

## THE DEPARTMENT FOR EDUCATION

### LOAN, GRANT AND TUITION FEE RATES FOR ACADEMIC YEAR 2020/21

#### MEMORANDUM: SUPPORT AVAILABLE UNDER HIGHER EDUCATION STUDENT FINANCE REGULATIONS for 2020/21.

*All figures shown are in pounds sterling.*

The figures shown in this Memorandum, where applicable, cover fees and student support rates for 2020/21 for undergraduate and postgraduate students who are eligible for support. Amendments to HE Student Finance Regulations for 2020/21 which will set out the figures in this Memorandum are subject to Parliamentary Approval. This Memorandum is divided into ten sections:

**Section A** (pages 3 - 21): Support available in 2020/21 from 1 August 2020 onwards to (i) new full-time entrants in 2020/21 and (ii) current system full-time entrants who were new entrants to higher education in 2016/17, 2017/18, 2018/19 or 2019/20 (fee support, loan for living costs).

**Section B** (pages 22 - 26): Support available in 2020/21 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 27 - 31): Support available in 2020/21 to eligible current system full-time students who were new entrants to higher education in 2009/10, 2010/11 or 2011/12 (fee support, loan for living costs, maintenance grant / special support grant).

**Section D** (pages 32 - 36): Support available in 2020/21 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 37 - 41): Support available in 2020/21 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 42 - 43): Supplementary loans and grants for living costs available in 2020/21 to all full-time students and information on income disregards used in the Dependents' Grant calculation. (This section includes the postgraduate DSA.)

**Section G** (pages 44 – 47): Support available in 2020/21 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, 2017/18, 2018/19 or 2019/20 (ii) are new entrants in 2020/21.

**Section H** (pages 48 - 49): Support available in 2020/21 to part-time students who started their courses before September 2012 and are continuing students in 2020/21.

**Section I (page 50 - 51):** Support available in 2020/21 to full-time distance learning students who (i) were new entrants to higher education in 2012/13 from September 2012 onwards, in 2013/14, 2014/15, 2015/16, 2016/17, 2017/18, 2018/19 or 2019/20 and (ii) are new entrants in 2020/21.

**Section J (page 52):** Support available in 2020/21 to students undertaking postgraduate courses.

**SECTION A: SUPPORT AVAILABLE IN 2020/21 FOR 2016 COHORT STUDENTS: NEW CURRENT SYSTEM STUDENTS WHO ARE STARTING THEIR COURSES IN 2020/21 AND CURRENT SYSTEM FULL-TIME STUDENTS WHO WERE NEW ENTRANTS TO HIGHER EDUCATION IN 2016/17, 2017/18, 2018/19 and 2019/20.**

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	7,747	3,410	4,337
London	12,010	5,981	6,029
Elsewhere	9,203	4,289	4,914
Overseas	10,539	5,095	5,444
<b>FINAL YEAR STUDENTS</b>	<b>MAIN RATE (100%)</b>	<b>NON INCOME ASSESSED</b>	<b>INCOME-ASSESSED</b>
Parental home	7,290	3,133	4,157
London	11,127	5,449	5,678
Elsewhere	8,703	3,987	4,716
Overseas	9,434	4,427	5,007

**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 £7.66 increase in income above £25,000.

London Rate: £1 reduction in loan for every complete £7.46 increase in income above £25,000.

Elsewhere Rate: £1 reduction in loan for every complete £7.58 increase in income above £25,000.

Overseas Rate: £1 reduction in loan for every complete £7.51 increase in income above £25,000.

The income threshold for the minimum non-income assessed full rate of overseas loan is: £65,885.

The income thresholds for the minimum non-income assessed final year rates of loans are: £56,843 (Home), £67,358 (London), £60,748 (Elsewhere), and £62,603 (Overseas).

Assessed Contribution

Assessed contribution figures in **tables A15, A18 and A20** are used to determine the amount of support where a 2016 cohort student has applied for loans for living costs and supplementary support. Where there are two or more students in a household, the total assessed contribution is split by the number of students within the 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	9,140	3,410	5,730
London	13,098	5,981	7,117
Elsewhere	10,490	4,289	6,201
Overseas	11,732	5,095	6,637
<b>FINAL YEAR STUDENTS</b>	<b>MAIN RATE (100%)</b>	<b>NON INCOME ASSESSED</b>	<b>INCOME-ASSESSED</b>
Parental home	8,714	3,133	5,581
London	12,275	5,449	6,826
Elsewhere	10,027	3,987	6,040
Overseas	10,704	4,427	6,277

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 £4.797 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.66 increase in income above £42,875.

*London Rate:* £1 reduction in loan for every complete £5.13 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.46 increase in income above £42,875.

*Elsewhere Rate:* £1 reduction in loan for every complete £4.903 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.58 increase in income above £42,875.

*Overseas Rate:* £1 reduction in loan for every complete £5.002 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.51 increase in income above £42,875.

Income threshold for minimum non-income assessed full rate of overseas loan is: £65,886

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 £4.757 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.66 increase in income above £42,875.

*London Rate:* £1 reduction in loan for every complete £5.043 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.46 increase in income above £42,875.

*Elsewhere Rate:* £1 reduction in loan for every complete £4.854 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.58 increase in income above £42,875.

*Overseas Rate:* £1 reduction in loan for every complete £4.895 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.51 increase in income above £42,875.

Income thresholds for minimum non-income assessed final year rates of loans are: £56,847 (Home), £67,359 (London), £60,749 (Elsewhere), and £62,597 (Overseas).

