

THE DEPARTMENT FOR BUSINESS, INNOVATION, AND SKILLS
LOAN, GRANT AND TUITION FEE RATES FOR ACADEMIC YEAR 2017/18

**MEMORANDUM: SUPPORT AVAILABLE UNDER THE
EDUCATION (STUDENT SUPPORT) REGULATIONS for 2017/18.**

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 2017/18 Academic Year are expected to be laid before Parliament later in 2016 and figures in this Memorandum are therefore subject to final Parliamentary scrutiny. References to the Education (Student Support) Regulations in this Memorandum are to the 2011 Regulations as amended for the 2016/17 Academic Year, but the provisions covered in this Memorandum will apply in 2017/18. The figures shown in this Memorandum are divided into nine sections:

Section A (pages 3 - 17): Support available in 2017/18 to (i) new full-time entrants in 2017/18 and (ii) current system full-time entrants who are new entrants to higher education in 2016/17 from 1 August 2017 onwards (fee support, loan for living costs).

Section B (pages 18 - 25): Support available in 2017/18 to (i) current system full-time students who were new entrants to higher education from September 2012 onwards but before 1 August 2016, in 2012/13, 2013/14, 2014/15 and 2015/16 (fee support, loan for living costs, maintenance grant / special support grant).

Section C (pages 26 - 31): Support available in 2017/18 to eligible current system full-time students who were new entrants to higher education in 2009/10, 2010/11 or 2011/12 (fee support, loan for living costs, maintenance grant / special support grant).

Section D (pages 32 - 37): Support available in 2017/18 to eligible current system full-time students who were new entrants to higher education in 2008/09 (fee support, loan for living costs, maintenance grant / special support grant).

Section E (pages 38 - 42): Support available in 2017/18 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 F (pages 43 - 45): Supplementary loans and grants for living costs available in 2017/18 to all full-time students and information on income disregards used in the Dependants' Grant calculation. (This section includes the postgraduate DSA.)

Section G (page 46): Support available in 2017/18 to part-time students who (i) were new entrants to higher education in 2012/13 from September 2012 onwards, in 2013/14, in 2014/15, 2015/16 or 2016/17 (ii) are new entrants in 2017/18.

Section H (pages 47 - 48): Support available in 2017/18 to part-time students and full-time distance learning students who started their courses before September 2012 and are continuing students in 2017/18.

Section I (page 49): Support available in 2017/18 to (i) full-time distance learning students who were new entrants to higher education in 2012/13 from September 2012 onwards, in 2013/14, 2014/15, 2015/16 or 2016/17 and (ii) are new entrants in 2017/18.

SECTION A: SUPPORT AVAILABLE IN 2017/18 FOR 2016 COHORT STUDENTS: NEW CURRENT SYSTEM STUDENTS WHO ARE STARTING THEIR COURSES IN 2017/18 AND CURRENT SYSTEM FULL-TIME STUDENTS WHO ARE NEW ENTRANTS TO HIGHER EDUCATION IN 2016/17 FROM 1 AUGUST 2016 ONWARDS.

a) LIVING COSTS SUPPORT FOR 2016 COHORT STUDENTS (OTHER THAN 2016 COHORT STUDENTS ELIGIBLE FOR BENEFITS AND 2016 COHORT STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE).

TABLE A1: LOAN FOR LIVING COSTS RATES FOR 2016 COHORT STUDENTS (OTHER THAN STUDENTS ELIGIBLE FOR BENEFITS): INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.

FULL YEAR STUDENTS	MAIN RATE (100%)	NON-INCOME ASSESSED	INCOME ASSESSED
Parental home	7,097	3,124	3,973
London	11,002	5,479	5,523
Elsewhere	8,430	3,928	4,502
Overseas	9,654	4,667	4,987
FINAL YEAR STUDENTS	MAIN RATE (100%)	NON INCOME ASSESSED	INCOME-ASSESSED
Parental home	6,678	2,870	3,808
London	10,192	4,991	5,201
Elsewhere	7,973	3,652	4,321
Overseas	8,641	4,055	4,586

Household Income Assessment

The income assessment for full year and final year rates of loans for living costs is calculated as follows:

Parental Home Rate: £1 reduction in loan for every complete £8.36 increase in income above £25,000.

London Rate: £1 reduction in loan for every complete £8.12 increase in income above £25,000.

Elsewhere Rate: £1 reduction in loan for every complete £8.26 increase in income above £25,000.

Overseas Rate: £1 reduction in loan for every complete £8.18 increase in income above £25,000.

The income threshold for the minimum non-income assessed full rate of overseas loan is: £65,797.

The income thresholds for the minimum non-income assessed final year rates of loans are: £56,835 (Home), £67,233 (London), £60,692 (Elsewhere), and £62,514 (Overseas).

Assessed Contribution

Assessed contribution figures in **tables A6, A9 and A11** are used to determine the amount of support where a 2016 cohort student has applied for loans for living costs and supplementary support or where there are two or more students in a household. The assessed contribution for the loan for living costs applies for a 2016 cohort student where the household income exceeds £42,875.

b) LIVING COSTS SUPPORT FOR 2016 COHORT STUDENTS ELIGIBLE FOR BENEFITS (OTHER THAN STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE).

TABLE A2: LOAN FOR LIVING COSTS RATES FOR 2016 COHORT STUDENTS ELIGIBLE FOR BENEFITS: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.

FULL YEAR STUDENTS	MAIN RATE (100%)	NON-INCOME ASSESSED	INCOME ASSESSED
Parental home	8,372	3,124	5,248
London	11,998	5,479	6,519
Elsewhere	9,609	3,928	5,681
Overseas	10,746	4,667	6,079
FINAL YEAR STUDENTS	MAIN RATE (100%)	NON INCOME ASSESSED	INCOME-ASSESSED
Parental home	7,982	2,870	5,112
London	11,244	4,991	6,253
Elsewhere	9,185	3,652	5,533
Overseas	9,805	4,055	5,750

Household Income Assessment – Students Eligible for Benefits.

The income assessment for full-year rates of loans for students eligible for benefits is calculated as follows:

Parental Home Rate: £1 reduction in loan for every complete £5.237 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £8.36 increase in income above £42,875.

London Rate: £1 reduction in loan for every complete £5.59 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £8.12 increase in income above £42,875.

Elsewhere Rate: £1 reduction in loan for every complete £5.346 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £8.26 increase in income above £42,875.

Overseas Rate: £1 reduction in loan for every complete £5.454 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £8.18 increase in income above £42,875.

Income threshold for minimum non-income assessed full rate of overseas loan is: £65,801

The income assessment for final-year rates of loans for students eligible for benefits is calculated as follows:

Home Rate: £1 reduction in loan for every complete £5.193 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £8.36 increase in income above £42,875.

London Rate: £1 reduction in loan for every complete £5.494 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £8.12 increase in income above £42,875

Elsewhere Rate: £1 reduction in loan for every complete £5.294 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £8.26 increase in income above £42,875

Overseas Rate: £1 reduction in loan for every complete £5.337 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £8.18 increase in income above £42,875.

Income thresholds for minimum non-income assessed final year rates of loans are: £56,837 (Home), £67,235 (London), £60,692 (Elsewhere), and £62,516 (Overseas).

Assessed Contribution – Students Eligible for Benefits.

Assessed contribution figures in **tables A7, A10** and **A11** are used to determine the amount of support where a 2016 cohort student who is eligible for benefits has applied for loans for living costs and supplementary support or where there are two or more students in a household. The assessed contribution for the loan for living costs applies for a 2016 cohort student who is eligible for benefits where the household income exceeds £42,875.

Maintenance and Special Support Element of the Loan for Living Costs.

For 2016 cohort students entitled to benefits, the loan for living costs has a maintenance element and a special support element, the latter being a contribution towards the costs of books, travel, equipment and childcare. The special support element is disregarded by the Department for Work and Pensions as student income when calculating benefits. Students whose entitlement to loan for living costs exceeds the maximum maintenance element will receive additional loan as a special support element. Maximum maintenance and special support elements are set out in the **table A3 below** and at **table A7:**

TABLE A3: LOAN FOR LIVING COSTS FOR 2016 COHORT STUDENTS ELIGIBLE FOR BENEFITS: MAINTENANCE AND SPECIAL SUPPORT ELEMENTS

FULL YEAR STUDENTS	SPECIAL SUPPORT ELEMENT (100%) (£)	MAINTENANCE ELEMENT (100%) (£)	MAXIMUM LOAN (100%) (£)
Parental home	3,566	4,806	8,372
London	3,566	8,432	11,998
Elsewhere	3,566	6,043	9,609
Overseas	3,566	7,180	10,746
FINAL YEAR STUDENTS	SPECIAL SUPPORT ELEMENT (100%) (£)	MAINTENANCE ELEMENT (100%) (£)	MAXIMUM LOAN (100%) (£)
Parental home	3,566	4,416	7,982
London	3,566	7,678	11,244
Elsewhere	3,566	5,619	9,185
Overseas	3,566	6,239	9,805

c) STUDENT SUPPORT FOR 2016 COHORT STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE.

New full-time students in 2017/18 and continuing full-time students starting a course on or after 1 August 2016 who are aged 60 or over on the first day of the first academic year of their course qualify for a means-tested loan for living costs towards the costs of books, travel, equipment and childcare in 2017/18. The loan for living costs is disregarded by the Department for Work and pensions as student income when calculating benefits.

