

THE DEPARTMENT FOR BUSINESS, INNOVATION, AND SKILLS
LOAN, GRANT AND TUITION CHARGE RATES FOR ACADEMIC YEAR 2014/15

**MEMORANDUM: SUPPORT AVAILABLE UNDER THE
EDUCATION (STUDENT SUPPORT) REGULATIONS for 2014/15**

All figures shown are in pounds sterling.

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 2014/15 Academic Year are expected to be laid before Parliament in Summer 2013 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 as amended covering the 2013/14 Academic Year, but the provisions covered in this Memorandum will continue to apply in 2014/15.

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

Section A (pages 2 – 9): Basic support available in 2014/15 to (i) current system full-time students who were new entrants to higher education in 2012/13 from September 2012 onwards or in 2013/14 and (ii) new full-time entrants in 2014/15 (tuition support, loan for living costs, maintenance grant / special support grant).

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

Section B (pages 10 -24): Basic support available in 2014/15 to eligible 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 2014/15 (tuition support, loan for living costs, maintenance grant / special support grant).

Section C (pages 25 - 38): Basic support available in 2014/15 to eligible current system full-time students who were new entrants to higher education in 2008/09 and who are continuing on their course in 2014/15 (tuition support, loan for living costs, maintenance grant / special support grant).

Section D (pages 39 - 51): Basic support available in 2014/15 to current system full-time students who were (i) new entrants to higher education in 2006/07 or 2007/08 (tuition support, loan for living costs, maintenance grant / special support grant) and (ii) entrants to higher education in 2009/10, 2010/11, 2011/12 or August 2012 who studied on a previous course starting before September 2008.

Section E (pages 52 - 56): Basic support available in 2014/15 to old system full-time students (tuition support, loan for living costs, higher education grant).
In general terms this covers students who started their courses before 1st September 2006, gap year students who entered before 1st September 2007, students on certain end-on courses and certain students who have transferred courses.

Section F (pages 57 - 59): Supplementary loans and grants for living costs available in 2014/15 to all full-time students; and information on income disregards used in the Dependents' Grant calculation. (This section includes the postgraduate DSA.)

Section G (page 60 -61): Support available in 2014/15 to part-time students who (i) were new entrants to higher education in 2012/13 from September 2012 onwards or in 2013/14 and are continuing students in 2014/15 (ii) are new entrants in 2014/15.

Section H (pages 62 - 63): Support available in 2014/15 to part-time students and full-time distance learning students who started their courses before September 2012 and are continuing students in 2014/15.

Section I (page 64 -65): Support available in 2014/15 to (i) full-time distance learning students who were new entrants to higher education in 2012/13 from September 2012 onwards or in 2013/14 and are continuing students in 2014/15 and (ii) are new entrants in 2014/15.

SECTION A: BASIC SUPPORT AVAILABLE IN 2014/15 FOR 2012 COHORT STUDENTS: CURRENT SYSTEM STUDENTS WHO (i) WERE NEW ENTRANTS IN 2012/13 FROM SEPTEMBER 2012 ONWARDS OR IN 2013/14 OR (ii) ARE NEW ENTRANTS IN 2014/15.

TABLE A1: BASIC LOAN FOR LIVING COSTS

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich years)	REDUCED LOANS (NHS Bursary Years)	MAIN LOANS
Parental home	1,761	1,744	4,418
London	3,295	3,263	7,751
Elsewhere	2,347	2,324	5,555
Overseas	2,807	2,324	6,600
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS		MAIN LOANS
Parental home	1,337	1,324	4,060
London	2,522	2,498	7,059
Elsewhere	1,829	1,811	5,166
Overseas	2,051	1,811	5,736

Notes:

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

All eligible 2012 cohort students 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 2014/15.

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

(i) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate;

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

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

FULL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED (65%)	INCOME ASSESSED (35%)
Parental home	4,418	2,871	1,547
London	7,751	5,038	2,713
Elsewhere	5,555	3,610	1,945
Overseas	6,600	4,290	2,310
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON INCOME ASSESSED (65%)	INCOME-ASSESSED (35%)
Parental home	4,060	2,639	1,421
London	7,059	4,588	2,471
Elsewhere	5,166	3,357	1,809
Overseas	5,736	3,728	2,008

A3: SUPPORT FOR TUITION

2012 cohort students at publicly funded institutions will be able to apply for a **non means-tested tuition loan** of up to **£9,000** in 2014/15 depending upon the actual tuition charge for their course.

2012 cohort students at privately funded institutions 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 entrants to courses at HEIs in Scotland, Wales and Northern Ireland whose course began in August 2012 are eligible for a tuition loan of up to £9,000, but will 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 (for 2012 cohort students studying at institutions in England).

The maximum tuition charge payable in 2014/15, and the maximum tuition loan entitlement, for the final year of a course that requires less than 15 weeks attendance will be **£4,500** for courses at **publicly funded institutions**. The maximum tuition loan entitlement for courses at **privately funded institutions** in this situation will be **£3,000**

The maximum tuition charge payable in 2014/15, and the maximum tuition loan entitlement, for sandwich placement years where the periods of full time study are in aggregate less than 10 weeks, will be **£1,800** for courses at **publicly funded institutions**. The maximum tuition loan entitlement for courses at **privately funded institutions** in this situation will be **£1,200**.

The maximum tuition charge payable in 2014/15 and the maximum tuition loan entitlement for (i) a study or work placement year under the Erasmus Scheme or (ii) study years at overseas institutions outside the Erasmus Scheme where the periods of full-time study at the UK institution are in aggregate less than 10 weeks, will be a maximum of **£1,350** for courses at **publicly funded institutions**. The maximum tuition loan entitlement for courses at **privately funded institutions** in this situation

will be **£900**.

Maximum Tuition Loans in Special Cases for English domiciled 2012 cohort students who are studying in Scotland, Wales and Northern Ireland

English domiciled 2012 cohort students who are studying at institutions in Wales in 2014/15, will be entitled to apply for the same maximum tuition loans as students studying at HEIs in England. English domiciled 2012 cohort students studying in Northern Ireland in 2014/15 will be entitled to apply for the following tuition loans where these differ from the support package available for study in England and Wales:

The maximum tuition loan entitlement for sandwich placement years where the periods of full time study are in aggregate less than 10 weeks, will be **£4,500** for courses at **publicly funded institutions**. The maximum tuition loan entitlement for courses at **privately funded institutions** will be **£3,000**.

The maximum tuition loan entitlement for study years at overseas institutions outside the Erasmus Scheme where the periods of full-time study at the UK institution are in aggregate less than 10 weeks, will be a maximum of **£4,500** for courses at **publicly funded institutions**. The maximum tuition loan entitlement for courses at **privately funded institutions** will be **£3,000**.

2012 cohort students undertaking Erasmus study or work placement years in Northern Ireland in 2014/15 will be ineligible for a tuition loan as the Erasmus fee waiver will continue to apply.

Arrangements for English Domiciled Students studying in Scotland have not yet been confirmed.

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 2014/15, will be able to apply for:

- (1) A means-tested maintenance or special support grant of up to **£3,387**;
- (2) The basic loans for living costs shown in Table A1, **35%** of which will be subject to income assessment (Table A2).

Table A5 applies to 2012 cohort students in 2014/15 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 2014/15) 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) tuition charges for full-time courses came 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 helps 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. Institutions are responsible for making payments to students in respect of help provided through their Access Agreement, including the NSP.

**A5: MAINTENANCE GRANT AND LOAN ENTITLEMENT FOR 2012 COHORT STUDENTS:
ILLUSTRATIVE LEVELS OF INCOME**

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS(£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £4,418 (*)	
25,000	0	3,387	2,725	6,112
30,000	0	2,441	3,198	5,639
35,000	0	1,494	3,671	5,165
40,000	0	547	4,145	4,692
42,620	0	50	4,393	4,443
42,875	0	0	4,418	4,418
45,000	214	0	4,204	4,204
50,000	719	0	3,699	3,699
55,000	1,224	0	3,194	3,194
58,195	1,547	0	2,871 (+)	2,871
60,000	1,547	0	2,871	2,871
Student studying in London			Maximum £7,751 (*)	
25,000	0	3,387	6,058	9,445
30,000	0	2,441	6,531	8,972
35,000	0	1,494	7,004	8,498
40,000	0	547	7,478	8,025
42,620	0	50	7,726	7,776
42,875	0	0	7,751	7,751
45,000	214	0	7,537	7,537
50,000	719	0	7,032	7,032
55,000	1,224	0	6,527	6,527
60,000	1,729	0	6,022	6,022
65,000	2,234	0	5,517	5,517
69,743	2,713	0	5,038 (+)	5,038
70,000	2,713	0	5,038	5,038
Student studying outside London			Maximum £5,555 (*)	
25,000	0	3,387	3,862	7,249
30,000	0	2,441	4,335	6,776
35,000	0	1,494	4,808	6,302
40,000	0	547	5,282	5,829
42,620	0	50	5,530	5,580
42,875	0	0	5,555	5,555
45,000	214	0	5,341	5,341
50,000	719	0	4,836	4,836
55,000	1,224	0	4,331	4,331
60,000	1,729	0	3,826	3,826
62,132	1,945	0	3,610 (+)	3,610
65,000	1,945	0	3,610	3,610

(*) 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 £3,387. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £5.28 of household income above £25,000, up to a household income of £42,620 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,620, no grant is payable.

