0	3,354	5,998	9,352
30,000	0	2,416	6,467	8,883
35,000	0	1,478	6,936	8,414
40,000	0	540	7,405	7,945
42,611	0	50	7,650	7,700
42,875	0	0	7,675	7,675
45,000	212	0	7,463	7,463
50,000	712	0	6,963	6,963
55,000	1,212	0	6,463	6,463
60,000	1,712	0	5,963	5,963
65,000	2,212	0	5,463	5,463
69,745	2,687	0	4,988 (+)	4,988
70,000	2,687	0	4,988	4,988
Student studying Outside London			Maximum £5,500 (*)	
25,000	0	3,354	3,823	7,177
30,000	0	2,416	4,292	6,708
35,000	0	1,478	4,761	6,239
40,000	0	540	5,230	5,770
42,611	0	50	5,475	5,525
42,875	0	0	5,500	5,500
45,000	212	0	5,288	5,288
50,000	712	0	4,788	4,788
55,000	1,212	0	4,288	4,288
60,000	1,712	0	3,788	3,788
62,125	1,925	0	3,575 (+)	3,575
65,000	1,925	0	3,575	3,575

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

The maximum amount of the maintenance grant is £3,354. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £5.33 of household income above £25,000, up to a household income of £42,611 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,611, no grant is payable.

Students with household incomes of £42,611 or less have their loan for living costs reduced by £0.50 for every £1 of Maintenance Grant awarded.

Students with household incomes between £42,611 and £42,875 qualify for the maximum amount of loan for living costs.

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

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £4,375 (*)	
25,000	0	3,354	4,375	7,729
30,000	0	2,416	4,375	6,791
35,000	0	1,478	4,375	5,853
40,000	0	540	4,375	4,915
42,611	0	50	4,375	4,425
42,875	0	0	4,375	4,375
45,000	212	0	4,163	4,163
50,000	712	0	3,663	3,663
55,000	1,212	0	3,163	3,163
58,195	1,532	0	2,843 (+)	2,843
60,000	1,532	0	2,843	2,843
Student studying in London			Maximum £7,675(*)	
25,000	0	3,354	7,675	11,029
30,000	0	2,416	7,675	10,091
35,000	0	1,478	7,675	9,153
40,000	0	540	7,675	8,215
42,611	0	50	7,675	7,725
42,875	0	0	7,675	7,675
45,000	212	0	7,463	7,463
50,000	712	0	6,963	6,963
55,000	1,212	0	6,463	6,463
60,000	1,712	0	5,963	5,963
65,000	2,212	0	5,463	5,463
69,745	2,687	0	4,988 (+)	4,988
70,000	2,687	0	4,988	4,988
Student studying Outside London			Maximum £5,500 (*)	
25,000	0	3,354	5,500	8,854
30,000	0	2,416	5,500	7,916
35,000	0	1,478	5,500	6,978
40,000	0	540	5,500	6,040
42,611	0	50	5,500	5,550
42,875	0	0	5,500	5,500
45,000	212	0	5,288	5,288
50,000	712	0	4,788	4,788
55,000	1,212	0	4,288	4,288
60,000	1,712	0	3,788	3,788
62,125	1,925	0	3,575 (+)	3,575
65,000	1,925	0	3,575	3,575

The maximum amount of the special support grant is £3,354. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £5.33 of household income above £25,000, up to a household income of £42,611 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,611, no grant is payable.

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

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

TABLE A7: 2012 COHORT STUDENTS (FULL-TIME ENTRANTS IN 2013/14 AND NEW ENTRANTS IN 2012/13 FROM SEPTEMBER 2012 ONWARDS WHO ARE CONTINUING THEIR COURSES IN 2013/14): ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR THE MEANS-TESTED ELEMENT OF THE BASIC MAINTENANCE LOAN

Assessments will be calculated as follows:

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

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

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

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

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

TABLE A8: 2012 COHORT STUDENTS (FULL-TIME ENTRANTS IN 2013/14 AND NEW ENTRANTS IN 2012/13 FROM SEPTEMBER 2012 ONWARDS WHO ARE CONTINUING THEIR COURSES IN 2013/14): 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

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

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

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

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

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

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

SECTION B: 2009 COHORT STUDENTS: BASIC SUPPORT AVAILABLE IN 2013/14 TO CURRENT SYSTEM STUDENTS WHO WERE NEW ENTRANTS IN 2009/10, 2010/11, 2011/12 OR AUGUST 2012 AND WHO ARE CONTINUING ON THEIR COURSE IN 2013/14.

TABLE B1: BASIC MAINTENANCE LOAN

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

Notes:

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

All 2009 cohort students who started full-time courses in 2009/10, 2010/11, 2011/12 or in August 2012 who are continuing on their course in 2013/14 are eligible for the appropriate main loan rate, 28% of which is income-assessed (see Table B2 on the next page).

This loan support package is available for 2009 cohort students who started full-time ITT courses in 2009/10, 2010/11, 2011/12 or in August 2012 who are continuing on their course in 2013/14 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 2013/14. 2009 cohort students who started a part-time or flexible course of ITT on or after 1 September 2010 but before 1 September 2012 are eligible for the standard part-time package set out in Section H of this Memorandum.

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

- (i) Eligible students on courses of ITT that require less than six weeks of full-time attendance in the year, where the course started on or after 1 September 2009 but before 1 September 2010 and the student is continuing on their course in 2013/14;
- (ii) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate;

(iii) Students who are eligible to apply for means-tested NHS bursaries or means tested Scottish Health Care allowances (the full year reduced overseas loan rate for these students is £2,324 and the final year reduced overseas loan rate is £1,811).

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

FULL YEAR STUDENTS	MAIN RATE (100%) (Table B1)	NON-INCOME ASSESSED (72%)	INCOME ASSESSED (28%)
Parental home	3,838	2,763	1,075
London	6,928	4,988	1,940
Elsewhere	4,950	3,564	1,386
Overseas	5,895	4,244	1,651
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table B1)	NON INCOME ASSESSED (72%)	INCOME-ASSESSED (28%)
Parental home	3,483	2,508	975
London	6,307	4,541	1,766
Elsewhere	4,583	3,300	1,283
Overseas	5,125	3,690	1,435

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

B3: SUPPORT FOR TUITION

(i) Full-time students who started their courses in 2009/10, 2010/11, 2011/12 or in August 2012 at a university or college in England and are continuing their courses in 2013/14 will be liable for tuition charges of up to **£3,465**. These students will be able to apply for a **non means-tested tuition loan** of up to **£3,465** depending upon the actual tuition charge for their course.

(ii) Full-time students who started their courses in 2009/10, 2010/11 or in 2011/12 at a university or college in Scotland or Wales and are continuing their courses in 2013/14 will also be able to apply for a **non means-tested loan** for their tuition costs, up to a maximum of **£3,465**.

(iii) Full-time students who started their courses in 2009/10, 2010/11 or in 2011/12 at a university or college in Northern Ireland and are continuing their courses in 2013/14 will be able to apply for a **non means-tested loan** for their tuition costs, up to a maximum of **£3,575**.

(iv) Full-time students who started their courses in August 2012 at a university or college in Scotland, Wales or Northern Ireland and are continuing their courses in 2013/14 will be able to apply for a **non means-tested loan** for their tuition costs, up to a maximum of **£9,000**.

Maximum Tuition Charges in Special Cases

The maximum tuition charge payable, and therefore the maximum tuition loan entitlement, in the following special cases will be **£1,725** where paragraphs (i) and (ii) above apply, **£1,780** where paragraph (iii) applies and **£4,500** where paragraph (iv) applies:

- a. Courses, including sandwich courses, where a student spends a significant time during the year away from his or her institution;
- b. Courses of initial teacher training where the course started on or after 1 September 2009 but before 1 September 2010 and the student is continuing on their course in 2013/14: where the periods of full-time study are in aggregate less than 10 weeks.

B4: SUPPORT FOR LIVING COSTS

In addition to the tuition loan, students who started full-time courses in 2009/10, 2010/11, 2011/12 or in August 2012 and who are continuing their course in 2013/14 will be able to apply for:

- (1) A means-tested maintenance or special support grant of up to **£3,080**;
- (2) The basic maintenance loan shown in Table B1, **72%** of which will not be subject to income assessment (Table B2).

This support package will be available for students starting full-time courses of initial teacher training who started full-time ITT courses in 2010/11, 2011/12 or in August 2012 and who are continuing their course in 2013/14.

- (3) For those students who are on courses of initial teacher training which began on or after 1 September 2009 but before 1 September 2010 and who are continuing on their course in 2013/14, 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 FOR ILLUSTRATIVE LEVELS OF HOUSEHOLD INCOME FOR STUDENTS WHO STARTED THEIR COURSES IN 2009/10, 2010/11, 2011/12 OR AUGUST 2012 WHO ARE CONTINUING THEIR COURSES IN 2013/14.

Table B5 applies to students who were new entrants in 2009/10, 2010/11, 2011/12 or in August 2012 who are eligible for the maintenance grant and who are continuing students in 2013/14, including those who started a full-time course of initial teacher training on or after 1 September 2010. It excludes students who started a Type 1, 2 or 3 initial teacher training course in 2009/10 who are continuing on that course in 2013/14.

Table B6 applies to students who were new entrants in 2009/10, 2010/11, 2011/12 or in August 2012 who are eligible for the special support grant and who are continuing students in 2013/14, including those who started a full-time course of initial teacher training on or after 1 September 2010. It

excludes students who started a Type 1, 2 or 3 initial teacher training course in 2009/10 who are continuing on that course in 2013/14.

Table B7 applies to students on “Type 2” courses of initial postgraduate teacher training who were new students in 2009/10 and are continuing on their course in 2013/14 and are eligible for the maintenance grant.

Table B8 applies to students who were new entrants in 2009/10 on “Type 2” courses who are continuing on their course in 2013/14 and are eligible for the special support grant;

Table B9 applies to students who were new entrants in 2009/10 on “Type 1” courses of initial postgraduate teacher training who are continuing on their course in 2013/14 and are eligible for the maintenance grant.

Table B10 applies to students who were new entrants in 2009/10 on “Type 1” courses who are continuing on their course in 2013/14 and are eligible for the special support grant.

Table B11 applies to students who were new entrants in 2009/10 on “Type 3” courses of initial undergraduate teacher training who are continuing on their course in 2013/14 and are eligible for the maintenance grant.

Regulation 2 of the Student Support Regulations 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 B1.

Students who started full-time courses of initial teacher training in 2010/11, 2011/12 or in August 2012 and who are continuing their course in 2013/14, are eligible for the maintenance grant and the special support grant available under the standard full-time student support package as set out in the attached Tables B5 and B6. Students who started a part-time time ITT course in 2010/11, 2011/12 or in August 2012 and who are continuing their course in 2013/14, are eligible for the standard part-time student support package set out at section H.

TABLES B13 and B14 – HOUSEHOLD CONTRIBUTION SCALES

Table B13 sets out for illustrative levels of income the assessed household contributions that will apply to students who were new entrants in 2009/10, 2010/11, 2011/12 or August 2012 and who are continuing their course in 2013/14 in relation to the means-tested element of the basic maintenance loan only.

Table B14 sets out for illustrative levels of income the assessed household contributions that will apply to students who were new entrants in 2009/10, 2010/11, 2011/12 or August 2012 and who are continuing their course in 2013/14 in relation to all other means-tested support (excluding maintenance grant and maintenance loan). This includes long courses loan, adult dependants’ grant, childcare grant, parents’ learning allowance and travel grants.

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

B5: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME (Excluding students on Type 1, 2 or 3 courses of initial teacher training who started in 2009/10 and are continuing on or after 1 September 2013 – see Tables B7, B9 and B11)

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,383 (*)	
25,000	0	3,080	2,298	5,378
30,000	0	2,050	2,813	4,863
34,264	0	1,170	3,253	4,423
40,000	0	780	3,448	4,228
45,000	0	439	3,619	4,058
50,706	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	3,080	5,388	8,468
30,000	0	2,050	5,903	7,953
34,264	0	1,170	6,343	7,513
40,000	0	780	6,538	7,318
45,000	0	439	6,709	7,148
50,706	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	3,080	3,410	6,490
30,000	0	2,050	3,925	5,975
34,264	0	1,170	4,365	5,535
40,000	0	780	4,560	5,340
45,000	0	439	4,731	5,170
50,706	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 £34,264, the maintenance grant is reduced by £1 for every complete £4.85 by which the income exceeds £25,000. For income in excess of £34,264 and up to and including £50,706, the maintenance grant is reduced by £1 for every complete £14.68 by which the income exceeds £34,264.

A student whose income is £50,706 will be eligible for the minimum maintenance grant of £50. A student whose income exceeds £50,706 will not be eligible for any grant.

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

B6: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME (Excluding students on Type 1, 2 or 3 courses of initial teacher training who started in 2009/10 and are continuing on or after 1 September 2013. – 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 £3,838	
25,000	0	3,080	3,838	6,918
30,000	0	2,050	3,838	5,888
34,264	0	1,170	3,838	5,008
40,000	0	780	3,838	4,618
45,000	0	439	3,838	4,277
50,706	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	3,080	6,928	10,008
30,000	0	2,050	6,928	8,978
34,264	0	1,170	6,928	8,098
40,000	0	780	6,928	7,708
45,000	0	439	6,928	7,367
50,706	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	3,080	4,950	8,030
30,000	0	2,050	4,950	7,000
34,264	0	1,170	4,950	6,120
40,000	0	780	4,950	5,730
45,000	0	439	4,950	5,389
50,706	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 £34,264, the special support grant is reduced by £1 for every complete £4.85 by which the income exceeds £25,000. For income over £34,264 and up to and including £50,706, the special support grant is reduced by £1 for every complete £14.68 by which the income exceeds £34,264.