2016 cohort students aged 60 or over on the first day of the first academic year of their course with household incomes of £25,000 or less qualify for the maximum loan for living costs of £3,566 in 2017/18. Students with household incomes above £25,000 lose £1 of loan for every complete £5.31 increase in income above £25,000 until a household income of £43,675 is reached where a minimum £50 loan is paid. Students on household incomes above £43,675 do not qualify for a loan for living costs.

The income assessment for loan for living costs for students aged 60 or over on the first day of the first academic year of their course is not added to the income assessment for supplementary grants (i.e. dependants' grants and travel grant) as part of the assessed contribution.

Table A8 covers loan for living costs rates for **2016 cohort students aged 60 or over on the first day of the first academic year of their course.**

d) **REDUCED RATE LOANS FOR LIVING COSTS for 2016 COHORT STUDENTS in 2017/18.**

TABLE A4: REDUCED RATE LOAN FOR LIVING COSTS.

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,915	1,744
London	3,585	3,263
Elsewhere	2,553	2,324
Overseas	N/A	2,324
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS	
Parental home	1,454	1,324
London	2,743	2,498
Elsewhere	1,990	1,811
Overseas	N/A	1,811

The following groups of 2016 cohort students are eligible for the reduced, non-income assessed loan rates in 2017/18 (see Table A4 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 (students undertaking work placements overseas qualify for the elsewhere rate of loan);

(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).

A5: SUPPORT FOR TUITION FEES.

2016 cohort students at publicly funded institutions in England will be able to apply for a **non means-tested fee loan** of up to **£9,250** in 2017/18 to meet the full costs of their course. Institutions with an Access Agreement from the Office for Fair Access (OFFA) achieving a Teaching Excellence Framework (TEF) rating of Meets Expectations in Year One will be able to charge above **£9,000** in fees for a full-time course up to a maximum of **£9,250**.

2016 cohort students at privately funded institutions in England will be able to apply for a **non means-tested fee loan** of up to **£6,000** towards the costs of their course or up to **£6,165** where an institution has achieved a TEF rating of Meets Expectations in Year One.

Maximum Tuition Fees and Fee Loans in Special Cases (for 2016 cohort students studying at institutions in England).

The maximum fee loan payable in 2017/18, for the final year of a course that requires less than 15 weeks attendance will be **£4,625** for courses at **publicly funded institutions**. Institutions with an OFFA Access Agreement achieving a TEF rating of Meets Expectations in Year One will be able to charge above **£4,500** in fees for a full-time course up to a maximum of **£4,625**.

The maximum fee loan entitlement for courses at **privately funded institutions** in this situation will be **£3,000** or **£3,080** where an institution has achieved a TEF rating of Meets Expectations in Year One.

The maximum fee loan payable in 2017/18, for sandwich work placement years where the periods of full time study are in aggregate less than 10 weeks will be **£1,850** for courses at **publicly funded institutions**. Institutions with an OFFA Access Agreement achieving a TEF rating of Meets Expectations in Year One will be able to charge above **£1,800** in fees up to a maximum of **£1,850**.

The maximum fee loan entitlement for courses at **privately funded institutions** in this situation will be **£1,200** or **£1,230** where an institution has achieved a Teaching Excellence Framework rating of Meets Expectations in Year One.

The maximum fee loan payable in 2017/18, 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 **£1,385** for courses at **publicly funded institutions**. Institutions with an OFFA Access Agreement achieving a TEF rating of Meets Expectations in Year One will be able to charge above **£1,350** in fees for a full-time course up to a maximum of **£1,385**.

The maximum fee loan entitlement for courses at **privately funded institutions** 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 **£900** or **£920** where an institution has achieved a TEF rating of Meets Expectations in Year One.

Maximum Fee Loans for English domiciled 2016 cohort students who are studying in Scotland, Wales and Northern Ireland

English domiciled 2016 cohort students studying in Scotland, Wales or Northern Ireland will be able to apply for the following fee loans:

English domiciled 2016 cohort students, who are studying at publicly funded institutions in Scotland, Wales or Northern Ireland will be able to apply for a **non means-tested fee loan** of up to **£9,250** in 2017/18 to meet the full costs of their course.

English domiciled 2016 cohort students at privately funded institutions in Scotland, Wales or Northern Ireland will be able to apply for a **non means-tested fee loan** of up to **£6,000** in 2017/18 towards the costs of their course.

The maximum fee loan entitlement for sandwich placement years undertaken as part of courses in Wales where the periods of full time study are in aggregate less than 10 weeks, will be **£1,850** for courses at **publicly funded institutions**. The maximum fee loan entitlement for courses at **privately funded institutions** in Wales will be **£1,200**.

The maximum fee loan entitlement for sandwich placement years undertaken as part of courses in Scotland and Northern Ireland where the periods of full time study are

in aggregate less than 10 weeks, will be **£4,625** for courses at **publicly funded institutions**. The maximum fee loan entitlement for courses at **privately funded institutions** will be **£3,000**.

The maximum fee loan entitlement for study years at overseas institutions outside the Erasmus Scheme, undertaken as part of courses in Wales, where the periods of full-time study at the UK institution are in aggregate less than 10 weeks, will be a maximum of **£1,385** for courses at **publicly funded institutions**. The maximum fee loan entitlement for courses at **privately funded institutions** will be **£900**.

The maximum fee loan entitlement for study years at overseas institutions outside the Erasmus Scheme, undertaken as part of courses in Scotland or Northern Ireland, where the periods of full-time study at the UK institution are in aggregate less than 10 weeks, will be a maximum of **£4,625** for courses at **publicly funded institutions**. The maximum fee loan entitlement for courses at **privately funded institutions** will be **£3,000**.

English domiciled 2016 cohort students undertaking Erasmus study or work placement years as part of courses in Northern Ireland in 2017/18 will be ineligible for a fee loan as the Erasmus fee waiver will continue to apply.

English domiciled 2016 cohort students undertaking Erasmus study or work placement years as part of courses in Scotland or Wales in 2017/18 will qualify for a fee loan of up to **£1,385**.

ACCESS AGREEMENTS.

Publicly funded institutions that intend to charge more than the Basic Amount for full time courses starting on or after 1 September 2012 must have an **Access Agreement** approved by the Director of Fair Access to Higher Education. In 2017/18, the Basic Amount for full-time courses is **£6,000**, or for publicly funded institutions achieving a TEF rating of Meets Expectations in Year One, **£6,165**. 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.

A6: LOAN FOR LIVING COSTS ENTITLEMENT FOR 2016 COHORT STUDENTS (OTHER THAN 2016 COHORT STUDENTS WHO QUALIFY FOR BENEFITS): ILLUSTRATIVE LEVELS OF INCOME.

INCOME (£)	Income Assessment (£)¹	Assessed Contribution (£)	LOAN FOR LIVING COSTS(£)
Student living at home			Maximum £7,097
25,000	0	0	7,097
30,000	598	0	6,499
35,000	1,196	0	5,901
40,000	1,794	0	5,303
42,875	2,138	0	4,959
45,000	2,392	254	4,705
50,000	2,990	852	4,107
55,000	3,588	1,450	3,509
58,215	3,973	1,835	3,124 (+)
60,000	3,973	1,835	3,124
65,000	3,973	1,835	3,124
Student studying in London			Maximum £11,002
25,000	0	0	11,002
30,000	615	0	10,387
35,000	1,231	0	9,771
40,000	1,847	0	9,155
42,875	2,201	0	8,801
45,000	2,463	262	8,539
50,000	3,078	877	7,924
55,000	3,694	1,493	7,308
60,000	4,310	2,109	6,692
65,000	4,926	2,725	6,076
69,847	5,523	3,322	5,479(+)
70,000	5,523	3,322	5,479
Student studying outside London			Maximum £8,430
25,000	0	0	8,430
30,000	605	0	7,825
35,000	1,210	0	7,220
40,000	1,815	0	6,615
42,875	2,164	0	6,266
45,000	2,421	257	6,009
50,000	3,026	862	5,404
55,000	3,631	1,467	4,799
60,000	4,237	2,073	4,193
62,187	4,502	2,338	3,928 (+)
65,000	4,502	2,338	3,928
70,000	4,502	2,338	3,928

Students on household incomes of £25,000 or less qualify for the maximum loan for living costs at the respective Home, Elsewhere or London rate of loan.

Home Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £8.36 of income above £25,000 until the amount they receive reaches 44% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction. London Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £8.12 of income above £25,000 until the amount they receive reaches 49.8% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction. Elsewhere Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £8.26 of income above £25,000 until the amount they receive reaches 46.6% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

The 'Assessed Contribution' is calculated for incomes above £42,875 – see table A9 of this Memorandum.

¹ Figures rounded down to the nearest £1

A7: LOAN FOR LIVING COSTS ENTITLEMENT FOR 2016 COHORT STUDENTS WHO QUALIFY FOR BENEFITS: ILLUSTRATIVE LEVELS OF INCOME.