#### Assessed Contribution – Students Eligible for Benefits.

Assessed contribution figures in **tables A16, A19** and **A20** 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. Where there are two or more students in a household, the total assessed contribution is split by the number of students within the 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 **table A3 below** and at **table A16:**

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

<b>FULL YEAR STUDENTS</b>	<b>SPECIAL SUPPORT ELEMENT (100%) (£)</b>	<b>MAINTENANCE ELEMENT (100%) (£)</b>	<b>MAXIMUM LOAN (100%) (£)</b>
Parental home	3,893	5,247	9,140
London	3,893	9,205	13,098
Elsewhere	3,893	6,597	10,490
Overseas	3,893	7,839	11,732
<b>FINAL YEAR STUDENTS</b>	<b>SPECIAL SUPPORT ELEMENT (100%) (£)</b>	<b>MAINTENANCE ELEMENT (100%) (£)</b>	<b>MAXIMUM LOAN (100%) (£)</b>
Parental home	3,893	4,821	8,714
London	3,893	8,382	12,275
Elsewhere	3,893	6,134	10,027
Overseas	3,893	6,811	10,704

**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 2020/21 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 2020/21. 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 £3,893 in 2020/21. Students with household incomes above £25,000 lose £1 of loan for every complete £4.87 increase in income above £25,000 until a household income of £43,716 is reached where a minimum £50 loan is paid. Students on household incomes above £43,716 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 A17** 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 2020/21**

**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	2,090	1,845
London	3,914	3,451
Elsewhere	2,788	2,458
Overseas	N/A	2,458
<b>MAXIMUM RATES OF FINAL YEAR LOAN</b>	<b>REDUCED LOANS</b>	<b>REDUCED LOANS (NHS Bursary Years)</b>
Parental home	1,588	1,400
London	2,994	2,642
Elsewhere	2,173	1,916
Overseas	N/A	1,916

The following groups of 2016 cohort students are eligible for the reduced, non-income assessed loan rates in 2020/21 (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 £2,458 and the final year overseas reduced loan rate is £1,916).

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

For 2020/21, HE providers will register with the Office for Students as Approved (Fee Cap) providers or Approved Providers. Providers registering in the Approved (Fee Cap) part of the Register will be subject to maximum fee limits. Providers registering in the Approved part of the Register will not be subject to maximum fee limits but will attract fee loans up to the levels for Approved (Fee Cap) providers which do not have an Access and Participation Plan in place.

The following maximum fee caps apply in 2020/21 to providers in the Approved (Fee Cap) section of the Office for Students' (OfS) Register ('Approved (Fee Cap) Providers') in England with an OfS Access and Participation Plan and with/without a Teaching Excellence and Student Outcomes Framework (TEF) award.

**TABLE A5: FULL TIME FEES AT APPROVED (FEE CAP) PROVIDERS IN**

ENGLAND.

<b>Maximum Fee Caps in 2020/21 for full-time courses starting on or after 1 September 2012 at Approved (Fee Cap) Providers in England with (without) an OfS Access and Participation Plan.</b>			
<b>Rate</b>	<b>Mode of Study</b>	<b>Maximum Fee Cap – without TEF award 2020/21 AY (£)</b>	<b>Maximum Fee Cap – with TEF award 2020/21 AY (£)</b>
Full year.	Full-time	£9,000 (£6,000)	£9,250 (£6,165)
Final year (<15 weeks attendance)	Full-time	£4,500 (£3,000)	£4,625 (£3,080)
Sandwich work placement year	Full-time	£1,800 (£1,200)	£1,850 (£1,230)
Overseas study year	Full-time	£1,350 (£900)	£1,385 (£920)
Erasmus year	Full-time	£1,350 (£900)	£1,385 (£920)

2016 cohort full-time students at Approved (Fee Cap) providers in England will be able to apply for an up-front fee loan to meet the full costs of their tuition in 2020/21.

**TABLE A6: FULL TIME FEE LOANS AT APPROVED (FEE CAP) PROVIDERS IN ENGLAND.**

<b>Maximum fee loans in 2020/21 for full-time courses starting on or after 1 September 2012 at Approved (Fee Cap) providers in England.</b>	
<b>Rate</b>	<b>Maximum Fee Loan Cap 2020/21 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 in 2020/21.

**TABLE A7: FULL TIME FEES AT APPROVED (FEE CAP) PROVIDERS IN**



**ENGLAND FOR ACCELERATED DEGREE COURSES STARTING ON OR AFTER 1 AUGUST 2019.**

Maximum fees for 2016 cohort students starting full-time accelerated degree courses at Approved (Fee Cap) Providers in England from 1 August 2019 onwards will be 20% higher (to the nearest £5) than maximum fees for the equivalent full-time non-accelerated degree course in 2020/21. Students will be able to apply for a fee loan to meet the full costs of their tuition.

<b>Maximum Fee Caps in 2020/21 for full-time accelerated degree courses starting on or after 1 August 2019 at Approved (Fee Cap) Providers in England with (without) an OfS Access and Participation Plan.</b>			
<b>Rate</b>	<b>Mode of Study</b>	<b>Maximum Fee Cap – without TEF award 2020/21 AY (£)</b>	<b>Maximum Fee Cap – with TEF award 2020/21 AY (£)</b>
Full year.	Full-time	£10,800 (£7,200)	£11,100 (£7,400)
Sandwich work placement year	Full-time	£2,160 (£1,440)	£2,220 (£1,475)
Overseas study year	Full-time	£1,620 (£1,080)	£1,660 (£1,105)
Erasmus year	Full-time	£1,620 (£1,080)	£1,660 (£1,105)

**TABLE A8: FULL TIME FEE LOANS AT APPROVED (FEE CAP) PROVIDERS IN ENGLAND FOR ACCELERATED DEGREE COURSES STARTING ON OR AFTER 1 AUGUST 2019.**

<b>Maximum fee loans in 2020/21 for full-time accelerated degree courses starting on or after 1 August 2019 at Approved (Fee Cap) providers in England.</b>	
<b>Rate</b>	<b>Maximum Fee Loan Cap 2020/21 AY (£)</b>
Full year	£11,100
Sandwich work placement year	£2,220
Overseas study year	£1,660
Erasmus year	£1,660

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 in 2020/21.

