

## THE DEPARTMENT FOR EDUCATION

### LOAN, GRANT AND TUITION FEE RATES FOR ACADEMIC YEAR 2018/19

#### MEMORANDUM: SUPPORT AVAILABLE UNDER THE EDUCATION (STUDENT SUPPORT) REGULATIONS for 2018/19.

*All figures shown are in pounds sterling.*

The figures shown in this Memorandum relate to students who are eligible for support under the Education (Student Support) Regulations 2011. Amendments to the Education (Student Support) Regulations covering tuition and living costs support for the 2018/19 Academic Year are expected to be laid before Parliament in early 2018 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 2017/18 Academic Year, but the provisions covered in this Memorandum will apply in 2018/19. The figures shown in this Memorandum are divided into nine sections:

**Section A (pages 3 - 19):** Support available in 2018/19 from 1 August 2018 onwards to (i) new full-time entrants in 2018/19 and (ii) current system full-time entrants who were new entrants to higher education in 2016/17 or 2017/18 (fee support, loan for living costs).

**Section B (pages 20 - 24):** Support available in 2018/19 to (i) current system full-time students who were new entrants to higher education from 1 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 25 - 29):** Support available in 2018/19 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 30 - 34):** Support available in 2018/19 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 35 - 39):** Support available in 2018/19 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 40 - 42):** Supplementary loans and grants for living costs available in 2018/19 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 43 – 46):** Support available in 2018/19 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, 2016/17 or 2017/18 (ii) are new entrants in 2018/19.

**Section H (pages 47 - 48):** Support available in 2018/19 to part-time students who

started their courses before September 2012 and are continuing students in 2018/19.

**Section I** (page 49): Support available in 2018/19 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, 2016/17 or 2017/18 and (ii) are new entrants in 2018/19.

**SECTION A: SUPPORT AVAILABLE IN 2018/19 FOR 2016 COHORT STUDENTS: NEW CURRENT SYSTEM STUDENTS WHO ARE STARTING THEIR COURSES IN 2018/19 AND CURRENT SYSTEM FULL-TIME STUDENTS WHO WERE NEW ENTRANTS TO HIGHER EDUCATION IN 2016/17 AND 2017/18.**

**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.**

<b>FULL YEAR STUDENTS</b>	<b>MAIN RATE (100%)</b>	<b>NON-INCOME ASSESSED</b>	<b>INCOME ASSESSED</b>
Parental home	7,324	3,224	4,100
London	11,354	5,654	5,700
Elsewhere	8,700	4,054	4,646
Overseas	9,963	4,816	5,147
<b>FINAL YEAR STUDENTS</b>	<b>MAIN RATE (100%)</b>	<b>NON INCOME ASSESSED</b>	<b>INCOME-ASSESSED</b>
Parental home	6,892	2,962	3,930
London	10,518	5,151	5,367
Elsewhere	8,228	3,769	4,459
Overseas	8,918	4,185	4,733

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 £8.10 increase in income above £25,000.

London Rate: £1 reduction in loan for every complete £7.87 increase in income above £25,000.

Elsewhere Rate: £1 reduction in loan for every complete £8.01 increase in income above £25,000.

Overseas Rate: £1 reduction in loan for every complete £7.93 increase in income above £25,000.

The income threshold for the minimum non-income assessed full rate of overseas loan is: £65,816.

The income thresholds for the minimum non-income assessed final year rates of loans are: £56,833 (Home), £67,239 (London), £60,717 (Elsewhere), and £62,533(Overseas).

### Assessed Contribution

Assessed contribution figures in **tables A12, A15 and A17** 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.**

<b>FULL YEAR STUDENTS</b>	<b>MAIN RATE (100%)</b>	<b>NON-INCOME ASSESSED</b>	<b>INCOME ASSESSED</b>
Parental home	8,640	3,224	5,416
London	12,382	5,654	6,728
Elsewhere	9,916	4,054	5,862
Overseas	11,090	4,816	6,274
<b>FINAL YEAR STUDENTS</b>	<b>MAIN RATE (100%)</b>	<b>NON INCOME ASSESSED</b>	<b>INCOME-ASSESSED</b>
Parental home	8,237	2,962	5,275
London	11,604	5,151	6,453
Elsewhere	9,479	3,769	5,710
Overseas	10,119	4,185	5,934

### 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 £5.075 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £8.10 increase in income above £42,875.

*London Rate:* £1 reduction in loan for every complete £5.418 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.87 increase in income above £42,875.

*Elsewhere Rate:* £1 reduction in loan for every complete £5.185 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £8.01 increase in income above £42,875.

*Overseas Rate:* £1 reduction in loan for every complete £5.286 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.93 increase in income above £42,875.

Income threshold for minimum non-income assessed full rate of overseas loan is: £65,817

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 £5.033 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £8.10 increase in income above £42,875.

*London Rate:* £1 reduction in loan for every complete £5.324 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.87 increase in income above £42,875

*Elsewhere Rate:* £1 reduction in loan for every complete £5.133 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £8.01 increase in income above £42,875

*Overseas Rate:* £1 reduction in loan for every complete £5.173 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.93 increase in income above £42,875.

Income thresholds for minimum non-income assessed final year rates of loans are: £56,840 (Home), £67,242 (London), £60,722 (Elsewhere), and £62,534 (Overseas).

Assessed Contribution – Students Eligible for Benefits.

Assessed contribution figures in **tables A13, A16 and A17** 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 A13**:

**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%) (£)
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Parental home	3,680	4,960	8,640
London	3,680	8,702	12,382
Elsewhere	3,680	6,236	9,916
Overseas	3,680	7,410	11,090
<b>FINAL YEAR STUDENTS</b>	<b>SPECIAL SUPPORT ELEMENT (100%) (£)</b>	<b>MAINTENANCE ELEMENT (100%) (£)</b>	<b>MAXIMUM LOAN (100%) (£)</b>
Parental home	3,680	4,557	8,237
London	3,680	7,924	11,604
Elsewhere	3,680	5,799	9,479
Overseas	3,680	6,439	10,119

**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 2018/19 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 2018/19. 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 £3,680 in 2018/19. Students with household incomes above £25,000 lose £1 of loan for every complete £5.15 increase in income above £25,000 until a household income of £43,695 is reached where a minimum £50 loan is paid. Students on household incomes above £43,695 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 A14** 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 2018/19.**

**TABLE A4: REDUCED RATE LOAN FOR LIVING COSTS.**

<b>MAXIMUM RATES OF FULL YEAR LOAN</b>	<b>REDUCED LOANS (Sandwich years)</b>	<b>REDUCED LOANS (NHS Bursary Years)</b>
Parental home	1,976	1,744
London	3,700	3,263
Elsewhere	2,635	2,324

Overseas	N/A	2,324
<b>MAXIMUM RATES OF FINAL YEAR LOAN</b>	<b>REDUCED LOANS</b>	<b>REDUCED LOANS (NHS Bursary Years)</b>
Parental home	1,501	1,324
London	2,831	2,498
Elsewhere	2,054	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 2018/19 (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).

#### **(e) TUITION FEE SUPPORT**

The following maximum fee caps apply in 2018/19 to HEFCE funded institutions in England with an access agreement with the Office for Fair Access and with/without a Teaching Excellence and Student Outcomes Framework (TEF) award.