INCOME (£)	Income Assessment (£)²	Assessed Contribution (£)	Special Support Element (£)	Maintenance Element (£)	TOTAL LOAN FOR LIVING COSTS (£)
Student living at home			Maximum £3,566	Maximum £4,806	Maximum £8,372
25,000	0	0	3,566	4,806	8,372
30,000	954	0	2,612	4,806	7,418
35,000	1,909	0	1,657	4,806	6,463
40,000	2,864	0	702	4,806	5,508
42,875	3,413	0	153	4,806	4,959
44,155	3,566	153	0	4,806	4,806
45,000	3,667	254	0	4,705	4,705
50,000	4,265	852	0	4,107	4,107
55,000	4,863	1,450	0	3,509	3,509
58,216	5,248	1,835	0	3,124 (+)	3,124 (+)
60,000	5,248	1,835	0	3,124	3,124
Student studying in London			Maximum £3,566	Maximum £8,432	Maximum £11,998
25,000	0	0	3,566	8,432	11,998
30,000	894	0	2,672	8,432	11,104
35,000	1,788	0	1,778	8,432	10,210
40,000	2,683	0	883	8,432	9,315
42,875	3,197	0	369	8,432	8,801
45,000	3,458	261	108	8,432	8,540
45,872	3,566	369	0	8,432	8,432
50,000	4,074	877	0	7,924	7,924
55,000	4,690	1,493	0	7,308	7,308
60,000	5,305	2,108	0	6,693	6,693
65,000	5,921	2,724	0	5,907	6,077
69,850	6,519	3,322	0	5,479(+)	5,479(+)
Student studying outside London			Maximum £3,566	Maximum £6,043	Maximum £9,609
25,000	0	0	3,566	6,043	9,609
30,000	935	0	2,631	6,043	8,674
35,000	1,870	0	1,696	6,043	7,739
40,000	2,805	0	761	6,043	6,804
42,875	3,343	0	223	6,043	6,266
44,718	3,566	223	0	6,043	6,043
45,000	3,600	257	0	6,009	6,009
50,000	4,205	862	0	5,404	5,404
55,000	4,810	1,467	0	4,799	4,799
60,000	5,416	2,073	0	4,193	4,193
62,187	5,681	2,338	0	3,928 (+)	3,928 (+)
65,000	5,681	2,338	0	3,928	3,928

Students on household incomes of £25,000 or less qualify for the maximum loan for living costs at the respective Home, Elsewhere or London rate of loan.

Home Rate - Students with household incomes above £25,000 up to and including £42,875 lose £1 of loan for every complete £5.237 of income above £25,000. For income in excess of £42,875 up to and including £58,216 students lose £1 of loan for every complete £8.36 of income until the amount they receive reaches 37.3% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

London Rate - Students with household incomes above £25,000 up to and including £42,875 lose £1 of loan for every complete £5.59 of income above £25,000. For income in excess of £42,875 up to and including £69,850, students lose £1

² Figures rounded down to the nearest £1

of loan for every £8.12 of income until the amount they receive reaches 45.6% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

Elsewhere Rate - Students with household incomes above £25,000 up to and including £42,875 lose £1 of loan for every complete £5.346 of income above £25,000. For income in excess of £42,875 up to and including £62,187, students lose £1 of loan for every £8.26 of income until the amount they receive reaches 40.8% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

The loan for living costs is divided into two elements – the maintenance element and, for students on lower incomes a special support element for books, equipment, travel or childcare. The special support element is disregarded by DWP when calculating means-tested benefits.

The 'Assessed Contribution' is calculated for incomes above £42,875 – see table A10 of this Memorandum.

A8: LOAN FOR LIVING COSTS ENTITLEMENT FOR 2016 COHORT STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE: ILLUSTRATIVE LEVELS OF INCOME:

HOUSEHOLD INCOME (£)	Income Assessment (£)	LOAN FOR LIVING COSTS (£)
		Maximum £3,566
25,000	0	3,566
30,000	941	2,625
35,000	1,883	1,683
40,000	2,824	742
43,675	3,516	50
43,676	n/a	0
45,000	n/a	0
50,000	n/a	0

New full-time students in 2017/18 and continuing full-time students starting a course on or after 1 August 2016 who are aged 60 or over on the first day of the first academic year of their course qualify for a means-tested loan for living costs in 2017/18.

2016 cohort students aged 60 or over on the first day of the first academic year of their course with household incomes of £25,000 or less qualify for the maximum loan for living costs in 2017/18. Students with household incomes above £25,000 lose £1 of loan for every complete £5.31 increase in income above £25,000 until a household income of £43,675 is reached where a minimum £50 loan is paid. Students on household incomes above £43,675 do not qualify for a loan for living costs.

The income assessment for the loan for living costs for students aged 60 or over on the first day of the first academic year of their course is not added to the income assessment for supplementary grants (i.e. dependants' grants and travel grant) as part of the assessed contribution.

A9: 2016 COHORT STUDENTS (EXCLUDING STUDENTS ENTITLED TO BENEFITS AND STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE): ASSESSED CONTRIBUTION FOR THE LOAN FOR LIVING COSTS.

An assessed contribution will apply as follows:

Household income **£42,875 or less** - no assessed contribution;

Household income of **more than £42,875** – an assessed contribution will apply.

The assessed contribution figures in **table A9** on page 14 (which should be read in conjunction with **table A6** of this Memorandum) are calculated as follows (*case study for student living in the parental home with a household income of £44,000*):

1) Calculate the amount of loan to be deducted from the maximum loan at a household income of £42,875. (The taper for the home rate of loan is 8.36). For the purposes of this calculation, this is known as the **contribution disregard**.

$$(\text{£}42,875 - \text{£}25,000) / 8.36 = \text{£}2,138 \text{ (rounded down)}$$

2) Calculate the amount of loan to be deducted (the **income assessment** in table A6 of this memorandum) from the maximum loan at a household income of £44,000 (the household income of the student in this case study)

$$(\text{£}44,000 - \text{£}25,000) / 8.36 = \text{£}2,272 \text{ (rounded down)}$$

3) Calculate the assessed contribution for a student living at home on a household income of £44,000 by deducting the **contribution disregard** from the **income assessment**.

$$\text{£}2,272 - \text{£}2,138 = \text{£}134$$

The same method of calculating assessed contributions for the loan for living costs will apply to 2016 cohort students living away from home and studying in London or living away from home and studying outside London. However, the taper for the London rate of loan for living costs is 8.12 and that for the elsewhere rate of loan 8.26.

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 table A9 on the following page of this Memorandum added to the contribution for supplementary support (table A11). In total, this contribution must not exceed £6,210.

Table A9 (continued): 2016 COHORT STUDENTS (EXCLUDING STUDENTS ENTITLED TO BENEFITS AND STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE): ASSESSED CONTRIBUTION FOR THE LOAN FOR LIVING COSTS IN 2017/18.

HOUSEHOLD INCOME	Student living at home		Student studying in London		Student studying outside London	
	Assessed Contribution (£)	Loan (£)	Assessed Contribution (£)	Loan (£)	Assessed Contribution (£)	Loan (£)
42,875	0	4,959	0	8,801	0	6,266
43,000	15	4,944	15	8,786	15	6,251
44,000	134	4,825	138	8,663	136	6,130
45,000	254	4,705	262	8,539	257	6,009
46,000	373	4,586	385	8,416	378	5,888
47,000	493	4,466	508	8,293	499	5,767
48,000	613	4,346	631	8,170	620	5,646
49,000	732	4,227	754	8,047	741	5,525
50,000	852	4,107	877	7,924	862	5,404
51,000	972	3,987	1,000	7,801	983	5,283
52,000	1,091	3,868	1,124	7,677	1,104	5,162
53,000	1,211	3,748	1,247	7,554	1,255	5,041
54,000	1,330	3,629	1,370	7,431	1,346	4,920
55,000	1,450	3,509	1,493	7,308	1,467	4,799
56,000	1,570	3,389	1,616	7,185	1,589	4,677
57,000	1,689	3,270	1,739	7,062	1,710	4,556
58,000	1,809	3,150	1,863	6,938	1,831	4,435
58,215	1,835	3,124(*)	1,889	6,912	1,857	4,409
59,000			1,986	6,815	1,952	4,314
60,000			2,109	6,692	2,073	4,193
61,000			2,232	6,569	2,194	4,072
62,000			2,355	6,446	2,315	3,951
62,187			2,378	6,423	2,338	3,928(*)
63,000			2,478	6,323		
64,000			2,601	6,200		
65,000			2,725	6,076		
66,000			2,848	5,953		
67,000			2,971	5,830		
68,000			3,094	5,707		
69,000			3,217	5,584		
69,847			3,322	5,479(*)		

(*) – minimum loan for living costs

A10: 2016 COHORT STUDENTS ENTITLED TO BENEFITS (EXCLUDING STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE): ASSESSED CONTRIBUTION FOR THE LOAN FOR LIVING COSTS.

The assessed contribution will apply as follows:

Household income **£42,875 or less** - no assessed contribution;

Household income of **more than £42,875** – an assessed contribution will apply.

Home rate: contribution of £1 for each complete £8.36 of income above £42,875.

London rate: contribution of £1 for each complete £8.12 of income above £42,875.

Elsewhere rate: contribution of £1 for each complete £8.26 of income above £42,875

This table should be read in conjunction with **table A7** of this Memorandum.