**TABLE A9: FULL TIME FEE LOANS AT PUBLICLY FUNDED INSTITUTIONS IN SCOTLAND AND NORTHERN IRELAND.**

<b>Maximum full-time fee loans in 2020/21 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 2020/21 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 in 2020/21.

**TABLE A10: FULL TIME FEE LOANS AT PUBLICLY FUNDED AND REGULATED INSTITUTIONS IN WALES.**

<b>Maximum full-time fee loans in 2020/21 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 2020/21 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 at providers in the Approved section of the Office for

Students' (OfS) Register ('Approved Providers') in England with/without a Teaching Excellence and Student Outcomes Framework (TEF) award will be able to apply for an up-front fee loan towards the costs of their tuition in 2020/21. Maximum fees for courses at Approved Providers are uncapped in 2020/21.

**TABLE A11: FULL TIME FEE LOANS AT APPROVED PROVIDERS IN ENGLAND.**

<b>Maximum full-time fee loans in 2020/21 for courses starting on or after 1 September 2012 at Approved Providers in England.</b>		
<b>Rate</b>	<b>Fee Loan Cap without TEF 2020/21 AY (£)</b>	<b>Fee Loan Cap with TEF 2020/21 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

Maximum fee loans for 2016 cohort students starting full-time accelerated degree courses at Approved Providers in England from 1 August 2019 onwards will be 20% higher (to the nearest £5) than those for the equivalent full-time non-accelerated degree course in 2020/21. Students will be able to apply for a fee loan towards the costs of their tuition.

**TABLE A12: FULL TIME FEE LOANS FOR ACCELERATED DEGREE COURSES STARTING ON OR AFTER 1 AUGUST 2019 AT APPROVED PROVIDERS IN ENGLAND.**

<b>Maximum fee loans in 2020/21 for full-time accelerated degree courses starting on or after 1 August 2019 at Approved Providers in England.</b>		
<b>Rate</b>	<b>Fee Loan Cap without TEF 2020/21 AY (£)</b>	<b>Fee Loan Cap with TEF 2020/21 AY (£)</b>
Full year	£7,200	£7,400
Sandwich work placement year	£1,440	£1,475
Overseas study year	£1,080	£1,105

2016 cohort students studying 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 in 2020/21.

**TABLE A13:** FULL TIME FEE LOANS AT PRIVATE INSTITUTIONS IN SCOTLAND AND NORTHERN IRELAND.

<b>Maximum full-time fee loans in 2020/21 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 2020/21 AY (£)</b>	<b>Fee Loan Cap with TEF 2020/21 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 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 in 2020/21.

**TABLE A14:** FULL TIME FEE LOANS AT PRIVATE AND NON-REGULATED INSTITUTIONS IN WALES.

<b>Maximum full-time fee loans in 2020/21 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 2020/21 AY (£)</b>	<b>Fee Loan Cap with TEF 2020/21 AY (£)</b>
Full year	£6,000	£6,165
Final year (<15 weeks attendance)	£3,000	£3,080
Sandwich work placement	£1,200	£1,230

year		
Overseas study year.	£900	£920

### ***ACCESS AND PARTICIPATION PLANS.***

Approved (Fee Cap) providers in England that intend to charge more than the Basic Amount or the Floor Amount in respect of the Basic Amount for full-time courses starting on or after 1 September 2012 must have an **Access and Participation Plan** approved by the Director for Fair Access and Participation. In 2020/21, the Floor Amount in respect of the Basic Amount for full-time courses (where the provider does not have a TEF award) is **£6,000 (£7,200** for accelerated degree courses starting on or after 1 August 2019). The Basic Amount for full-time courses (where the provider has a TEF award) is **£6,165** in 2020/21 (**£7,400** for accelerated degree courses starting on or after 1 August 2019). Access and Participation Plans describe the arrangements that each provider 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 provider will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular provider.

**A15: 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 £7,747</b>
25,000	0	0	7,747
30,000	652	0	7,095
35,000	1,305	0	6,442
40,000	1,958	0	5,789
42,875	2,333	0	5,414
45,000	2,610	277	5,137
50,000	3,263	930	4,484
55,000	3,916	1,583	3,831
58,222	4,337	2,004	3,410(+)
60,000	4,337	2,004	3,410
65,000	4,337	2,004	3,410
<b>Student studying in London</b>			<b>Maximum £12,010</b>
25,000	0	0	12,010
30,000	670	0	11,340
35,000	1,340	0	10,670
40,000	2,010	0	10,000
42,875	2,396	0	9,614
45,000	2,680	284	9,330
50,000	3,351	955	8,659
55,000	4,021	1,625	7,989
60,000	4,691	2,295	7,319
65,000	5,361	2,965	6,649
69,977	6,029	3,633	5,981(+)
70,000	6,029	3,633	5,981
<b>Student studying outside London</b>			<b>Maximum £9,203</b>
25,000	0	0	9,203
30,000	659	0	8,544
35,000	1,319	0	7,884
40,000	1,978	0	7,225
42,875	2,358	0	6,845
45,000	2,638	280	6,565
50,000	3,298	940	5,905
55,000	3,957	1,599	5,246
60,000	4,617	2,259	4,586
62,249	4,914	2,556	4,289 (+)
65,000	4,914	2,556	4,289
70,000	4,914	2,556	4,289

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 £7.66 of income above £25,000 until the amount they receive reaches around 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 £7.46 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 £7.58 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 A18 of this Memorandum.