A student whose income is £50,706 will be eligible for the minimum special support grant of £50. A student whose income exceeds £50,706 will not be eligible for any grant.

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

B7: MAINTENANCE GRANT AND LOAN ENTITLEMENT FOR 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 2013/14)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,838 (*)	
25,000	0	3,080	2,298	5,378
30,000	0	2,050	2,813	4,863
34,264	0	1,170	3,253	4,423
40,000	0	1,170	3,050	4,220
45,000	0	1,170	2,873	4,043
50,706	0	1,170	2,671	3,841
50,778	0	1,170	2,668	3,838
55,000	844	1,170	1,824	2,994
56,153	1,075	1,170	1,593	2,763 (+)
60,000	1,075	1,170	1,593	2,763
Student studying in London			Maximum £6,928 (*)	
25,000	0	3,080	5,388	8,468
30,000	0	2,050	5,903	7,953
34,264	0	1,170	6,343	7,513
40,000	0	1,170	6,140	7,310
45,000	0	1,170	5,963	7,133
50,706	0	1,170	5,761	6,931
50,778	0	1,170	5,758	6,928
55,000	844	1,170	4,914	6,084
60,000	1,844	1,170	3,914	5,084
60,478	1,940	1,170	3,818	4,988 (+)
65,000	1,940	1,170	3,818	4,988
Student studying Outside London			Maximum £4,950(*)	
25,000	0	3,080	3,410	6,490
30,000	0	2,050	3,925	5,975
34,264	0	1,170	4,365	5,535
40,000	0	1,170	4,162	5,332
45,000	0	1,170	3,985	5,155
50,706	0	1,170	3,783	4,953
50,778	0	1,170	3,780	4,950
55,000	844	1,170	2,936	4,106
57,708	1,386	1,170	2,394	3,564 (+)
60,000	1,386	1,170	2,394	3,564

All Type 2 ITT students will be entitled to £1,170 maintenance grant irrespective of their income. Those with incomes below £34,264 will be means-tested to receive an additional grant of up to £1,910; this will be reduced by £1 for every £4.85 of income above £25,000 and below £34,264.

(*) Where the income is at or below £34,264, the amount of maintenance loan is reduced by £0.50 for every £1 of maintenance grant payable. Where the income is greater than £34,264 but does not exceed £50,778, the amount of maintenance loan is reduced by £585 and further reduced by £1 for every £28.22 by which the income exceeds £34,264.

For income exceeding £50,778, students remain entitled to a non means-tested maintenance grant of £1,170, and the amount of loan to which they are entitled is reduced by £1,170 and further reduced by £1 for every

complete £5 by which the income exceeds £50,778 up to the point where the total non means-tested grant and loan support is 72% of the maximum amount of maintenance loan, indicated by (+) in the table.

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

B8: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR 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 2013/14)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £3,838	
25,000	0	3,080	3,838	6,918
30,000	0	2,050	3,838	5,888
34,264	0	1,170	3,838	5,008
40,000	0	1,170	3,838	5,008
45,000	0	1,170	3,838	5,008
50,706	0	1,170	3,838	5,008
50,778	0	1,170	3,838	5,008
55,000	844	1,170	2,994	4,164
56,153	1,075	1,170	2,763 (+)	3,933
60,000	1,075	1,170	2,763	3,933
Student studying in London			Maximum £6,928	
25,000	0	3,080	6,928	10,008
30,000	0	2,050	6,928	8,978
34,264	0	1,170	6,928	8,098
40,000	0	1,170	6,928	8,098
45,000	0	1,170	6,928	8,098
50,706	0	1,170	6,928	8,098
50,778	0	1,170	6,928	8,098
55,000	844	1,170	6,084	7,254
60,000	1,844	1,170	5,084	6,254
60,478	1,940	1,170	4,988 (+)	6,158
65,000	1,940	1,170	4,988	6,158
Student studying Outside London			Maximum £4,950	
25,000	0	3,080	4,950	8,030
30,000	0	2,050	4,950	7,000
34,264	0	1,170	4,950	6,120
40,000	0	1,170	4,950	6,120
45,000	0	1,170	4,950	6,120
50,706	0	1,170	4,950	6,120
50,778	0	1,170	4,950	6,120
55,000	844	1,170	4,106	5,276
57,708	1,386	1,170	3,564 (+)	4,734
60,000	1,386	1,170	3,564	4,734

Type 2 ITT students may be eligible for a special support grant of up to £3,080. All Type 2 ITT students who are eligible for the special support grant will receive a £1,170 grant irrespective of income. Those with incomes below £34,264 will be means-tested to receive an additional grant of up to £1,910; this will be reduced by £1 for every complete £4.85 of income above £25,000 and below £34,264.

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

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

B9: MAINTENANCE GRANT AND LOAN ENTITLEMENT FOR 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 2013/14)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at	Home		Maximum £3,838 (*)	
25,000	0	1,540	2,298	3,838
30,000	0	1,025	2,813	3,838
34,264	0	585	3,253	3,838
40,000	0	585	3,253	3,838
45,000	0	585	3,253	3,838
50,706	0	585	3,253	3,838
50,778	0	585	3,253	3,838
55,000	844	585	2,409	2,994
56,153	1,075	585	2,178	2,763 (+)
60,000	1,075	585	2,178	2,763
Student studying	in London		Maximum £6,928 (*)	
25,000	0	1,540	5,388	6,928
30,000	0	1,025	5,903	6,928
34,264	0	585	6,343	6,928
40,000	0	585	6,343	6,928
45,000	0	585	6,343	6,928
50,706	0	585	6,343	6,928
50,778	0	585	6,343	6,928
55,000	844	585	5,499	6,084
60,000	1,844	585	4,499	5,084
60,478	1,940	585	4,403	4,988 (+)
65,000	1,940	585	4,403	4,988
Student studying	Outside London		Maximum £4,950 (*)	
25,000	0	1,540	3,410	4,950
30,000	0	1,025	3,925	4,950
34,264	0	585	4,365	4,950
40,000	0	585	4,365	4,950
45,000	0	585	4,365	4,950
50,706	0	585	4,365	4,950
50,778	0	585	4,365	4,950
55,000	844	585	3,521	4,106
57,708	1,386	585	2,979	3,564 (+)
60,000	1,386	585	2,979	3,564

For Type 1 ITT students, the maintenance grant will be half the corresponding amount that students on Type 2 ITT courses are entitled to (see Table B7). This means that all Type 1 ITT students will be eligible for £585 maintenance grant irrespective of their income. Those with incomes below £34,264 will be means-tested to receive an additional grant of up to £955; this will be reduced by £1 for every £9.70 of income above £25,000 and below £34,264.

(*) 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 £585, and the amount of loan to which they are entitled is reduced by £585 plus £1 for every complete £5 by which the income exceeds £50,778. This continues up to the point where the total non

means-tested grant and loan support is 72% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

B10: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR 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 2013/14)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,838	
25,000	0	1,540	3,838	5,378
30,000	0	1,025	3,838	4,863
34,264	0	585	3,838	4,423
40,000	0	585	3,838	4,423
45,000	0	585	3,838	4,423
50,706	0	585	3,838	4,423
50,778	0	585	3,838	4,423
55,000	844	585	2,994	3,579
56,153	1,075	585	2,763 (+)	3,348
60,000	1,075	585	2,763	3,348
Student studying in London			Maximum £6,928	
25,000	0	1,540	6,928	8,468
30,000	0	1,025	6,928	7,953
34,264	0	585	6,928	7,513
40,000	0	585	6,928	7,513
45,000	0	585	6,928	7,513
50,706	0	585	6,928	7,513
50,778	0	585	6,928	7,513
55,000	844	585	6,084	6,669
60,000	1,844	585	5,084	5,669
60,478	1,940	585	4,988 (+)	5,573
65,000	1,940	585	4,988	5,573
Student studying Outside London			Maximum £4,950	
25,000	0	1,540	4,950	6,490
30,000	0	1,025	4,950	5,975
34,264	0	585	4,950	5,535
40,000	0	585	4,950	5,535
45,000	0	585	4,950	5,535
50,706	0	585	4,950	5,535
50,778	0	585	4,950	5,535
55,000	844	585	4,106	4,691
57,708	1,386	585	3,564 (+)	4,149
60,000	1,386	585	3,564	4,149

For Type 1 ITT students, the special support grant will be half the corresponding amount that Type 2 ITT students are entitled to receive (see Table B8). All Type 1 ITT students who are eligible for the special support grant will receive a £585 grant irrespective of income. Those with incomes below £34,264 will be means-tested to receive an additional grant of up to £955; this will be reduced by £1 for every £9.70 of income above £25,000 and below £34,264.

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

B11: MAINTENANCE GRANT AND LOAN ENTITLEMENT FOR 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 2013/14)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at	home		Maximum £3,838 (*)	
25,000	0	1,540	2,298	3,838
30,000	0	1,025	2,813	3,838
34,264	0	585	3,253	3,838
40,000	0	390	3,448	3,838
45,000	0	220	3,618	3,838
50,706	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	1,540	5,388	6,928
30,000	0	1,025	5,903	6,928
34,264	0	585	6,343	6,928
40,000	0	390	6,538	6,928
45,000	0	220	6,708	6,928
50,706	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	1,540	3,410	4,950
30,000	0	1,025	3,925	4,950
34,264	0	585	4,365	4,950
40,000	0	390	4,560	4,950
45,000	0	220	4,730	4,950
50,706	0	25	4,925	4,950
50,778	0	0	4,950	4,950
55,000	844	0	4,106	4,106
57,708	1,386	0	3,564 (+)	3,564
60,000	1,386	0	3,564	3,564

For Type 3 ITT students, the maintenance grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to (see Table B5). For incomes between £25,001 and £34,264 the maintenance grant will be reduced by £1 for every £9.70 of income above £25,000. For incomes between £34,251 and £50,706 the maintenance grant will be reduced by £1 for every £29.36 of income above £34,264. A Type 3 ITT student whose income is £50,706 will be eligible for a minimum maintenance grant of £25. A Type 3 ITT student whose income exceeds £50,706 will not be eligible for any grant.

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

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

B12: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: (2009 cohort students on Type 3 courses of initial teacher training leading to a first degree who started their course in 2009/10 and who are continuing on their course in 2013/14)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,838	
25,000	0	1,540	3,838	5,378
30,000	0	1,025	3,838	4,863
34,250	0	585	3,838	4,423
40,000	0	390	3,838	4,228
45,000	0	220	3,838	4,058
50,695	0	25	3,838	3,863
50,778	0	0	3,838	3,838
55,000	844	0	2,994	2,994
56,153	1,075	0	2,763 (+)	2,763
60,000	1,075	0	2,763	2,763
Student studying in London			Maximum £6,928	
25,000	0	1,540	6,928	8,468
30,000	0	1,025	6,928	7,953
34,250	0	585	6,928	7,513
40,000	0	390	6,928	7,318
45,000	0	220	6,928	7,148
50,695	0	25	6,928	6,953
50,778	0	0	6,928	6,928
55,000	844	0	6,084	6,084
60,000	1,844	0	5,084	5,084
60,478	1,940	0	4,988 (+)	4,988
65,000	1,940	0	4,988	4,988
Student studying Outside London			Maximum £4,950	
25,000	0	1,540	4,950	6,490
30,000	0	1,025	4,950	5,975
34,250	0	585	4,950	5,535
40,000	0	390	4,950	5,340
45,000	0	220	4,950	5,170
50,695	0	25	4,950	4,975
50,778	0	0	4,950	4,950
55,000	844	0	4,106	4,106
57,708	1,386	0	3,564 (+)	3,564
60,000	1,386	0	3,564	3,564

For Type 3 ITT students, the special support grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to receive (see Table B6). For incomes between £25,001 and £34,264 the special support grant will be reduced by £1 for every £9.70 of income above £25,000. For incomes between £34,251 and £50,706 the special support grant will be reduced by £1 for every £29.36 of income above £34,264.

A Type 3 ITT student whose income is £50,706 will be eligible for a minimum special support grant of £25. A Type 3 ITT student whose income exceeds £50,706 will not be eligible for any grant.

Students with incomes of £50,778 or less will be eligible for the maximum maintenance loan. For income exceeding £50,778 the loan is reduced by £1 for every complete £5 by which the income

exceeds £50,778 until 72% of the full maintenance loan remains. This point is indicated by (+) in the table above.

TABLE B13: FULL-TIME ENTRANTS IN 2009/10, 2010/11, 2011/12 OR AUGUST 2012 WHO ARE CONTINUING ON A COURSE IN 2013/14: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR THE MEANS-TESTED ELEMENT OF THE BASIC MAINTENANCE LOAN

Assessments will be calculated as follows:

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

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

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME.

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

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

TABLE B14: FULL-TIME ENTRANTS IN 2009/10, 2010/11, 2011/12 OR AUGUST 2012 WHO ARE CONTINUING ON A COURSE IN 2013/14: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT (Long courses loan; grants for dependants; travel grant)

Assessments will be calculated as follows:

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

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

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME.