Students with household incomes of £42,620 or less have their loan for living costs reduced by £0.50 for every £1 of Maintenance Grant awarded. Students with household incomes between £42,620 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 £9.90 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 FOR 2012 COHORT STUDENTS:
ILLUSTRATIVE LEVELS OF INCOME**

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £4,418	
25,000	0	3,387	4,418	7,805
30,000	0	2,441	4,418	6,859
35,000	0	1,494	4,418	5,912
40,000	0	547	4,418	4,965
42,620	0	50	4,418	4,468
42,875	0	0	4,418	4,418
45,000	214	0	4,204	4,204
50,000	719	0	3,699	3,699
55,000	1,224	0	3,194	3,194
58,195	1,547	0	2,871 (+)	2,871
60,000	1,547	0	2,871	2,871
Student studying in London			Maximum £7,751	
25,000	0	3,387	7,751	11,138
30,000	0	2,441	7,751	10,192
35,000	0	1,494	7,751	9,245
40,000	0	547	7,751	8,298
42,620	0	50	7,751	7,801
42,875	0	0	7,751	7,751
45,000	214	0	7,537	7,537
50,000	719	0	7,032	7,032
55,000	1,224	0	6,527	6,527
60,000	1,729	0	6,022	6,022
65,000	2,234	0	5,517	5,517
69,743	2,713	0	5,038 (+)	5,038
70,000	2,713	0	5,038	5,038
Student studying outside London			Maximum £5,555	
25,000	0	3,387	5,555	8,942
30,000	0	2,441	5,555	7,996
35,000	0	1,494	5,555	7,049
40,000	0	547	5,555	6,102
42,620	0	50	5,555	5,605
42,875	0	0	5,555	5,555
45,000	214	0	5,341	5,341
50,000	719	0	4,836	4,836
55,000	1,224	0	4,331	4,331
60,000	1,729	0	3,826	3,826
62,132	1,945	0	3,610 (+)	3,610
65,000	1,945	0	3,610	3,610

The maximum amount of the special support grant is £3,387. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £5.28 of household income above £25,000, up to a household income of £42,620 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,620, 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 £9.90 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: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR THE MEANS-TESTED ELEMENT OF THE BASIC LOAN FOR LIVING COSTS

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 £9.90 of household income until 65% of the full loan for living costs 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 household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	Student living at home	Student studying in London	Student studying outside London
		Maximum: £4,418	Maximum: £7,751	Maximum: £5,555
42,875	0	4,418	7,751	5,555
43,000	12	4,406	7,739	5,543
44,000	113	4,305	7,638	5,442
45,000	214	4,204	7,537	5,341
46,000	315	4,103	7,436	5,240
47,000	416	4,002	7,335	5,139
48,000	517	3,901	7,234	5,038
49,000	618	3,800	7,133	4,937
50,000	719	3,699	7,032	4,836
51,000	820	3,598	6,931	4,735
52,000	921	3,497	6,830	4,634
53,000	1,022	3,396	6,729	4,533
54,000	1,123	3,295	6,628	4,432
55,000	1,224	3,194	6,527	4,331
56,000	1,325	3,093	6,426	4,230
57,000	1,426	2,992	6,325	4,129
58,000	1,527	2,891	6,224	4,028
58,195	1,547	2,871 (*)	6,204	4,008
59,000	1,628	-	6,123	3,927
60,000	1,729	-	6,022	3,826
61,000	1,830	-	5,921	3,725
62,000	1,931	-	5,820	3,624
62,132	1,945	-	5,806	3,610(*)
63,000	2,032	-	5,719	-
64,000	2,133	-	5,618	-
65,000	2,234	-	5,517	-
66,000	2,335	-	5,416	-
67,000	2,436	-	5,315	-
68,000	2,537	-	5,214	-
69,000	2,638	-	5,113	-
69,743	2,713	-	5,038 (*)	-

(*) The point at which 65% of the maximum loan for living costs is reached

TABLE A8: 2012 COHORT STUDENTS: 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 household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to loan for living costs (Table A7). 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 2014/15 TO CURRENT SYSTEM STUDENTS WHO WERE NEW ENTRANTS IN 2009/10, 2010/11, 2011/12 OR IN AUGUST 2012 AND WHO ARE CONTINUING ON THEIR COURSE IN 2014/15.

TABLE B1: BASIC LOAN FOR LIVING COSTS

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich years)	REDUCED LOANS (NHS bursary years)	MAIN LOANS
Parental home	1,761	1,744	3,876
London	3,295	3,263	6,997
Elsewhere	2,347	2,324	5,000
Overseas	2,807	2,324	5,953
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS		MAIN LOANS
Parental home	1,337	1,324	3,517
London	2,522	2,498	6,370
Elsewhere	1,829	1,811	4,628
Overseas	2,051	1,811	5,176

Notes:

For 2009 cohort students, the maximum amount of main loan for living costs 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 2014/15 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 2014/15 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 2014/15. 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 2014/15;
- (ii) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate;
- (iii) Students who are eligible to apply for means-tested NHS bursaries or means tested Scottish Health Care allowances (the full year reduced overseas loan rate for these students is £2,324 and the final year reduced overseas loan rate is £1,811).

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

FULL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED (72%)	INCOME ASSESSED (28%)
Parental home	3,876	2,790	1,086
London	6,997	5,037	1,960
Elsewhere	5,000	3,600	1,400
Overseas	5,953	4,286	1,667
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON INCOME ASSESSED (72%)	INCOME-ASSESSED (28%)
Parental home	3,517	2,532	985
London	6,370	4,586	1,784
Elsewhere	4,628	3,332	1,296
Overseas	5,176	3,726	1,450

Note: Sub-section B3 below applies to publicly funded and private institutions in respect of tuition loans. Tuition caps do not apply to private institutions.

B3: SUPPORT FOR TUITION

Full-time students who started their courses in 2009/10, 2010/11, 2011/12 or in August 2012 and are continuing their courses in 2014/15, 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 courses.

Maximum Tuition Charges in Special Cases

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

- a. Courses, including sandwich courses, where a student spends a significant time during the year away from his or her institution;
- b. Courses of initial teacher training where the course started on or after 1 September 2009 but before 1 September 2010 and the student is continuing on their course in 2014/15: where the periods of full-time study are in aggregate less than 10 weeks.

Maximum Tuition Loans for English domiciled 2009 cohort students who are studying in Scotland, Wales and Northern Ireland.

English domiciled 2009 cohort students who are studying at institutions in Scotland and Wales will be entitled to apply for the same maximum tuition loans as students studying at HEIs in England. English domiciled 2009 cohort students studying in Northern Ireland will be entitled to apply for the following tuition loans where these differ from the support package available for study elsewhere in the United Kingdom.

Full-time 2009 cohort students who are continuing their courses in Northern Ireland in 2014/15, will be able to apply for a **non means-tested tuition loan** of up to **£3,685**.

The maximum tuition loan that will apply to 2009 cohort students studying in Northern Ireland where the special cases set out on page 11 apply, will be **£1,835**.

B4: SUPPORT FOR LIVING COSTS

In addition to the tuition loan, 2009 cohort students will be able to apply for:

- (1) A means-tested maintenance or special support grant of up to **£3,110**;
- (2) The basic loan for living costs shown in Table B1, **28%** of which will be subject to income assessment (Table B2).

This support package will be available for students who started full-time ITT courses in 2010/11, 2011/12 or in August 2012 and who are continuing their course in 2014/15

- (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 2014/15, 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 2009 COHORT STUDENTS.

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 2014/15, 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 2014/15.

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 2014/15, 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 2014/15.

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 2014/15 and are eligible for the maintenance grant.

Table B8 applies to students who were new entrants in 2009/10 on “Type 2” courses of initial postgraduate teacher training who are continuing on their course in 2014/15 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 2014/15 and are eligible for the maintenance grant.

Table B10 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 2014/15 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 2014/15 and are eligible for the maintenance grant.

Table B12 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 2014/15 and 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. 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 loan for living costs 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 2014/15, 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 ITT course in 2010/11, 2011/12 or in August 2012 and who are continuing their course in 2014/15, 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 2014/15 in relation to the means-tested element of the basic loan for living costs 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 2014/15 in relation to all other means-tested support (excluding maintenance grant and loan for living costs). 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 FOR 2009 COHORT STUDENTS (excluding 2009 cohort 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 2014 – see Tables B7, B9 and B11)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,876 (*)	
25,000	0	3,110	2,321	5,431
30,000	0	2,080	2,836	4,916
34,264	0	1,200	3,276	4,476
40,000	0	799	3,477	4,276
45,000	0	449	3,652	4,101
50,706	0	50	3,851	3,901
50,778	0	0	3,876	3,876
55,000	852	0	3,024	3,024
56,155	1,086	0	2,790 (+)	2,790
60,000	1,086	0	2,790	2,790
Student studying in London			Maximum £6,997 (*)	
25,000	0	3,110	5,442	8,552
30,000	0	2,080	5,957	8,037
34,264	0	1,200	6,397	7,597
40,000	0	799	6,598	7,397
45,000	0	449	6,773	7,222
50,706	0	50	6,972	7,022
50,778	0	0	6,997	6,997
55,000	852	0	6,145	6,145
60,000	1,863	0	5,134	5,134
60,480	1,960	0	5,037 (+)	5,037
65,000	1,960	0	5,037	5,037
Student studying outside London			Maximum £5,000 (*)	
25,000	0	3,110	3,445	6,555
30,000	0	2,080	3,960	6,040
34,264	0	1,200	4,400	5,600
40,000	0	799	4,601	5,400
45,000	0	449	4,776	5,225
50,706	0	50	4,975	5,025
50,778	0	0	5,000	5,000
55,000	852	0	4,148	4,148
57,708	1,400	0	3,600 (+)	3,600
60,000	1,400	0	3,600	3,600

(*) 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 £14.29 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 £4.95 by which the income exceeds £50,778 up to the point where it reaches 72% of the maximum amount of the loan for living costs (indicated at (+) in the table above).