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

**A16: 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 £3,893</b>	<b>Maximum £5,247</b>	<b>Maximum £9,140</b>
25,000	0	0	3,893	5,247	9,140
30,000	1,042	0	2,851	5,247	8,098
35,000	2,084	0	1,809	5,247	7,056
40,000	3,126	0	767	5,247	6,014
42,875	3,726	0	167	5,247	5,414
44,155	3,893	167	0	5,247	5,247
45,000	4,003	277	0	5,137	5,137
50,000	4,656	930	0	4,484	4,484
55,000	5,308	1,582	0	3,832	3,832
58,226	5,730	2,004	0	3,410(+)	3,410(+)
60,000	5,730	2,004	0	3,410	3,410
<b>Student studying in London</b>			<b>Maximum £3,893</b>	<b>Maximum £9,205</b>	<b>Maximum £13,098</b>
25,000	0	0	3,893	9,205	13,098
30,000	974	0	2,919	9,205	12,124
35,000	1,949	0	1,944	9,205	11,149
40,000	2,923	0	970	9,205	10,175
42,875	3,484	0	409	9,205	9,614
45,000	3,768	284	125	9,205	9,330
45,927	3,893	409	0	9,205	9,205
50,000	4,439	955	0	8,659	8,659
55,000	5,109	1,625	0	7,989	7,989
60,000	5,779	2,295	0	7,319	7,319
65,000	6,449	2,965	0	6,649	6,649
69,978	7,117	3,633	0	5,981(+)	5,981(+)
<b>Student studying outside London</b>			<b>Maximum £3,893</b>	<b>Maximum £6,597</b>	<b>Maximum £10,490</b>
25,000	0	0	3,893	6,597	10,490
30,000	1,019	0	2,874	6,597	9,471
35,000	2,039	0	1,854	6,597	8,451
40,000	3,059	0	834	6,597	7,431
42,875	3,645	0	248	6,597	6,845
44,755	3,893	248	0	6,597	6,597
45,000	3,925	280	0	6,565	6,565
50,000	4,584	939	0	5,906	5,906
55,000	5,244	1,599	0	5,246	5,246
60,000	5,904	2,259	0	4,586	4,586
62,250	6,201	2,556	0	4,289 (+)	4,289(+)
65,000	6,201	2,556	0	4,289	4,289

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 £4,797 of income above £25,000. For income in excess of £42,875 up to and including £58,226 students lose £1 of loan for every complete £7.66 of income until the amount they receive reaches around 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

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

complete £5.13 of income above £25,000. For income in excess of £42,875 up to and including £69,978, students lose £1 of loan for every £7.46 of income until the amount they receive reaches around 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 £4.903 of income above £25,000. For income in excess of £42,875 up to and including £62,210, students lose £1 of loan for every £7.58 of income until the amount they receive reaches around 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 A19 of this Memorandum.



**A17: 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 IN 2020/21:**

<b>HOUSEHOLD INCOME (£)</b>	<b>Income Assessment (£)</b>	<b>LOAN FOR LIVING COSTS (£)</b>
		<b>Maximum £3,893</b>
25,000	0	3,893
30,000	1,026	2,867
35,000	2,053	1,840
40,000	3,080	813
43,716	3,843	50
43,717	n/a	0
45,000	n/a	0
50,000	n/a	0

New full-time students in 2020/21 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 2020/21.

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 2020/21. Students with household incomes above £25,000 lose £1 of loan for every complete £4.87 increase in income above £25,000 until a household income of £43,716 is reached where a minimum £50 loan is paid. Students on household incomes above £43,717 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.

**A18: 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 A18** on page 19 (which should be read in conjunction with **table A15** 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 7.66). For the purposes of this calculation, this is known as the **contribution disregard**.

$$(\pounds42,875 - \pounds25,000) / 7.66 = \pounds2,333 \text{ (rounded down)}$$

2) Calculate the amount of loan to be deducted (the **income assessment** in table A15 of this memorandum) from the maximum loan at a household income of £44,000 (the household income of the student in this case study)

$$(\pounds44,000 - \pounds25,000) / 7.66 = \pounds2,480 \text{ (rounded down)}$$

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**.

$$\pounds2,480 - \pounds2,333 = \pounds\mathbf{147}$$

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 7.46 and that for the elsewhere rate of loan 7.58

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 A18 on the following page of this Memorandum added to the contribution for supplementary support (table A20). In total, this contribution must not exceed £6,210.**

**Table A18 (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 2020/21.**

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	5,414	0	9,614	0	6,845
43,000	16	5,398	16	9,598	16	6,829
44,000	147	5,267	150	9,464	148	6,697
45,000	277	5,137	284	9,330	280	6,565
46,000	408	5,006	419	9,195	412	6,433
47,000	539	4,875	553	9,061	544	6,301
48,000	669	4,745	687	8,927	676	6,169
49,000	800	4,614	821	8,793	808	6,037
50,000	930	4,484	955	8,659	940	5,905
51,000	1,061	4,353	1,089	8,525	1,072	5,773
52,000	1,191	4,223	1,223	8,391	1,204	5,641
53,000	1,322	4,092	1,357	8,257	1,335	5,510
54,000	1,452	3,962	1,491	8,123	1,467	5,378
55,000	1,583	3,831	1,625	7,989	1,599	5,246
56,000	1,713	3,701	1,759	7,855	1,731	5,114
57,000	1,844	3,570	1,893	7,721	1,863	4,982
58,000	1,975	3,439	2,027	7,587	1,995	4,850
<b>58,222</b>	2,004	<b>3,410(*)</b>	2,057	7,557	2,024	4,821
59,000			2,161	7,453	2,127	4,718
60,000			2,295	7,319	2,259	4,586
61,000			2,429	7,185	2,391	4,454
62,000			2,563	7,051	2,523	4,322
<b>62,249</b>			2,597	7,017	2,556	<b>4,289(*)</b>
63,000			2,697	6,917		
64,000			2,831	6,783		
65,000			2,965	6,649		
66,000			3,099	6,515		
67,000			3,234	6,380		
68,000			3,368	6,246		
69,000			3,502	6,112		
<b>69,977</b>			3,633	<b>5,981(*)</b>		

(\*) – minimum loan for living costs

**A19: 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 IN 2020/21.**

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 £7.66 of income above £42,875.