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 for supplementary support (table A11). In total, this contribution must not exceed £6,210.**

HOUSEHOLD INCOME	Student living at home		Student studying in London		Student studying outside London	
	Assessed Contribution (£)	Loan (£)	Assessed Contribution (£)	Loan (£)	Assessed Contribution (£)	Loan (£)
42,875	0	4,959	0	8,801	0	6,266
43,000	14	4,945	15	8,786	15	6,251
44,000	134	4,825	138	8,663	136	6,130
45,000	254	4,705	261	8,540	257	6,009
46,000	373	4,586	384	8,417	378	5,888
47,000	493	4,466	508	8,293	499	5,767
48,000	613	4,346	631	8,170	620	5,646
49,000	732	4,227	754	8,047	741	5,525
50,000	852	4,107	877	7,924	862	5,404
51,000	971	3,988	1,000	7,801	983	5,283
52,000	1,091	3,868	1,123	7,678	1,104	5,162
53,000	1,211	3,748	1,246	7,555	1,225	5,041
54,000	1,330	3,629	1,370	7,431	1,346	4,920
55,000	1,450	3,509	1,493	7,308	1,467	4,799
56,000	1,569	3,390	1,616	7,185	1,588	4,678
57,000	1,689	3,270	1,739	7,062	1,710	4,556
58,000	1,809	3,150	1,862	6,939	1,831	4,435
58,216	1,835	3,124(*)	1,889	6,912	1,857	4,409
59,000			1,985	6,816	1,952	4,314
60,000			2,108	6,693	2,073	4,193
61,000			2,232	6,569	2,194	4,072
62,000			2,355	6,446	2,315	3,951
62,187			2,378	6,423	2,338	3,928(*)
63,000			2,478	6,323		
64,000			2,601	6,200		
65,000			2,724	6,077		
66,000			2,847	5,954		
67,000			2,971	5,830		
68,000			3,094	5,707		
69,000			3,217	5,584		
69,850			3,322	5,479(*)		

(*) – minimum loan for living costs

TABLE A11: 2016 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT in 2017/18 (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 £8.73 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 (set out in **table A9**, or for full-time students eligible for benefits, the contribution to loan for living costs in **table A10**). In total this contribution may not exceed **£6,210**.

ASSESSED CONTRIBUTION FOR SUPPLEMENTARY SUPPORT: ILLUSTRATIVE LEVELS OF INCOME.

HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)	HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)	HOUSEHOLD INCOME (£)	ASSESSED CONTRIBUTION (£)
39,796	0	59,000	2,199	79,000	4,490
40,000	23	60,000	2,314	80,000	4,605
41,000	137	61,000	2,428	81,000	4,719
42,000	252	62,000	2,543	82,000	4,834
43,000	367	63,000	2,657	83,000	4,948
44,000	481	64,000	2,772	84,000	5,063
45,000	596	65,000	2,887	85,000	5,178
46,000	710	66,000	3,001	86,000	5,292
47,000	825	67,000	3,116	87,000	5,407
48,000	939	68,000	3,230	88,000	5,521
49,000	1,054	69,000	3,345	89,000	5,636
50,000	1,168	70,000	3,459	90,000	5,750
51,000	1,283	71,000	3,574	91,000	5,865
52,000	1,397	72,000	3,688	92,000	5,979
53,000	1,512	73,000	3,803	93,000	6,094
54,000	1,627	74,000	3,917	94,000	6,208
55,000	1,741	75,000	4,032	94,010	6,210
56,000	1,856	76,000	4,147		
57,000	1,970	77,000	4,261		
58,000	2,085	78,000	4,376		

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

For residual incomes above **£94,010**, 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: SUPPORT AVAILABLE IN 2017/18 FOR 2012 COHORT STUDENTS: CURRENT SYSTEM STUDENTS WHO (i) WERE NEW ENTRANTS IN 2012/13 FROM SEPTEMBER 2012 ONWARDS, IN 2013/14, 2014/15 OR 2015/16 WHO ARE CONTINUING THEIR COURSES IN 2017/18.

TABLE B1: 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	4,806	3,124	1,682
London	8,432	5,481	2,951
Elsewhere	6,043	3,930	2,113
Overseas	7,180	4,667	2,513
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON INCOME ASSESSED (65%)	INCOME-ASSESSED (35%)
Parental home	4,416	2,870	1,546
London	7,679	4,991	2,688
Elsewhere	5,620	3,653	1,967
Overseas	6,240	4,056	2,184

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 B1 above) This support package is available for 2012 cohort students taking full-time courses of Initial Teacher Training (ITT) in 2017/18.

TABLE B2: REDUCED RATE LOAN FOR LIVING COSTS.

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,915	1,744
London	3,585	3,263
Elsewhere	2,553	2,324
Overseas	N/A	2,324
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS	
Parental home	1,454	1,324
London	2,743	2,498
Elsewhere	1,990	1,811
Overseas	N/A	1,811

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table B2 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 (students undertaking work placements overseas qualify for the elsewhere rate of loan);

(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).

B3: SUPPORT FOR LIVING COSTS.

Full-time 2012 cohort students, including those undertaking full-time courses of initial teacher training in 2017/18, will be able to apply for:

- (1) A means-tested maintenance or special support grant of up to **£3,482**;
- (2) A loan for living costs, **35%** of which will be subject to income assessment (Table B1).
- (3) A reduced rate loan for living costs for students undertaking a sandwich work placement year or NHS bursary year (Table B2).

Table B5 applies to 2012 cohort students in 2017/18 who are eligible for the maintenance grant.

Table B6 applies to 2012 cohort students in 2017/18 who are eligible for the special support grant.

B4: SUPPORT FOR TUITION FEES.

2012 cohort students at publicly funded institutions will be able to apply for a **non means-tested fee loan** of up to **£9,250** in 2017/18 to meet the full costs of their course. Institutions with an Access Agreement from the Office for Fair Access (OFFA) achieving a Teaching Excellence Framework (TEF) rating of Meets Expectations in Year One will be able to charge above **£9,000** in fees for a full-time course up to a maximum of **£9,250**.

2012 cohort students at privately funded institutions will be able to apply for a **non means-tested fee loan** of up to **£6,000** towards the costs of their course or up to **£6,165** where an institution has achieved a TEF rating of Meets Expectations in Year One.

Maximum Tuition Fees and Fee Loans in Special Cases (for 2012 cohort students studying at institutions in England).

The maximum fee loan payable in 2017/18, for the final year of a course that requires less than 15 weeks attendance will be **£4,625** for courses at **publicly funded institutions**. Institutions with an OFFA Access Agreement achieving a TEF rating of Meets Expectations in Year One will be able to charge above **£4,500** in fees for a full-time course up to a maximum of **£4,625**.

The maximum fee loan entitlement for courses at **privately funded institutions** in this situation will be **£3,000** or **£3,080** where an institution has achieved a TEF rating

of Meets Expectations in Year One.

The maximum fee loan payable in 2017/18, for sandwich work placement years where the periods of full time study are in aggregate less than 10 weeks will be **£1,850** for courses at **publicly funded institutions**. Institutions with an OFFA Access Agreement achieving a TEF rating of Meets Expectations in Year One will be able to charge above **£1,800** in fees up to a maximum of **£1,850**.

The maximum fee loan entitlement for courses at **privately funded institutions** in this situation will be **£1,200** or **£1,230** where an institution has achieved a Teaching Excellence Framework rating of Meets Expectations in Year One.

The maximum fee loan payable in 2017/18, 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 **£1,385** for courses at **publicly funded institutions**. Institutions with an OFFA Access Agreement achieving a TEF rating of Meets Expectations in Year One will be able to charge above **£1,350** in fees for a full-time course up to a maximum of **£1,385**.

The maximum fee loan entitlement for courses at **privately funded institutions** 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 **£900** or **£920** where an institution has achieved a TEF rating of Meets Expectations in Year One.

Maximum Fee Loans for English domiciled 2012 cohort students who are studying in Scotland, Wales and Northern Ireland.

English domiciled 2012 cohort students studying in Scotland, Wales or Northern Ireland will be able to apply for the following fee loans:

English domiciled 2012 cohort students, who are studying at publicly funded institutions in Scotland, Wales or Northern Ireland will be able to apply for a non means-tested fee loan of up to **£9,250** in 2017/18 to meet the full costs of their course.

English domiciled 2012 cohort students at privately funded institutions in Scotland, Wales or Northern Ireland will be able to apply for a non means-tested fee loan of up to **£6,000** towards the costs of their course.

The maximum fee loan entitlement for sandwich placement years undertaken as part of courses in Wales where the periods of full time study are in aggregate less than 10 weeks, will be **£1,850** for courses at publicly funded institutions. The maximum fee loan entitlement for courses at privately funded institutions in Wales will be **£1,200**.

The maximum fee loan entitlement for sandwich placement years undertaken as part of courses in Scotland and Northern Ireland where the periods of full time study are in aggregate less than 10 weeks, will be **£4,625** for courses at publicly funded institutions. The maximum fee loan entitlement for courses at privately funded institutions will be **£3,000**.

The maximum fee loan entitlement for study years at overseas institutions outside the Erasmus Scheme, undertaken as part of courses in Wales, where the periods of full-time study at the UK institution are in aggregate less than 10 weeks, will be a maximum of **£1,385** for courses at publicly funded institutions. The maximum fee loan entitlement for courses at privately funded institutions will be **£900**.

The maximum fee loan entitlement for study years at overseas institutions outside the Erasmus Scheme, undertaken as part of courses in Scotland or Northern Ireland, where the periods of full-time study at the UK institution are in aggregate less than 10 weeks, will be a maximum of **£4,625** for courses at publicly funded institutions. The maximum fee loan entitlement for courses at privately funded institutions will be **£3,000**.

English domiciled 2012 cohort students undertaking Erasmus study or work placement years as part of courses in Northern Ireland in 2017/18 will be ineligible for a fee loan as the Erasmus fee waiver will continue to apply.

English domiciled 2012 cohort students undertaking Erasmus study or work placement years as part of courses in Scotland or Wales in 2017/18 will qualify for a fee loan of up to **£1,385**.

Note: Full-time entrants to courses at HEIs in Scotland, Wales and Northern Ireland whose course began in August 2012 are eligible for a fee loan of up to **£9,250**, but will be eligible for the same package of living costs support that is available to full-time students who started their courses before September 2012.