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

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

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

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

SECTION C: 2008 COHORT STUDENTS: BASIC SUPPORT AVAILABLE IN 2013/14 TO CURRENT SYSTEM STUDENTS WHO WERE NEW ENTRANTS IN 2008/09

TABLE C1: BASIC MAINTENANCE LOAN

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

For most 2008 cohort students the maximum amount of main maintenance loan will be reduced by £1 for every £1 of maintenance grant received, up to a maximum £1,370 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 TUITION

(i) Full-time students who started their courses in 2008/09 at a university or college in England and are continuing their courses in 2013/14, will be liable for tuition charges of up to **£3,465**. These students will be able to apply for a **non means-tested loan** for their tuition costs, up to a maximum of **£3,465**.

(ii) Full-time students who started their courses in 2008/09 at a university or college in Scotland or Wales and are continuing their courses in 2013/14 will also be able to apply for a **non means-tested loan** for their tuition costs, up to a maximum of **£3,465**.

(iii) Full-time students who started their courses in 2008/09 at a university or college in Northern Ireland and are continuing their courses in 2013/14 will be able to apply for a **non means-tested loan** for their tuition costs, up to a maximum of **£3,575**.

Maximum Tuition Charges in Special Cases

The maximum tuition charge payable, and therefore the maximum tuition loan entitlement, in the following special cases will be **£1,725** where paragraphs (i) and (ii) above apply and **£1,780** where paragraph (iii) applies.

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

C4: SUPPORT FOR LIVING COSTS

In addition to the tuition loan, students who were full-time entrants in 2008/09 will be able to apply in 2013/14 for:

- (1) A means-tested maintenance or special support grant of up to **£3,080**;
- (2) The basic maintenance loan shown in Table C1, **75%** of which will not be subject to income assessment (Table C2).
- (3) For students who are on courses of initial teacher training which started in 2008/09, the maximum amount of maintenance grant (or, where appropriate, the special support grant) and loan available to them will depend upon the number of weeks of full-time study that they are required to attend in the year, and whether they are studying for a postgraduate or an undergraduate qualification.

TABLES C5 to C12 – AMOUNTS OF MAINTENANCE GRANT (OR SPECIAL SUPPORT GRANT) AVAILABLE IN 2013/14 FOR ILLUSTRATIVE LEVELS OF HOUSEHOLD INCOME FOR STUDENTS WHO WERE FULL-TIME NEW ENTRANTS IN 2008/09.

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

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

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

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

Regulation 2 of the Student Support Regulations 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 for illustrative levels of income the assessed household contributions that will apply in 2013/14 to students who were full-time new entrants in 2008/09 in relation to the means-tested element of the basic maintenance loan only..

Table C14 sets out for illustrative levels of income the assessed household contributions that will apply in 2013/14 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 dependants’ grant, childcare grant, parents’ learning allowance and travel grants.

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

C5: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR STUDENTS WHO STARTED THEIR COURSES IN 2008/09 (Excluding students on courses of initial teacher training – see Tables C7, C9 and C11)

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£) Maximum £3,673(*)	TOTAL GRANT PLUS LOAN (£)
25,000	0	3,080	2,303	5,383
30,000	0	2,200	2,303	4,503
34,713	0	1,370	2,303	3,673
40,000	0	1,105	2,568	3,673
50,000	0	604	3,069	3,673
61,047	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	3,080	5,273	8,353
30,000	0	2,200	5,273	7,473
34,713	0	1,370	5,273	6,643
40,000	0	1,105	5,538	6,643
50,000	0	604	6,039	6,643
61,047	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	3,080	3,375	6,455
30,000	0	2,200	3,375	5,575
34,713	0	1,370	3,375	4,745
40,000	0	1,105	3,640	4,745
50,000	0	604	4,141	4,745
61,047	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 £1,370 of grant, the amount of loan for which they are eligible will be reduced by £1,370. Where students are eligible for less than £1,370 of grant, the amount of loan for which they are eligible will be reduced £1 for £1 for the amount of grant due.

For income between £25,001 and £34,713, the grant is reduced by £1 for every complete £5.68 by which the income exceeds £25,000. For income between £34,713 and £61,047, the grant is reduced by £1 for every complete £19.95 by which the income exceeds £34,713.

A student whose income is £61,047 will be eligible for the minimum grant of £50. A student whose income exceeds £61,047 will not be eligible for any grant.

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

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

INCOME (£)	ASSESSED CONTRIBUTION	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £3,673	
25,000	0	3,080	3,673	6,753
30,000	0	2,200	3,673	5,873
34,713	0	1,370	3,673	5,043
40,000	0	1,105	3,673	4,778
50,000	0	604	3,673	4,277
61,047	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
25,000	0	2,984	3,673	6,657
Student studying in London			Maximum £6,643	
25,000	0	3,080	6,643	9,723
30,000	0	2,200	6,643	8,843
34,713	0	1,370	6,643	8,013
40,000	0	1,105	6,643	7,748
50,000	0	604	6,643	7,247
61,047	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	3,080	4,745	7,825
30,000	0	2,200	4,745	6,945
34,713	0	1,370	4,745	6,115
40,000	0	1,105	4,745	5,850
50,000	0	604	4,745	5,349
61,047	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 £34,713, the special support grant is reduced by £1 for every complete £5.68 by which the income exceeds £25,000. For income between £34,713 and £61,047 the special support grant is reduced by £1 for every complete £19.95 by which the income exceeds £34,713.

A student whose income is £61,047 will be eligible for the minimum special support grant of £50. A student whose income exceeds £61,047 will not be eligible for any grant.

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

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,673 (*)	
25,000	0	3,080	2,303	5,383
30,000	0	2,200	2,303	4,503
34,713	0	1,370	2,303	3,673
40,000	0	1,370	2,303	3,673
50,000	0	1,370	2,303	3,673
61,047	0	1,370	2,303	3,673
61,062	0	1,370	2,303	3,673
65,000	424	1,370	1,879	3,249
69,572	918	1,370	1,385	2,755 (+)
Student studying in London			Maximum £6,643 (*)	
25,000	0	3,080	5,273	8,353
30,000	0	2,200	5,273	7,473
34,713	0	1,370	5,273	6,643
40,000	0	1,370	5,273	6,643
50,000	0	1,370	5,273	6,643
61,047	0	1,370	5,273	6,643
61,062	0	1,370	5,273	6,643
65,000	424	1,370	4,849	6,219
70,000	964	1,370	4,309	5,679
76,460	1,661	1,370	3,612	4,982 (+)
Student studying Outside London			Maximum £4,745 (*)	
25,000	0	3,080	3,375	6,455
30,000	0	2,200	3,375	5,575
34,713	0	1,370	3,375	4,745
40,000	0	1,370	3,375	4,745
50,000	0	1,370	3,375	4,745
61,047	0	1,370	3,375	4,745
61,062	0	1,370	3,375	4,745
65,000	424	1,370	2,951	4,321
70,000	964	1,370	2,411	3,781
72,057	1,186	1,370	2,189	3,559 (+)

All Type 2 ITT students will be entitled to £1,370 maintenance grant irrespective of their income. Those with incomes below £34,713 will be means-tested to receive up to £1,710 in additional grant; this will be reduced by £1 for every £5.68 of income above £25,000 and below £34,713.

(*) 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 £1,370. Therefore, where students are entitled to £1,370 or more of grant, the loan will still be reduced by £1,370.

Where the income exceeds £61,062, students remain entitled to the non means-tested maintenance grant of £1,370, and the amount of loan to which they are entitled is reduced by £1,370 plus £1 for every complete £9.27 by which the income exceeds £61,062 up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £3,673	
25,000	0	3,080	3,673	6,753
30,000	0	2,200	3,673	5,873
34,713	0	1,370	3,673	5,043
40,000	0	1,370	3,673	5,043
50,000	0	1,370	3,673	5,043
61,047	0	1,370	3,673	5,043
61,062	0	1,370	3,673	5,043
65,000	424	1,370	3,249	4,619
69,572	918	1,370	2,755 (+)	4,125
Student studying in London			Maximum £6,643	
25,000	0	3,080	6,643	9,723
30,000	0	2,200	6,643	8,843
34,713	0	1,370	6,643	8,013
40,000	0	1,370	6,643	8,013
50,000	0	1,370	6,643	8,013
61,034	0	1,370	6,643	8,013
61,047	0	1,370	6,643	8,013
65,000	424	1,370	6,219	7,589
70,000	964	1,370	5,679	7,049
76,460	1,661	1,370	4,982 (+)	6,352
Student studying outside London			Maximum £4,745	
25,000	0	3,080	4,745	7,825
30,000	0	2,200	4,745	6,945
34,713	0	1,370	4,745	6,115
40,000	0	1,370	4,745	6,115
50,000	0	1,370	4,745	6,115
61,047	0	1,370	4,745	6,115
61,062	0	1,370	4,745	6,115
65,000	424	1,370	4,321	5,691
70,000	964	1,370	3,781	5,151
72,057	1,186	1,370	3,559 (+)	4,929

Type 2 ITT students may be eligible for a special support grant of up to £3,080. All Type 2 ITT students who are eligible for this grant will receive a £1,370 non means-tested element. Those with incomes below £34,713 will be means-tested to receive an additional grant of up to £1,710; this will be reduced by £1 for every complete £5.68 of income above £25,000 and below £34,713.

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

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,673 (*)	
25,000	0	1,540	2,303	3,843
30,000	0	1,100	2,573	3,673
34,713	0	685	2,988	3,673
40,000	0	685	2,988	3,673
50,000	0	685	2,988	3,673
61,047	0	685	2,988	3,673
61,062	0	685	2,988	3,673
65,000	424	685	2,564	3,249
69,572	918	685	2,070	2,755 (+)
Student studying in London			Maximum £6,643 (*)	
25,000	0	1,540	5,273	6,813
30,000	0	1,100	5,543	6,643
34,713	0	685	5,958	6,643
40,000	0	685	5,958	6,643
50,000	0	685	5,958	6,643
61,047	0	685	5,958	6,643
61,062	0	685	5,958	6,643
65,000	424	685	5,534	6,219
70,000	964	685	4,994	5,679
76,460	1,661	685	4,297	4,982 (+)
Student studying Outside London			Maximum £4,745 (*)	
25,000	0	1,540	3,375	4,915
30,000	0	1,100	3,645	4,745
34,713	0	685	4,060	4,745
40,800	0	685	4,060	4,745
50,000	0	685	4,060	4,745
61,047	0	685	4,060	4,745
61,062	0	685	4,060	4,745
65,000	424	685	3,636	4,321
70,000	964	685	3,096	3,781
72,057	1,186	685	2,874	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 £685 maintenance grant irrespective of their income. Those with incomes below £34,713 will be means-tested to receive up to £855 in additional grant; this will be reduced by £1 for every £11.36 of income above £25,000 and below £34,713.

(*) 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 £1,370. Therefore, where students are entitled to £1,370 or more of grant, the loan will still be reduced by £1,370.

Where the income exceeds £61,062, students remain entitled to the non means-tested maintenance grant of £685, and the amount of loan to which they are entitled is reduced by £685 plus £1 for every complete £9.27 by which the income exceeds £61,062. This continues up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673	
25,000	0	1,540	3,673	5,213
30,000	0	1,100	3,673	4,773
34,713	0	685	3,673	4,358
40,000	0	685	3,673	4,358
50,000	0	685	3,673	4,358
61,047	0	685	3,673	4,358
61,062	0	685	3,673	4,358
65,000	424	685	3,249	3,934
69,572	918	685	2,755 (+)	3,440
Student studying in London			Maximum £6,643	
25,000	0	1,540	6,643	8,183
30,000	0	1,100	6,643	7,743
34,713	0	685	6,643	7,328
40,000	0	685	6,643	7,328
50,000	0	685	6,643	7,328
61,047	0	685	6,643	7,328
61,062	0	685	6,643	7,328
65,000	424	685	6,219	6,904
70,000	964	685	5,679	6,364
76,460	1,661	685	4,982 (+)	5,667
Student studying Outside London			Maximum £4,745 (*)	
25,000	0	1,540	4,745	6,285
30,000	0	1,100	4,745	5,845
34,713	0	685	4,745	5,430
40,000	0	685	4,745	5,430
50,000	0	685	4,745	5,430
61,047	0	685	4,745	5,430
61,062	0	685	4,745	5,430
65,000	424	685	4,321	5,006
70,000	964	685	3,781	4,466
72,057	1,186	685	3,559 (+)	4,244

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 £685 non means-tested element. Those with incomes below £34,713 will be means-tested to receive an additional grant of up to £855; this will be reduced by £1 for every £11.36 of income above £25,000 and below £34,713.

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

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673	
25,000	0	1,540	2,303	3,843
30,000	0	1,100	2,573	3,673
34,713	0	685	2,988	3,673
40,000	0	553	3,120	3,673
50,000	0	302	3,371	3,673
61,047	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	1,540	5,273	6,813
30,000	0	1,100	5,543	6,643
34,713	0	685	5,958	6,643
40,000	0	553	6,090	6,643
50,000	0	302	6,341	6,643
61,047	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	1,540	3,375	4,915
30,000	0	1,100	3,645	4,745
34,713	0	685	4,060	4,745
40,000	0	553	4,192	4,745
50,000	0	302	4,443	4,745
61,047	0	25	4,720	4,745
61,062	0	0	4,745	4,745
65,000	424	0	4,321	4,321
70,000	964	0	3,781	3,781
72,057	1,186	0	3,559	3,559 (+)

For Type 3 ITT students, the maintenance grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to (see Table C5). For incomes between £25,001 and £34,713 the maintenance grant will be reduced by £1 for every £11.36 of income above £25,000. For incomes between £34,713 and £61,047 the maintenance grant will be reduced by £1 for every £39.90 of income above £34,713.