B6: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR 2009 COHORT STUDENTS (excluding 2009 cohort 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 2014. – see Tables B8, B10 and B12)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS(£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,876	
25,000	0	3,110	3,876	6,986
30,000	0	2,080	3,876	5,956
34,264	0	1,200	3,876	5,076
40,000	0	799	3,876	4,675
45,000	0	449	3,876	4,325
50,706	0	50	3,876	3,926
50,778	0	0	3,876	3,876
55,000	852	0	3,024	3,024
56,155	1,086	0	2,790 (+)	2,790
60,000	1,086	0	2,790	2,790
Student studying in London			Maximum £6,997	
25,000	0	3,110	6,997	10,107
30,000	0	2,080	6,997	9,077
34,264	0	1,200	6,997	8,197
40,000	0	799	6,997	7,796
45,000	0	449	6,997	7,446
50,706	0	50	6,997	7,047
50,778	0	0	6,997	6,997
55,000	852	0	6,145	6,145
60,000	1,863	0	5,134	5,134
60,480	1,960	0	5,037 (+)	5,037
65,000	1,960	0	5,037	5,037
Student studying outside London			Maximum £5,000	
25,000	0	3,110	5,000	8,110
30,000	0	2,080	5,000	7,080
34,264	0	1,200	5,000	6,200
40,000	0	799	5,000	5,799
45,000	0	449	5,000	5,449
50,706	0	50	5,000	5,050
50,778	0	0	5,000	5,000
55,000	852	0	4,148	4,148
57,708	1,400	0	3,600 (+)	3,600
60,000	1,400	0	3,600	3,600

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 £14.29 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 loan for living costs. For income exceeding £50,778 the loan is reduced by £1 for every complete £4.95 by which the income exceeds £50,778 up to the point where it reaches 72% of the maximum amount of the loan for living costs (indicated at (+) in the table above).

B7: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR 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 2014/15)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,876(*)	
25,000	0	3,110	2,321	5,431
30,000	0	2,080	2,836	4,916
34,264	0	1,200	3,276	4,476
40,000	0	1,200	3,068	4,268
45,000	0	1,200	2,886	4,086
50,706	0	1,200	2,679	3,879
50,778	0	1,200	2,676	3,876
55,000	852	1,200	1,824	3,024
56,155	1,086	1,200	1,590	2,790 (+)
60,000	1,086	1,200	1,590	2,790
Student studying in London			Maximum £6,997 (*)	
25,000	0	3,110	5,442	8,552
30,000	0	2,080	5,957	8,037
34,264	0	1,200	6,397	7,597
40,000	0	1,200	6,189	7,389
45,000	0	1,200	6,007	7,207
50,706	0	1,200	5,800	7,000
50,778	0	1,200	5,797	6,997
55,000	852	1,200	4,945	6,145
60,000	1,863	1,200	3,934	5,134
60,480	1,960	1,200	3,837	5,037 (+)
65,000	1,960	1,200	3,837	5,037
Student studying outside London			Maximum £5,000 (*)	
25,000	0	3,110	3,445	6,555
30,000	0	2,080	3,960	6,040
34,264	0	1,200	4,400	5,600
40,000	0	1,200	4,192	5,392
45,000	0	1,200	4,010	5,210
50,706	0	1,200	3,803	5,003
50,778	0	1,200	3,800	5,000
55,000	852	1,200	2,948	4,148
57,708	1,400	1,200	2,400	3,600 (+)
60,000	1,400	1,200	2,400	3,600

All Type 2 ITT students will be entitled to £1,200 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 loan for living costs 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 loan for living costs is reduced by £600 and further reduced by £1 for every £27.52 by which the income exceeds £34,264.

For income exceeding £50,778, students remain entitled to a non means-tested maintenance grant of £1,200, and the amount of loan to which they are entitled is reduced by £1,200 and further reduced by £1 for every complete £4.95 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 loan for living costs, 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.

B8: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR 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 2014/15)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS(£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,876	
25,000	0	3,110	3,876	6,986
30,000	0	2,080	3,876	5,956
34,264	0	1,200	3,876	5,076
40,000	0	1,200	3,876	5,076
45,000	0	1,200	3,876	5,076
50,706	0	1,200	3,876	5,076
50,778	0	1,200	3,876	5,076
55,000	852	1,200	3,024	4,224
56,155	1,086	1,200	2,790 (+)	3,990
60,000	1,086	1,200	2,790	3,990
Student studying in London			Maximum £6,997	
25,000	0	3,110	6,997	10,107
30,000	0	2,080	6,997	9,077
34,264	0	1,200	6,997	8,197
40,000	0	1,200	6,997	8,197
45,000	0	1,200	6,997	8,197
50,706	0	1,200	6,997	8,197
50,778	0	1,200	6,997	8,197
55,000	852	1,200	6,145	7,345
60,000	1,863	1,200	5,134	6,334
60,480	1,960	1,200	5,037 (+)	6,237
65,000	1,960	1,200	5,037	6,237
Student studying outside London			Maximum £5,000	
25,000	0	3,110	5,000	8,110
30,000	0	2,080	5,000	7,080
34,264	0	1,200	5,000	6,200
40,000	0	1,200	5,000	6,200
45,000	0	1,200	5,000	6,200
50,706	0	1,200	5,000	6,200
50,778	0	1,200	5,000	6,200
55,000	852	1,200	4,148	5,348
57,708	1,400	1,200	3,600 (+)	4,800
60,000	1,400	1,200	3,600	4,800

Type 2 ITT students may be eligible for a special support grant of up to £3,110. All Type 2 ITT students who are eligible for the special support grant will receive a £1,200 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 loan for living costs. For income exceeding £50,778, the loan is reduced by £1 for every complete £4.95 by which the income exceeds £50,778 until 72% of the full loan for living costs 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.

B9: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR 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 2014/15).

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,876 (*)	
25,000	0	1,555	2,321	3,876
30,000	0	1,040	2,836	3,876
34,264	0	600	3,276	3,876
40,000	0	600	3,276	3,876
45,000	0	600	3,276	3,876
50,706	0	600	3,276	3,876
50,778	0	600	3,276	3,876
55,000	852	600	2,424	3,024
56,155	1,086	600	2,190	2,790 (+)
60,000	1,086	600	2,190	2,790
Student studying in London			Maximum £6,997 (*)	
25,000	0	1,555	5,442	6,997
30,000	0	1,040	5,957	6,997
34,264	0	600	6,397	6,997
40,000	0	600	6,397	6,997
45,000	0	600	6,397	6,997
50,706	0	600	6,397	6,997
50,778	0	600	6,397	6,997
55,000	852	600	5,545	6,145
60,000	1,863	600	4,534	5,134
60,480	1,960	600	4,437	5,037 (+)
65,000	1,960	600	4,437	5,037
Student studying outside London			Maximum £5,000 (*)	
25,000	0	1,555	3,445	5,000
30,000	0	1,040	3,960	5,000
34,264	0	600	4,400	5,000
40,000	0	600	4,400	5,000
45,000	0	600	4,400	5,000
50,706	0	600	4,400	5,000
50,778	0	600	4,400	5,000
55,000	852	600	3,548	4,148
57,708	1,400	600	3,000	3,600 (+)
60,000	1,400	600	3,000	3,600

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 £600 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 loan for living costs 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 £600, and the amount of loan to which they are entitled is reduced by £600 plus £1 for every complete £4.95 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 loan for living costs. This point is indicated by (+) in the table above.

B10: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR 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 2014/15).

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,876	
25,000	0	1,555	3,876	5,431
30,000	0	1,040	3,876	4,916
34,264	0	600	3,876	4,476
40,000	0	600	3,876	4,476
45,000	0	600	3,876	4,476
50,706	0	600	3,876	4,476
50,778	0	600	3,876	4,476
55,000	852	600	3,024	3,624
56,155	1,086	600	2,790 (+)	3,390
60,000	1,086	600	2,790	3,390
Student studying in London			Maximum £6,997	
25,000	0	1,555	6,997	8,552
30,000	0	1,040	6,997	8,037
34,264	0	600	6,997	7,597
40,000	0	600	6,997	7,597
45,000	0	600	6,997	7,597
50,706	0	600	6,997	7,597
50,778	0	600	6,997	7,597
55,000	852	600	6,145	6,745
60,000	1,863	600	5,134	5,734
60,480	1,960	600	5,037 (+)	5,637
65,000	1,960	600	5,037	5,637
Student studying outside London			Maximum £5,000	
25,000	0	1,555	5,000	6,555
30,000	0	1,040	5,000	6,040
34,264	0	600	5,000	5,600
40,000	0	600	5,000	5,600
45,000	0	600	5,000	5,600
50,706	0	600	5,000	5,600
50,778	0	600	5,000	5,600
55,000	852	600	4,148	4,748
57,708	1,400	600	3,600 (+)	4,200
60,000	1,400	600	3,600	4,200

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 £600 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 loan for living costs. For income exceeding £50,778, the loan is reduced by £1 for every complete £4.95 by which the income exceeds £50,778 until 72% of the full loan for living costs remains. This point is indicated by (+) in the table above.

B11: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR 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 2014/15).

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS(£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,876 (*)	
25,000	0	1,555	2,321	3,876
30,000	0	1,040	2,836	3,876
34,264	0	600	3,276	3,876
40,000	0	400	3,476	3,876
45,000	0	225	3,651	3,876
50,706	0	25	3,851	3,876
50,778	0	0	3,876	3,876
55,000	852	0	3,024	3,024
56,155	1,086	0	2,790 (+)	2,790
60,000	1,086	0	2,790	2,790
Student studying in London			Maximum £6,997(*)	
25,000	0	1,555	5,442	6,997
30,000	0	1,040	5,957	6,997
34,264	0	600	6,397	6,997
40,000	0	400	6,597	6,997
45,000	0	225	6,772	6,997
50,706	0	25	6,972	6,997
50,778	0	0	6,997	6,997
55,000	852	0	6,145	6,145
60,000	1,863	0	5,134	5,134
60,480	1,960	0	5,037 (+)	5,037
65,000	1,960	0	5,037	5,037
Student studying outside London			Maximum £5,000(*)	
25,000	0	1,555	3,445	5,000
30,000	0	1,040	3,960	5,000
34,264	0	600	4,400	5,000
40,000	0	400	4,600	5,000
45,000	0	225	4,775	5,000
50,706	0	25	4,975	5,000
50,778	0	0	5,000	5,000
55,000	852	0	4,148	4,148
57,708	1,400	0	3,600 (+)	3,600
60,000	1,400	0	3,600	3,600

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 £25,000 and £34,264 the maintenance grant will be reduced by £1 for every £9.70 of income above £25,000. For incomes between £34,264 and £50,706 the maintenance grant will be reduced by £1 for every £28.59 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 loan for living costs 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 £4.95 by which the income exceeds £50,778 up to the point where it reaches 72% of the maximum amount of the loan for living costs (indicated at (+) in the table above).