**TABLE A5: FULL TIME FEES IN ENGLAND.**

<b>Maximum Fee Caps in 2018/19 for full-time courses starting on or after 1 September 2012 at HEFCE Funded Institutions in England with an OFFA Access Agreement.</b>			
<b>Rate</b>	<b>Mode of Study</b>	<b>Maximum Fee Cap – without TEF award 2018/19 AY (£)</b>	<b>Maximum Fee Cap – with TEF award 2018/19 AY (£)</b>
Full year.	Full-time	£9,000	£9,250
Final year (<15 weeks attendance)	Full-time	£4,500	£4,625
Sandwich work placement year	Full-time	£1,800	£1,850
Overseas study year	Full-time	£1,350	£1,385
Erasmus year	Full-time	£1,350	£1,385

2016 cohort full-time students at publicly funded institutions in England will be able to apply for an up-front fee loan to meet the full costs of their tuition.

**TABLE A6: FULL TIME FEE LOANS AT PUBLICLY FUNDED INSTITUTIONS IN ENGLAND.**

<b>Maximum full-time fee loans in 2018/19 for courses starting on or after 1 September 2012 at publicly funded institutions in England.</b>	
<b>Rate</b>	<b>Maximum Fee Loan Cap 2018/19 AY (£)</b>
Full year	£9,250
Final year (<15 weeks attendance)	£4,625
Sandwich work placement year	£1,850
Overseas study year	£1,385
Erasmus year	£1,385

2016 cohort full-time students at publicly funded institutions in Scotland and Northern Ireland will be able to apply for an up-front fee loan to meet the full costs of their tuition.

**TABLE A7: FULL TIME FEE LOANS AT PUBLICLY FUNDED INSTITUTIONS IN SCOTLAND AND NORTHERN IRELAND.**

<b>Maximum full-time fee loans in 2018/19 for courses starting on or after 1 August 2012 at publicly funded institutions in Scotland and Northern Ireland.</b>	
<b>Rate</b>	<b>Maximum Fee Loan Cap 2018/19 AY (£)</b>
Full year	£9,250
Final year (<15 weeks attendance)	£4,625
Sandwich work placement year	£4,625
Overseas study year	£4,625
Erasmus year (Scotland)	£1,385
Erasmus year (Northern Ireland)	Fee Waiver.



2016 cohort full-time students at publicly funded and regulated institutions in Wales will be able to apply for an up-front fee loan to meet the full costs of their tuition.

**TABLE A8: FULL TIME FEE LOANS AT PUBLICLY FUNDED AND REGULATED INSTITUTIONS IN WALES.**

<b>Maximum full-time fee loans in 2018/19 for courses starting on or after 1 August 2012 at publicly funded and regulated institutions in Wales.</b>	
<b>Rate</b>	<b>Fee Loan Cap 2018/19 AY (£)</b>
Full year	£9,000
Final year (<15 weeks attendance)	£4,500
Sandwich work placement year	£1,800
Overseas study year	£1,350
Erasmus year	£1,350

2016 cohort students studying in at private institutions in England will be able to apply for an up-front fee loan towards the costs of their tuition.

**TABLE A9: FULL TIME FEE LOANS AT PRIVATE INSTITUTIONS IN ENGLAND.**

<b>Maximum full-time fee loans in 2018/19 for courses starting on or after 1 September 2012 at private institutions in England.</b>		
<b>Rate</b>	<b>Fee Loan Cap without TEF 2018/19 AY (£)</b>	<b>Fee Loan Cap with TEF 2018/19 AY (£)</b>
Full year	£6,000	£6,165
Final year (<15 weeks attendance)	£3,000	£3,080
Sandwich work placement year	£1,200	£1,230
Overseas study year	£900	£920

2016 cohort students studying in at private institutions in Scotland and Northern Ireland will be able to apply for an up-front fee loan towards the costs of their tuition.

**TABLE A10:** FULL TIME FEE LOANS AT PRIVATE INSTITUTIONS IN SCOTLAND AND NORTHERN IRELAND.

<b>Maximum full-time fee loans in 2018/19 for full-time courses starting on or after 1 August 2012 at private institutions in Scotland and Northern Ireland.</b>		
<b>Rate</b>	<b>Fee Loan Cap without TEF 2018/19 AY (£)</b>	<b>Fee Loan Cap with TEF 2018/19 AY (£)</b>
Full year	£6,000	£6,165
Final year (<15 weeks attendance)	£3,000	£3,080
Sandwich work placement year	£3,000	£3,080
Overseas study year.	£3,000	£3,080

2016 cohort students studying in at private and non-regulated institutions in Wales will be able to apply for an up-front fee loan towards the costs of their tuition.

**TABLE A11:** FULL TIME FEE LOANS AT PRIVATE AND NON-REGULATED INSTITUTIONS IN WALES.

<b>Maximum full-time fee loans in 2018/19 for courses starting on or after 1 August 2012 at private and non-regulated institutions in Wales.</b>		
<b>Rate</b>	<b>Fee Loan Cap without TEF 2018/19 AY (£)</b>	<b>Fee Loan Cap with TEF 2018/19 AY (£)</b>
Full year	£6,000	£6,165
Final year (<15 weeks attendance)	£3,000	£3,080
Sandwich work placement year	£1,200	£1,230

Overseas study year.	£900	£920

### ***ACCESS AGREEMENTS.***

Publicly funded institutions in England 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 2018/19, the Basic Amount for full-time courses is **£6,000**, or for publicly funded institutions receiving a TEF award, **£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.

**A12: LOAN FOR LIVING COSTS ENTITLEMENT FOR 2016 COHORT STUDENTS (OTHER THAN 2016 COHORT STUDENTS WHO QUALIFY FOR BENEFITS): ILLUSTRATIVE LEVELS OF INCOME.**

<b>INCOME (£)</b>	<b>Income Assessment (£)<sup>1</sup></b>	<b>Assessed Contribution (£)</b>	<b>LOAN FOR LIVING COSTS(£)</b>
<b>Student living at home</b>			<b>Maximum £7,324</b>
25,000	0	0	7,324
30,000	617	0	6,707
35,000	1,234	0	6,090
40,000	1,851	0	5,473
42,875	2,206	0	5,118
45,000	2,469	263	4,855
50,000	3,086	880	4,238
55,000	3,703	1,497	3,621
58,215	4,100	1,894	3,224 (+)
60,000	4,100	1,894	3,224
65,000	4,100	1,894	3,224
<b>Student studying in London</b>			<b>Maximum £11,354</b>
25,000	0	0	11,354
30,000	635	0	10,719
35,000	1,270	0	10,084
40,000	1,905	0	9,449
42,875	2,271	0	9,083
45,000	2,541	270	8,813
50,000	3,176	905	8,178
55,000	3,811	1,540	7,543
60,000	4,447	2,176	6,907
65,000	5,082	2,811	6,272
69,860	5,700	3,429	5,654(+)
70,000	5,700	3,429	5,654
<b>Student studying outside London</b>			<b>Maximum £8,700</b>
25,000	0	0	8,700
30,000	624	0	8,076
35,000	1,248	0	7,452
40,000	1,872	0	6,828
42,875	2,231	0	6,469
45,000	2,496	265	6,204
50,000	3,121	890	5,579
55,000	3,745	1,514	4,955
60,000	4,369	2,138	4,331
62,215	4,646	2,415	4,054 (+)
65,000	4,646	2,415	4,054
70,000	4,646	2,415	4,054

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 £8.10 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 £7.87 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 £8.01 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.