A Type 3 ITT student whose income is £61,047 will be eligible for a minimum maintenance grant of £25. A Type 3 ITT student whose income exceeds £61,047 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 £1,370. Therefore, where students are entitled to £1,370 or more of grant, the loan will still be reduced by £1,370.

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

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

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673	
25,000	0	1,540	3,673	5,213
30,000	0	1,100	3,673	4,773
34,713	0	685	3,673	4,358
40,000	0	553	3,673	4,226
50,000	0	302	3,673	3,975
61,047	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	1,540	6,643	8,183
30,000	0	1,100	6,643	7,743
34,713	0	685	6,643	7,328
40,000	0	553	6,643	7,196
50,000	0	302	6,643	6,945
61,047	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	1,540	4,745	6,285
30,000	0	1,100	4,745	5,845
34,713	0	685	4,745	5,430
40,000	0	553	4,745	5,298
50,000	0	302	4,745	5,047
61,047	0	25	4,745	4,770
61,062	0	0	4,745	4,745
65,000	424	0	4,321	4,321
70,000	964	0	3,781	3,781
72,057	1,186	0	3,559 (+)	3,559

For Type 3 ITT students, the special support grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to receive (see Table C6). For incomes between £25,001 and £34,713 the special support grant will be reduced by £1 for every £11.36 of income above £25,000. For incomes between £34,713 and £61,047 the special support grant will be reduced by £1 for every £39.90 of income above £34,713.

A Type 3 ITT student whose income is £61,047 will be eligible for a minimum special support grant of £25. A Type 3 ITT student whose income exceeds £61,047 will not be eligible for any grant.

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

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

Assessments will be calculated as follows:

Household income **£61,062 or less:** No contribution

Household income of **more than £61,062:** Contribution of £1 for each additional £9.27 of household income until 75% of the full maintenance loan remains.

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

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

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

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

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

Assessments will be calculated as follows:

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

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	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 F.

SECTION D: BASIC SUPPORT AVAILABLE IN 2013/14 TO CURRENT SYSTEM FULL-TIME STUDENTS WHO WERE NEW ENTRANTS IN 2006/07 OR 2007/08 (AND ENTRANTS TO HIGHER EDUCATION IN 2009/10, 2010/11, 2011/12 OR AUGUST 2012 WHO STUDIED ON A PREVIOUS COURSE STARTING BEFORE SEPTEMBER 2008).

TABLE D1: BASIC MAINTENANCE LOAN

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

For most students in this category the maximum amount of main maintenance loan will be reduced by £1 for every £1 of maintenance grant received, up to a maximum £1,370 reduction.

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

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

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

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

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

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

D3: SUPPORT FOR TUITION

(i) Full-time students who started their courses in 2006/07 or 2007/08 at a university or college in England and who are continuing their courses in 2013/14, will be liable for tuition charges of up to **£3,465**. These students will be able to apply for a **non means-tested loan** for their tuition costs, up to a maximum of **£3,465**.

(ii) Full-time students who started their courses in 2006/07 and 2007/08 at a university or college in Scotland or Wales and who are continuing their courses in 2013/14 will also be able to apply for a **non means-tested loan** for their tuition costs, up to a maximum of **£3,465**.

(iii) Full-time students who started their courses in 2006/07 and 2007/08 at a university or college in Northern Ireland and who are continuing their courses in 2013/14 will be able to apply for a **non means-tested loan** for their tuition costs, up to a maximum of **£3,575**.

Maximum Tuition Charges in Special Cases

The maximum tuition charge payable, and therefore the maximum tuition loan entitlement, in the following special cases will be **£1,725** where paragraphs (i) and (ii) above apply and **£1,780** where paragraph (iii) applies.

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

D4: SUPPORT FOR LIVING COSTS

In addition to the tuition loan, students who were full-time entrants to higher education in 2006/07 or 2007/08 will be able to apply in 2013/14 (and entrants to higher education in 2009/10, 2010/11, 2011/12 and August 2012 who studied on a previous course starting before September 2008) will be able to apply in 2013/14 for:

- (1) A means-tested maintenance or special support grant of up to **£3,080**;
- (2) The basic maintenance loan shown in Table C1, **75%** of which will not be subject to income assessment (Table C2).
- (3) For students who are on courses of initial teacher training which started in 2006/07 or 2007/08, the maximum amount of maintenance grant (or, where appropriate, the special support grant) and loan available to them will depend upon the number of weeks of full-time study that they are required to attend in the year, and whether they are studying for a postgraduate or an undergraduate qualification.

TABLES D5 to D12 – AMOUNTS OF MAINTENANCE GRANT (OR SPECIAL SUPPORT GRANT) AVAILABLE IN 2013/14 FOR ILLUSTRATIVE LEVELS OF HOUSEHOLD INCOME FOR STUDENTS WHO WERE NEW ENTRANTS IN 2006/07 OR 2007/08 (AND ENTRANTS TO HIGHER EDUCATION IN 2009/10, 2010/11, 2011/12 OR AUGUST 2012 WHO STUDIED ON A PREVIOUS COURSE STARTING BEFORE SEPTEMBER 2008).

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

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

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

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

Regulation 2 of the Student Support Regulations 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, that require less than 6 weeks in aggregate of full-time study in the academic year will not be eligible for any maintenance grant or special support grant, and will be eligible for the non means-tested, reduced rate of maintenance loan shown in Table D1

Table D13 - HOUSEHOLD CONTRIBUTION SCALE

Table D13 sets out the assessed household contribution that full-time new entrants in 2006/07 or 2007/08 (and entrants to higher education in 2009/10, 2010/11, 2011/12 and August 2012 who studied on a previous course starting before September 2008) will be assessed for in 2013/14, for illustrative levels of household income.

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

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

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673	
18,360	0	3,080	2,303	5,383
20,000	0	2,792	2,303	5,095
25,000	0	1,911	2,303	4,214
28,073	0	1,370	2,303	3,673
30,000	0	1,149	2,524	3,673
35,000	0	575	3,098	3,673
39,571	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	3,080	5,273	8,353
20,000	0	2,792	5,273	8,065
25,000	0	1,911	5,273	7,184
28,073	0	1,370	5,273	6,643
30,000	0	1,149	5,494	6,643
35,000	0	575	6,068	6,643
39,571	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	3,080	3,375	6,455
20,000	0	2,792	3,375	6,167
25,000	0	1,911	3,375	5,286
28,073	0	1,370	3,375	4,745
30,000	0	1,149	3,596	4,745
35,000	0	575	4,170	4,745
39,571	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 £1,370 of grant, the amount of loan for which they are eligible will be reduced by £1,370.

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

For income between £18,360 and £28,073, the grant is reduced by £1 for every complete £5.68 by which the income exceeds £18,360. For income between £28,073 and £39,571, the grant is reduced by £1 for every complete £8.71 by which the income exceeds £28,073.

A student whose income is £39,571 will be eligible for the minimum grant of £50. A student whose income exceeds £39,571 will not be eligible for any grant.

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

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

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673	
18,360	0	3,080	3,673	6,753
20,000	0	2,792	3,673	6,465
25,000	0	1,911	3,673	5,584
28,073	0	1,370	3,673	5,043
30,000	0	1,149	3,673	4,822
35,000	0	575	3,673	4,248
39,571	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	3,080	6,643	9,723
20,000	0	2,792	6,643	9,435
25,000	0	1,911	6,643	8,554
28,073	0	1,370	6,643	8,013
30,000	0	1,149	6,643	7,792
35,000	0	575	6,643	7,218
39,571	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	3,080	4,745	7,825
20,000	0	2,792	4,745	7,537
25,000	0	1,911	4,745	6,656
28,073	0	1,370	4,745	6,115
30,000	0	1,149	4,745	5,894
35,000	0	575	4,745	5,320
39,571	0	50	4,745	4,795
39,796	0	0	4,745	4,745
40,000	22	0	4,723	4,723
45,000	561	0	4,184	4,184
50,791	1,186	0	3,559 (+)	3,559

For income between £18,361 and £28,073, the special support grant is reduced by £1 for every complete £5.68 by which the income exceeds £18,360. For income between £28,073 and £39,571 the special support grant is reduced by £1 for every complete £8.71 by which the income exceeds £28,073.

A student whose income is £39,571 will be eligible for the minimum special support grant of £50. A student whose income exceeds £39,571 will not be eligible for any grant.

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

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

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673	
18,360	0	3,080	2,303	5,383
20,000	0	2,792	2,303	5,095
25,000	0	1,911	2,303	4,214
28,073	0	1,370	2,303	3,673
30,000	0	1,370	2,303	3,673
35,000	0	1,370	2,303	3,673
39,796	0	1,370	2,303	3,673
40,000	22	1,370	2,281	3,651
45,000	561	1,370	1,742	3,112
48,306	918	1,370	1,385	2,755 (+)
Student studying in London			Maximum £6,643	
18,360	0	3,080	5,273	8,353
20,000	0	2,792	5,273	8,065
25,000	0	1,911	5,273	7,184
28,073	0	1,370	5,273	6,643
30,000	0	1,370	5,273	6,643
35,000	0	1,370	5,273	6,643
39,796	0	1,370	5,273	6,643
40,000	22	1,370	5,251	6,621
45,000	561	1,370	4,712	6,082
50,000	1,100	1,370	4,173	5,543
55,194	1,661	1,370	3,612	4,982 (+)
Student studying Outside London			Maximum £4,745	
18,360	0	3,080	3,375	6,455
20,000	0	2,792	3,375	6,167
25,000	0	1,911	3,375	5,286
28,073	0	1,370	3,375	4,745
30,000	0	1,370	3,375	4,745
35,000	0	1,370	3,375	4,745
39,796	0	1,370	3,375	4,745
40,000	22	1,370	3,353	4,723
45,000	561	1,370	2,814	4,184
50,791	1,186	1,370	2,189	3,559 (+)

All Type 2 ITT students will be entitled to £1,370 of maintenance grant irrespective of their income. Those with incomes below £28,073 will be means-tested to receive up to £1,710 in additional grant; this will be reduced by £1 for every £5.68 of income above £18,360 and below £28,073.

(*) 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 £1,370. Therefore, where students are entitled to £1,370 or more of grant, the loan will still be reduced by £1,370.

Where the income exceeds £39,796, students remain entitled to the non means-tested maintenance grant of £1,370, and the amount of loan to which they are entitled is reduced by £1,370 plus £1 for every complete £9.27 by which the income exceeds £39,796 up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

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

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673	
18,360	0	3,080	3,673	6,753
20,000	0	2,792	3,673	6,465
25,000	0	1,911	3,673	5,584
28,073	0	1,370	3,673	5,043
30,000	0	1,370	3,673	5,043
35,000	0	1,370	3,673	5,043
39,796	0	1,370	3,673	5,043
40,000	22	1,370	3,651	5,021
45,000	561	1,370	3,112	4,482
48,306	918	1,370	2,755 (+)	4,125
Student studying in London			Maximum £6,643	
18,360	0	3,080	6,643	9,723
20,000	0	2,792	6,643	9,435
25,000	0	1,911	6,643	8,554
28,073	0	1,370	6,643	8,013
30,000	0	1,370	6,643	8,013
35,000	0	1,370	6,643	8,013
39,796	0	1,370	6,643	8,013
40,000	22	1,370	6,621	7,991
45,000	561	1,370	6,082	7,452
50,000	1,100	1,370	5,543	6,913
55,194	1,661	1,370	4,982 (+)	6,352
Student studying Outside London			Maximum £4,745	
18,360	0	3,080	4,745	7,825
20,000	0	2,792	4,745	7,537
25,000	0	1,911	4,745	6,656
28,073	0	1,370	4,745	6,115
30,000	0	1,370	4,745	6,115
35,000	0	1,370	4,745	6,115
39,796	0	1,370	4,745	6,115
40,000	22	1,370	4,723	6,093
45,000	561	1,370	4,184	5,554
50,791	1,186	1,370	3,559 (+)	4,929

Type 2 ITT students may be eligible for a special support grant of up to £3,080. All Type 2 ITT students who are eligible for this grant will receive a £1,370 non means-tested element. Those with incomes below £28,073 will be means-tested to receive up to £1,710 in additional grant; this will be reduced by £1 for every complete £5.68 of income above £18,360 and below £28,073.