B12: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR 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 2014/15)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,876	
25,000	0	1,555	3,876	5,431
30,000	0	1,040	3,876	4,916
34,264	0	600	3,876	4,476
40,000	0	400	3,876	4,276
45,000	0	225	3,876	4,101
50,706	0	25	3,876	3,901
50,778	0	0	3,876	3,876
55,000	852	0	3,024	3,024
56,155	1,086	0	2,790 (+)	2,790
60,000	1,086	0	2,790	2,790
Student studying in London			Maximum £6,997	
25,000	0	1,555	6,997	8,552
30,000	0	1,040	6,997	8,037
34,264	0	600	6,997	7,597
40,000	0	400	6,997	7,397
45,000	0	225	6,997	7,222
50,706	0	25	6,997	7,022
50,778	0	0	6,997	6,997
55,000	852	0	6,145	6,145
60,000	1,863	0	5,134	5,134
60,480	1,960	0	5,037 (+)	5,037
65,000	1,960	0	5,037	5,037
Student studying outside London			Maximum £5,000	
25,000	0	1,555	5,000	6,555
30,000	0	1,040	5,000	6,040
34,264	0	600	5,000	5,600
40,000	0	400	5,000	5,400
45,000	0	225	5,000	5,225
50,706	0	25	5,000	5,025
50,778	0	0	5,000	5,000
55,000	852	0	4,148	4,148
57,708	1,400	0	3,600 (+)	3,600
60,000	1,400	0	3,600	3,600

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 £25,000 and £34,264 the special support grant will be reduced by £1 for every £9.70 of income above £25,000. For incomes between £34,264 and £50,706, the special support grant will be reduced by £1 for every £28.59 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 loan for living costs. For income exceeding £50,778 the loan is reduced by £1 for every complete £4.95 by which the income exceeds £50,778 until 72% of the full loan for living costs remains. This point is indicated by (+) in the table above.

TABLE B13: 2009 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR THE MEANS-TESTED ELEMENT OF THE BASIC LOAN FOR LIVING COSTS IN 2014/15

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 £4.95 of household income until 72% of the full loan for living costs 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 household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	Student living at home	Student studying in London	Student studying outside London
		Maximum: £3,876	Maximum: £6,997	Maximum: £5,000
50,778	0	3,876	6,997	5,000
51,000	44	3,832	6,953	4,956
52,000	246	3,630	6,751	4,754
53,000	448	3,428	6,549	4,552
54,000	650	3,226	6,347	4,350
55,000	852	3,024	6,145	4,148
56,000	1,054	2,822	5,943	3,946
56,155	1,086	2,790 (*)	5,911	3,914
57,000	1,256	-	5,741	3,744
57,708	1,400	-	5,597	3,600 (*)
58,000	1,458	-	5,539	-
59,000	1,661	-	5,336	-
60,000	1,863	-	5,134	-
60,480	1,960	-	5,037 (*)	-

(*) The point at which 72% of the maximum loan for living costs is reached

TABLE B14: 2009 COHORT STUDENTS: : ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT IN 2014/15 (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 household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to loan for living costs (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 2014/15 TO CURRENT SYSTEM STUDENTS WHO WERE NEW ENTRANTS IN 2008/09

TABLE C1: BASIC LOAN FOR LIVING COSTS

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich years)	REDUCED LOANS (NHS bursary years)	MAIN LOANS
Parental home	1,761	1,744	3,709
London	3,295	3,263	6,709
Elsewhere	2,347	2,324	4,792
Overseas	2,807	2,324	5,709
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS		MAIN LOANS
Parental home	1,337	1,324	3,352
London	2,522	2,498	6,108
Elsewhere	1,829	1,811	4,434
Overseas	2,051	1,811	4,964

For most 2008 cohort students the maximum amount of main loan for living costs will be reduced by £1 for every £1 of maintenance grant received, up to a maximum £1,400 reduction.

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

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

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

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

FULL YEAR STUDENTS	MAIN RATE (100%) (Table B1)	NON-INCOME ASSESSED (75%)	INCOME ASSESSED (25%)
Parental home	3,709	2,781	928
London	6,709	5,031	1,678
Elsewhere	4,792	3,594	1,198
Overseas	5,709	4,281	1,428
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table B1)	NON INCOME ASSESSED (75%)	INCOME-ASSESSED (25%)
Parental home	3,352	2,514	838
London	6,108	4,581	1,527
Elsewhere	4,434	3,325	1,109
Overseas	4,964	3,723	1,241

Note: Sub-section C3 below applies to publicly funded and private institutions in respect of tuition loans. Tuition caps do not apply to private institutions.

C3: SUPPORT FOR TUITION

New full-time students who started their courses in 2008/09 and are continuing their courses in 2014/15 will be liable for a tuition contribution of up to **£3,465**. These students will be able to apply for a **non means-tested tuition loan** of up to **£3,465** depending upon the actual tuition charge for their course.

Maximum Tuition Charges in Special Cases

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

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

Maximum Tuition Loans for English domiciled 2008 cohort students who are studying in Scotland, Wales and Northern Ireland.

English domiciled 2008 cohort students who are studying at institutions in Scotland and Wales will be entitled to apply for the same maximum tuition loans as students studying at HEIs in England. English domiciled 2008 cohort students studying in Northern Ireland will be entitled to apply for the following tuition loans where these differ from the support package available for study elsewhere in the United Kingdom:

Full-time students who started their courses in 2008/09 and are continuing their

courses in Northern Ireland in 2014/15, will be able to apply for a **non means-tested tuition loan** of up to **£3,685**.

The maximum tuition loan that will apply to 2008 cohort students studying in Northern Ireland where the special cases set out on page 26 apply, will be **£1,835**.

C4: SUPPORT FOR LIVING COSTS

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

- (1) A means-tested maintenance or special support grant of up to **£3,110**;
- (2) The basic loan for living costs 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 for living costs 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 2014/15 FOR ILLUSTRATIVE LEVELS OF HOUSEHOLD INCOME FOR 2008 COHORT STUDENTS.

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

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

TABLES C13 and C14 – HOUSEHOLD CONTRIBUTION SCALES

Table C13 sets out for illustrative levels of income the assessed household contributions that will apply in 2014/15 to students who were full-time new entrants in 2008/09 in relation to the means-tested element of the basic loan for living costs only.

Table C14 sets out for illustrative levels of income the assessed household contributions that will apply in 2014/15 to students who were full-time new entrants in 2008/09 in relation to all other means-tested support (excluding maintenance grant and loan for living costs). This includes long courses loan, adult dependant grant, childcare grant, parents learning allowance and travel grants.

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

C5: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR 2008 COHORT STUDENTS (excluding 2008 cohort students on courses of initial teacher training – see Tables C7, C9 and C11)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS(£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,709 (*)	
25,000	0	3,110	2,309	5,419
30,000	0	2,230	2,309	4,539
34,713	0	1,400	2,309	3,709
40,000	0	1,129	2,580	3,709
50,000	0	617	3,092	3,709
61,047	0	50	3,659	3,709
61,062	0	0	3,709	3,709
65,000	429	0	3,280	3,280
69,572	928	0	2,781 (+)	2,781
70,000	928	0	2,781	2,781
Student studying in London			Maximum £6,709 (*)	
25,000	0	3,110	5,309	8,419
30,000	0	2,230	5,309	7,539
34,713	0	1,400	5,309	6,709
40,000	0	1,129	5,580	6,709
50,000	0	617	6,092	6,709
61,047	0	50	6,659	6,709
61,062	0	0	6,709	6,709
65,000	429	0	6,280	6,280
70,000	974	0	5,735	5,735
76,458	1,678	0	5,031 (+)	5,031
80,000	1,678	0	5,031	5,031
Student studying outside London			Maximum £4,792 (*)	
25,000	0	3,110	3,392	6,502
30,000	0	2,230	3,392	5,622
34,713	0	1,400	3,392	4,792
40,000	0	1,129	3,663	4,792
50,000	0	617	4,175	4,792
61,047	0	50	4,742	4,792
61,062	0	0	4,792	4,792
65,000	429	0	4,363	4,363
70,000	974	0	3,818	3,818
72,055	1,198	0	3,594 (+)	3,594
80,000	1,198	0	3,594	3,594

(*) Where students are eligible for more than £1,400 of grant, the amount of loan for which they are eligible will be reduced by £1,400. Where students are eligible for less than £1,400 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 £25,000 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 £19.50 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 £9.17 by which the income exceeds £61,062 until 75% of the full loan for living costs remains. This point is indicated by (+) in the table above.

C6: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME FOR 2008 COHORT STUDENTS (excluding 2008 cohort students on courses of initial teacher training – see Tables C8, C10 and C12)

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £3,709	
25,000	0	3,110	3,709	6,819
30,000	0	2,230	3,709	5,939
34,713	0	1,400	3,709	5,109
40,000	0	1,129	3,709	4,838
50,000	0	617	3,709	4,326
61,047	0	50	3,709	3,759
61,062	0	0	3,709	3,709
65,000	429	0	3,280	3,280
69,572	928	0	2,781 (+)	2,781
70,000	928	0	2,781	2,781
Student studying in London			Maximum £6,709	
25,000	0	3,110	6,709	9,819
30,000	0	2,230	6,709	8,939
34,713	0	1,400	6,709	8,109
40,000	0	1,129	6,709	7,838
50,000	0	617	6,709	7,326
61,047	0	50	6,709	6,759
61,062	0	0	6,709	6,709
65,000	429	0	6,280	6,280
70,000	974	0	5,735	5,735
76,458	1,678	0	5,031 (+)	5,031
80,000	1,678	0	5,031	5,031
Student studying outside London			Maximum £4,792	
25,000	0	3,110	4,792	7,902
30,000	0	2,230	4,792	7,022
34,713	0	1,400	4,792	6,192
40,000	0	1,129	4,792	5,921
50,000	0	617	4,792	5,409
61,047	0	50	4,792	4,842
61,062	0	0	4,792	4,792
65,000	429	0	4,363	4,363
70,000	974	0	3,818	3,818
72,055	1,198	0	3,594 (+)	3,594
80,000	1,198	0	3,594	3,594

For income between £25,000 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 £19.50 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 £9.17 by which the income exceeds £61,062 until 75% of the full loan for living costs remains. This point is indicated by (+) in the table above.