**London rate:** contribution of £1 for each complete £7.46 of income above £42,875.

**Elsewhere rate:** contribution of £1 for each complete £7.58 of income above £42,875

This table should be read in conjunction with **table A16** 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 A20). 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	5,414	0	9,614	0	6,845
43,000	16	5,398	16	9,598	16	6,829
44,000	146	5,268	150	9,464	148	6,697
45,000	277	5,137	284	9,330	280	6,565
46,000	407	5,007	418	9,196	412	6,433
47,000	538	4,876	552	9,062	544	6,301
48,000	669	4,745	686	8,928	676	6,169
49,000	799	4,615	821	8,793	808	6,037
50,000	930	4,484	955	8,659	939	5,906
51,000	1,060	4,354	1,089	8,525	1,071	5,774
52,000	1,191	4,223	1,223	8,391	1,203	5,642
53,000	1,321	4,093	1,357	8,257	1,335	5,510
54,000	1,452	3,962	1,491	8,123	1,467	5,378
55,000	1,582	3,832	1,625	7,989	1,599	5,246
56,000	1,713	3,701	1,759	7,855	1,731	5,114
57,000	1,843	3,571	1,893	7,721	1,863	4,982
58,000	1,974	3,440	2,027	7,587	1,995	4,850
<b>58,226</b>	2,004	<b>3,410(*)</b>	2,057	7,557	2,025	4,820
59,000			2,161	7,453	2,127	4,718
60,000			2,295	7,319	2,259	4,586
61,000			2,429	7,185	2,391	4,454
62,000			2,563	7,051	2,523	4,322
<b>62,250</b>			2,597	7,017	2,556	<b>4,289(*)</b>
63,000			2,697	6,917		
64,000			2,831	6,783		
65,000			2,965	6,649		
66,000			3,099	6,515		
67,000			3,233	6,381		
68,000			3,367	6,247		
69,000			3,502	6,112		
<b>69,978</b>			3,633	<b>5,981(*)</b>		

(\*) – minimum loan for living costs

**TABLE A20: 2016 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT in 2020/21 (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 2020/21 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 2020/21.**

**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</b>	<b>INCOME ASSESSED</b>
Parental home	5,247	3,410	1,837
London	9,205	5,983	3,222
Elsewhere	6,597	4,291	2,306
Overseas	7,838	5,096	2,742
<b>FINAL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table A1)</b>	<b>NON INCOME ASSESSED</b>	<b>INCOME-ASSESSED</b>
Parental home	4,821	3,133	1,688
London	8,383	5,449	2,934
Elsewhere	6,135	3,988	2,147
Overseas	6,812	4,428	2,384

**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 2020/21. (Full year overseas rate lower threshold £65,790).

**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	2,090	1,845
London	3,914	3,451
Elsewhere	2,788	2,458
Overseas	N/A	2,458
<b>MAXIMUM RATES OF FINAL YEAR LOAN</b>		
Parental home	1,588	1,400
London	2,994	2,642
Elsewhere	2,173	1,916
Overseas	N/A	1,916

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 £2,458 and the final year overseas reduced loan rate is £1,916).

### ***B3: SUPPORT FOR LIVING COSTS.***

Full-time 2012 cohort students, including those undertaking full-time courses of initial teacher training in 2020/21 will be able to apply for:

(1) A means-tested maintenance or special support grant of up to **£3,801**;

(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 2020/21 who are eligible for the maintenance grant.

**Table B6** applies to 2012 cohort students in 2020/21 who are eligible for the special support grant.

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

Maximum fees and fee loans in 2020/21 for 2012 cohort students are the same as those for 2016 cohort students. See tables **A5** to **A11**.

### ***ACCESS AND PARTICIPATION PLANS.***

Approved (Fee Cap) providers in England that intend to charge more than the Basic Amount or the Floor Amount in respect of the Basic Amount for full-time courses starting on or after 1 September 2012 must have an **Access and Participation Plan** approved by the Director for Fair Access and Participation. In 2020/21, the Floor Amount in respect of the Basic Amount for full-time courses (where the provider does not have a TEF award) is **£6,000**. The Basic Amount for full-time courses (where the provider has a TEF award) is **£6,165**. Access and Participation Plans describe the arrangements that each provider 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 provider will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular provider.

**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 £5,247(*)</b>	
25,000	0	3,801	3,347	7,148
30,000	0	2,742	3,876	6,618
35,000	0	1,683	4,406	6,089
40,000	0	624	4,935	5,559
42,705	0	50	5,222	5,272
42,875	0	0	5,247	5,247
45,000	254	0	4,993	4,993
50,000	852	0	4,395	4,395
55,000	1,450	0	3,797	3,797
58,233	1,837	0	3,410(+)	3,410
60,000	1,837	0	3,410	3,410
<b>Student studying in London</b>			<b>Maximum £9,205(*)</b>	
25,000	0	3,801	7,305	11,106
30,000	0	2,742	7,834	10,576
35,000	0	1,683	8,364	10,047
40,000	0	624	8,893	9,517
42,705	0	50	9,180	9,230
42,875	0	0	9,205	9,205
45,000	254	0	8,951	8,951
50,000	852	0	8,353	8,353
55,000	1,450	0	7,755	7,755
60,000	2,048	0	7,157	7,157
65,000	2,646	0	6,559	6,559
69,812	3,222	0	5,983(+)	5,983
70,000	3,222	0	5,983	5,983
<b>Student studying outside London</b>			<b>Maximum £6,597 (*)</b>	
25,000	0	3,801	4,697	8,498
30,000	0	2,742	5,226	7,968
35,000	0	1,683	5,756	7,439
40,000	0	624	6,285	6,909
42,705	0	50	6,572	6,622
42,875	0	0	6,597	6,597
45,000	254	0	6,343	6,343
50,000	852	0	5,745	5,745
55,000	1,450	0	5,147	5,147
60,000	2,048	0	4,549	4,549
62,154	2,306	0	4,291(+)	4,291
65,000	2,306	0	4,291	4,291