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

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

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673	
18,360	0	1,540	2,303	3,843
20,000	0	1,396	2,303	3,699
25,000	0	956	2,717	3,673
28,073	0	685	2,988	3,673
30,000	0	685	2,988	3,673
35,000	0	685	2,988	3,673
39,796	0	685	2,988	3,673
40,000	22	685	2,966	3,651
45,000	561	685	2,427	3,112
48,306	918	685	2,070	2,755 (+)
Student studying in London			Maximum £6,643	
18,360	0	1,540	5,273	6,813
20,000	0	1,396	5,273	6,669
25,000	0	956	5,687	6,643
28,073	0	685	5,958	6,643
30,000	0	685	5,958	6,643
35,000	0	685	5,958	6,643
39,796	0	685	5,958	6,643
40,000	22	685	5,936	6,621
45,000	561	685	5,397	6,082
50,000	1,100	685	4,858	5,543
55,194	1,661	685	4,297	4,982 (+)
Student studying Outside London			Maximum £4,745	
18,360	0	1,540	3,375	4,915
20,000	0	1,396	3,375	4,771
25,000	0	956	3,789	4,745
28,073	0	685	4,060	4,745
30,000	0	685	4,060	4,745
35,000	0	685	4,060	4,745
39,796	0	685	4,060	4,745
40,000	22	685	4,038	4,723
45,000	561	685	3,499	4,184
50,791	1,186	685	2,874	3,559 (+)

For Type 1 ITT students, the maintenance grant will be half the corresponding amount that students on Type 2 ITT courses are entitled to (see Table D7). This means that all Type 1 ITT students will be eligible for £685 maintenance grant irrespective of their income. Those with incomes below £28,073 will be means-tested to receive up to an additional £855; this will be reduced by £1 for every £11.36 of income above £18,360 and below £28,073.

(*) 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 £1,370. Therefore, where students are entitled to £1,370 or more of grant, the loan will still be reduced by £1,370.

Where the income exceeds £39,796, students remain entitled to the non means-tested maintenance grant of £685, and the amount of loan to which they are entitled is reduced by £685 plus £1 for every complete £9.27 by which the income exceeds £39,796. This continues up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of maintenance loan. This point is indicated by (+) in the table above.

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

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673	
18,360	0	1,540	3,673	5,213
20,000	0	1,396	3,673	5,069
25,000	0	956	3,673	4,629
28,073	0	685	3,673	4,358
30,000	0	685	3,673	4,358
35,000	0	685	3,673	4,358
39,796	0	685	3,673	4,358
40,000	22	685	3,651	4,336
45,000	561	685	3,112	3,797
48,306	918	685	2,755 (+)	3,440
Student studying in London			Maximum £6,643	
18,360	0	1,540	6,643	8,183
20,000	0	1,396	6,643	8,039
25,000	0	956	6,643	7,599
28,073	0	685	6,643	7,328
30,000	0	685	6,643	7,328
35,000	0	685	6,643	7,328
39,796	0	685	6,643	7,328
40,000	22	685	6,621	7,306
45,000	561	685	6,082	6,767
50,000	1,100	685	5,543	6,228
55,194	1,661	685	4,982 (+)	5,667
Student studying Outside London			Maximum £4,745	
18,360	0	1,540	4,745	6,285
20,000	0	1,396	4,745	6,141
25,000	0	956	4,745	5,701
28,073	0	685	4,745	5,430
30,000	0	685	4,745	5,430
35,000	0	685	4,745	5,430
39,796	0	685	4,745	5,430
40,000	22	685	4,723	5,408
45,000	561	685	4,184	4,869
50,791	1,186	685	3,559 (+)	4,244

For Type 1 ITT students, the Special Support Grant will be half the corresponding amount that Type 2 ITT students are entitled to receive (see Table D8). All Type 1 ITT students who are eligible for this grant will receive a £685 non means-tested element. Those with incomes below £28,073 will be means-tested to receive an additional £855; this will be reduced by £1 for every £11.36 of income above £18,360 and below £28,073.

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

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

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673	
18,360	0	1,540	2,303	3,843
20,000	0	1,396	2,303	3,699
25,000	0	956	2,717	3,673
28,073	0	685	2,988	3,673
30,000	0	575	3,098	3,673
35,000	0	288	3,385	3,673
39,571	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	1,540	5,273	6,813
20,000	0	1,396	5,273	6,669
25,000	0	956	5,687	6,643
28,073	0	685	5,958	6,643
30,000	0	575	6,068	6,643
35,000	0	288	6,355	6,643
39,571	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	1,540	3,375	4,915
20,000	0	1,396	3,375	4,771
25,000	0	956	3,789	4,745
28,073	0	685	4,060	4,745
30,000	0	575	4,170	4,745
35,000	0	288	4,457	4,745
39,571	0	25	4,720	4,745
39,796	0	0	4,745	4,745
40,000	22	0	4,723	4,723
45,000	561	0	4,184	4,184
50,791	1,186	0	3,559	3,559 (+)

For Type 3 ITT students, the maintenance grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to (see Table D5). For incomes between £18,361 and £28,073 the maintenance grant will be reduced by £1 for every £11.36 of income above £18,360. For incomes between £28,073 and £39,571 the maintenance grant will be reduced by £1 for every £17.42 of income above £28,073.

A Type 3 ITT student whose income is £39,571 will be eligible for a minimum maintenance grant of £25. A Type 3 ITT student whose income exceeds £39,571 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 £1,370. Therefore, where students are entitled to £1,370 or more of grant, the loan will still be reduced by £1,370.

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

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

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	MAINTENANCE LOAN (£)	TOTAL GRANT PLUS LOAN (£)
Student living at Home			Maximum £3,673	
18,360	0	1,540	3,673	5,213
20,000	0	1,396	3,673	5,069
25,000	0	956	3,673	4,629
28,073	0	685	3,673	4,358
30,000	0	575	3,673	4,248
35,000	0	288	3,673	3,961
39,571	0	25	3,673	3,698
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	1,540	6,643	8,183
20,000	0	1,396	6,643	8,039
25,000	0	956	6,643	7,599
28,073	0	685	6,643	7,328
30,000	0	575	6,643	7,218
35,000	0	288	6,643	6,931
39,571	0	25	6,643	6,668
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	1,540	4,745	6,285
20,000	0	1,396	4,745	6,141
25,000	0	956	4,745	5,701
28,073	0	685	4,745	5,430
30,000	0	575	4,745	5,320
35,000	0	288	4,745	5,033
39,571	0	25	4,745	4,770
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 special support grant will be half the corresponding amount that students on full-time undergraduate courses are entitled to receive (see Table D6). For incomes between £18,361 and £28,073 the special support grant will be reduced by £1 for every £11.36 of income

above £18,360. For incomes between £28,073 and £39,571 the special support grant will be reduced by £1 for every £17.42 of income above £28,073.

A Type 3 ITT student whose income is £39,571 will be eligible for a minimum special support grant of £25. A Type 3 ITT student whose income exceeds £39,571 will not be eligible for any grant.

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

TABLE D13: FULL-TIME NEW ENTRANTS IN 2006/07 OR 2007/08 (AND ENTRANTS TO HIGHER EDUCATION IN 2009/10, 2010/11, 2011/12 OR AUGUST 2012 WHO STUDIED ON A PREVIOUS COURSE STARTING BEFORE SEPTEMBER 2008): ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR ALL INCOME-ASSESSED SUPPORT in 2012/13

Assessments will be calculated as follows:

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

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

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

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

For residual incomes below **£39,796**, no contribution is assessed.
 For residual incomes above **£97,363**, the assessed contribution is **£6,210**.

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

SECTION E: BASIC SUPPORT AVAILABLE IN 2013/14 TO OLD SYSTEM FULL-TIME STUDENTS

TABLE E1: BASIC MAINTENANCE LOAN

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

'Old System' students are full-time students who entered Higher Education before 2006/07, or if they were 'gap year' students in 2006/07, before 2007/08.

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

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

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

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

FULL YEAR STUDENTS	MAIN RATE (100%) (Table E1)	NON-INCOME ASSESSED (75%)	INCOME ASSESSED (25%)
Parental home	3,673	2,755	918
London	6,643	4,982	1,661
Elsewhere	4,745	3,559	1,186
Overseas	5,653	4,240	1,413
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table E1)	NON INCOME ASSESSED (75%)	INCOME-ASSESSED (25%)

Parental home	3,319	2,489	830
London	6,048	4,536	1,512
Elsewhere	4,391	3,293	1,098
Overseas	4,915	3,686	1,229

E3: SUPPORT FOR TUITION

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

Old system students will be liable for a tuition charge of up to **£1,380** in 2013/14.

They will be able to apply for a **non means-tested tuition contribution loan of up to £1,380** to match their assessed tuition contribution, in addition to the usual means-tested **grant for tuition of up to £1,380**.

Maximum Tuition Charges in Special Cases

The maximum tuition 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 **£680**.
- b. courses of initial teacher training at publicly funded institutions: **£680**, where the periods of full-time study aggregate to less than 10 weeks in the relevant year.
- c. *Courses at Heythrop College: **£2,465**.
- d. *Courses at the Guildhall School of Music and Drama: **£5,030**.

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

(2) Students attending courses at privately funded institutions

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

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

E4: THE HIGHER EDUCATION GRANT

This is a grant of up to **£1,000**. In 2013/14, full-time 'old system' students who have a household income of **£16,750** or less are eligible for the maximum grant. Students who have a household income of more than **£16,750** but less than **£22,735** are eligible for £1 less than the maximum grant for each complete **£6.30** by which their household income exceeds **£16,750**, subject to a minimum grant of **£50**.

GRANT ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME

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

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

TABLE E5: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR FULL-TIME 'OLD SYSTEM' STUDENTS IN 2013/14

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

Assessments will be calculated as follows:

Household income less than £23,660 :	no contribution
Household income of £23,660 :	contribution of £45
Household income of £23,661 or more:	contribution of £45 plus £1 for each additional £9.27 of 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 E6: ASSESSMENT OF HOUSEHOLD CONTRIBUTION IN 2013/14 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 F.

SECTION F: SUPPLEMENTARY LOANS AND GRANTS FOR LIVING COSTS IN 2013/14 (Available to all full-time students)

Current system students who were new entrants in 2012/13 from September 2012 onwards and current system students who are new entrants in **2013/14** (i.e. all 2012 cohort students) should be assessed for means tested supplementary support in accordance with **table A8**.

Current system students who were new entrants in **2009/10** or **2010/11**, **2011/12** or **August 2012** and who are continuing on their course in **2013/14** should be assessed for means-tested supplementary support in accordance with **Table B14**;

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

Current system students who were new entrants in **2006/07** or **2007/08** (and entrants to Higher Education in **2009/10**, **2010/11**, **2011/12** or **August 2012** who studied on a previous course starting before September 2008) should be assessed for all means-tested support in accordance with **Table D13**;

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

TABLE F1: LONG COURSES 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 F2: 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 G2.

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

F3: GRANT IN RESPECT OF AN ADULT DEPENDANT

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

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

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

F4: GRANT TOWARDS CHILDCARE COSTS ("CHILDCARE GRANT") (where applicable)

The amount of childcare grant payable in 2013/14 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.

Where a childcare provider has not been identified, the amount of childcare grant payable in 2013/14 will be based on 85% of actual childcare costs, subject to a maximum grant of **£115** per week. This lower rate payment will be made until details of the childcare provider have been submitted but subject to a maximum of one academic quarter (usually a term)

F5: THE PARENTS LEARNING ALLOWANCE

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

F6: TRAVEL GRANTS

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

F7: DISREGARDS TO BE USED IN 2013/14 WHEN CALCULATING THE AMOUNT OF GRANTS FOR DEPENDANTS (i.e. Adult Dependants’ Grant, Childcare Grant and Parents’ Learning Allowance) PAYABLE TO AN ELIGIBLE STUDENT

New students starting a course on or after 1 August 2013

DEPENDANTS	THRESHOLD
Eligible student has no dependent child	6,159
Eligible student is <u>not</u> a lone parent and has one dependent child	8,473
Eligible student is <u>not</u> a lone parent and has more than one dependent child	9,627
Eligible student is a lone parent and has one dependent child	9,627
Eligible student is a lone parent and has more than one dependent child	10,792

Students starting a course before 1 August 2013*	
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

*This includes students:

- i) transferring to the current full-time course on or after 1 August 2013 from a previous full-time course starting before 1 August 2013.
- ii) starting a full-time 'end-on' course on or after 1 August 2013.
- iii) starting a full-time course on or after 1 August 2013 immediately after (disregarding an intervening vacation) a lower-level full-time course starting on or after 1 September 2012, having achieved a qualification.

SECTION G: SUPPORT AVAILABLE IN 2013/14 TO (i) PART-TIME STUDENTS WHO WERE NEW ENTRANTS IN 2012/13 FROM

SEPTEMBER 2012 ONWARDS AND (ii) PART_TIME STUDENTS WHO ARE NEW ENTRANTS IN 2013/14

G1: TUITION SUPPORT

Part-time entrants to courses at **publicly funded institutions** in 2012/13 onwards and part-time new entrants to courses at **publicly funded institutions** in 2013/14 will be able to apply for a **non means-tested tuition loan** of up to **£6,750** in 2013/14, depending upon the actual tuition charge for their course*.

Part-time new entrants to courses at **privately funded institutions** in 2012/13 from September 2012 onwards and part-time new entrants to courses at **privately funded institutions** in 2013/14 will be able to apply for a **non means-tested tuition loan** of up to **£4,500** in 2013/14, depending upon the actual tuition charge for their course*.

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

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

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

(*pro-rated to the intensity of the course)

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

ACCESS AGREEMENTS AND THE NATIONAL SCHOLARSHIP PROGRAMME FOR PART-TIME COURSES

Publicly funded institutions that intend to charge more than the basic annual amount for tuition for part-time courses starting on or after 1 September 2012 (£4,500 for 2013/14) must have an Access Agreement approved by the Director for Fair Access to Higher Education. Access Agreements describe the arrangements that each institution has in place to promote access for students from low-income or other under-represented groups through outreach activities as well as the financial help that the institution will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular institution.