ACCESS AGREEMENTS.

Publicly funded institutions that intend to charge more than the Basic Amount for full time courses starting on or after 1 September 2012 must have an **Access Agreement** approved by the Director of Fair Access to Higher Education. In 2017/18, the Basic Amount for full-time courses is **£6,000**, or for publicly funded institutions achieving a TEF rating of Meets Expectations in Year One, **£6,165**. 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.

**B5: MAINTENANCE GRANT AND LOAN ENTITLEMENT FOR 2012 COHORT STUDENTS:
ILLUSTRATIVE LEVELS OF INCOME.**

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS(£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £4,806(*)	
25,000	0	3,482	3,065	6,547
30,000	0	2,510	3,551	6,061
35,000	0	1,537	4,038	5,575
40,000	0	564	4,524	5,088
42,641	0	50	4,781	4,831
42,875	0	0	4,806	4,806
45,000	233	0	4,573	4,573
50,000	781	0	4,025	4,025
55,000	1,329	0	3,477	3,477
58,215	1,682	0	3,124(+)	3,124
60,000	1,682	0	3,124	3,124
Student studying in London			Maximum £8,432 (*)	
25,000	0	3,482	6,691	10,173
30,000	0	2,510	7,177	9,687
35,000	0	1,537	7,664	9,201
40,000	0	564	8,150	8,714
42,641	0	50	8,407	8,457
42,875	0	0	8,432	8,432
45,000	233	0	8,199	8,199
50,000	781	0	7,651	7,651
55,000	1,329	0	7,103	7,103
60,000	1,877	0	6,555	6,555
65,000	2,425	0	6,007	6,007
69,789	2,951	0	5,481(+)	5,481
70,000	2,951	0	5,481	5,481
Student studying outside London			Maximum £6,043 (*)	
25,000	0	3,482	4,302	7,784
30,000	0	2,510	4,788	7,298
35,000	0	1,537	5,275	6,812
40,000	0	564	5,761	6,325
42,641	0	50	6,018	6,068
42,875	0	0	6,043	6,043
45,000	233	0	5,810	5,810
50,000	781	0	5,262	5,262
55,000	1,329	0	4,714	4,714
60,000	1,877	0	4,166	4,166
62,146	2,113	0	3,930(+)	3,930
65,000	2,113	0	3,930	3,930

(*) 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 £3,482. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £5.14 of household income above £25,000, up to a household income of £42,641 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,641, no grant is payable.

Students with household incomes of £42,641 or less have their loan for living costs reduced by £0.50 for every £1 of Maintenance Grant awarded. Students with household incomes between £42,641 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 £9.12 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.

**B6: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR 2012 COHORT STUDENTS:
ILLUSTRATIVE LEVELS OF INCOME.**

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £4,806	
25,000	0	3,482	4,806	8,288
30,000	0	2,510	4,806	7,316
35,000	0	1,537	4,806	6,343
40,000	0	564	4,806	5,370
42,641	0	50	4,806	4,856
42,875	0	0	4,806	4,806
45,000	233	0	4,573	4,573
50,000	781	0	4,025	4,025
55,000	1,329	0	3,477	3,477
58,215	1,682	0	3,124(+)	3,124
60,000	1,682	0	3,124	3,124
Student studying in London			Maximum £8,432	
25,000	0	3,482	8,432	11,914
30,000	0	2,510	8,432	10,942
35,000	0	1,537	8,432	9,969
40,000	0	564	8,432	8,996
42,641	0	50	8,432	8,482
42,875	0	0	8,432	8,432
45,000	233	0	8,199	8,199
50,000	781	0	7,651	7,651
55,000	1,329	0	7,103	7,103
60,000	1,877	0	6,555	6,555
65,000	2,425	0	6,007	6,007
69,789	2,951	0	5,481(+)	5,481
70,000	2,951	0	5,481	5,481
Student studying outside London			Maximum £6,043	
25,000	0	3,482	6,043	9,525
30,000	0	2,510	6,043	8,553
35,000	0	1,537	6,043	7,580
40,000	0	564	6,043	6,607
42,641	0	50	6,043	6,093
42,875	0	0	6,043	6,043
45,000	233	0	5,810	5,810
50,000	781	0	5,262	5,262
55,000	1,329	0	4,714	4,714
60,000	1,877	0	4,166	4,166
62,146	2,113	0	3,930(+)	3,930
65,000	2,113	0	3,930	3,930

The maximum amount of the special support grant is £3,482. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £5.14 of household income above £25,000, up to a household income of £42,641 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,641, 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 £9.12 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 B7: 2012 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR THE MEANS-TESTED ELEMENT OF THE LOAN FOR LIVING COSTS in 2017/18

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 £9.12 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: £4,806	Maximum: £8,432	Maximum: £6,043
42,875	0	4,806	8,432	6,043
43,000	13	4,793	8,419	6,030
44,000	123	4,683	8,309	5,920
45,000	233	4,573	8,199	5,810
46,000	342	4,464	8,090	5,701
47,000	452	4,354	7,980	5,591
48,000	561	4,245	7,871	5,482
49,000	671	4,135	7,761	5,372
50,000	781	4,025	7,651	5,262
51,000	890	3,916	7,542	5,153
52,000	1,000	3,806	7,432	5,043
53,000	1,110	3,696	7,322	4,933
54,000	1,219	3,587	7,213	4,824
55,000	1,329	3,477	7,103	4,714
56,000	1,439	3,367	6,993	4,604
57,000	1,548	3,258	6,884	4,495
58,000	1,658	3,148	6,774	4,385
58,215	1,682	3,124(*)	6,750	4,361
59,000	1,768		6,664	4,275
60,000	1,877		6,555	4,166
61,000	1,987		6,445	4,056
62,000	2,097		6,335	3,946
62,146	2,113		6,319	3,930(*)
63,000	2,206		6,226	
64,000	2,316		6,116	
65,000	2,425		6,007	
66,000	2,535		5,897	
67,000	2,645		5,787	
68,000	2,754		5,678	
69,000	2,864		5,568	
69,789	2,951		5,481(*)	

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

TABLE B8: 2012 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT in 2017/18 (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 £8.73 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 B7). 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	2,199	79,000	4,490
40,000	23	60,000	2,314	80,000	4,605
41,000	137	61,000	2,428	81,000	4,719
42,000	252	62,000	2,543	82,000	4,834
43,000	367	63,000	2,657	83,000	4,948
44,000	481	64,000	2,772	84,000	5,063
45,000	596	65,000	2,887	85,000	5,178
46,000	710	66,000	3,001	86,000	5,292
47,000	825	67,000	3,116	87,000	5,407
48,000	939	68,000	3,230	88,000	5,521
49,000	1,054	69,000	3,345	89,000	5,636
50,000	1,168	70,000	3,459	90,000	5,750
51,000	1,283	71,000	3,574	91,000	5,865
52,000	1,397	72,000	3,688	92,000	5,979
53,000	1,512	73,000	3,803	93,000	6,094
54,000	1,627	74,000	3,917	94,000	6,208
55,000	1,741	75,000	4,032	94,010	6,210
56,000	1,856	76,000	4,147		
57,000	1,970	77,000	4,261		
58,000	2,085	78,000	4,376		

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

For residual incomes above **£94,010**, 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: 2009 COHORT STUDENTS: SUPPORT AVAILABLE IN 2017/18 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 2017/18.

TABLE C1: 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	4,217	3,036	1,181
London	7,611	5,480	2,131
Elsewhere	5,440	3,917	1,523
Overseas	6,475	4,662	1,813
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON INCOME ASSESSED (72%)	INCOME-ASSESSED (28%)
Parental home	3,826	2,755	1,071
London	6,930	4,990	1,940
Elsewhere	5,034	3,624	1,410
Overseas	5,630	4,054	1,576

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 2017/18 are eligible for the appropriate main loan rate, 28% of which is income-assessed (see Table C1 above).

TABLE C2: REDUCED RATE LOAN FOR LIVING COSTS.

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,915	1,744
London	3,585	3,263
Elsewhere	2,553	2,324
Overseas	N/A	2,324
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS	
Parental home	1,454	1,324
London	2,743	2,498
Elsewhere	1,990	1,811
Overseas	N/A	1,811

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table C2 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 (students undertaking work placements overseas qualify for the elsewhere rate of loan);

(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).

Maintenance Grant/Special Support Grant

2009 cohort students will be able to apply for a means-tested maintenance or special support grant of up to **£3,197**;

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

C3: SUPPORT FOR TUITION FEES.

Full-time students who started their courses in 2009/10, 2010/11, 2011/12 or in August 2012 and are continuing their courses in 2017/18, will be liable for tuition charges of up to **£3,465**. These students will be able to apply for a **non means-tested fee loan** of up to **£3,465** depending upon the actual tuition fee for their courses.

Maximum Tuition Fees in Special Cases

The maximum fee payable, and therefore the maximum fee loan entitlement will be **£1,725** for:

- a. work placement sandwich years where the period of full-time study are in aggregate less than 10 weeks in the academic year.
- b. overseas study years where the periods of full-time study at the UK institution are in aggregate less than 10 weeks in the academic year.
- c. final year of a course completed with less than 15 weeks attendance.

Maximum Fee Loans for 2009 Cohort Students studying in Northern Ireland.

Full-time 2009 cohort students, who are continuing their courses in Northern Ireland in 2017/18, will be able to apply for a **non means-tested fee loan** of up to **£4,030**.