C7: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: 2008 cohort students on Type 2 courses of postgraduate initial teacher training.

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,709 (*)	
25,000	0	3,110	2,309	5,419
30,000	0	2,230	2,309	4,539
34,713	0	1,400	2,309	3,709
40,000	0	1,400	2,309	3,709
50,000	0	1,400	2,309	3,709
61,047	0	1,400	2,309	3,709
61,062	0	1,400	2,309	3,709
65,000	429	1,400	1,880	3,280
69,572	928	1,400	1,381	2,781 (+)
Student studying in London			Maximum £6,709 (*)	
25,000	0	3,110	5,309	8,419
30,000	0	2,230	5,309	7,539
34,713	0	1,400	5,309	6,709
40,000	0	1,400	5,309	6,709
50,000	0	1,400	5,309	6,709
61,047	0	1,400	5,309	6,709
61,062	0	1,400	5,309	6,709
65,000	429	1,400	4,880	6,280
70,000	974	1,400	4,335	5,735
76,458	1,678	1,400	3,631	5,031 (+)
Student studying outside London			Maximum £4,792 (*)	
25,000	0	3,110	3,392	6,502
30,000	0	2,230	3,392	5,622
34,713	0	1,400	3,392	4,792
40,000	0	1,400	3,392	4,792
50,000	0	1,400	3,392	4,792
61,047	0	1,400	3,392	4,792
61,062	0	1,400	3,392	4,792
65,000	429	1,400	2,963	4,363
70,000	974	1,400	2,418	3,818
72,055	1,198	1,400	2,194	3,594 (+)

All Type 2 ITT students will be entitled to £1,400 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 loan for living costs is reduced pound for pound of maintenance grant payable, up to a maximum of £1,400. Therefore, where students are entitled to £1,400 or more of grant, the loan will still be reduced by £1,400.

Where the income exceeds £61,062, students remain entitled to the non means-tested maintenance grant of £1,400, and the amount of loan to which they are entitled is reduced by £1,400 plus £1 for every complete £9.17 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 loan for living costs. This point is indicated by (+) in the table above.

C8: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME: 2008 cohort students on Type 2 courses of postgraduate initial teacher training.

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS(£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £3,709	
25,000	0	3,110	3,709	6,819
30,000	0	2,230	3,709	5,939
34,713	0	1,400	3,709	5,109
40,000	0	1,400	3,709	5,109
50,000	0	1,400	3,709	5,109
61,047	0	1,400	3,709	5,109
61,062	0	1,400	3,709	5,109
65,000	429	1,400	3,280	4,680
69,572	928	1,400	2,781 (+)	4,181
Student studying in London			Maximum £6,709	
25,000	0	3,110	6,709	9,819
30,000	0	2,230	6,709	8,939
34,713	0	1,400	6,709	8,109
40,000	0	1,400	6,709	8,109
50,000	0	1,400	6,709	8,109
61,047	0	1,400	6,709	8,109
61,062	0	1,400	6,709	8,109
65,000	429	1,400	6,280	7,680
70,000	974	1,400	5,735	7,135
76,458	1,678	1,400	5,031 (+)	6,431
Student studying outside London			Maximum £4,792	
25,000	0	3,110	4,792	7,902
30,000	0	2,230	4,792	7,022
34,713	0	1,400	4,792	6,192
40,000	0	1,400	4,792	6,192
50,000	0	1,400	4,792	6,192
61,047	0	1,400	4,792	6,192
61,062	0	1,400	4,792	6,192
65,000	429	1,400	4,363	5,763
70,000	974	1,400	3,818	5,218
72,055	1,198	1,400	3,594 (+)	4,994

Type 2 ITT students may be eligible for a special support grant of up to £3,110. All Type 2 ITT students who are eligible for this grant will receive a £1,400 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 £9.17 by which the income exceeds £61,062 until 75% of the full loan for living costs remains. This point is indicated by (+) in the table above.

C9: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: 2008 cohort students on Type 1 courses of postgraduate initial teacher training.

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,709(*)	
25,000	0	1,555	2,309	3,864
30,000	0	1,115	2,594	3,709
34,713	0	700	3,009	3,709
40,000	0	700	3,009	3,709
50,000	0	700	3,009	3,709
61,047	0	700	3,009	3,709
61,062	0	700	3,009	3,709
65,000	429	700	2,580	3,280
69,572	928	700	2,081	2,781 (+)
Student studying in London			Maximum £6,709 (*)	
25,000	0	1,555	5,309	6,864
30,000	0	1,115	5,594	6,709
34,713	0	700	6,009	6,709
40,000	0	700	6,009	6,709
50,000	0	700	6,009	6,709
61,047	0	700	6,009	6,709
61,062	0	700	6,009	6,709
65,000	429	700	5,580	6,280
70,000	974	700	5,035	5,735
76,458	1,678	700	4,331	5,031 (+)
Student studying outside London			Maximum £4,792 (*)	
25,000	0	1,555	3,392	4,947
30,000	0	1,115	3,677	4,792
34,713	0	700	4,092	4,792
40,800	0	700	4,092	4,792
50,000	0	700	4,092	4,792
61,047	0	700	4,092	4,792
61,062	0	700	4,092	4,792
65,000	429	700	3,663	4,363
70,000	974	700	3,118	3,818
72,055	1,198	700	2,894	3,594 (+)

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 £700 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 loan for living costs is reduced pound for pound of maintenance grant payable, up to a maximum of £1,400. Therefore, where students are entitled to £1,400 or more of grant, the loan will still be reduced by £1,400.

Where the income exceeds £61,062, students remain entitled to the non means-tested maintenance grant of £700, and the amount of loan to which they are entitled is reduced by £700 plus £1 for every complete £9.17 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 loan for living costs. This point is indicated by (+) in the table above.

C10: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: 2008 cohort students on Type 1 courses of postgraduate initial teacher training.

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS(£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,709	
25,000	0	1,555	3,709	5,264
30,000	0	1,115	3,709	4,824
34,713	0	700	3,709	4,409
40,000	0	700	3,709	4,409
50,000	0	700	3,709	4,409
61,047	0	700	3,709	4,409
61,062	0	700	3,709	4,409
65,000	429	700	3,280	3,980
69,572	928	700	2,781 (+)	3,481
Student studying in London			Maximum £6,709	
25,000	0	1,555	6,709	8,264
30,000	0	1,115	6,709	7,824
34,713	0	700	6,709	7,409
40,000	0	700	6,709	7,409
50,000	0	700	6,709	7,409
61,047	0	700	6,709	7,409
61,062	0	700	6,709	7,409
65,000	429	700	6,280	6,980
70,000	974	700	5,735	6,435
76,458	1,678	700	5,031 (+)	5,731
Student studying outside London			Maximum £4,792	
25,000	0	1,555	4,792	6,347
30,000	0	1,115	4,792	5,907
34,713	0	700	4,792	5,492
40,000	0	700	4,792	5,492
50,000	0	700	4,792	5,492
61,047	0	700	4,792	5,492
61,062	0	700	4,792	5,492
65,000	429	700	4,363	5,063
70,000	974	700	3,818	4,518
72,055	1,198	700	3,594 (+)	4,294

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 £700 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 £9.17 by which the income exceeds £61,062 until 75% of the full loan for living costs remains. This point is indicated by (+) in the table above.

C11: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: 2008 cohort students on Type 3 courses of initial teacher training leading to a first degree.

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,709 (*)	
25,000	0	1,555	2,309	3,864
30,000	0	1,115	2,594	3,709
34,713	0	700	3,009	3,709
40,000	0	565	3,144	3,709
50,000	0	309	3,400	3,709
61,047	0	25	3,684	3,709
61,062	0	0	3,709	3,709
65,000	429	0	3,280	3,280
69,572	928	0	2,781	2,781 (+)
Student studying in London			Maximum £6,709 (*)	
25,000	0	1,555	5,309	6,864
30,000	0	1,115	5,594	6,709
34,713	0	700	6,009	6,709
40,000	0	565	6,144	6,709
50,000	0	309	6,400	6,709
61,047	0	25	6,684	6,709
61,062	0	0	6,709	6,709
65,000	429	0	6,280	6,280
70,000	974	0	5,735	5,735
76,458	1,678	0	5,031	5,031 (+)
Student studying outside London			Maximum £4,792 (*)	
25,000	0	1,555	3,392	4,947
30,000	0	1,115	3,677	4,792
34,713	0	700	4,092	4,792
40,000	0	565	4,227	4,792
50,000	0	309	4,483	4,792
61,047	0	25	4,767	4,792
61,062	0	0	4,792	4,792
65,000	429	0	4,363	4,363
70,000	974	0	3,818	3,818
72,055	1,198	0	3,594	3,594(+)

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 £25,000 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 £39.01 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 loan for living costs is reduced pound for pound of maintenance grant payable, up to a maximum of £1,400. Therefore, where students are entitled to £1,400 or more of grant, the loan will still be reduced by £1,400.

Where students' income exceeds £61,062, the amount of loan to which they are entitled is reduced by £1 for every complete £9.17 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 loan for living costs. This point is indicated by (+) in the table above.