<sup>1</sup> Figures rounded down to the nearest £1

**A13: LOAN FOR LIVING COSTS ENTITLEMENT FOR 2016 COHORT STUDENTS WHO QUALIFY FOR BENEFITS: ILLUSTRATIVE LEVELS OF INCOME.**

<b>INCOME (£)</b>	<b>Income Assessment (£)<sup>2</sup></b>	<b>Assessed Contribution (£)</b>	<b>Special Support Element (£)</b>	<b>Maintenance Element (£)</b>	<b>TOTAL LOAN FOR LIVING COSTS (£)</b>
<b>Student living at home</b>			<b>Maximum £3,680</b>	<b>Maximum £4,960</b>	<b>Maximum £8,640</b>
25,000	0	0	3,680	4,960	8,640
30,000	985	0	2,695	4,960	7,655
35,000	1,970	0	1,710	4,960	6,670
40,000	2,955	0	725	4,960	5,685
42,875	3,522	0	158	4,960	5,118
44,155	3,680	158	0	4,960	4,960
45,000	3,784	262	0	4,856	4,856
50,000	4,401	879	0	4,239	4,239
55,000	5,018	1,496	0	3,622	3,622
58,217	5,416	1,894	0	3,224 (+)	3,224 (+)
60,000	5,416	1,894	0	3,224	3,224
<b>Student studying in London</b>			<b>Maximum £3,680</b>	<b>Maximum £8,702</b>	<b>Maximum £12,382</b>
25,000	0	0	3,680	8,702	12,382
30,000	922	0	2,758	8,702	11,460
35,000	1,845	0	1,835	8,702	10,537
40,000	2,768	0	912	8,702	9,614
42,875	3,299	0	381	8,702	9,083
45,000	3,569	270	111	8,702	8,813
45,874	3,680	381	0	8,702	8,702
50,000	4,204	905	0	8,178	8,178
55,000	4,839	1,540	0	7,543	7,543
60,000	5,474	2,175	0	6,908	6,908
65,000	6,110	2,811	0	6,272	6,272
69,865	6,728	3,429	0	5,654(+)	5,654(+)
<b>Student studying outside London</b>			<b>Maximum £3,680</b>	<b>Maximum £6,236</b>	<b>Maximum £9,916</b>
25,000	0	0	3,680	6,236	9,916
30,000	964	0	2,716	6,236	8,952
35,000	1,928	0	1,752	6,236	7,988
40,000	2,892	0	788	6,236	7,024
42,875	3,447	0	233	6,236	6,469
44,742	3,680	233	0	6,236	6,236
45,000	3,712	265	0	6,204	6,204
50,000	4,336	889	0	5,580	5,580
55,000	4,960	1,513	0	4,956	4,956
60,000	5,584	2,137	0	4,332	4,332
62,220	5,862	2,415	0	4,054 (+)	4,054 (+)
65,000	5,862	2,415	0	4,054	4,054

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 £5.075 of income above £25,000. For income in excess of £42,875 up to and including £58,217 students lose £1 of loan for every complete £8.10 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 £5.418 of income above £25,000. For income in excess of £42,875 up to and including £69,860, students lose £1

<sup>2</sup> Figures rounded down to the nearest £1

of loan for every £7.87 of income until the amount they receive reaches 45.7% 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 £5.185 of income above £25,000. For income in excess of £42,875 up to and including £62,220, students lose £1 of loan for every £8.01 of income until the amount they receive reaches 40.9% 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.

**A14: 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:**

<b>HOUSEHOLD INCOME (£)</b>	<b>Income Assessment (£)</b>	<b>LOAN FOR LIVING COSTS (£)</b>
		<b>Maximum £3,680</b>
25,000	0	3,680
30,000	970	2,710
35,000	1,941	1,739
40,000	2,912	768
43,695	3,630	50
43,696	n/a	0
45,000	n/a	0
50,000	n/a	0

New full-time students in 2018/19 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 2018/19.

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 2018/19. Students with household incomes above £25,000 lose £1 of loan for every complete £5.15 increase in income above £25,000 until a household income of £43,695 is reached where a minimum £50 loan is paid. Students on household incomes above £43,695 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.

**A15: 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 A15** on page 17 (which should be read in conjunction with **table A12** 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 8.10). For the purposes of this calculation, this is known as the **contribution disregard**.

$$(\pounds42,875 - \pounds25,000) / 8.10 = \pounds2,206 \text{ (rounded down)}$$

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)

$$(\pounds44,000 - \pounds25,000) / 8.10 = \pounds2,345 \text{ (rounded down)}$$

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**.

$$\pounds2,345 - \pounds2,206 = \pounds\mathbf{139}$$

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 7.87 and that for the elsewhere rate of loan 8.01.

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 A17). In total, this contribution must not exceed £6,210.**



**Table A15 (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 2018/19.**

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	5,118	0	9,083	0	6,469
43,000	16	5,102	16	9,067	16	6,453
44,000	139	4,979	143	8,940	141	6,328
45,000	263	4,855	270	8,813	265	6,204
46,000	386	4,732	397	8,686	390	6,079
47,000	510	4,608	524	8,559	515	5,954
48,000	633	4,485	651	8,432	640	5,829
49,000	756	4,362	778	8,305	765	5,704
50,000	880	4,238	905	8,178	890	5,579
51,000	1,003	4,115	1,032	8,051	1,014	5,455
52,000	1,127	3,991	1,159	7,924	1,139	5,330
53,000	1,250	3,868	1,286	7,797	1,264	5,205
54,000	1,374	3,744	1,413	7,670	1,389	5,080
55,000	1,497	3,621	1,540	7,543	1,514	4,955
56,000	1,621	3,497	1,668	7,415	1,639	4,830
57,000	1,744	3,374	1,795	7,288	1,764	4,705
58,000	1,868	3,250	1,922	7,161	1,888	4,581
<b>58,215</b>	1,894	<b>3,224(*)</b>	1,949	7,134	1,915	4,554
59,000			2,049	7,034	2,013	4,456
60,000			2,176	6,907	2,138	4,331
61,000			2,303	6,780	2,263	4,206
62,000			2,430	6,653	2,388	4,081
<b>62,215</b>			2,457	6,626	2,415	<b>4,054(*)</b>
63,000			2,557	6,526		
64,000			2,684	6,399		
65,000			2,811	6,272		
66,000			2,938	6,145		
67,000			3,065	6,018		
68,000			3,192	5,891		
69,000			3,319	5,764		
<b>69,860</b>			3,429	<b>5,654(*)</b>		