The maximum tuition loan that will apply to 2009 cohort students studying in Northern Ireland in 2017/18 where the special cases set out above apply, will be **£2,005**.

C4: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR 2009 COHORT STUDENTS.

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £4,217 (*)	
25,000	0	3,197	2,619	5,816
30,000	0	2,167	3,134	5,301
34,264	0	1,287	3,574	4,861
40,000	0	856	3,789	4,645
45,000	0	480	3,977	4,457
50,706	0	50	4,192	4,242
50,778	0	0	4,217	4,217
55,000	925	0	3,292	3,292
56,164	1,181	0	3,036 (+)	3,036
60,000	1,181	0	3,036	3,036
Student studying in London			Maximum £7,611 (*)	
25,000	0	3,197	6,013	9,210
30,000	0	2,167	6,528	8,695
34,264	0	1,287	6,968	8,255
40,000	0	856	7,183	8,039
45,000	0	480	7,371	7,851
50,706	0	50	7,586	7,636
50,778	0	0	7,611	7,611
55,000	925	0	6,686	6,686
60,000	2,022	0	5,589	5,589
60,496	2,131	0	5,480 (+)	5,480
65,000	2,131	0	5,480	5,480
Student studying outside London			Maximum £5,440 (*)	
25,000	0	3,197	3,842	7,039
30,000	0	2,167	4,537	6,704
34,264	0	1,287	4,797	6,084
40,000	0	856	5,012	5,868
45,000	0	480	5,200	5,680
50,706	0	50	5,415	5,465
50,778	0	0	5,440	5,440
55,000	925	0	4,515	4,515
57,723	1,523	0	3,917 (+)	3,917
60,000	1,523	0	3,917	3,917

(*) 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 £13.29 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 £4.56 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).

C5: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR 2009 COHORT STUDENTS.

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS(£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £4,217	
25,000	0	3,197	4,217	7,414
30,000	0	2,167	4,217	6,384
34,264	0	1,287	4,217	5,504
40,000	0	856	4,217	5,073
45,000	0	480	4,217	4,697
50,706	0	50	4,217	4,267
50,778	0	0	4,217	4,217
55,000	925	0	3,292	3,292
56,164	1,181	0	3,036 (+)	3,036
60,000	1,181	0	3,036	3,036
Student studying in London			Maximum £7,611	
25,000	0	3,197	7,611	10,818
30,000	0	2,167	7,611	9,778
34,264	0	1,287	7,611	8,898
40,000	0	856	7,611	8,467
45,000	0	480	7,611	8,091
50,706	0	50	7,611	7,661
50,778	0	0	7,611	7,611
55,000	925	0	6,686	6,686
60,000	2,022	0	5,589	5,589
60,496	2,131	0	5,480 (+)	5,480
65,000	2,131	0	5,480	5,480
Student studying outside London			Maximum £5,440	
25,000	0	3,197	5,440	8,637
30,000	0	2,167	5,440	7,607
34,264	0	1,287	5,440	6,727
40,000	0	856	5,440	6,296
45,000	0	480	5,440	5,920
50,706	0	50	5,440	5,490
50,778	0	0	5,440	5,440
55,000	925	0	4,515	4,515
57,723	1,523	0	3,917 (+)	3,917
60,000	1,523	0	3,917	3,917

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 £13.29 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 £4.56 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).

TABLE C6: 2009 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR THE MEANS-TESTED ELEMENT OF THE LOAN FOR LIVING COSTS IN 2017/18.

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 £4.56 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: £4,217	Maximum: £7,611	Maximum: £5,440
50,778	0	4,217	7,611	5,440
51,000	48	4,169	7,563	5,392
52,000	267	3,950	7,344	5,173
53,000	487	3,730	7,124	4,953
54,000	706	3,511	6,905	4,734
55,000	925	3,292	6,686	4,515
56,000	1,145	3,072	6,466	4,295
56,164	1,181	3,036(*)	6,430	4,259
57,000	1,364		6,247	4,076
57,723	1,523		6,088	3,917(*)
58,000	1,583		6,028	
59,000	1,803		5,808	
60,000	2,022		5,589	
60,496	2,131		5,480(*)	

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

TABLE C7: 2009 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT IN 2017/18 (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 £8.73 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 C6). 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	2,199	79,000	4,490
40,000	23	60,000	2,314	80,000	4,605
41,000	137	61,000	2,428	81,000	4,719
42,000	252	62,000	2,543	82,000	4,834
43,000	367	63,000	2,657	83,000	4,948
44,000	481	64,000	2,772	84,000	5,063
45,000	596	65,000	2,887	85,000	5,178
46,000	710	66,000	3,001	86,000	5,292
47,000	825	67,000	3,116	87,000	5,407
48,000	939	68,000	3,230	88,000	5,521
49,000	1,054	69,000	3,345	89,000	5,636
50,000	1,168	70,000	3,459	90,000	5,750
51,000	1,283	71,000	3,574	91,000	5,865
52,000	1,397	72,000	3,688	92,000	5,979
53,000	1,512	73,000	3,803	93,000	6,094
54,000	1,627	74,000	3,917	94,000	6,208
55,000	1,741	75,000	4,032	94,010	6,210
56,000	1,856	76,000	4,147		
57,000	1,970	77,000	4,261		
58,000	2,085	78,000	4,376		

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

For residual incomes above **£94,010**, 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: 2008 COHORT STUDENTS: SUPPORT AVAILABLE IN 2017/18 TO CURRENT SYSTEM STUDENTS WHO WERE NEW ENTRANTS IN 2008/09.

TABLE D1: 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	4,034	3,026	1,008
London	7,299	5,474	1,825
Elsewhere	5,213	3,910	1,303
Overseas	6,210	4,658	1,552
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table B1)	NON INCOME ASSESSED (75%)	INCOME-ASSESSED (25%)
Parental home	3,645	2,734	911
London	6,645	4,984	1,661
Elsewhere	4,823	3,617	1,206
Overseas	5,399	4,049	1,350

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.

TABLE D2: REDUCED RATE LOAN FOR LIVING COSTS.

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,915	1,744
London	3,585	3,263
Elsewhere	2,553	2,324
Overseas	N/A	2,324
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS	
Parental home	1,454	1,324
London	2,743	2,498
Elsewhere	1,990	1,811
Overseas	N/A	1,811

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table D2 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 (students undertaking work placements overseas qualify for the elsewhere rate of loan);
- (ii) 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).

Students who were full-time entrants in 2008/09 will be able to apply for a means-tested **maintenance grant** or **special support grant** of up to **£3,197**.

D3: SUPPORT FOR TUITION FEES.

New full-time students who started their courses in 2008/09 and are continuing their courses in 2017/18 will be liable for a fee loan of up to **£3,465**. These students will be able to apply for a **non means-tested fee loan** of up to **£3,465** depending upon the actual tuition fee for their course.

Sub-section D3 above applies to publicly funded and private institutions in respect of tuition loans. Fee caps do not apply to private institutions.

Maximum Tuition Fees in Special Cases

The maximum fee payable, and therefore the maximum fee loan entitlement will be **£1,725** for:

- a. work placement sandwich years where the period of full-time study are in aggregate less than 10 weeks in the academic year.
- b. overseas study years where the periods of full-time study at the UK institution are in aggregate less than 10 weeks in the academic year.
- c. final year of a course completed with less than 15 weeks attendance.

D4: MAINTENANCE GRANT AND LOAN ENTITLEMENT: ILLUSTRATIVE LEVELS OF INCOME FOR 2008 COHORT STUDENTS.

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £4,034 (*)	
25,000	0	3,197	2,634	5,831
30,000	0	2,273	2,634	4,907
34,722	0	1,400	2,634	4,034
40,000	0	1,130	2,904	4,034
50,000	0	617	3,417	4,034
61,047	0	50	3,984	4,034
61,062	0	0	4,034	4,034
65,000	466	0	3,568	3,568
69,570	1008	0	3,026 (+)	3,026
70,000	1008	0	3,026	3,026
Student studying in London			Maximum £7,299 (*)	
25,000	0	3,197	5,899	9,096
30,000	0	2,273	5,899	8,172
34,722	0	1,400	5,899	7,299
40,000	0	1,130	6,169	7,299
50,000	0	617	6,682	7,299
61,047	0	50	7,249	7,299
61,062	0	0	7,299	7,299
65,000	466	0	6,833	6,833
70,000	1,059	0	6,240	6,240
76,465	1,825	0	5,474 (+)	5,474
80,000	1,825	0	5,474	5,474
Student studying outside London			Maximum £5,213 (*)	
25,000	0	3,197	3,813	7,010
30,000	0	2,273	3,813	6,086
34,722	0	1,400	3,813	5,213
40,000	0	1,130	4,083	5,213
50,000	0	617	4,596	5,213
61,047	0	50	5,163	5,213
61,062	0	0	5,213	5,213
65,000	466	0	4,747	4,747
70,000	1,059	0	4,154	4,154
72,060	1,303	0	3,910 (+)	3,910
80,000	1,303	0	3,910	3,910

(*) 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 £34,722, the grant is reduced by £1 for every complete £5.41 by which the income exceeds £25,000. For income between £34,722 and £61,047, the grant is reduced by £1 for every complete £19.50 by which the income exceeds £34,722.

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 £8.44 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.

D5: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT FOR ILLUSTRATIVE LEVELS OF INCOME FOR 2008 COHORT STUDENTS.