Regulations covering the maximum basic (£4,500) and higher (£6,750) part-time tuition charges will, subject to Parliamentary approval, come into force on 1 September 2012.

Institutions that require an Access Agreement must also participate in the new **National Scholarship Programme (NSP)**. The National Scholarship Programme, which started in autumn 2012, helps some of the least well-off students from families with incomes no greater than £25,000 a year by providing extra support for the cost of going to university. Each university designs its own NSP arrangements and eligibility criteria to decide who to help from amongst this broad group. Through the NSP, scholarships worth at least £3,000 are available to eligible full-time students, **with pro-rata awards for part-time learners**. Institutions can design the support they offer through the NSP from a menu including fee waivers or discounts; a free foundation year; discounted accommodation or other institutional service; and a financial scholarship or bursary, capped at £1,000.

Institutions have been asked to ensure that information regarding the NSP is readily available to eligible students and published on their website.

Help from the National Scholarship Programme is in addition to any support that the student may receive from the Government's statutory student support arrangements.

SECTION H: SUPPORT AVAILABLE IN 2013/14 TO (i) PART-TIME STUDENTS WHO STARTED THEIR COURSES BEFORE SEPTEMBER 2012 AND (ii) FULL-TIME DISTANCE LEARNING STUDENTS WHO STARTED THEIR COURSES BEFORE SEPTEMBER 2012

H1: TUITION SUPPORT

Figures for single students with no children. Students undertaking full-time distance learning courses are eligible to apply for the 75% Fee Grant rate.	
Income	Entitlement
Below £16,845	<p>Full course grant of £275.</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 – £845. • Course equivalent to 60% to 74% of a full-time course – £1,015. • Course equivalent to 75% or more of a full-time course – £1,270.
£16,845	<p>Full course grant of £275</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 – £795. • Course equivalent to 60% to 74% of a full-time course – £965. • Course equivalent to 75% or more of a full-time course – £1,220.
£16,846 to £25,419	Full course grant of £275.

	<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 – £795 less £1 for every £11.51 of income (before tax) over £16,845. • Course equivalent to 60% to 74% of a full-time course – £965 less £1 for every £9.37 of income (before tax) over £16,845. • Course equivalent to 75% or more of a full-time course – £1,220 less £1 for every £7.33 of income (before tax) over £16,845.
£25,420	Full course grant of £275. £50 fee grant. (This applies no matter how intensive the course is.)
£25,421 to £26,029	Full course grant of £275. No fee grant
£26,030 to £28,064	Course grant of £275 less £1 for every £9.05 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 £2,000 for a partner (where counted), £2,000 for the first dependent child, and £1,000 for each subsequent child.

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

H2: COURSE GRANT

Part-time students who started their courses before September 2012 are eligible for a grant of up to **£275** 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 £9.05 of reckonable income above £26,030. Course grant is not linked to the intensity rate at which a part-time student studies their course.

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

ALLOWANCE	MAXIMUM AMOUNT
Non-medical personal helper	15,390*
Major items of specialist	5,161

equipment	
Other disability-related expenditure	1,293*

(*pro-rated to the intensity of the course)

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

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

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

SECTION I: SUPPORT AVAILABLE IN 2013/14 TO (i) FULL-TIME DISTANCE LEARNING STUDENTS WHO STARTED THEIR COURSES IN 2012/13 FROM SEPTEMBER 2012 ONWARDS AND (ii) NEW FULL-TIME DISTANCE LEARNING STUDENTS STARTING THEIR COURSES IN 2013/14

I1: TUITION SUPPORT

Full-time distance learning entrants to courses at **publicly funded institutions** in 2012/13 from September 2012 onwards and new full-time distance learning entrants to courses at publicly funded institutions in 2013/14 will be able to apply for a **non means-tested tuition loan** of up to **£9,000** in 2013/14, depending upon the actual tuition charge for their course.

Full-time distance learning entrants to courses at **privately funded institutions** in 2012/13 from September 2012 onwards and new full-time distance learning entrants to courses at privately funded institutions in 2013/14 will be able to apply for a **non means-tested tuition loan** of up to **£6,000** in 2013/14, depending upon the actual tuition charge for their course.

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

ALLOWANCE	MAXIMUM AMOUNT
Non-medical personal helper	20,520

Major items of specialist equipment	5,161
Other disability-related expenditure	1,724

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

ACCESS AGREEMENTS AND THE NATIONAL SCHOLARSHIP PROGRAMME

Publicly funded institutions that intend to charge more than the basic annual amount for full-time distance learning courses starting on or after 1 September 2012 (£6,000 in 2013/14) must have an **Access Agreement** approved by the Director of Fair Access to Higher education. Access Agreements describe the arrangements that each institution has in place to promote access for students from low-income or other under-represented groups through outreach activities as well as the financial help that the institution will provide for such students. Eligibility criteria and types and amounts of support available vary according to the particular institution. Regulations covering the maximum basic (£6,000) and higher (£9,000) full-time tuition charges came into force on 1 September 2012.

Institutions that require an Access Agreement must also participate in the new **National Scholarship Programme (NSP)**. The National Scholarship Programme, which started in autumn 2012, helps some of the least well-off students from families with incomes no greater than £25,000 a year by providing extra support for the cost of going to university. Each institution designs its own NSP arrangements and eligibility criteria to decide who to help from amongst this broad group. Through the NSP, scholarships worth at least £3,000 will be available to eligible full-time students, with pro-rata awards for part-time learners. Institutions can design the support they offer through the NSP from a menu including fee waivers or discounts; a free foundation year; discounted accommodation or other institutional service; and a financial scholarship or bursary, capped at £1,000.

Institutions have been asked to ensure that information regarding the NSP is readily available to eligible students and published on their websites.

Help from the National Scholarship Programme is in addition to any support that the student may receive from the Government's statutory student support arrangements.

Annex G

CALCULATION OF LONG COURSES LOAN

Regulation 81 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 101 days	15 weeks
45 weeks and over	102 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.

MT: means tested

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.
- 2012 cohort students - £42,875 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 - 9

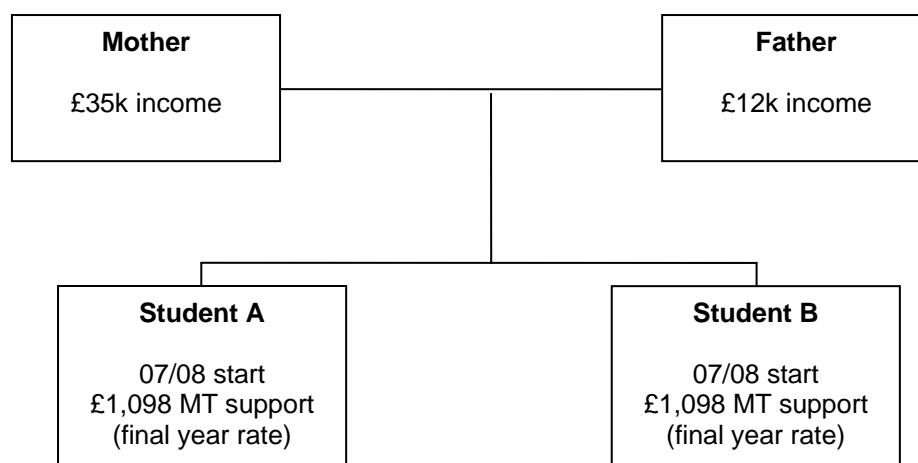
2012 cohort students only

Case Studies 10 - 16

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**

$£47,000 - £1,130$ (disregard for other eligible student) = $£45,870$

Students A and B

$£45,870 - £39,796$ income threshold = **£6,074**

Contribution rate is £1 for every £9.27 above the income threshold:

$£6,074 / 9.27 =$ **£655** contribution

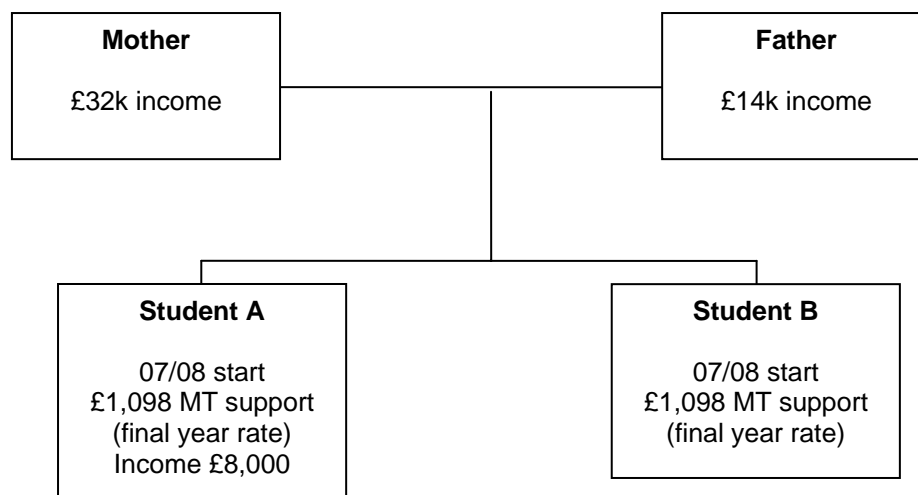
Contribution is split between the students and applied as follows:

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

Each student is entitled to **£771** means tested support.

Case Study 2

Two students who both started in 2007/08, one student has income. Both are in their final year.



Parental contribution

Student A and B

Parental income = **£44,870** (£46,000 less £1,130 disregard for an additional eligible student)

£44,870 - £39,796 income threshold = **£5,074**

Contribution rate is £1 for every £9.27 above the income threshold:

£5,074 / 9.27 = £547

Student A's contribution (applied to Student A only)

Total household income, including student's income: £44,870 + £8,000 = £52,870.

Deduct the income threshold and any parental income above the income threshold

£52,870 - (£39,796 + £5,074) = £8,000

Contribution rate is £1 for every £9.27 above the income threshold:

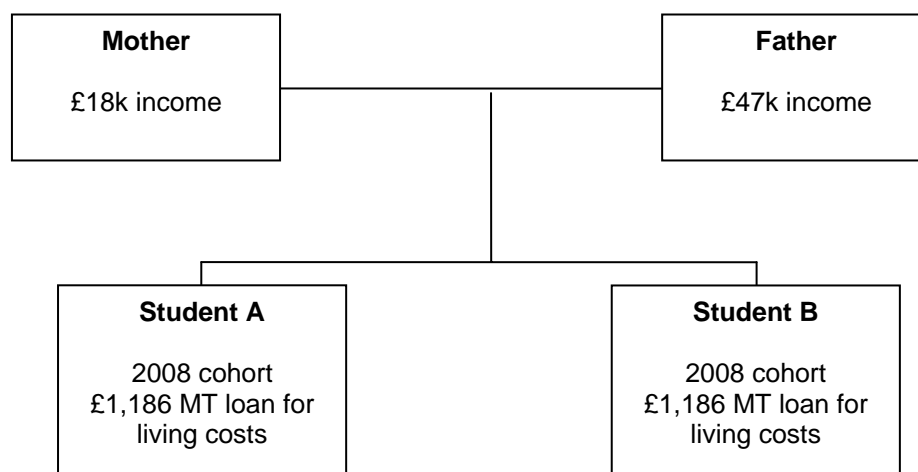
£8,000 / 9.27 = £862

	Student A	Student B
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	£1,098 - £273 = £825

Student B is entitled to **£825** means tested support.

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:

Household income = **£63,870** (£65,000 less £1,130 disregard for an additional eligible student)

£63,870 - £61,062 income threshold = **£2,808**

Contribution rate is £1 for every £9.27 above the income threshold:

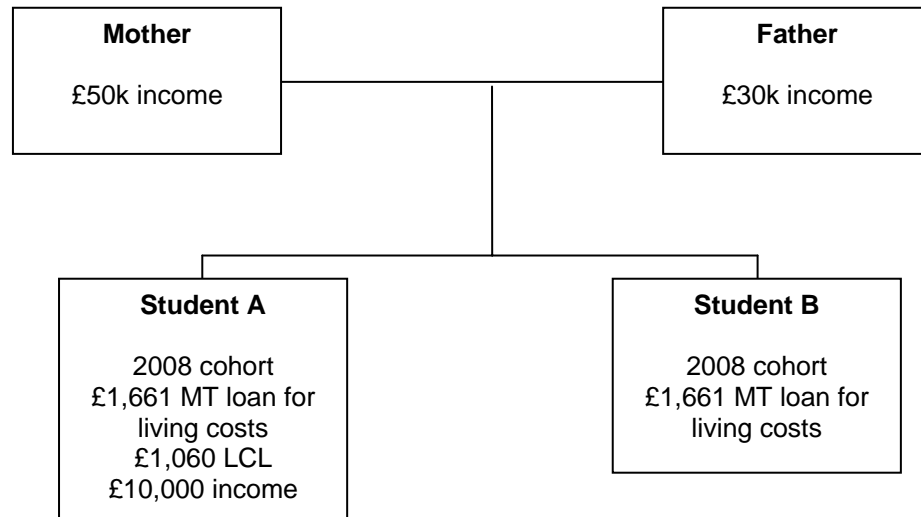
£2,808 / £9.27 = **£302**

	Student A	Student B
Parental contribution (means tested loan for living costs)	£151	£151
Means tested loan for living costs remaining	£1,186 - £151 = £1,035	£1,186 - £151 = £1,035

Each student is entitled to **£1,035** means tested support.