C12: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME: 2008 cohort students on Type 3 courses of initial teacher training leading to a first degree.

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,709	
25,000	0	1,555	3,709	5,264
30,000	0	1,115	3,709	4,824
34,713	0	700	3,709	4,409
40,000	0	565	3,709	4,274
50,000	0	309	3,709	4,018
61,047	0	25	3,709	3,734
61,062	0	0	3,709	3,709
65,000	429	0	3,280	3,280
69,572	928	0	2,781 (+)	2,781
Student studying in London			Maximum £6,709	
25,000	0	1,555	6,709	8,264
30,000	0	1,115	6,709	7,824
34,713	0	700	6,709	7,409
40,000	0	565	6,709	7,274
50,000	0	309	6,709	7,018
61,047	0	25	6,709	6,734
61,062	0	0	6,709	6,709
65,000	429	0	6,280	6,280
70,000	974	0	5,735	5,735
76,458	1,678	0	5,031 (+)	5,031
Student studying outside London			Maximum £4,792	
25,000	0	1,555	4,792	6,347
30,000	0	1,115	4,792	5,907
34,713	0	700	4,792	5,492
40,000	0	565	4,792	5,357
50,000	0	309	4,792	5,101
61,047	0	25	4,792	4,817
61,062	0	0	4,792	4,792
65,000	429	0	4,363	4,363
70,000	974	0	3,818	3,818
72,055	1,198	0	3,594 (+)	3,594

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 £25,000 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 £39.01 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 £9.17 by which the income exceeds £61,062 until 75% of the full loan for living costs remains. This point is indicated by (+) in the table above.

TABLE C13: FULL-TIME 2008 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR THE MEANS-TESTED ELEMENT OF THE BASIC LOAN FOR LIVING COSTS

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 £9.17 of household income until 75% of the full loan for living costs 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 household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

HOUSEHOLD INCOME	ASSESSED CONTRIBUTION	Student living at home	Student studying in London	Student studying outside London
		Maximum: £3,709	Maximum: £6,709	Maximum: £4,792
61,062	0	3,709	6,709	4,792
62,000	102	3,607	6,607	4,690
63,000	211	3,498	6,498	4,581
64,000	320	3,389	6,389	4,472
65,000	429	3,280	6,280	4,363
66,000	538	3,171	6,171	4,254
67,000	647	3,062	6,062	4,145
68,000	756	2,953	5,953	4,036
69,000	865	2,844	5,844	3,927
69,572	928	2,781 (*)	5,781	3,864
70,000	974	-	5,735	3,818
71,000	1,083	-	5,626	3,709
72,000	1,192	-	5,517	3,600
72,055	1,198	-	5,511	3,594 (*)
73,000	1,301	-	5,408	-
74,000	1,410	-	5,299	-
75,000	1,519	-	5,190	-
76,000	1,629	-	5,080	-
76,458	1,678	-	5,031 (*)	-

(*) – the point at which 75% of the maximum loan for living costs is reached.

TABLE C14: FULL-TIME 2008 COHORT STUDENTS: 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 household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to loan for living costs (Table A13). In total this contribution may not exceed **£6,210**.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

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

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

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

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

SECTION D: BASIC SUPPORT AVAILABLE IN 2014/15 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 LOAN FOR LIVING COSTS

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich years)	REDUCED LOANS (NHS bursary years)	MAIN LOANS
Parental home	1,761	1,744	3,709
London	3,295	3,263	6,709
Elsewhere	2,347	2,324	4,792
Overseas	2,807	2,324	5,709
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS		MAIN LOANS
Parental home	1,337	1,324	3,352
London	2,522	2,498	6,108
Elsewhere	1,829	1,811	4,434
Overseas	2,051	1,811	4,964

For most students in this category the maximum amount of main loan for living costs will be reduced by £1 for every £1 of maintenance grant received, up to a maximum £1,400 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	3,709	2,781	928
London	6,709	5,031	1,678
Elsewhere	4,792	3,594	1,198
Overseas	5,709	4,281	1,428
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table D1)	NON INCOME ASSESSED (75%)	INCOME-ASSESSED (25%)
Parental home	3,352	2,514	838
London	6,108	4,581	1,527
Elsewhere	4,434	3,325	1,109
Overseas	4,964	3,723	1,241

Note: Sub-section D3 below applies to publicly funded and private institutions in respect of tuition loans. Tuition caps do not apply to private institutions.

D3: SUPPORT FOR TUITION

Full-time students who started their courses 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) and are continuing their courses in 2014/15 will be liable for a tuition contribution of up to **£3,465**. These students will be able to apply for a **non means-tested tuition loan** of up to **£3,465** depending upon the actual tuition charge for their course.

Maximum Tuition Charges in Special Cases

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

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

Maximum Tuition Loans for students who are studying in Scotland, Wales and Northern Ireland.

Full-time English domiciled students who started their courses in 2006/07 or 2007/08 (and entrants to higher education in 2009/10, 2010/11 and 2011/12 who studied on a previous course starting before September 2008) who are continuing their courses in 2014/15 at institutions in Scotland and Wales will be entitled to apply for the same maximum tuition loans as students studying at HEIs in England.

English domiciled students continuing their courses in Northern Ireland in 2014/15 will be entitled to apply for the following tuition loans where these differ from the support package available for study elsewhere in the United Kingdom:

Full-time students who started their courses in 2006/07 or 2007/08 (and entrants to higher education in 2009/10, 2010/11 and 2011/12 who studied on a previous course starting before September 2008) and are continuing their courses in Northern Ireland in 2014/15, will be able to apply for a **non means-tested tuition loan** of up to **£3,685**.

The maximum tuition loan that will apply to this cohort of students studying in Northern Ireland in 2014/15 where the special cases set out on page 40 apply, will be **£1,835**.

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 (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 2014/15 for:

- (1) A means-tested maintenance or special support grant of up to **£3,110**;
- (2) The basic loan for living costs 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 2014/15 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. 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 loan for living costs 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 2014/15, for illustrative levels of household income.

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

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,709 (*)	
18,360	0	3,110	2,309	5,419
20,000	0	2,822	2,309	5,131
25,000	0	1,941	2,309	4,250
28,075	0	1,400	2,309	3,709
30,000	0	1,174	2,535	3,709
35,000	0	587	3,122	3,709
39,571	0	50	3,659	3,709
39,796	0	0	3,709	3,709
40,000	22	0	3,687	3,687
45,000	561	0	3,148	3,148
48,399	928	0	2,781 (+)	2,781
Student studying in London			Maximum £6,709 (*)	
18,360	0	3,110	5,309	8,419
20,000	0	2,822	5,309	8,131
25,000	0	1,941	5,309	7,250
28,075	0	1,400	5,309	6,709
30,000	0	1,174	5,535	6,709
35,000	0	587	6,122	6,709
39,571	0	50	6,659	6,709
39,796	0	0	6,709	6,709
40,000	22	0	6,687	6,687
45,000	561	0	6,148	6,148
50,000	1,100	0	5,609	5,609
55,352	1,678	0	5,031 (+)	5,031
Student studying outside London			Maximum £4,792 (*)	
18,360	0	3,110	3,392	6,502
20,000	0	2,822	3,392	6,214
25,000	0	1,941	3,392	5,333
28,075	0	1,400	3,392	4,792
30,000	0	1,174	3,618	4,792
35,000	0	587	4,205	4,792
39,571	0	50	4,742	4,792
39,796	0	0	4,792	4,792
40,000	22	0	4,770	4,770
45,000	561	0	4,231	4,231
50,902	1,198	0	3,594 (+)	3,594

(*) Where students are eligible for more than £1,400 of grant, the amount of loan for which they are eligible will be reduced by £1,400.

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

For income between £18,360 and £28,075, the grant is reduced by £1 for every complete £5.68 by which the income exceeds £18,360. For income between £28,075 and £39,571, the grant is reduced by £1 for every complete £8.51 by which the income exceeds £28,075.

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 loan for living costs remains.

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £3,709	
18,360	0	3,110	3,709	6,819
20,000	0	2,822	3,709	6,531
25,000	0	1,941	3,709	5,650
28,075	0	1,400	3,709	5,109
30,000	0	1,174	3,709	4,883
35,000	0	587	3,709	4,296
39,571	0	50	3,709	3,759
39,796	0	0	3,709	3,709
40,000	22	0	3,687	3,687
45,000	561	0	3,148	3,148
48,399	928	0	2,781 (+)	2,781
Student studying in London			Maximum £6,709	
18,360	0	3,110	6,709	9,819
20,000	0	2,822	6,709	9,531
25,000	0	1,941	6,709	8,650
28,075	0	1,400	6,709	8,109
30,000	0	1,174	6,709	7,883
35,000	0	587	6,709	7,296
39,571	0	50	6,709	6,759
39,796	0	0	6,709	6,709
40,000	22	0	6,687	6,687
45,000	561	0	6,148	6,148
50,000	1,100	0	5,609	5,609
55,352	1,678	0	5,031(+)	5,031
Student studying outside London			Maximum £4,792	
18,360	0	3,110	4,792	7,902
20,000	0	2,822	4,792	7,614
25,000	0	1,941	4,792	6,733
28,075	0	1,400	4,792	6,192
30,000	0	1,174	4,792	5,966
35,000	0	587	4,792	5,379
39,571	0	50	4,792	4,842
39,796	0	0	4,792	4,792
40,000	22	0	4,770	4,770
45,000	561	0	4,231	4,231
50,902	1,198	0	3,594 (+)	3,594

For income between £18,361 and £28,075, the special support grant is reduced by £1 for every complete £5.68 by which the income exceeds £18,360. For income between £28,075 and £39,571 the special support grant is reduced by £1 for every complete £8.51 by which the income exceeds £28,075.

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 loan for living costs remains. This point is indicated by (+) in the table above.