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £4,034	
25,000	0	3,197	4,034	7,231
30,000	0	2,273	4,034	6,307
34,722	0	1,400	4,034	5,434
40,000	0	1,130	4,034	5,164
50,000	0	617	4,034	4,651
61,047	0	50	4,034	4,084
61,062	0	0	4,034	4,034
65,000	466	0	3,568	3,568
69,570	1008	0	3,026 (+)	3,026
70,000	1008	0	3,026	3,026
Student studying in London			Maximum £7,299	
25,000	0	3,197	7,299	10,496
30,000	0	2,273	7,299	9,572
34,722	0	1,400	7,299	8,699
40,000	0	1,130	7,299	8,429
50,000	0	617	7,299	7,916
61,047	0	50	7,299	7,349
61,062	0	0	7,299	7,299
65,000	466	0	6,833	6,833
70,000	1,059	0	6,240	6,240
76,465	1,825	0	5,474 (+)	5,474
80,000	1,825	0	5,474	5,474
Student studying outside London			Maximum £5,213	
25,000	0	3,197	5,213	8,410
30,000	0	2,273	5,213	7,486
34,722	0	1,400	5,213	6,613
40,000	0	1,130	5,213	6,343
50,000	0	617	5,213	5,830
61,047	0	50	5,213	5,263
61,062	0	0	5,213	5,213
65,000	466	0	4,747	4,747
70,000	1,059	0	4,154	4,154
72,060	1,303	0	3,910 (+)	3,910
80,000	1,303	0	3,910	3,910

For income between £25,000 and £34,722, the special support grant is reduced by £1 for every complete £5.41 by which the income exceeds £25,000. For income between £34,722 and £61,047 the special support grant is reduced by £1 for every complete £19.50 by which the income exceeds £34,722.

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 £8.44 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 D6: FULL-TIME 2008 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR THE MEANS-TESTED ELEMENT OF THE 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 £8.44 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: £4,034	Maximum: £7,299	Maximum: £5,213
61,062	0	4,034	7,299	5,213
62,000	111	3,923	7,188	5,102
63,000	229	3,805	7,070	4,984
64,000	348	3,686	6,951	4,865
65,000	466	3,568	6,833	4,747
66,000	585	3,449	6,714	4,628
67,000	703	3,331	6,596	4,510
68,000	822	3,212	6,477	4,391
69,000	940	3,094	6,359	4,273
69,570	1,008	3,026(*)	6,291	4,205
70,000	1,059		6,240	4,154
71,000	1,177		6,122	4,036
72,000	1,295		6,004	3,918
72,060	1,303		5,996	3,910(*)
73,000	1,414		5,885	
74,000	1,532		5,767	
75,000	1,651		5,648	
76,000	1,769		5,530	
76,465	1,825		5,474(*)	

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

TABLE D7: FULL-TIME 2008 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT in 2017/18 (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 £8.73 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 D6). 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	2,199	79,000	4,490
40,000	23	60,000	2,314	80,000	4,605
41,000	137	61,000	2,428	81,000	4,719
42,000	252	62,000	2,543	82,000	4,834
43,000	367	63,000	2,657	83,000	4,948
44,000	481	64,000	2,772	84,000	5,063
45,000	596	65,000	2,887	85,000	5,178
46,000	710	66,000	3,001	86,000	5,292
47,000	825	67,000	3,116	87,000	5,407
48,000	939	68,000	3,230	88,000	5,521
49,000	1,054	69,000	3,345	89,000	5,636
50,000	1,168	70,000	3,459	90,000	5,750
51,000	1,283	71,000	3,574	91,000	5,865
52,000	1,397	72,000	3,688	92,000	5,979
53,000	1,512	73,000	3,803	93,000	6,094
54,000	1,627	74,000	3,917	94,000	6,208
55,000	1,741	75,000	4,032	94,010	6,210
56,000	1,856	76,000	4,147		
57,000	1,970	77,000	4,261		
58,000	2,085	78,000	4,376		

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

For residual incomes above **£94,010**, 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: SUPPORT AVAILABLE IN 2017/18 FOR CURRENT SYSTEM STUDENTS (OTHER THAN 2008, 2009, 2012 OR 2016 COHORT STUDENTS).

TABLE E1: 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	4,034	3,026	1,008
London	7,299	5,474	1,825
Elsewhere	5,213	3,910	1,303
Overseas	6,210	4,658	1,552
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table D1)	NON INCOME ASSESSED (75%)	INCOME-ASSESSED (25%)
Parental home	3,645	2,734	911
London	6,645	4,984	1,661
Elsewhere	4,823	3,617	1,206
Overseas	5,399	4,049	1,350

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 a quarter of which is income-assessed (see Table E1 above).

TABLE E2: REDUCED RATE LOAN FOR LIVING COSTS.

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,915	1,744
London	3,585	3,263
Elsewhere	2,553	2,324
Overseas	N/A	2,324
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS	
Parental home	1,454	1,324
London	2,743	2,498
Elsewhere	1,990	1,811
Overseas	N/A	1,811

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table E2 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 (students undertaking work placements overseas qualify for the elsewhere rate of loan);
- (ii) 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).

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 2017/18 for a means-tested **maintenance grant** or **special support grant** of up to **£3,197**;

E3: SUPPORT FOR TUITION FEES.

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 2017/18 will be liable for a tuition fee of up to **£3,465**. These students will be able to apply for a **non means-tested fee loan** of up to **£3,465** depending upon the actual tuition fee for their course.

Sub-section E3 above applies to publicly funded and private institutions in respect of fee loans. Fee caps do not apply to private institutions.

Maximum Tuition Fees in Special Cases

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

- a. work placement sandwich years where the periods of full-time study are in aggregate less than 10 weeks in the academic year.
- b. overseas study years where the periods of full-time study at the UK institution are in aggregate less than 10 weeks in the academic year.
- c. final year of a course completed with less than 15 weeks attendance.

E4: MAINTENANCE GRANT AND LOAN ENTITLEMENT: CURRENT SYSTEM STUDENTS (OTHER THAN 2008, 2009, 2012 AND 2016 COHORT STUDENTS.)

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £4,034 (*)	
18,360	0	3,197	2,634	5,831
20,000	0	2,894	2,634	5,528
25,000	0	1,970	2,634	4,604
28,082	0	1,400	2,634	4,034
30,000	0	1,175	2,859	4,034
35,000	0	588	3,446	4,034
39,571	0	50	3,984	4,034
39,796	0	0	4,034	4,034
40,000	23	0	4,011	4,011
45,000	596	0	3,438	3,438
48,596	1,008	0	3,026 (+)	3,026
Student studying in London			Maximum £7,299 (*)	
18,360	0	3,197	5,899	9,096
20,000	0	2,894	5,899	8,793
25,000	0	1,970	5,899	7,869
28,082	0	1,400	5,899	7,299
30,000	0	1,175	6,124	7,299
35,000	0	588	6,711	7,299
39,571	0	50	7,249	7,299
39,796	0	0	7,299	7,299
40,000	23	0	7,276	7,276
45,000	596	0	6,703	6,703
50,000	1,168	0	6,131	6,131
55,729	1,825	0	5,474 (+)	5,474
Student studying outside London			Maximum £5,213 (*)	
18,360	0	3,197	3,813	7,010
20,000	0	2,894	3,813	6,707
25,000	0	1,970	3,813	5,783
28,082	0	1,400	3,813	5,213
30,000	0	1,175	4,038	5,213
35,000	0	588	4,625	5,213
39,571	0	50	5,163	5,213
39,796	0	0	5,213	5,213
40,000	23	0	5,190	5,190
45,000	596	0	4,617	4,617
51,172	1,303	0	3,910 (+)	3,910

(*) 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 £28,082, the grant is reduced by £1 for every complete £5.41 by which the income exceeds £18,360. For income between £28,082 and £39,571, the grant is reduced by £1 for every complete £8.51 by which the income exceeds £28,082. 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 £8.73 by which the income exceeds £39,796 until 75% of the full loan for living costs remains.

E5: SPECIAL SUPPORT GRANT AND LOAN ENTITLEMENT – CURRENT SYSTEM STUDENTS (OTHER THAN 2008, 2009, 2012 AND 2016 COHORT STUDENTS).

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £4,034	
18,360	0	3,197	4,034	7,231
20,000	0	2,894	4,034	6,928
25,000	0	1,970	4,034	6,004
28,082	0	1,400	4,034	5,434
30,000	0	1,175	4,034	5,209
35,000	0	588	4,034	4,622
39,571	0	50	4,034	4,084
39,796	0	0	4,034	4,034
40,000	23	0	4,011	4,011
45,000	596	0	3,438	3,438
48,596	1,008	0	3,026 (+)	3,026
Student studying in London			Maximum £7,299	
18,360	0	3,197	7,299	10,496
20,000	0	2,894	7,299	10,193
25,000	0	1,970	7,299	9,269
28,082	0	1,400	7,299	8,699
30,000	0	1,175	7,299	8,474
35,000	0	588	7,299	7,887
39,571	0	50	7,299	7,349
39,796	0	0	7,299	7,299
40,000	23	0	7,276	7,276
45,000	596	0	6,703	6,703
50,000	1,168	0	6,131	6,131
55,729	1,825	0	5,474 (+)	5,474
Student studying outside London			Maximum £5,213	
18,360	0	3,197	5,213	8,410
20,000	0	2,894	5,213	8,107
25,000	0	1,970	5,213	7,183
28,082	0	1,400	5,213	6,613
30,000	0	1,175	5,213	6,388
35,000	0	588	5,213	5,801
39,571	0	50	5,213	5,263
39,796	0	0	5,213	5,213
40,000	23	0	5,190	5,190
45,000	596	0	4,617	4,617
51,172	1,303	0	3,910 (+)	3,910

For income between £18,361 and £28,082, the special support grant is reduced by £1 for every complete £5.41 by which the income exceeds £18,360. For income between £28,082 and £39,571 the special support grant is reduced by £1 for every complete £8.51 by which the income exceeds £28,082.