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

$£80,000 - £1,130$ (disregard for other eligible student) = $£78,870$

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

$£78,870 - £39,796$ income threshold = $£39,074$

Contribution rate is £1 for every £9.27 above the income threshold:

$£39,074 / £9.27 = \mathbf{£4,215}$

Contribution to means tested loan for living costs:

$£78,870 - £61,062$ income threshold = $£17,808$

Contribution rate is £1 for every £9.27 above the income threshold:

$£17,808 / £9.27 = \mathbf{£1,921}$

Student A's personal contribution

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

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

Contribution rate is £1 for every £9.27 above the income threshold:

$£49,074 / £9.27 = £5,293$

$£5,293 - £4,215$ (parental contribution) = $\mathbf{£1,078}$

Contribution to means tested loan for living costs:

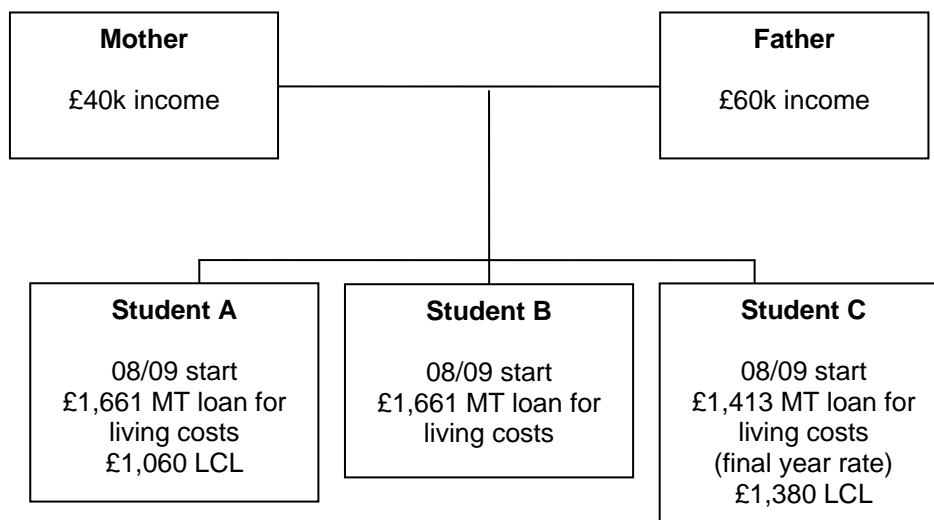
$(78,870 + £10,000) - £61,062$ income threshold = £27,808

Contribution rate is £1 for every £9.27 above the income threshold:

$£27,808 / £9.27 = £2,999$

$£2,999 - £1,921$ (parental contribution) = **£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

$£100,000 - £2,260$ (disregard for other eligible students) = $£97,740$

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

$£97,740 - £39,796$ income threshold = $£57,944$

Contribution rate is £1 for every £9.27 above the income threshold:

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

Contribution to means tested loan for living costs:

$£97,740 - £61,062$ income threshold = $£36,678$

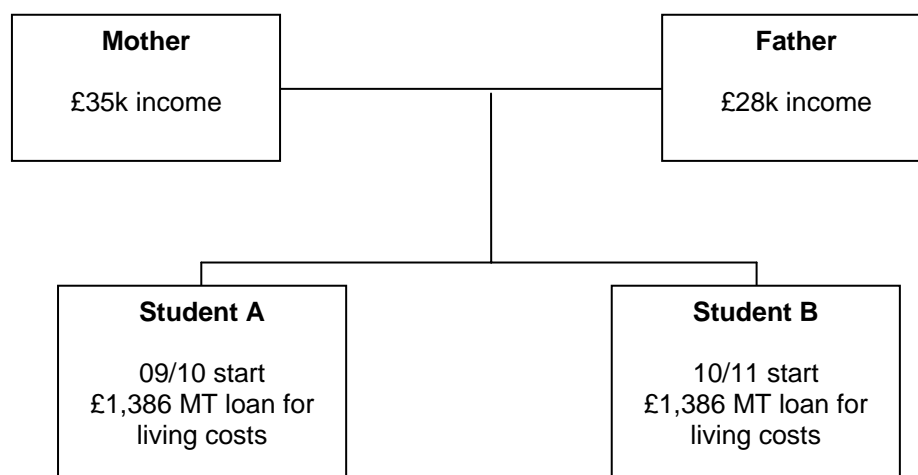
Contribution rate is £1 for every £9.27 above the income threshold:

$£36,678 / £9.27 = \mathbf{£3,956}$

	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

$£63,000 - £1,130$ (disregard for other eligible student) = $£61,870$

Contribution to means tested loan for living costs:

$£61,870 - £50,778$ income threshold = $£11,092$

Contribution rate is £1 for every £5 above the income threshold:

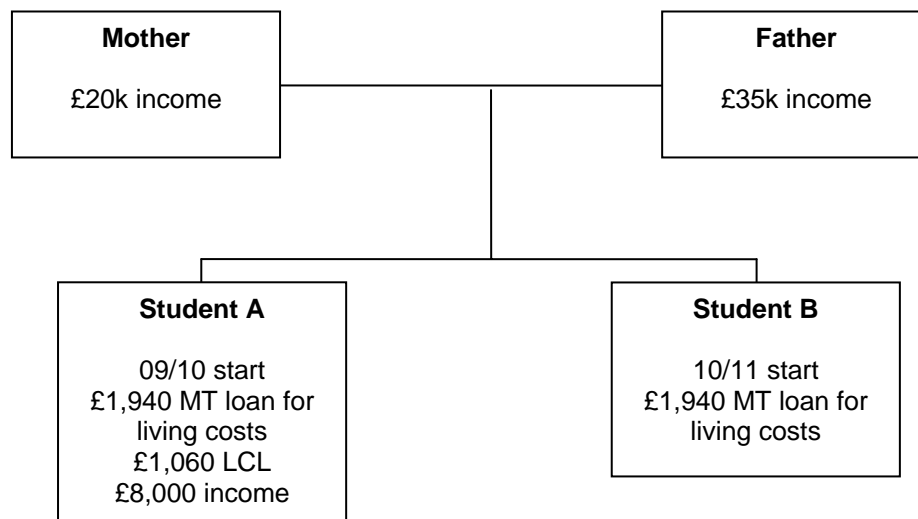
$£11,092 / £5 = \mathbf{£2,218}$

	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.



Parental contribution

$£55,000 - £1,130$ (disregard for other eligible student) = $£53,870$

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

$£53,870 - £39,796$ income threshold = $£14,074$

Contribution rate is £1 for every £9.27 above the income threshold:

$£14,074 / £9.27 = \mathbf{£1,518}$

Contribution to means tested loan for living costs:

$£53,870 - £50,778$ income threshold = $£3,092$

Contribution rate is £1 for every £5 above the income threshold:

$£3,092 / £5 = \mathbf{£618}$

Student A's personal contribution

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

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

Contribution rate is £1 for every £9.27 above the income threshold:

$£22,074 / £9.27 = £2,381$

$£2,381 - £1,518$ (parental contribution) = $\mathbf{£863}$

Contribution to means-tested loan for living costs:

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

Contribution rate is £1 for every £5 above the income threshold:

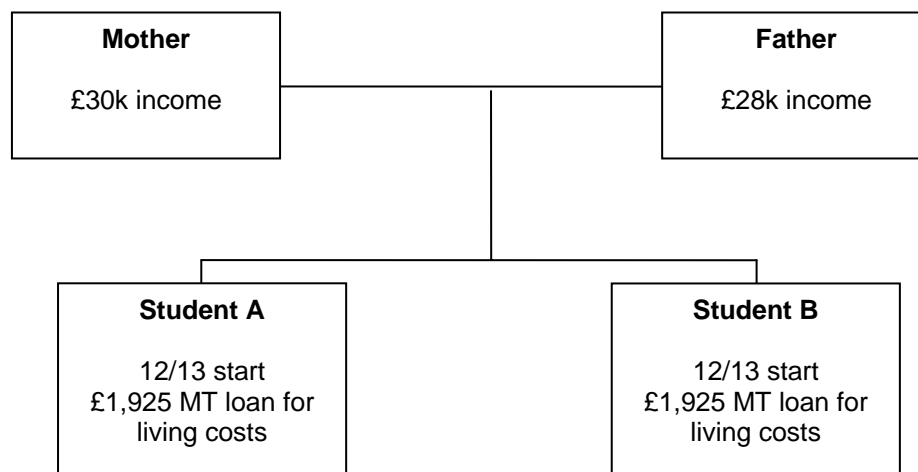
$£11,092 / £5 = £2,218$

$£2,218 - £618$ (parental contribution) = **£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 loan for living costs; both are 2012 cohort students as they started after 1 September 2012.

Student A and B parental contribution

$£58,000 - £1,130$ (disregard for additional eligible student) = $£56,870$

Contribution to means tested loan for living costs:

$£56,870 - £42,875$ income threshold = $£13,995$

Contribution rate is £1 for every £10 above the income threshold:

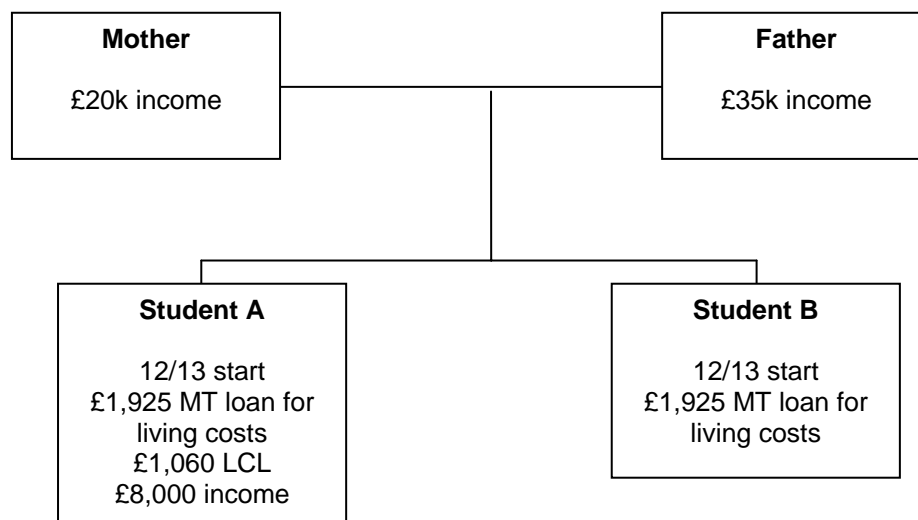
$£13,995 / £10 = £1,399$

	Student A	Student B
Parental contribution (means tested loan for living costs)	£669	£669
Means tested loan for living costs remaining	£1,226	£1,226

Contribution of £1,399 is applied to each student's means tested loans for living costs, leaving each with £1,226 means tested loan.

Case Study 9

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 2012 cohort students as they started after 1st September 2012.



Parental contribution

$£55,000 - £1,130$ (disregard for additional eligible student) = $£53,870$

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

$£53,870 - £39,796$ income threshold = $£14,074$

Contribution rate is £1 for every £9.27 above the income threshold:

$£14,074 / £9.27 = \mathbf{£1,518}$

Contribution to means tested loan for living costs:

$£53,870 - £42,875$ income threshold = $£10,995$

Contribution rate is £1 for every £10 above the income threshold:

$£10,995 / £10 = \mathbf{£1,099}$

Student A's personal contribution

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

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

Contribution rate is £1 for every £9.27 above the income threshold:

$£22,074 / £9.27 = £2,381$

$£2,381 - £1,518$ parental contribution = $\mathbf{£863}$

Contribution to means tested loan for living costs:

$(£53,870 + £8,000) - £42,875$ income threshold = £18,995

Contribution rate is £1 for every £10 above the income threshold:

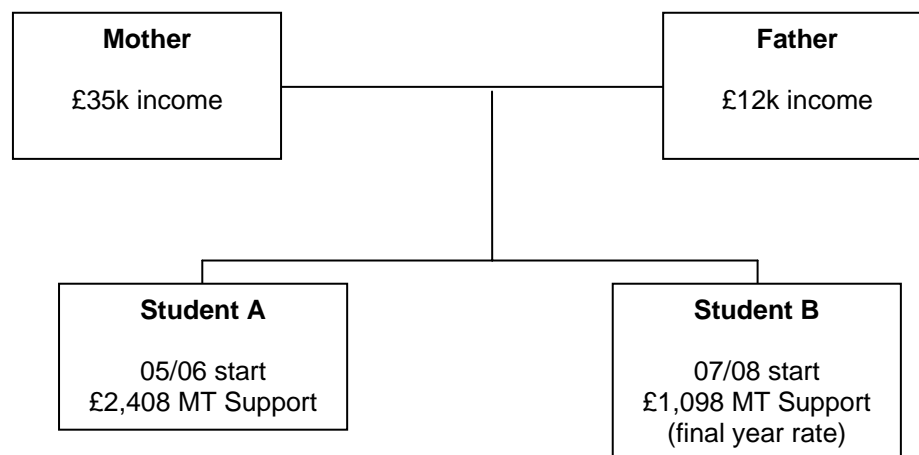
$£18,995 / £10 = £1,899$

$£1,899 - £1,099$ parental contribution = **£800**

	Student A	Student B
Parental contribution (supp. means tested products)	£759	759
Student A's contribution (supp. means tested products) (£1,060 – £759)	£301	-
Parental contribution (means tested loan for living costs)	£549	£549
Student A's contribution (means tested loan for living costs)	£800	-
Means tested support remaining	£1,925 – (£549 + £800) = £576 MT loan for living costs £0 LCL	£1,925 - £549 = £1,376 MT loan for living costs

Case study 10

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.