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,709 (*)	
18,360	0	3,110	2,309	5,419
20,000	0	2,822	2,309	5,131
25,000	0	1,941	2,309	4,250
28,075	0	1,400	2,309	3,709
30,000	0	1,400	2,309	3,709
35,000	0	1,400	2,309	3,709
39,796	0	1,400	2,309	3,709
40,000	22	1,400	2,287	3,687
45,000	561	1,400	1,748	3,148
48,399	928	1,400	1,381	2,781 (+)
Student studying in London			Maximum £6,709 (*)	
18,360	0	3,110	5,309	8,419
20,000	0	2,822	5,309	8,131
25,000	0	1,941	5,309	7,250
28,075	0	1,400	5,309	6,709
30,000	0	1,400	5,309	6,709
35,000	0	1,400	5,309	6,709
39,796	0	1,400	5,309	6,709
40,000	22	1,400	5,287	6,687
45,000	561	1,400	4,748	6,148
50,000	1,100	1,400	4,209	5,609
55,352	1,678	1,400	3,631	5,031 (+)
Student studying outside London			Maximum £4,792 (*)	
18,360	0	3,110	3,392	6,502
20,000	0	2,822	3,392	6,214
25,000	0	1,941	3,392	5,333
28,075	0	1,400	3,392	4,792
30,000	0	1,400	3,392	4,792
35,000	0	1,400	3,392	4,792
39,796	0	1,400	3,392	4,792
40,000	22	1,400	3,370	4,770
45,000	561	1,400	2,831	4,231
50,902	1,198	1,400	2,194	3,594 (+)

All Type 2 ITT students will be entitled to £1,400 of maintenance grant irrespective of their income. Those with incomes below £28,075 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 £28,075.

(*) Where the income is at or below £39,796, the amount of loan for living costs is reduced pound for pound of maintenance grant payable, up to a maximum of £1,400. Therefore, where students are entitled to £1,400 or more of grant, the loan will still be reduced by £1,400.

Where the income exceeds £39,796, students remain entitled to the non means-tested maintenance grant of £1,400, and the amount of loan to which they are entitled is reduced by £1,400 plus £1 for every complete £9.27 by which the income exceeds £39,796 up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of loan for living costs. This point is indicated by (+) in the table above.

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £3,709	
18,360	0	3,110	3,709	6,819
20,000	0	2,822	3,709	6,531
25,000	0	1,941	3,709	5,650
28,075	0	1,400	3,709	5,109
30,000	0	1,400	3,709	5,109
35,000	0	1,400	3,709	5,109
39,796	0	1,400	3,709	5,109
40,000	22	1,400	3,687	5,087
45,000	561	1,400	3,148	4,548
48,399	928	1,400	2,781 (+)	4,181
Student studying in London			Maximum £6,709	
18,360	0	3,110	6,709	9,819
20,000	0	2,822	6,709	9,531
25,000	0	1,941	6,709	8,650
28,075	0	1,400	6,709	8,109
30,000	0	1,400	6,709	8,109
35,000	0	1,400	6,709	8,109
39,796	0	1,400	6,709	8,109
40,000	22	1,400	6,687	8,087
45,000	561	1,400	6,148	7,548
50,000	1,100	1,400	5,609	7,009
55,352	1,678	1,400	5,031 (+)	6,431
Student studying outside London			Maximum £4,792	
18,360	0	3,110	4,792	7,902
20,000	0	2,822	4,792	7,614
25,000	0	1,941	4,792	6,733
28,075	0	1,400	4,792	6,192
30,000	0	1,400	4,792	6,192
35,000	0	1,400	4,792	6,192
39,796	0	1,400	4,792	6,192
40,000	22	1,400	4,770	6,170
45,000	561	1,400	4,231	5,631
50,902	1,198	1,400	3,594 (+)	4,994

Type 2 ITT students may be eligible for a special support grant of up to £3,110. All Type 2 ITT students who are eligible for this grant will receive a £1,400 non means-tested element. Those with incomes below £28,075 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 £28,075.

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

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,709 (*)	
18,360	0	1,555	2,309	3,864
20,000	0	1,411	2,309	3,720
25,000	0	971	2,738	3,709
28,075	0	700	3,009	3,709
30,000	0	700	3,009	3,709
35,000	0	700	3,009	3,709
39,796	0	700	3,009	3,709
40,000	22	700	2,987	3,687
45,000	561	700	2,448	3,148
48,399	928	700	2,081	2,781 (+)
Student studying in London			Maximum £6,709 (*)	
18,360	0	1,555	5,309	6,864
20,000	0	1,411	5,309	6,720
25,000	0	971	5,738	6,709
28,075	0	700	6,009	6,709
30,000	0	700	6,009	6,709
35,000	0	700	6,009	6,709
39,796	0	700	6,009	6,709
40,000	22	700	5,987	6,687
45,000	561	700	5,448	6,148
50,000	1,100	700	4,909	5,609
55,352	1,678	700	4,331	5,031 (+)
Student studying outside London			Maximum £4,792 (*)	
18,360	0	1,555	3,392	4,947
20,000	0	1,411	3,392	4,803
25,000	0	971	3,821	4,792
28,075	0	700	4,092	4,792
30,000	0	700	4,092	4,792
35,000	0	700	4,092	4,792
39,796	0	700	4,092	4,792
40,000	22	700	4,070	4,770
45,000	561	700	3,531	4,231
50,902	1,198	700	2,894	3,594 (+)

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 £700 maintenance grant irrespective of their income. Those with incomes below £28,075 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 £28,075.

(*) Where the income is at or below £39,796, the loan for living costs is reduced pound for pound of maintenance grant payable, up to a maximum of £1,400. Therefore, where students are entitled to £1,400 or more of grant, the loan will still be reduced by £1,400.

Where the income exceeds £39,796, students remain entitled to the non means-tested maintenance grant of £700, and the amount of loan to which they are entitled is reduced by £700 plus £1 for every complete £9.27 by which the income exceeds £39,796. This continues up to the point where the total non means-tested grant and loan support is 75% of the maximum amount of loan for living costs. This point is indicated by (+) in the table above.

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,709	
18,360	0	1,555	3,709	5,264
20,000	0	1,411	3,709	5,120
25,000	0	971	3,709	4,680
28,075	0	700	3,709	4,409
30,000	0	700	3,709	4,409
35,000	0	700	3,709	4,409
39,796	0	700	3,709	4,409
40,000	22	700	3,687	4,387
45,000	561	700	3,148	3,848
48,399	928	700	2,781 (+)	3,481
Student studying in London			Maximum £6,709	
18,360	0	1,555	6,709	8,264
20,000	0	1,411	6,709	8,120
25,000	0	971	6,709	7,680
28,075	0	700	6,709	7,409
30,000	0	700	6,709	7,409
35,000	0	700	6,709	7,409
39,796	0	700	6,709	7,409
40,000	22	700	6,687	7,387
45,000	561	700	6,148	6,848
50,000	1,100	700	5,609	6,309
55,352	1,678	700	5,031 (+)	5,731
Student studying outside London			Maximum £4,792 (*)	
18,360	0	1,555	4,792	6,347
20,000	0	1,411	4,792	6,203
25,000	0	971	4,792	5,763
28,075	0	700	4,792	5,492
30,000	0	700	4,792	5,492
35,000	0	700	4,792	5,492
39,796	0	700	4,792	5,492
40,000	22	700	4,770	5,470
45,000	561	700	4,231	4,931
50,902	1,198	700	3,594 (+)	4,294

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 £700 non means-tested element. Those with incomes below £28,075 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 £28,075.

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

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,709 (*)	
18,360	0	1,555	2,309	3,864
20,000	0	1,411	2,309	3,720
25,000	0	971	2,738	3,709
28,075	0	700	3,009	3,709
30,000	0	587	3,122	3,709
35,000	0	294	3,415	3,709
39,571	0	25	3,684	3,709
39,796	0	0	3,709	3,709
40,000	22	0	3,687	3,687
45,000	561	0	3,148	3,148
48,399	928	0	2,781	2,781 (+)
Student studying in London			Maximum £6,709 (*)	
18,360	0	1,555	5,309	6,864
20,000	0	1,411	5,309	6,720
25,000	0	971	5,738	6,709
28,075	0	700	6,009	6,709
30,000	0	587	6,122	6,709
35,000	0	294	6,415	6,709
39,571	0	25	6,684	6,709
39,796	0	0	6,709	6,709
40,000	22	0	6,687	6,687
45,000	561	0	6,148	6,148
50,000	1,100	0	5,609	5,609
55,352	1,678	0	5,031	5,031 (+)
Student studying outside London			Maximum £4,792 (*)	
18,360	0	1,555	3,392	4,947
20,000	0	1,411	3,392	4,803
25,000	0	971	3,821	4,792
28,075	0	700	4,092	4,792
30,000	0	587	4,205	4,792
35,000	0	294	4,498	4,792
39,571	0	25	4,767	4,792
39,796	0	0	4,792	4,792
40,000	22	0	4,770	4,770
45,000	561	0	4,231	4,231
50,902	1,198	0	3,594	3,594 (+)

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 £18,360 and £28,075 the maintenance grant will be reduced by £1 for every £11.36 of income above £18,360. For incomes between £28,075 and £39,571 the maintenance grant will be reduced by £1 for every £17.03 of income above £28,075

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 loan for living costs is reduced pound for pound of maintenance grant payable, up to a maximum of £1,400. Therefore, where students are entitled to £1,329 or more of grant, the loan will still be reduced by £1,400.

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 loan for living costs. This point is indicated by (+) in the table above.