(\*) – minimum loan for living costs

**A16: 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 £8.10 of income above £42,875.

**London rate:** contribution of £1 for each complete £7.87 of income above £42,875.

**Elsewhere rate:** contribution of £1 for each complete £8.01 of income above £42,875

This table should be read in conjunction with **table A13** 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 A17). 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	5,118	0	9,083	0	6,469
43,000	15	5,103	15	9,068	15	6,454
44,000	138	4,980	142	8,941	140	6,329
45,000	262	4,856	270	8,813	265	6,204
46,000	385	4,733	397	8,686	390	6,079
47,000	509	4,609	524	8,559	514	5,955
48,000	632	4,486	651	8,432	639	5,830
49,000	756	4,362	778	8,305	764	5,705
50,000	879	4,239	905	8,178	889	5,580
51,000	1,003	4,115	1,032	8,051	1,014	5,455
52,000	1,126	3,992	1,159	7,924	1,139	5,330
53,000	1,250	3,868	1,286	7,797	1,264	5,205
54,000	1,373	3,745	1,413	7,670	1,388	5,081
55,000	1,496	3,622	1,540	7,543	1,513	4,956
56,000	1,620	3,498	1,667	7,416	1,638	4,831
57,000	1,743	3,375	1,794	7,289	1,763	4,706
58,000	1,867	3,251	1,921	7,162	1,888	4,581
<b>58,217</b>	1,894	<b>3,224(*)</b>	1,949	7,134	1,915	4,554
59,000			2,048	7,035	2,013	4,456
60,000			2,175	6,908	2,137	4,332
61,000			2,303	6,780	2,262	4,207
62,000			2,430	6,653	2,387	4,082
<b>62,220</b>			2,458	6,625	2,415	<b>4,054(*)</b>
63,000			2,557	6,526		
64,000			2,684	6,399		
65,000			2,811	6,272		
66,000			2,938	6,145		
67,000			3,065	6,018		
68,000			3,192	5,891		
69,000			3,319	5,764		
<b>69,865</b>			3,429	<b>5,654(*)</b>		

(\*) – minimum loan for living costs

**TABLE A17: 2016 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT in 2018/19 (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 A15**, or for full-time students eligible for benefits, the contribution to loan for living costs in **table A16**). 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 2018/19 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 2018/19.**

**TABLE B1: LOAN RATES FOR 2012 COHORT STUDENTS: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.**

<b>FULL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table A1)</b>	<b>NON-INCOME ASSESSED (65%)</b>	<b>INCOME ASSESSED (35%)</b>
Parental home	4,960	3,224	1,736
London	8,702	5,656	3,046
Elsewhere	6,236	4,056	2,180
Overseas	7,410	4,817	2,593
<b>FINAL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table A1)</b>	<b>NON INCOME ASSESSED (65%)</b>	<b>INCOME-ASSESSED (35%)</b>
Parental home	4,557	2,962	1,595
London	7,925	5,151	2,774
Elsewhere	5,800	3,770	2,030
Overseas	6,440	4,186	2,254

**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 2018/19. (Full year overseas rate lower threshold £65,798).

**TABLE B2: REDUCED RATE LOAN FOR LIVING COSTS.**

<b>MAXIMUM RATES OF FULL YEAR LOAN</b>	<b>REDUCED LOANS (Sandwich years)</b>	<b>REDUCED LOANS (NHS Bursary Years)</b>
Parental home	1,976	1,744
London	3,700	3,263
Elsewhere	2,635	2,324
Overseas	N/A	2,324
<b>MAXIMUM RATES OF FINAL YEAR LOAN</b>		
Parental home	1,501	1,324
London	2,831	2,498
Elsewhere	2,054	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 2018/19, will be able to apply for:

(1) A means-tested maintenance or special support grant of up to **£3,593**;

(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 2018/19 who are eligible for the maintenance grant.

**Table B6** applies to 2012 cohort students in 2018/19 who are eligible for the special support grant.

### ***B4: SUPPORT FOR TUITION FEES.***

Maximum fees and fee loans in 2018/19 for 2012 cohort students are the same as those for 2016 cohort students. See tables **A5** to **A11**.

### ***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 2018/19, the Basic Amount for full-time courses is **£6,000**, or for publicly funded institutions receiving a TEF award, **£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.**

<b>INCOME (£)</b>	<b>ASSESSED CONTRIBUTION (£)</b>	<b>MAINTENANCE GRANT (£)</b>	<b>LOAN FOR LIVING COSTS (£)</b>	<b>TOTAL GRANT PLUS LOAN (£)</b>
<b>Student living at home</b>			<b>Maximum £4,960(*)</b>	
25,000	0	3,593	3,164	6,757
30,000	0	2,589	3,666	6,255
35,000	0	1,585	4,168	5,753
40,000	0	581	4,670	5,251
42,645	0	50	4,935	4,985
42,875	0	0	4,960	4,960
45,000	240	0	4,720	4,720
50,000	805	0	4,155	4,155
55,000	1,371	0	3,589	3,589
58,222	1,736	0	3,224(+)	3,224
60,000	1,736	0	3,224	3,224
<b>Student studying in London</b>			<b>Maximum £8,702 (*)</b>	
25,000	0	3,593	6,906	10,499
30,000	0	2,589	7,408	9,997
35,000	0	1,585	7,910	9,495
40,000	0	581	8,412	8,993
42,645	0	50	8,677	8,727
42,875	0	0	8,702	8,702
45,000	240	0	8,462	8,462
50,000	805	0	7,897	7,897
55,000	1,371	0	7,331	7,331
60,000	1,937	0	6,765	6,765
65,000	2,502	0	6,200	6,200
69,802	3,046	0	5,656(+)	5,656
70,000	3,046	0	5,656	5,656
<b>Student studying outside London</b>			<b>Maximum £6,236 (*)</b>	
25,000	0	3,593	4,440	8,033
30,000	0	2,589	4,942	7,531
35,000	0	1,585	5,444	7,029
40,000	0	581	5,946	6,527
42,645	0	50	6,211	6,261
42,875	0	0	6,236	6,236
45,000	240	0	5,996	5,996
50,000	805	0	5,431	5,431
55,000	1,371	0	4,865	4,865
60,000	1,937	0	4,299	4,299
62,147	2,180	0	4,056(+)	4,056
65,000	2,180	0	4,056	4,056

(\*) 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 £3,593. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £4.98 of household income above £25,000, up to a household income of £42,645 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,645, no grant is payable.

Students with household incomes of £42,645 or less have their loan for living costs reduced by £0.50 for every £1 of Maintenance Grant awarded. Students with household incomes between £42,645 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 £8.84 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.**

<b>INCOME (£)</b>	<b>ASSESSED CONTRIBUTION (£)</b>	<b>SPECIAL SUPPORT GRANT (£)</b>	<b>LOAN FOR LIVING COSTS (£)</b>	<b>TOTAL GRANT PLUS LOAN (£)</b>
<b>Student living at home</b>			<b>Maximum £4,960</b>	
25,000	0	3,593	4,960	8,553
30,000	0	2,589	4,960	7,549
35,000	0	1,585	4,960	6,545
40,000	0	581	4,960	5,541
42,645	0	50	4,960	5,010
42,875	0	0	4,960	4,960
45,000	240	0	4,720	4,720
50,000	805	0	4,155	4,155
55,000	1,371	0	3,589	3,589
58,222	1,736	0	3,224(+)	3,224
60,000	1,736	0	3,224	3,224
<b>Student studying in London</b>			<b>Maximum £8,702</b>	
25,000	0	3,593	8,702	12,295
30,000	0	2,589	8,702	11,291
35,000	0	1,585	8,702	10,287
40,000	0	581	8,702	9,283
42,645	0	50	8,702	8,752
42,875	0	0	8,702	8,702
45,000	240	0	8,462	8,462
50,000	805	0	7,897	7,897
55,000	1,371	0	7,331	7,331
60,000	1,937	0	6,765	6,765
65,000	2,502	0	6,200	6,200
69,802	3,046	0	5,656(+)	5,656
70,000	3,046	0	5,656	5,656
<b>Student studying outside London</b>			<b>Maximum £6,236</b>	
25,000	0	3,593	6,236	9,829
30,000	0	2,589	6,236	8,825
35,000	0	1,585	6,236	7,821
40,000	0	581	6,236	6,817
42,645	0	50	6,236	6,286
42,875	0	0	6,236	6,236
45,000	240	0	5,996	5,996
50,000	805	0	5,431	5,431
55,000	1,371	0	4,865	4,865
60,000	1,937	0	4,299	4,299
62,147	2,180	0	4,056(+)	4,056
65,000	2,180	0	4,056	4,056