(\*) 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 £3,801. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £4.72 of household income above £25,000, up to a household income of £42,705 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,705 no grant is payable. Students with household incomes of £42,705 or less have their loan for living costs reduced by £0.50 for every £1 of Maintenance Grant awarded. Students with household incomes between £42,705 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 £8.36 of income above £42,875 until the amount they received reaches around 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 £5,247</b>	
25,000	0	3,801	5,247	9,048
30,000	0	2,742	5,247	7,989
35,000	0	1,683	5,247	6,930
40,000	0	624	5,247	5,871
42,705	0	50	5,247	5,297
42,875	0	0	5,247	5,247
45,000	254	0	4,993	4,993
50,000	852	0	4,395	4,395
55,000	1,450	0	3,797	3,797
58,233	1,837	0	3,410(+)	3,410
60,000	1,837	0	3,410	3,410
<b>Student studying in London</b>			<b>Maximum £9,205</b>	
25,000	0	3,801	9,205	13,006
30,000	0	2,742	9,205	11,947
35,000	0	1,683	9,205	10,888
40,000	0	624	9,205	9,829
42,705	0	50	9,205	9,255
42,875	0	0	9,205	9,205
45,000	254	0	8,951	8,951
50,000	852	0	8,353	8,353
55,000	1,450	0	7,755	7,755
60,000	2,048	0	7,157	7,157
65,000	2,646	0	6,559	6,559
69,812	3,222	0	5,983(+)	5,983
70,000	3,222	0	5,983	5,983
<b>Student studying outside London</b>			<b>Maximum £6,597</b>	
25,000	0	3,801	6,597	10,398
30,000	0	2,742	6,597	9,339
35,000	0	1,683	6,597	8,280
40,000	0	624	6,597	7,221
42,705	0	50	6,597	6,647
42,875	0	0	6,597	6,597
45,000	254	0	6,343	6,343
50,000	852	0	5,745	5,745
55,000	1,450	0	5,147	5,147
60,000	2,048	0	4,549	4,549
62,154	2,306	0	4,291(+)	4,291
65,000	2,306	0	4,291	4,291

The maximum amount of the special support grant is £3,801. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £4.72 of household income above £25,000, up to a household income of £42,705

where the student qualifies for a minimum grant of £50. Where household income exceeds £42,705, 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 £8.36 of income above £42,875 until the amount they received reaches around 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 2020/21 (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. 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 2020/21 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 2020/21.**

**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</b>	<b>INCOME ASSESSED</b>
Parental home	4,604	3,314	1,290
London	8,309	5,983	2,326
Elsewhere	5,938	4,275	1,663
Overseas	7,068	5,089	1,979
<b>FINAL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table A1)</b>	<b>NON INCOME ASSESSED</b>	<b>INCOME-ASSESSED</b>
Parental home	4,177	3,008	1,169
London	7,565	5,446	2,119
Elsewhere	5,495	3,957	1,538
Overseas	6,146	4,425	1,721

**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 2020/21 are eligible for the appropriate main loan rate, 28% of which is income-assessed (see Table C1 above). [Full year overseas rate lower threshold - £59,130]

**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	2,090	1,845
London	3,914	3,451
Elsewhere	2,788	2,458
Overseas	N/A	2,458
<b>MAXIMUM RATES OF FINAL YEAR LOAN</b>		
Parental home	1,588	1,400
London	2,994	2,642
Elsewhere	2,173	1,916
Overseas	N/A	1,916

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 £2,458 and the final year reduced overseas loan rate is £1,916).

#### 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 **£3,489**;

**Note: Sub-section C3 below applies to Approved (fee cap) providers and Approved providers in respect of fee loans in 2020/21. Maximum fee caps do not apply to Approved providers.**

#### **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 2020/21, will be liable for tuition fees 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 £4,604(*)</b>	
25,000	0	3,489	2,860	6,349
30,000	0	2,366	3,421	5,787
34,274	0	1,405	3,902	5,307
40,000	0	933	4,138	5,071
45,000	0	521	4,344	4,865
50,711	0	50	4,579	4,629
50,778	0	0	4,604	4,604
55,000	1,000	0	3,604	3,604
56,222	1,290	0	3,314 (+)	3,314
60,000	1,290	0	3,314	3,314
<b>Student studying in London</b>			<b>Maximum £8,309 (*)</b>	
25,000	0	3,489	6,565	10,054
30,000	0	2,366	7,126	9,492
34,274	0	1,405	7,607	9,012
40,000	0	933	7,843	8,776
45,000	0	521	8,049	8,570
50,711	0	50	8,284	8,334
50,778	0	0	8,309	8,309
55,000	1,000	0	7,309	7,309
60,000	2,185	0	6,124	6,124
60,594	2,326	0	5,983 (+)	5,983
65,000	2,326	0	5,983	5,983
<b>Student studying outside London</b>			<b>Maximum £5,938 (*)</b>	
25,000	0	3,489	4,194	7,683
30,000	0	2,366	4,755	7,121
34,274	0	1,405	5,236	6,641
40,000	0	933	5,472	6,405
45,000	0	521	5,678	6,199
50,711	0	50	5,913	5,963
50,778	0	0	5,938	5,938
55,000	1,000	0	4,938	4,938
57,796	1,663	0	4,275 (+)	4,275
60,000	1,663	0	4,275	4,275

(\*) 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 £34,274, the maintenance grant is reduced by £1 for every complete £4.45 by which the income exceeds £25,000. For income in excess of £34,274 and up to and including £50,711, the maintenance grant is reduced by £1 for every complete £12.13 by which the income exceeds £34,274.