**Parental contribution**

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

Student A

£45,870 - £23,660 income threshold = £22,210

Contribution rate is £1 for every £9.27 above the income threshold, plus £45:

$(£22,210 / 9.27) + £45 = \mathbf{£2,440}$

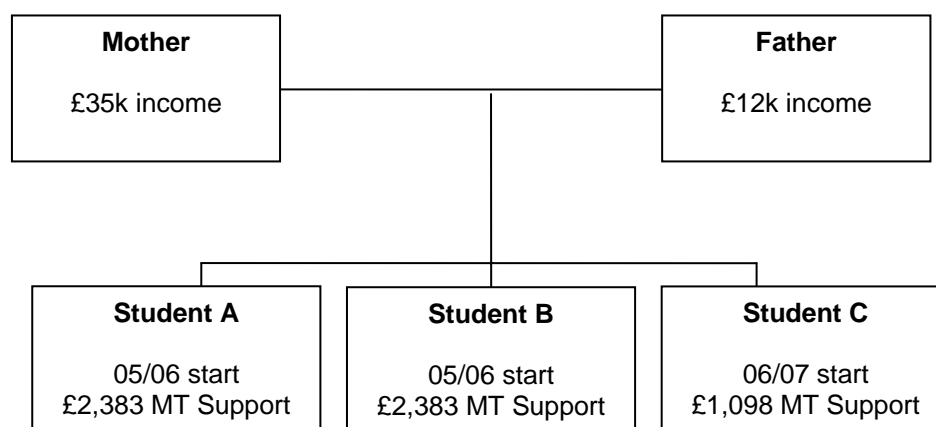
Student B

£45,870 - £39,796 income threshold = £6,074

Contribution rate is £1 for every £9.27 above the income threshold:

$£6,074 / 9.27 = \mathbf{£655}$

	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 11**Two 2005/06 starters and one 2006/07 starter****Parental contribution**

£47,000 - £2,260 (disregard for additional eligible students) = £44,740

Students A and B

£44,740 - £23,660 income threshold = £21,080

Contribution rate is £1 for every £9.27 above the income threshold, plus £45:

$(£21,080 / 9.27) + £45 = \mathbf{£2,319}$

Student C

£44,740 - £39,796 income threshold = £4,944

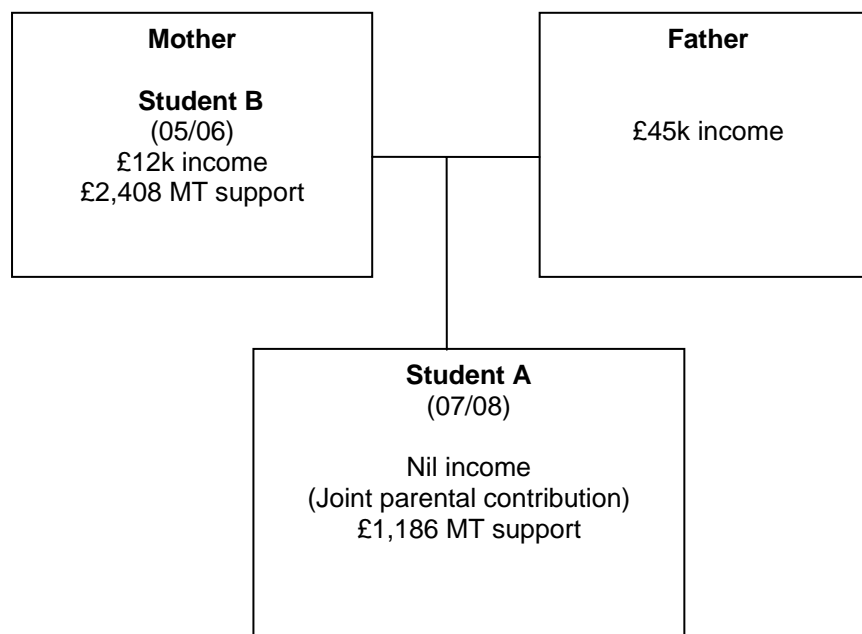
Contribution rate is £1 for every £9.27 above the income threshold:

$£4,944 / 9.27 = £533.$

	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 12

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

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

Student A

£55,870 - £39,796 income threshold = £16,074

Contribution rate is £1 for every £9.27 above the income threshold:

£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 income threshold = £980

Contribution rate is £1 for every £9.27 above the income threshold, plus £45:

(£980 / 9.27) + 45 = £150

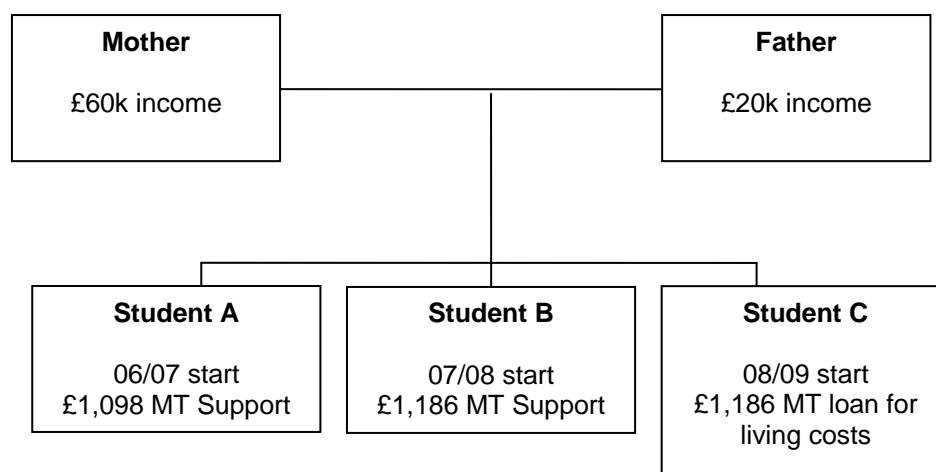
Total means tested support is £2,408 - £150 = £2,258.

Means tested support (Student A)	£1,186
Apply contribution	£1,733
Student A's remaining means tested support	£0

Unspent contribution	£547
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Case study 13

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**

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

Student A and B

£77,740 - £39,796 income threshold = £37,944

Contribution rate is £1 for every £9.27 above the income threshold:

£37,944 / 9.27 = £4,093.

Student C

£77,740 - £61,062 income threshold = £16,678

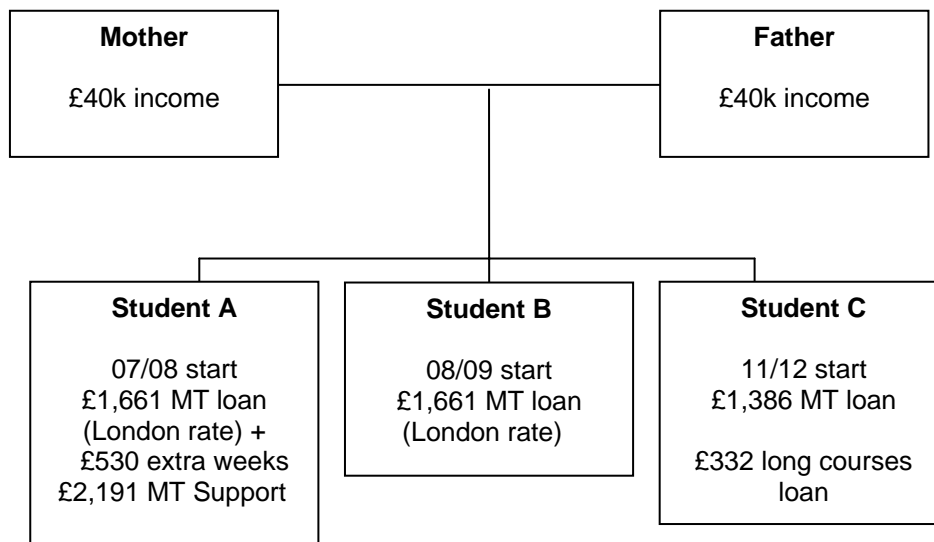
Contribution rate is £1 for every £9.27 above the income threshold:

£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 14

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**

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

Student A

£77,740 - £39,796 income threshold = £37,944

Contribution rate is £1 for every £9.27 above the income threshold:

£37,944 / 9.27 = £4,093.

Student B (contribution to loan for living costs)

£77,740 - £61,062 income threshold = £16,678

Contribution rate is £1 for every £9.27 above the income threshold:

£16,678 / 9.27 = £1,799

Student C (contribution to loan for living costs)

£77,740 - £50,778 income threshold = £26,962

Contribution rate is £1 for every £5 above the income threshold:

£26,962 / 5 = £5,392

Student C (contribution to supplementary means tested support)

£77,740 - £39,796 income threshold = £37,944

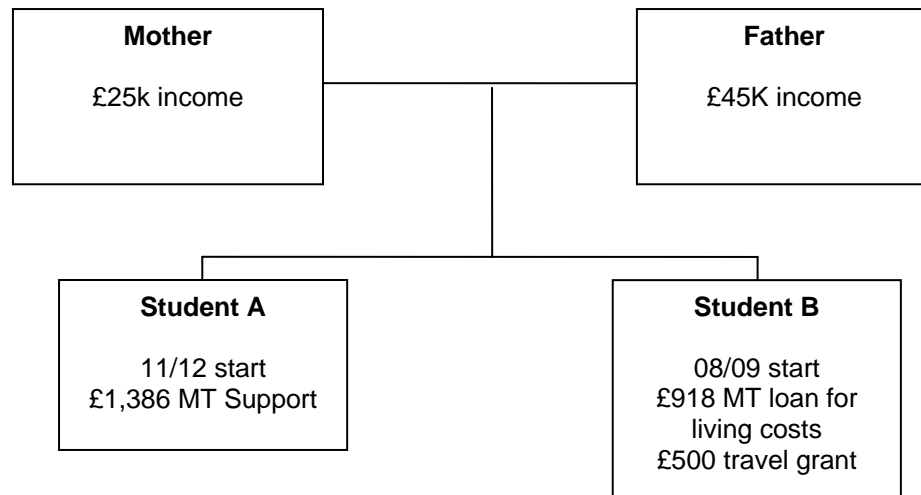
Contribution rate is £1 for every £9.27 above the income threshold:

$$£37,944 / 9.27 = \mathbf{£4,093}$$

	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 (lcl)
MT support remaining	£827	£1,062	£0 loan for living costs £0 long courses loan

Case study 15

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**

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

Student A

$£68,870 - £50,778$ income threshold = $£18,092$

Contribution rate is £1 for every £5 above the income threshold:

$£18,092 / 5 = £3,618$

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

$£68,870 - £61,062$ income threshold = $£7,808$.

Contribution rate is £1 for every £9.27 above the income threshold:

$£7,808 / 9.27 = £842$

Contribution to supplementary means tested support

$£68,870 - £39,796$ income threshold = $£29,074$

Contribution rate is £1 for every £9.27 above the income threshold:

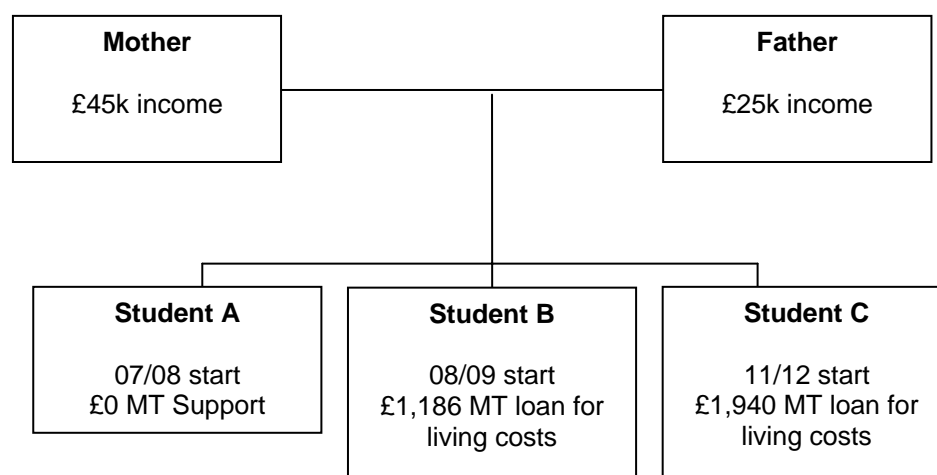
$£29,074/9.27 = \mathbf{£3,136}$

	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 16

Three students, one 2007/08 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

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

Student B

$£67,740 - £61,062$ income threshold = $£6,678$

Contribution rate is £1 for every £9.27 above the income threshold:

$£6,678 / 9.27 = \mathbf{£720}$

Student C

$£67,740 - £50,778$ income threshold = $£16,962$

Contribution rate is £1 for every £5 above the income threshold:

$£16,962 / 5 = \mathbf{£3,392}$

	Student A	Student B	Student C
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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 support remaining	£0	£946	£810