The maximum amount of the special support grant is £3,593. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £4.98 of household income above £25,000, up to a household income of £42,645 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,645, 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 £8.84 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 SUPPLEMENTARY INCOME-ASSESSED SUPPORT in 2018/19 (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 2018/19.**

**TABLE C1: LOAN RATES FOR 2009 COHORT STUDENTS: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.**

<b>FULL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table A1)</b>	<b>NON-INCOME ASSESSED (72%)</b>	<b>INCOME ASSESSED (28%)</b>
Parental home	4,352	3,133	1,219
London	7,855	5,656	2,199
Elsewhere	5,614	4,042	1,572
Overseas	6,682	4,811	1,871
<b>FINAL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table A1)</b>	<b>NON INCOME ASSESSED (72%)</b>	<b>INCOME-ASSESSED (28%)</b>
Parental home	3,948	2,843	1,105
London	7,152	5,149	2,003
Elsewhere	5,195	3,740	1,455
Overseas	5,810	4,183	1,627

**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 2018/19 are eligible for the appropriate main loan rate, 28% of which is income-assessed (see Table C1 above). [Full year overseas rate lower threshold - £59,048]

**TABLE C2: REDUCED RATE LOAN FOR LIVING COSTS.**

<b>MAXIMUM RATES OF FULL YEAR LOAN</b>	<b>REDUCED LOANS (Sandwich years)</b>	<b>REDUCED LOANS (NHS Bursary Years)</b>
Parental home	1,976	1,744
London	3,700	3,263
Elsewhere	2,635	2,324
Overseas	N/A	2,324
<b>MAXIMUM RATES OF FINAL YEAR LOAN</b>		
Parental home	1,501	1,324
London	2,831	2,498
Elsewhere	2,054	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 **£3,299**;

**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 2018/19, 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.

**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 (£)
<b>Student living at home</b>			<b>Maximum £4,352 (*)</b>	
25,000	0	3,299	2,703	6,002
30,000	0	2,236	3,234	5,470
34,264	0	1,328	3,688	5,016
40,000	0	882	3,911	4,793
45,000	0	494	4,105	4,599
50,706	0	50	4,327	4,377
50,778	0	0	4,352	4,352
55,000	955	0	3,397	3,397
56,166	1,219	0	3,133 (+)	3,133
60,000	1,219	0	3,133	3,133
<b>Student studying in London</b>			<b>Maximum £7,855 (*)</b>	
25,000	0	3,299	6,206	9,505
30,000	0	2,236	6,737	8,973
34,264	0	1,328	7,191	8,519
40,000	0	882	7,414	8,296
45,000	0	494	7,608	8,102
50,706	0	50	7,830	7,880
50,778	0	0	7,855	7,855
55,000	955	0	6,900	6,900
60,000	2,086	0	5,769	5,769
60,498	2,199	0	5,656 (+)	5,656
65,000	2,199	0	5,656	5,656
<b>Student studying outside London</b>			<b>Maximum £5,614 (*)</b>	
25,000	0	3,299	3,965	7,264
30,000	0	2,236	4,496	6,732
34,264	0	1,328	4,950	6,278
40,000	0	882	5,173	6,055
45,000	0	494	5,367	5,861
50,706	0	50	5,589	5,639
50,778	0	0	5,614	5,614
55,000	955	0	4,659	4,659
57,727	1,572	0	4,042 (+)	4,042
60,000	1,572	0	4,042	4,042

(\*) 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 £4.70 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 £12.86 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 £4.42 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 (£)
<b>Student living at home</b>			<b>Maximum £4,352</b>	
25,000	0	3,299	4,352	7,651
30,000	0	2,236	4,352	6,588
34,264	0	1,328	4,352	5,680
40,000	0	882	4,352	5,234
45,000	0	494	4,352	4,846
50,706	0	50	4,352	4,402
50,778	0	0	4,352	4,352
55,000	955	0	3,397	3,397
56,166	1,219	0	3,133 (+)	3,133
60,000	1,219	0	3,133	3,133
<b>Student studying in London</b>			<b>Maximum £7,855</b>	
25,000	0	3,299	7,855	11,154
30,000	0	2,236	7,855	10,091
34,264	0	1,328	7,855	9,183
40,000	0	882	7,855	8,737
45,000	0	494	7,855	8,349
50,706	0	50	7,855	7,905
50,778	0	0	7,855	7,855
55,000	955	0	6,900	6,900
60,000	2,086	0	5,769	5,769
60,498	2,199	0	5,656 (+)	5,656
65,000	2,199	0	5,656	5,656
<b>Student studying outside London</b>			<b>Maximum £5,614</b>	
25,000	0	3,299	5,614	8,913
30,000	0	2,236	5,614	7,850
34,264	0	1,328	5,614	6,942
40,000	0	882	5,614	6,496
45,000	0	494	5,614	6,108
50,706	0	50	5,614	5,664
50,778	0	0	5,614	5,614
55,000	955	0	4,659	4,659
57,727	1,572	0	4,042 (+)	4,042
60,000	1,572	0	4,042	4,042

For income over £25,000 and up to and including £34,264, the special support grant is reduced by £1 for every complete £4.70 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 £12.86 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 £4.42 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 SUPPLEMENTARY INCOME-ASSESSED SUPPORT IN 2018/19 (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 2018/19 TO CURRENT SYSTEM STUDENTS WHO WERE NEW ENTRANTS IN 2008/09.**

**TABLE D1: MAXIMUM LOAN RATES: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.**

<b>FULL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table B1)</b>	<b>NON-INCOME ASSESSED (75%)</b>	<b>INCOME ASSESSED (25%)</b>
Parental home	4,163	3,122	1,041
London	7,533	5,650	1,883
Elsewhere	5,380	4,035	1,345
Overseas	6,409	4,807	1,602
<b>FINAL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table B1)</b>	<b>NON INCOME ASSESSED (75%)</b>	<b>INCOME-ASSESSED (25%)</b>
Parental home	3,762	2,822	940
London	6,858	5,144	1,714
Elsewhere	4,977	3,733	1,244
Overseas	5,572	4,179	1,393

*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 £1,444 reduction. [Full-year overseas rate lower threshold £74,151]*

**TABLE D2: REDUCED RATE LOAN FOR LIVING COSTS.**

<b>MAXIMUM RATES OF FULL YEAR LOAN</b>	<b>REDUCED LOANS (Sandwich years)</b>	<b>REDUCED LOANS (NHS Bursary Years)</b>
Parental home	1,976	1,744
London	3,700	3,263
Elsewhere	2,635	2,324
Overseas	N/A	2,324
<b>MAXIMUM RATES OF FINAL YEAR LOAN</b>		
Parental home	1,501	1,324
London	2,831	2,498
Elsewhere	2,054	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 **£3,299**.