A student whose income is £50,711 will be eligible for the minimum maintenance grant of £50. A student whose income exceeds £50,711 will not be eligible for any grant.

For income exceeding £50,778 the loan is reduced by £1 for every complete £4.22 by which the income exceeds £50,778 up to the point where it reaches around 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 £4,604</b>	
25,000	0	3,489	4,604	8,093
30,000	0	2,366	4,604	6,970
34,274	0	1,405	4,604	6,009
40,000	0	933	4,604	5,537
45,000	0	521	4,604	5,125
50,711	0	50	4,604	4,654
50,778	0	0	4,604	4,604
55,000	1,000	0	3,604	3,604
56,222	1,290	0	3,314 (+)	3,314
60,000	1,290	0	3,314	3,314
<b>Student studying in London</b>			<b>Maximum £8,309</b>	
25,000	0	3,489	8,309	11,798
30,000	0	2,366	8,309	10,675
34,274	0	1,405	8,309	9,714
40,000	0	933	8,309	9,242
45,000	0	521	8,309	8,830
50,711	0	50	8,309	8,359
50,778	0	0	8,309	8,309
55,000	1,000	0	7,309	7,309
60,000	2,185	0	6,124	6,124
60,594	2,326	0	5,983 (+)	5,983
65,000	2,326	0	5,983	5,983
<b>Student studying outside London</b>			<b>Maximum £5,938</b>	
25,000	0	3,489	5,938	9,427
30,000	0	2,366	5,938	8,304
34,274	0	1,405	5,938	7,343
40,000	0	933	5,938	6,871
45,000	0	521	5,938	6,459
50,711	0	50	5,938	5,988
50,778	0	0	5,938	5,938
55,000	1,000	0	4,938	4,938
57,796	1,663	0	4,275 (+)	4,275
60,000	1,663	0	4,275	4,275

For income over £25,000 and up to and including £34,274, the special support grant is reduced by £1 for every complete £4.45 by which the income exceeds £25,000. For income over £34,274 and up to and including £50,711, the special support grant is reduced by £1 for every complete £12.13 by which the income exceeds £34,274.

A student whose income is £50,711 will be eligible for the minimum special support grant of £50. A student whose income exceeds £50,711 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 £4.22 by which the income exceeds £50,778 up to the point where it reaches around 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 2020/21 (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 2020/21 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</b>	<b>INCOME ASSESSED</b>
Parental home	4,404	3,302	1,102
London	7,969	5,976	1,993
Elsewhere	5,691	4,268	1,423
Overseas	6,779	5,085	1,694
<b>FINAL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table B1)</b>	<b>NON INCOME ASSESSED</b>	<b>INCOME-ASSESSED</b>
Parental home	3,979	2,985	994
London	7,254	5,441	1,813
Elsewhere	5,264	3,949	1,315
Overseas	5,894	4,421	1,473

*For 2008 cohort students not eligible for benefits 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 £1,527 reduction. [Full-year overseas rate lower threshold £74,157]*

**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	2,090	1,845
London	3,914	3,451
Elsewhere	2,788	2,458
Overseas	N/A	2,458
<b>MAXIMUM RATES OF FINAL YEAR LOAN</b>		
Parental home	1,588	1,400
London	2,994	2,642
Elsewhere	2,173	1,916
Overseas	N/A	1,916

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 £2,458, and the final year reduced overseas loan rate is £1,916).

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 **£3,489**.

**D3: SUPPORT FOR TUITION FEES.**

New full-time students who started their courses in 2008/09 and are continuing their courses in 2020/21 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 Approved (fee cap) and Approved providers i in respect of tuition fee loans in 2020/21. Maximum fee caps do not apply to Approved providers.**

*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 £4,404 (*)</b>	
25,000	0	3,489	2,877	6,366
30,000	0	2,481	2,877	5,358
34,732	0	1,527	2,877	4,404
40,000	0	1,232	3,172	4,404
50,000	0	671	3,733	4,404
61,059	0	50	4,354	4,404
61,062	0	0	4,404	4,404
65,000	509	0	3,895	3,895
69,581	1102	0	3,302 (+)	3,302
70,000	1102	0	3,302	3,302
<b>Student studying in London</b>			<b>Maximum £7,969 (*)</b>	
25,000	0	3,489	6,442	9,931
30,000	0	2,481	6,442	8,923
34,732	0	1,527	6,442	7,969
40,000	0	1,232	6,737	7,969
50,000	0	671	7,298	7,969
61,059	0	50	7,919	7,969
61,062	0	0	7,969	7,969
65,000	509	0	7,460	7,460
70,000	1,156	0	6,813	6,813
76,468	1,993	0	5,976 (+)	5,976
80,000	1,993	0	5,976	5,976
<b>Student studying outside London</b>			<b>Maximum £5,691 (*)</b>	
25,000	0	3,489	4,164	7,653
30,000	0	2,481	4,164	6,645
34,732	0	1,527	4,164	5,691
40,000	0	1,232	4,459	5,691
50,000	0	671	5,020	5,691
61,059	0	50	5,641	5,691
61,062	0	0	5,691	5,691
65,000	509	0	5,182	5,182
70,000	1,156	0	4,535	4,535
72,062	1,423	0	4,268(+)	4,268
80,000	1,423	0	4,268	4,268

(\*) Where students are eligible for more than £1,527 of grant, the amount of loan for which they are eligible will be reduced by £1,527. Where students are eligible for less than £1,527 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 £34,732, the grant is reduced by £1 for every complete £4.96 by which the income exceeds £25,000. For income between £34,732 and £61,059 the grant is reduced by £1 for every complete £17.82 by which the income exceeds £34,732.

A student whose income is £61,059 will be eligible for the minimum grant of £50. A student whose income exceeds £61,059 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 £7.73 by which the income exceeds £61,062 until around 75% of the full loan for living costs remains. This point is indicated by (+) in the table above.