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

INCOME (£)	ASSESSED CONTRIBUTION (to main loan) (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £3,709	
18,360	0	1,555	3,709	5,264
20,000	0	1,411	3,709	5,120
25,000	0	971	3,709	4,680
28,075	0	700	3,709	4,409
30,000	0	587	3,709	4,296
35,000	0	294	3,709	4,003
39,571	0	25	3,709	3,734
39,796	0	0	3,709	3,709
40,000	22	0	3,687	3,687
45,000	561	0	3,148	3,148
48,399	928	0	2,781 (+)	2,781
Student studying in London			Maximum £6,709	
18,360	0	1,555	6,709	8,264
20,000	0	1,411	6,709	8,120
25,000	0	971	6,709	7,680
28,075	0	700	6,709	7,409
30,000	0	587	6,709	7,296
35,000	0	294	6,709	7,003
39,571	0	25	6,709	6,734
39,796	0	0	6,709	6,709
40,000	22	0	6,687	6,687
45,000	561	0	6,148	6,148
50,000	1,100	0	5,609	5,609
55,352	1,678	0	5,031 (+)	5,031
Student studying outside London			Maximum £4,792	
18,360	0	1,555	4,792	6,347
20,000	0	1,411	4,792	6,203
25,000	0	971	4,792	5,763
28,075	0	700	4,792	5,492
30,000	0	587	4,792	5,379
35,000	0	294	4,792	5,086
39,571	0	25	4,792	4,817
39,796	0	0	4,792	4,792
40,000	22	0	4,770	4,770
45,000	561	0	4,231	4,231
50,902	1,198	0	3,594 (+)	3,594

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 £18,360 and £28,075 the special support grant will be reduced by £1 for every £11.36 of income above £18,360. For incomes between £28,075 and £39,571 the special support grant will be reduced by £1 for every £17.03 of income above £28,075.

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 loan for living costs 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 2014/15

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 household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account.

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 2014/15 TO OLD SYSTEM FULL-TIME STUDENTS

TABLE E1: BASIC LOAN FOR LIVING COSTS

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS bursary years)	MAIN LOANS
Parental home	1,761	1,744	3,709
London	3,295	3,263	6,709
Elsewhere	2,347	2,324	4,792
Overseas	2,807	2,324	5,709
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS		MAIN LOANS
Parental home	1,337	1,324	3,352
London	2,522	2,498	6,108
Elsewhere	1,829	1,811	4,434
Overseas	2,051	1,811	4,964

'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: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS

FULL YEAR STUDENTS	MAIN RATE (100%) (Table E1)	NON-INCOME ASSESSED (75%)	INCOME ASSESSED (25%)
Parental home	3,709	2,781	928
London	6,709	5,031	1,678
Elsewhere	4,792	3,594	1,198
Overseas	5,709	4,281	1,428
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table E1)	NON INCOME ASSESSED (75%)	INCOME-ASSESSED (25%)
Parental home	3,352	2,514	838
London	6,108	4,581	1,527
Elsewhere	4,434	3,325	1,109
Overseas	4,964	3,723	1,241

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 2014/15. They will be able to apply for a **non means-tested tuition contribution loan of up to £1,380** to match their assessed tuition contribution, in addition to the usual means-tested grant for tuition of up to **£1,380**.

Maximum Tuition Charges in Special Cases

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

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

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

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

The tuition support arrangements for 'old system' students continuing courses at privately funded institutions in 2013/14 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 **£1,010**. In 2014/15, 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 **£6.23** 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	1,010	20,000	489
17,000	970	20,500	409
17,500	890	21,000	328
18,000	810	21,500	248
18,500	730	22,000	168
19,000	649	22,500	88
19,500	569	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 2014/15

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

Assessments will be calculated as follows:

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

The minimum contribution is **£45** and the maximum is **£7,998**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account.

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 2014/15 FOR 'OLD SYSTEM' FULL-TIME INDEPENDENT STUDENTS WHO HAVE NO SPOUSE OR PARTNER

Assessments will be calculated as follows:

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

The minimum contribution is **£45** and the maximum is **£7,998**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME.

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

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

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

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

SECTION F: SUPPLEMENTARY LOANS AND GRANTS FOR LIVING COSTS IN 2014/15 (Available to all full-time students)

2012 cohort students (i.e. students who were new entrants in **2012/13 from September 2012 onwards or in 2013/14**, and current system students who are new entrants in **2014/15**) should be assessed for means-tested supplementary support in accordance with **Table A8**;

2009 cohort students (i.e. students who were new entrants in **2009/10, 2010/11, 2011/12 or August 2012**) who are continuing on their course in **2014/15** should be assessed for means-tested supplementary support in accordance with **Table B14**;

2008 cohort students (i.e. 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 LOANS (previously known as “extra weeks loans”)

STUDY AT HOME	AMOUNT
Parental	55
London	107
Elsewhere	84
Overseas	116

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 FOR FULL-TIME STUDENTS (Not means-tested)

ALLOWANCE	MAXIMUM AMOUNT
Non-medical personal helper	20,725
Major items of specialist equipment	5,212
Other disability-related expenditure	1,741

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 specialist equipment allowance is for the duration of the course and is not pro-rated. The remaining allowances are allowances per academic year and are pro-rated according to the intensity of study.

The maximum grant for **disabled postgraduate students** is **£10,362 per academic year**.

F3: GRANT IN RESPECT OF AN ADULT DEPENDANT

Where applicable, the maximum grant in 2014/15 in respect of one dependant of the student who is either the student's partner or an adult dependant will be **£2,668**.

"Partner" is currently 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)

The amount of childcare grant payable in 2013/14 will be based on 85% of actual childcare costs, subject to a maximum grant of **£150.23** per week for one child only or **£257.55** per week for two or more children.

Where a childcare provider has not been identified, the amount of childcare grant payable in 2014/15 will be based on 85% of actual childcare costs, subject to a maximum grant of **£116.15** 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 2014/15 will be **£1,523** and the minimum **£50**.

F6: TRAVEL GRANTS

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

F7: INCOME DISREGARDS TO BE USED IN 2014/15 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	DISREGARD
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	DISREGARD
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 2014/15 TO (i) PART-TIME STUDENTS WHO WERE NEW ENTRANTS IN 2012/13 FROM SEPTEMBER 2012 ONWARDS OR IN 2013/14 AND (ii) PART-TIME STUDENTS WHO ARE NEW ENTRANTS IN 2014/15.

G1: TUITION SUPPORT

Part-time entrants to courses at **publicly funded institutions** in 2012/13 from September 2012 onwards or in 2013/14 and part-time new entrants to courses at **publicly funded institutions** in 2014/15 will be able to apply for a **non means-tested tuition loan** of up to **£6,750** in 2014/15, depending upon the actual tuition charge for their course*.

Part-time entrants to courses at **privately funded institutions** in 2012/13 from September 2012 onwards or in 2013/14 and part-time new entrants to courses at **privately funded institutions** in 2014/15 will be able to apply for a **non means-tested tuition loan** of up to **£4,500** in 2014/15, 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	15,543
Major items of specialist equipment	5,212
Other disability-related expenditure	1,305

The equipment allowance is for the duration of the course. The other two allowances are per academic year and are pro-rated according to the intensity of study.

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 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 (£4,500) and higher (£6,750) part-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)**. Starting in autumn 2012, the National Scholarship Programme will help 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 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** studying to a minimum intensity of 25%. 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.

Institutions are responsible for making payments to students in respect of help provided through their Access Agreement, including the NSP.

SECTION H: SUPPORT AVAILABLE IN 2014/15 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 are eligible to apply for the 75% Fee Grant rate.	
Income	Entitlement
Below £16,845	<p>Full Course Grant of £280.</p> <p>Full tuition grant (or the tuition charge 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 – £855 • Course equivalent to 60% to 74% of a full-time course – £1,025 • Course equivalent to 75% or more of a full-time course -£1,285
£16,845	<p>Full Course Grant of £280</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 – £805 • Course equivalent to 60% to 74% of a full-time course – £975 • Course equivalent to 75% or more of a full-time course – £1,235
£16,846 to £25,419	<p>Full Course Grant of £280.</p> <p>Fee Grant as follows (or the tuition charge 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 – £805 less £1 for every £11.36 of income (before tax) over £16,845 • Course equivalent to 60% to 74% of a full-time course – £975 less £1 for every £9.27 of income (before tax) over £16,845 • Course equivalent to 75% or more of a full-time course – £1,235 less £1 for every £ 7.24 of income (before tax) over £16,845
£25,420	Full Course Grant of £280. £50 Fee Grant.
£25,421 to £26,029	Full Course Grant of £280 No Fee Grant
£26,030 to £28,064	Course Grant of £280 less £1 for every £8.84 of income (before tax) over £26,030
£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 shown in the table above.

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

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

H2: COURSE GRANT

Part-time students who started their courses before September 2012 are eligible for a grant of up to **£280** 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 £8.84 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	15,543
Major items of specialist equipment	5,212
Other disability-related expenditure	1,305

The equipment allowance is for the duration of the course. The other two allowances are per academic year and are pro-rated according to the intensity of study

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

ALLOWANCE	MAXIMUM AMOUNT
Non-medical personal helper	20,725
Major items of specialist equipment	5,212
Other disability-related expenditure	1,741

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

SECTION I: SUPPORT AVAILABLE IN 2014/15 TO (i) FULL-TIME DISTANCE LEARNING STUDENTS WHO STARTED THEIR COURSES IN 2012/13 FROM SEPTEMBER 2012 ONWARDS OR IN 2013/14 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 or in 2013/14 and new full-time distance learning entrants to courses at **publicly funded institutions** in 2014/15 will be able to apply for a **non means-tested tuition loan** of up to **£9,000** in 2014/15, 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 or in 2013/14 and new full-time distance learning entrants to courses at **privately funded institutions** in 2014/15 will be able to apply for a **non means-tested tuition loan** of up to **£6,000** in 2014/15, 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	20,725
Major items of specialist equipment	5,212
Other disability-related expenditure	1,741

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

ACCESS AGREEMENTS AND THE NATIONAL SCHOLARSHIP PROGRAMME – FULL TIME DISTANCE LEARNING STUDENTS

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 for full time courses) 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 and higher 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)**. Starting in autumn 2012, the National Scholarship Programme will help 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 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. 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.

Institutions are responsible for making payments to students in respect of help provided through their Access Agreement, including the NSP.