### **D3: SUPPORT FOR TUITION FEES.**

New full-time students who started their courses in 2008/09 and are continuing their courses in 2018/19 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 (£)
<b>Student living at home</b>			<b>Maximum £4,163 (*)</b>	
25,000	0	3,299	2,719	6,018
30,000	0	2,345	2,719	5,064
34,722	0	1,444	2,719	4,163
40,000	0	1,165	2,998	4,163
50,000	0	635	3,528	4,163
61,047	0	50	4,113	4,163
61,062	0	0	4,163	4,163
65,000	482	0	3,681	3,681
69,570	1041	0	3,122 (+)	3,122
70,000	1041	0	3,122	3,122
<b>Student studying in London</b>			<b>Maximum £7,533 (*)</b>	
25,000	0	3,299	6,089	9,388
30,000	0	2,345	6,089	8,434
34,722	0	1,444	6,089	7,533
40,000	0	1,165	6,368	7,533
50,000	0	635	6,898	7,533
61,047	0	50	7,483	7,533
61,062	0	0	7,533	7,533
65,000	482	0	7,051	7,051
70,000	1,094	0	6,439	6,439
76,447	1,883	0	5,650 (+)	5,650
80,000	1,883	0	5,650	5,650
<b>Student studying outside London</b>			<b>Maximum £5,380 (*)</b>	
25,000	0	3,299	3,936	7,235
30,000	0	2,345	3,936	6,281
34,722	0	1,444	3,936	5,380
40,000	0	1,165	4,215	5,380
50,000	0	635	4,745	5,380
61,047	0	50	5,330	5,380
61,062	0	0	5,380	5,380
65,000	482	0	4,898	4,898
70,000	1,094	0	4,286	4,286
72,051	1,345	0	4,035 (+)	4,035
80,000	1,345	0	4,035	4,035

(\*) Where students are eligible for more than £1,444 of grant, the amount of loan for which they are eligible will be reduced by £1,444. Where students are eligible for less than £1,444 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 £5.24 by which the income exceeds £25,000. For income between £34,722 and £61,047, the grant is reduced by £1 for every complete £18.88 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 £8.17 by which the income exceeds £61,062 until 75% of the full loan for living costs remains. This point is indicated by (+) in the table above.



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

<b>INCOME (£)</b>	<b>ASSESSED CONTRIBUTION (£)</b>	<b>SPECIAL SUPPORT GRANT (£)</b>	<b>LOAN FOR LIVING COSTS (£)</b>	<b>TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)</b>
<b>Student living at home</b>			<b>Maximum £4,163</b>	
25,000	0	3,299	4,163	7,462
30,000	0	2,345	4,163	6,508
34,722	0	1,444	4,163	5,607
40,000	0	1,165	4,163	5,328
50,000	0	635	4,163	4,798
61,047	0	50	4,163	4,213
61,062	0	0	4,163	4,163
65,000	482	0	3,681	3,681
69,570	1041	0	3,122 (+)	3,122
70,000	1041	0	3,122	3,122
<b>Student studying in London</b>			<b>Maximum £7,533</b>	
25,000	0	3,299	7,533	10,832
30,000	0	2,345	7,533	9,878
34,722	0	1,444	7,533	8,977
40,000	0	1,165	7,533	8,698
50,000	0	635	7,533	8,168
61,047	0	50	7,533	7,583
61,062	0	0	7,533	7,533
65,000	482	0	7,051	7,051
70,000	1,094	0	6,439	6,439
76,447	1,883	0	5,650 (+)	5,650
80,000	1,883	0	5,650	5,650
<b>Student studying outside London</b>			<b>Maximum £5,380</b>	
25,000	0	3,299	5,380	8,679
30,000	0	2,345	5,380	7,725
34,722	0	1,444	5,380	6,824
40,000	0	1,165	5,380	6,545
50,000	0	635	5,380	6,015
61,047	0	50	5,380	5,430
61,062	0	0	5,380	5,380
65,000	482	0	4,898	4,898
70,000	1,094	0	4,286	4,286
72,051	1,345	0	4,035 (+)	4,035
80,000	1,345	0	4,035	4,035

For income between £25,000 and £34,722, the special support grant is reduced by £1 for every complete £5.24 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 £18.88 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 £8.17 by which the income exceeds £61,062 until 75% of the full loan for living costs remains. This point is indicated by (+) in the table above.

**TABLE D6: FULL-TIME 2008 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT in 2018/19 (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 2018/19 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.**

<b>FULL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table B1)</b>	<b>NON-INCOME ASSESSED (75%)</b>	<b>INCOME ASSESSED (25%)</b>
Parental home	4,163	3,122	1,041
London	7,533	5,650	1,883
Elsewhere	5,380	4,035	1,345
Overseas	6,409	4,807	1,602
<b>FINAL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table B1)</b>	<b>NON INCOME ASSESSED (75%)</b>	<b>INCOME-ASSESSED (25%)</b>
Parental home	3,762	2,822	940
London	6,858	5,144	1,714
Elsewhere	4,977	3,733	1,244
Overseas	5,572	4,179	1,393

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 £1,444 reduction. [Full rate overseas rate lower threshold - £53,782]

**TABLE E2: REDUCED RATE LOAN FOR LIVING COSTS.**

<b>MAXIMUM RATES OF FULL YEAR LOAN</b>	<b>REDUCED LOANS (Sandwich years)</b>	<b>REDUCED LOANS (NHS Bursary Years)</b>
Parental home	1,976	1,744
London	3,700	3,263
Elsewhere	2,635	2,324
Overseas	N/A	2,324
<b>MAXIMUM RATES OF FINAL YEAR LOAN</b>		
Parental home	1,501	1,324
London	2,831	2,498
Elsewhere	2,054	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 2018/19 for a means-tested **maintenance grant** or **special support grant** of up to **£3,299**;

### ***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 2018/19 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 (£)
<b>Student living at home</b>			<b>Maximum £4,163 (*)</b>	
18,360	0	3,299	2,719	6,018
20,000	0	2,987	2,719	5,706
25,000	0	2,032	2,719	4,751
28,082	0	1,444	2,719	4,163
30,000	0	1,212	2,951	4,163
35,000	0	605	3,558	4,163
39,571	0	50	4,113	4,163
39,796	0	0	4,163	4,163
40,000	23	0	4,140	4,140
45,000	596	0	3,567	3,567
48,884	1,041	0	3,122 (+)	3,122
<b>Student studying in London</b>			<b>Maximum £7,533 (*)</b>	
18,360	0	3,299	6,089	9,388
20,000	0	2,987	6,089	9,076
25,000	0	2,032	6,089	8,121
28,082	0	1,444	6,089	7,533
30,000	0	1,212	6,321	7,533
35,000	0	605	6,928	7,533
39,571	0	50	7,483	7,533
39,796	0	0	7,533	7,533
40,000	23	0	7,510	7,510
45,000	596	0	6,937	6,937
50,000	1,168	0	6,365	6,365
56,235	1,883	0	5,650 (+)	5,650
<b>Student studying outside London</b>			<b>Maximum £5,380 (*)</b>	
18,360	0	3,299	3,936	7,235
20,000	0	2,987	3,936	6,923
25,000	0	2,032	3,936	5,968
28,082	0	1,444	3,936	5,380
30,000	0	1,212	4,168	5,380
35,000	0	605	4,775	5,380
39,571	0	50	5,330	5,380
39,796	0	0	5,380	5,380
40,000	23	0	5,357	5,357
45,000	596	0	4,784	4,784
51,538	1,345	0	4,035 (+)	4,035

(\*) Where students are eligible for more than £1,444 of grant, the amount of loan for which they are eligible will be reduced by £1,444.