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 £8.73 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 E6: 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 2017/18.

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 £8.73 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	2,199	79,000	4,490
40,000	23	60,000	2,314	80,000	4,605
41,000	137	61,000	2,428	81,000	4,719
42,000	252	62,000	2,543	82,000	4,834
43,000	367	63,000	2,657	83,000	4,948
44,000	481	64,000	2,772	84,000	5,063
45,000	596	65,000	2,887	85,000	5,178
46,000	710	66,000	3,001	86,000	5,292
47,000	825	67,000	3,116	87,000	5,407
48,000	939	68,000	3,230	88,000	5,521
49,000	1,054	69,000	3,345	89,000	5,636
50,000	1,168	70,000	3,459	90,000	5,750
51,000	1,283	71,000	3,574	91,000	5,865
52,000	1,397	72,000	3,688	92,000	5,979
53,000	1,512	73,000	3,803	93,000	6,094
54,000	1,627	74,000	3,917	94,000	6,208
55,000	1,741	75,000	4,032	94,010	6,210
56,000	1,856	76,000	4,147		
57,000	1,970	77,000	4,261		
58,000	2,085	78,000	4,376		

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

For residual incomes above **£94,010**, 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 F: SUPPLEMENTARY LOANS AND GRANTS FOR LIVING COSTS IN 2017/18 (Available to all full-time students).

2016 cohort students who are new entrants in 2017/18 or were new entrants in **2016/17** and are continuing on their course in 2017/18 should be assessed for means-tested supplementary support in accordance with **Table A11**;

2012 cohort students (i.e. students who were new entrants in **2012/13 from September 2012** onwards, in **2013/14, 2014/15 or 2015/16** who are continuing on their course in **2017/18**, should be assessed for means-tested supplementary support in accordance with **Table B8**;

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 **2017/18** should be assessed for means-tested supplementary support in accordance with **Table C7**;

2008 cohort students (i.e. students who were new entrants in **2008/09**) who are continuing their course in 2017/18 should be assessed for means-tested supplementary support in accordance with **Table D7**;

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 E6**;

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

STUDY AT HOME	AMOUNT
Parental	59
London	116
Elsewhere	90
Overseas	125

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	21,305
Major items of specialist equipment	5,358
Other disability-related expenditure	1,790

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

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** in 2017/18 is **£10,652 per academic year**.

F3: GRANT IN RESPECT OF AN ADULT DEPENDANT.

Where applicable, the maximum grant in 2017/18 in respect of one dependant of the student who is either the student's partner or an adult dependant will be **£2,834**.

"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 2017/18 will be based on 85% of actual childcare costs, subject to a maximum grant of **£159.59** per week for one child only or **£273.60** per week for two or more children.

Where a childcare provider has not been identified, the amount of childcare grant payable in 2017/18 will be based on 85% of actual childcare costs, subject to a maximum grant of **£123.38** 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 2017/18 will be **£1,617** 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 2017/18 WHEN CALCULATING THE AMOUNT OF GRANTS FOR DEPENDANTS (i.e. Adult Dependants' Grant, Childcare Grant and Parents' Learning Allowance) PAYABLE TO AN ELIGIBLE STUDENT.

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 2017/18 TO (i) PART-TIME STUDENTS WHO WERE NEW ENTRANTS IN 2012/13 FROM SEPTEMBER 2012 ONWARDS, IN 2013/14, 2014/15, 2015/16 and 2016/17 AND (ii) PART-TIME STUDENTS WHO ARE NEW ENTRANTS IN 2017/18.

G1: TUITION FEE SUPPORT.

Part-time entrants to courses at **publicly funded institutions** in 2012/13 from September 2012 onwards, in 2013/14, 2014/15, 2015/16 and 2016/17 and part-time new entrants at privately funded institutions in 2017/18 will be able to apply for a **non means-tested fee loan** of up to **£6,935** in 2017/18 to meet the full costs of their course. Institutions with an Access Agreement from the Office for Fair Access (OFFA) achieving a Teaching Excellence Framework (TEF) rating of Meets Expectations in Year One will be able to charge above **£6,750** in fees for a part-time course up to a maximum of **£6,935**.

Part-time entrants to courses at **privately funded institutions** in 2012/13 from September 2012 onwards, in 2013/14, 2014/15, 2015/16 and 2016/17 and part-time new entrants to courses at **privately funded institutions** in 2017/18 will be able to apply for a **non means-tested fee loan** of up to **£4,500** in 2016/17 towards the costs of their course or up to **£4,625** where an institution has achieved a TEF rating of Meets Expectations in Year One*.

*In order to be eligible for a fee 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	15,978
Major items of specialist equipment	5,358
Other disability-related expenditure	1,342

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 FOR PART-TIME COURSES.

Publicly funded institutions that intend to charge more than the Basic Amount for part-time courses starting on or after 1 September 2012 must have an Access Agreement approved by the Director of Fair Access to Higher Education. In 2017/18, the Basic Amount for part-time courses is **£4,500**, or for publicly funded institutions achieving a TEF rating of Meets Expectations in Year One, **£4,625**. 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.

SECTION H: SUPPORT AVAILABLE IN 2017/18 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 FEE SUPPORT.

Income		Entitlement	
Below £16,845		Full Course Grant of £288. Full Fee Grant (or the tuition fee charged by the college whichever is lower). Amount of Fee Grant (See note on ' Intensity of Study' at foot of this table) <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course – £879 • Course equivalent to 60% to 74% of a full-time course – £1,054 • Course equivalent to 75% or more of a full-time course -£1,321 	
£16,845		Full Course Grant of £288 The Fee Grant is reduced by £50. Amount of Fee Grant <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course – £829 • Course equivalent to 60% to 74% of a full-time course – £1,004 • Course equivalent to 75% or more of a full-time course – £1,271 	
£16,846 to £25,422		Full Course Grant of £288. Fee Grant as follows (or the tuition charge charged by the college whichever is lower). Amount of Fee Grant <ul style="list-style-type: none"> • Course equivalent to 50% to 59% of a full-time course – £829 less £1 for every £11.01 of income (before tax) over £16,845 • Course equivalent to 60% to 74% of a full-time course – £1,004 less £1 for every £8.99 of income (before tax) over £16,845 • Course equivalent to 75% or more of a full-time course – £1,271 less £1 for every £ 7.02 of income (before tax) over £16,845 	
£25,423		Full Course Grant of £288. £50 Fee Grant.	
£25,424 to £26,029		Full Course Grant of £288 No Fee Grant	
£26,030 to £28,064		Course Grant of £288 less £1 for every £8.55 of income (before tax) over £26,029	
£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.

Students starting full-time distance learning courses before 1 September 2012 qualify for means-tested fee grants at the 75%+ intensity rate and course grants.

H2: COURSE GRANT.

Part-time students who started their courses before September 2012 are eligible for a grant of up to **£288** 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	15,978
Major items of specialist equipment	5,358
Other disability-related expenditure	1,342

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	21,305
Major items of specialist equipment	5,358
Other disability-related expenditure	1,790

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

SECTION I: SUPPORT AVAILABLE IN 2017/18 TO (i) FULL-TIME DISTANCE LEARNING STUDENTS WHO STARTED THEIR COURSES IN 2012/13 FROM SEPTEMBER 2012 ONWARDS, IN 2013/14, 2014/15, 2015/16 OR 2016/17 (ii) NEW FULL-TIME DISTANCE LEARNING STUDENTS STARTING THEIR COURSES IN 2017/18 AND (iii) DSA SUPPORT FOR ALL FULL-TIME DISTANCE LEARNING STUDENTS.

I1: TUITION FEE SUPPORT.

2012 and 2016 cohort students undertaking full-time distance learning courses at publicly funded institutions will be able to apply for a **non means-tested fee loan** of up to **£9,250** in 2017/18 to meet the full costs of their course. Institutions with an Access Agreement from the Office for Fair Access (OFFA) achieving a Teaching Excellence Framework (TEF) rating of Meets Expectations in Year One will be able to charge above **£9,000** in fees for a full-time course up to a maximum of **£9,250**.

2012 and 2016 cohort students undertaking full-time distance learning courses at privately funded institutions will be able to apply for a **non means-tested fee loan** of up to **£6,000** towards the costs of their course or up to **£6,165** where an institution has achieved a TEF rating of Meets Expectations in Year One.

Full-time distance learning students starting their courses before 1 September 2012 do not qualify for fee loans. They instead qualify for means-tested fee grants at the 75%+ intensity rate and course grants (see table H1).

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

ALLOWANCE	MAXIMUM AMOUNT
Non-medical personal helper	21,305
Major items of specialist equipment	5,358
Other disability-related expenditure	1,790

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

ACCESS AGREEMENTS – FULL TIME DISTANCE LEARNING STUDENTS.

Publicly funded institutions that intend to charge more than the Basic Amount for full-time distance learning courses starting on or after 1 September 2012 must have an **Access Agreement** approved by the Director of Fair Access to Higher Education. In 2017/18, the Basic Amount for full-time distance learning courses is **£6,000**, or for publicly funded institutions achieving a TEF rating of Meets Expectations in Year One, **£6,165**. 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.