(+) 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 £5.24 by which the income exceeds £18,360. For income between £28,082 and £39,571, the grant is reduced by £1 for every complete £8.24 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).**

<b>INCOME (£)</b>	<b>ASSESSED CONTRIBUTION (£)</b>	<b>SPECIAL SUPPORT GRANT (£)</b>	<b>LOAN FOR LIVING COSTS (£)</b>	<b>TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)</b>
<b>Student living at home</b>			<b>Maximum £4,163</b>	
18,360	0	3,299	4,163	7,462
20,000	0	2,987	4,163	7,150
25,000	0	2,032	4,163	6,195
28,082	0	1,444	4,163	5,607
30,000	0	1,212	4,163	5,375
35,000	0	605	4,163	4,768
39,571	0	50	4,163	4,213
39,796	0	0	4,163	4,163
40,000	23	0	4,140	4,140
45,000	596	0	3,567	3,567
48,884	1,041	0	3,122 (+)	3,122
<b>Student studying in London</b>			<b>Maximum £7,533</b>	
18,360	0	3,299	7,533	10,832
20,000	0	2,987	7,533	10,520
25,000	0	2,032	7,533	9,565
28,082	0	1,444	7,533	8,977
30,000	0	1,212	7,533	8,745
35,000	0	605	7,533	8,138
39,571	0	50	7,533	7,583
39,796	0	0	7,533	7,533
40,000	23	0	7,510	7,510
45,000	596	0	6,937	6,937
50,000	1,168	0	6,365	6,365
56,235	1,883	0	5,650 (+)	5,650
<b>Student studying outside London</b>			<b>Maximum £5,380</b>	
18,360	0	3,299	5,380	8,679
20,000	0	2,987	5,380	8,367
25,000	0	2,032	5,380	7,412
28,082	0	1,444	5,380	6,824
30,000	0	1,212	5,380	6,592
35,000	0	605	5,380	5,985
39,571	0	50	5,380	5,430
39,796	0	0	5,380	5,380
40,000	23	0	5,357	5,357
45,000	596	0	4,784	4,784
51,538	1,345	0	4,035 (+)	4,035

For income between £18,361 and £28,082, the special support grant is reduced by £1 for every complete £5.24 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 £8.24 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 2018/19.**

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 2018/19 (Available to all full-time students).**

2016 cohort students who are new entrants in 2018/19 or were new entrants in **2016/17 or 2017/18** and are continuing on their course in **2018/19** should be assessed for means-tested supplementary support in accordance with **Table A17**;

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 **2018/19**, should be assessed for means-tested supplementary support in accordance with **Table B7**;

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 **2018/19** should be assessed for means-tested supplementary support in accordance with **Table C6**;

2008 cohort students (i.e. students who were new entrants in **2008/09**) who are continuing their course in 2018/19 should be assessed for means-tested supplementary support in accordance with **Table D6**;

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”).**

<b>STUDY AT HOME</b>	<b>AMOUNT</b>
Parental	61
London	120
Elsewhere	93
Overseas	129

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).**

<b>ALLOWANCE</b>	<b>MAXIMUM AMOUNT</b>
Non-medical personal helper	21,987
Major items of specialist equipment	5,529
Other disability-related expenditure	1,847

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 2018/19 is **£10,993 per academic year**.

### ***F3: GRANT IN RESPECT OF AN ADULT DEPENDANT.***

Where applicable, the maximum grant in 2018/19 in respect of one dependant of the student who is either the student's partner or an adult dependant will be **£2,925**.

"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 2018/19 will be based on 85% of actual childcare costs, subject to a maximum grant of **£164.70** per week for one child only or **£282.36** per week for two or more children.

Where a childcare provider has not been identified, the amount of childcare grant payable in 2018/19 will be based on 85% of actual childcare costs, subject to a maximum grant of **£127.33** 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 2018/19 will be **£1,669** 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 2018/19 WHEN CALCULATING THE AMOUNT OF GRANTS FOR DEPENDANTS (i.e. Adult Dependants' Grant, Childcare Grant and Parents' Learning Allowance) PAYABLE TO AN ELIGIBLE STUDENT.**

<b>Students starting a course on or after 1 August 2013</b>	
<b>DEPENDANTS</b>	<b>DISREGARD</b>
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

<b>Students starting a course before 1 August 2013 *</b>	
<b>DEPENDANTS</b>	<b>DISREGARD</b>
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 2018/19 TO (i) PART-TIME STUDENTS WHO WERE NEW ENTRANTS IN 2012/13 FROM SEPTEMBER 2012 ONWARDS, IN 2013/14, 2014/15, 2015/16, 2016/17 AND 2017/18 AND (ii) PART-TIME STUDENTS WHO ARE NEW ENTRANTS IN 2018/19.**

**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, 2016/17 and 2017/18 and part-time new entrants at **publicly funded institutions** in 2018/19 will be able to apply for a **non means-tested fee loan** of up to **£6,935** in 2018/19 to meet the full costs of their course. Institutions with an Access Agreement from the Office for Fair Access (OFFA) receiving a Teaching Excellence and Student Outcomes Framework (TEF) award for 2018/19 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, 2016/17 and 2017/18 and part-time new entrants to courses at **privately funded institutions** in 2018/19 will be able to apply for a **non means-tested fee loan** of up to **£4,500** in 2018/19 towards the costs of their course or up to **£4,625** where an institution has received a TEF award for 2018/19 \*.

\*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).**

<b>ALLOWANCE</b>	<b>MAXIMUM AMOUNT</b>
Non-medical personal helper	16,489
Major items of specialist equipment	5,529
Other disability-related expenditure	1,385

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 2018/19, the Basic Amount for part-time courses is **£4,500**, or for publicly funded institutions receiving a TEF award for 2018/19, **£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.

**LIVING COSTS SUPPORT FOR PART-TIME STUDENTS STARTING (I) A DEGREE LEVEL COURSE OR INTEGRATED MASTERS DEGREE IN 2018/19 FROM 1 AUGUST 2018 ONWARDS  
(II) AN UNDERGRADUATE LEVEL HEALTHCARE COURSE FROM 1 AUGUST 2018 ONWARDS (THE STUDENT MUST NOT BE ELIGIBLE TO APPLY FOR A HEALTHCARE BURSARY).**

**TABLE G3: LOAN FOR LIVING COSTS RATES FOR PART-TIME STUDENTS INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.**

<b>ALL YEARS OF COURSE (Rates for 100% Intensity of Study)</b>	<b>MAIN RATE (100%)</b>	<b>NON-INCOME ASSESSED</b>	<b>INCOME ASSESSED</b>
Parental home	7,324	3,224	4,100
London	11,354	5,654	5,700
Elsewhere	8,700	4,054	4,646
Overseas	9,963	4,816	5,147

The part-time maintenance loan is referred to as the loan for living costs for the purposes of regulations, they are the same loan product. Students will have their household income assessed and then have their loan adjusted by their intensity of study - the assessment will be similar to that for the full-time system.

### **HOUSEHOLD INCOME ASSESSMENT**

The income assessment for the part-time loan for living costs at 100% intensity of study is calculated as follows:

Parental Home Rate: £1 reduction in loan for every complete £8.10 increase in income above £25,000.

London Rate: £1 reduction in loan for every complete £7.87 increase in income above £25,000.

Elsewhere Rate: £1 reduction in loan for every complete £8.01 increase in income above £25,000.

Overseas Rate: £1 reduction in loan for every complete £7.93 increase in income above £25,000.

The income threshold for the minimum non-income assessed full rate of overseas loan is: £65,816.

### **INTENSITY OF STUDY**

Part-time education can be studied at a range of different intensities – where a student studies a certain percentage of the full time equivalent (FTE) course. The intensity of study will be based on the number of credits that the student intends to complete in a given academic year. Payments are made on a banded basis.

The minimum intensity of study in an academic year for part-time funding for fee loans, loans for living costs and DSAs is **25%**. Students will be supported for no more than four times the length of a full-time equivalent course, capped at 16-years maximum.

**TABLE G4: MAXIMUM PART-TIME LOAN FOR LIVING COSTS RATES AT DIFFERENT LEVELS OF INTENSITY OF STUDY.**

<b>Part-time maximum loan for living costs entitlement by location rate and intensity of study for Academic Year 2018/19.</b>				
<b>Location rates</b>	<b>Intensity of study</b>	<b>Main Rate* (£)</b>	<b>Non-Income Assessed* (£)</b>	<b>Income Assessed* (£)</b>
<b>Student living at home</b>	<i>100% (full-time equivalent rate)</i>	7,324	3,224	4,100
	75%	5,493	2,418	3,075
	66.6%	4,878	2,147	2,731
	50%	3,662	1,612	2,050
	33.3%	2,439	1,074	1,365
	25%	1,831	806	1,025
<b>Student studying outside London</b>	<i>100% (FTE)</i>	8,700	4,054	4,646
	75%	6,525	3,041	3,485
	66.6%	5,794	2,700	3,094
	50%	4,350	2,027	2,323
	33.3%	2,897	1,350	1,547
	25%	2,175	1,014	1,162
<b>Student studying in London</b>	<i>100% (FTE)</i>	11,354	5,654	5,700
	75%	8,516	4,241	4,275
	66.6%	7,562	3,766	3,796
	50%	5,677	2,827	2,850
	33.3%	3,781	1,883	1,898
	25%	2,839	1,414	1,425
<b>Student studying Overseas</b>	<i>100% (FTE)</i>	9,963	4,816	5,147
	75%	7,472	3,612	3,860
	66.6%	6,635	3,207	3,428
	50%	4,982	2,408	2,574
	33.3%	3,318	1,604	1,714
	25%	2,491	1,204	1,287

\*figures rounded to the nearest £1.

**G5: LOAN FOR LIVING COSTS ENTITLEMENT FOR PART-TIME STUDENTS:  
ILLUSTRATIVE LEVELS OF INCOME (Rates for 100% intensity of study).**

<b>INCOME (£)</b>	<b>Income Assessment (£)<sup>3</sup></b>	<b>LOAN FOR LIVING COSTS (£)</b>
<b>Student living at home</b>		<b>Maximum £7,324</b>
25,000	0	7,324
30,000	617	6,707
35,000	1,234	6,090
40,000	1,851	5,473
42,875	2,206	5,118
45,000	2,469	4,855
50,000	3,086	4,238
55,000	3,703	3,621
58,215	4,100	3,224 (+)
60,000	4,100	3,224
65,000	4,100	3,224
<b>Student studying in London</b>		<b>Maximum £11,354</b>
25,000	0	11,354
30,000	635	10,719
35,000	1,270	10,084
40,000	1,905	9,449
42,875	2,271	9,083
45,000	2,541	8,813
50,000	3,176	8,178
55,000	3,811	7,543
60,000	4,447	6,907
65,000	5,082	6,272
69,860	5,700	5,654(+)
70,000	5,700	5,654
<b>Student studying outside London</b>		<b>Maximum £8,700</b>
25,000	0	8,700
30,000	624	8,076
35,000	1,248	7,452
40,000	1,872	6,828
42,875	2,231	6,469
45,000	2,496	6,204
50,000	3,121	5,579
55,000	3,745	4,955
60,000	4,369	4,331
62,215	4,646	4,054 (+)
65,000	4,646	4,054
70,000	4,646	4,054

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 £8.10 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 £7.87 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 £8.01 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.

<sup>3</sup> Figures rounded down to the nearest £1

## **SECTION H: SUPPORT AVAILABLE IN 2018/19 TO PART-TIME STUDENTS WHO STARTED THEIR COURSES BEFORE SEPTEMBER 2012.**

### **H1: TUITION FEE SUPPORT.**

<b>Figures for Single Students with no Children. Students undertaking full-time distance learning courses are eligible to apply for the 75% Fee Grant rate.</b>	
<b>Income</b>	<b>Entitlement</b>
Below £16,845	<p>Full Course Grant of £297.</p> <p>Full Fee Grant (or the tuition fee charged by the college whichever is lower).</p> <p><b>Amount of Fee Grant (See note on ‘ Intensity of Study’ at foot of this table)</b></p> <ul style="list-style-type: none"> <li>• Course equivalent to 50% to 59% of a full-time course – £907</li> <li>• Course equivalent to 60% to 74% of a full-time course – £1,088</li> <li>• Course equivalent to 75% or more of a full-time course - £1,363</li> </ul>
£16,845	<p>Full Course Grant of £297</p> <p>The Fee Grant is reduced by £50.</p> <p><b>Amount of Fee Grant</b></p> <ul style="list-style-type: none"> <li>• Course equivalent to 50% to 59% of a full-time course – £857</li> <li>• Course equivalent to 60% to 74% of a full-time course – £1,038</li> <li>• Course equivalent to 75% or more of a full-time course – £1,313</li> </ul>
£16,846 to £25,422	<p>Full Course Grant of £297.</p> <p>Fee Grant as follows (or the tuition charge charged by the college whichever is lower).</p> <p><b>Amount of Fee Grant</b></p> <ul style="list-style-type: none"> <li>• Course equivalent to 50% to 59% of a full-time course – £857 less £1 for every £10.62 of income (before tax) over £16,845</li> <li>• Course equivalent to 60% to 74% of a full-time course – £1,038 less £1 for every £8.68 of income (before tax) over £16,845</li> <li>• Course equivalent to 75% or more of a full-time course – £1,313 less £1 for every £ 6.79 of income (before tax) over £16,845</li> </ul>
£25,423	Full Course Grant of £297. £50 Fee Grant.
£25,424 to £26,029	Full Course Grant of £297 No Fee Grant
£26,030 to £28,064	Course Grant of £297 less £1 for every £8.24 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.

## **H2: COURSE GRANT.**

Part-time students who started their courses before September 2012 are eligible for a grant of up to **£297** 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 £8.24 of reckonable income above £26,029. 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).**

<b>ALLOWANCE</b>	<b>MAXIMUM AMOUNT</b>
Non-medical personal helper	16,489
Major items of specialist equipment	5,529
Other disability-related expenditure	1,385

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



**SECTION I: SUPPORT AVAILABLE IN 2018/19 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, 2016/17 OR 2017/18 (ii) NEW FULL-TIME DISTANCE LEARNING STUDENTS STARTING THEIR COURSES IN 2018/19 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 2018/19 to meet the full costs of their course. Institutions with an Access Agreement from the Office for Fair Access (OFFA) which have received a Teaching Excellence and Student Outcomes Framework (TEF) award for 2018/19 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 or non-regulated institutions in Wales 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 received a TEF award for 2018/19.

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

ALLOWANCE	MAXIMUM AMOUNT
Non-medical personal helper	21,987
Major items of specialist equipment	5,529
Other disability-related expenditure	1,847

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 2018/19, the Basic Amount for full-time distance learning courses is **£6,000**, or for publicly funded institutions receiving a TEF award for 2018/19, **£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.