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
<b>Student living at home</b>			<b>Maximum £4,404</b>	
25,000	0	3,489	4,404	7,893
30,000	0	2,481	4,404	6,885
34,732	0	1,527	4,404	5,931
40,000	0	1,232	4,404	5,636
50,000	0	671	4,404	5,075
61,059	0	50	4,404	4,454
61,062	0	0	4,404	4,404
65,000	509	0	3,895	3,895
69,581	1102	0	3,302 (+)	3,302
70,000	1102	0	3,302	3,302
<b>Student studying in London</b>			<b>Maximum £7,969</b>	
25,000	0	3,489	7,969	11,458
30,000	0	2,481	7,969	10,450
34,732	0	1,527	7,969	9,496
40,000	0	1,232	7,969	9,201
50,000	0	671	7,969	8,640
61,059	0	50	7,969	8,019
61,062	0	0	7,969	7,969
65,000	509	0	7,460	7,460
70,000	1,156	0	6,813	6,813
76,468	1,993	0	5,976 (+)	5,976
80,000	1,993	0	5,976	5,976
<b>Student studying outside London</b>			<b>Maximum £5,691</b>	
25,000	0	3,489	5,691	9,180
30,000	0	2,481	5,691	8,172
34,732	0	1,527	5,691	7,218
40,000	0	1,232	5,691	6,923
50,000	0	671	5,691	6,362
61,059	0	50	5,691	5,741
61,062	0	0	5,691	5,691
65,000	509	0	5,182	5,182
70,000	1,156	0	4,535	4,535
72,062	1,423	0	4,268(+)	4,268
80,000	1,423	0	4,268	4,268

For income between £25,000 and £34,732, the special support grant is reduced by £1 for every complete £4.96 by which the income exceeds £25,000. For income between £34,732 and £61,059 the special support grant is reduced by £1 for every complete £17.82 by which the income exceeds £34,732.

A student whose income is £61,059 will be eligible for the minimum special support grant of £50. A student whose income exceeds £61,059 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 £7.73 by which the income exceeds £61,062 until around 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 2020/21 (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 2020/21 FOR CURRENT SYSTEM STUDENTS (OTHER THAN 2008, 2009, 2012 OR 2016 COHORT STUDENTS).**

**TABLE E1: 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</b>	<b>INCOME ASSESSED</b>
Parental home	4,404	3,302	1,102
London	7,969	5,976	1,993
Elsewhere	5,691	4,268	1,423
Overseas	6,779	5,085	1,694
<b>FINAL YEAR STUDENTS</b>	<b>MAIN RATE (100%) (Table B1)</b>	<b>NON INCOME ASSESSED</b>	<b>INCOME-ASSESSED</b>
Parental home	3,979	2,985	994
London	7,254	5,441	1,813
Elsewhere	5,264	3,949	1,315
Overseas	5,894	4,421	1,473

*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 £1,527 reduction. [Full rate overseas rate lower threshold - £53,824]*

**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	2,090	1,845
London	3,914	3,451
Elsewhere	2,788	2,458
Overseas	N/A	2,458
<b>MAXIMUM RATES OF FINAL YEAR LOAN</b>		
Parental home	1,588	1,400
London	2,994	2,642
Elsewhere	2,173	1,916
Overseas	N/A	1,916

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 £2,458, and the final year reduced overseas loan rate is £1,916).

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 2020/21 for a means-tested **maintenance grant** or **special support grant** of up to **£3,489**;

### ***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 2020/21 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 Approved (fee cap) and Approved providers in respect of fee loans in 2020/21. Maximum fee caps do not apply to Approved providers.**

#### *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.)**

<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 £4,404 (*)</b>	
18,360	0	3,489	2,877	6,366
20,000	0	3,159	2,877	6,036
25,000	0	2,151	2,877	5,028
28,092	0	1,527	2,877	4,404
30,000	0	1,282	3,122	4,404
35,000	0	640	3,764	4,404
39,584	0	50	4,354	4,404
39,796	0	0	4,404	4,404
40,000	24	0	4,380	4,380
45,000	628	0	3,776	3,776
48,921	1,102	0	3,302 (+)	3,302
<b>Student studying in London</b>			<b>Maximum £7,969 (*)</b>	
18,360	0	3,489	6,442	9,931
20,000	0	3,159	6,442	9,601
25,000	0	2,151	6,442	8,593
28,092	0	1,527	6,442	7,969
30,000	0	1,282	6,687	7,969
35,000	0	640	7,329	7,969
39,584	0	50	7,919	7,969
39,796	0	0	7,969	7,969
40,000	24	0	7,945	7,945
45,000	628	0	7,341	7,341
50,000	1,232	0	6,737	6,737
56,299	1,993	0	5,976 (+)	5,976
<b>Student studying outside London</b>			<b>Maximum £5,691 (*)</b>	
18,360	0	3,489	4,164	7,653
20,000	0	3,159	4,164	7,323
25,000	0	2,151	4,164	6,315
28,092	0	1,527	4,164	5,691
30,000	0	1,282	4,409	5,691
35,000	0	640	5,051	5,691
39,584	0	50	5,641	5,691
39,796	0	0	5,691	5,691
40,000	24	0	5,667	5,667
45,000	628	0	5,063	5,063
51,580	1,423	0	4,268 (+)	4,268

(\*) Where students are eligible for more than £1,527 of grant, the amount of loan for which they are eligible will be reduced by £1,527.

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

For income between £18,360 and £28,092, the grant is reduced by £1 for every complete £4.96 by which the income exceeds £18,360. For income between £28,092 and £39,584, the grant is reduced by £1 for every complete £7.78 by which the income exceeds £28,092. A student whose income is £39,584 will be eligible for the minimum grant of £50. A student whose income exceeds £39,584 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 £8.28 by which the income exceeds £39,796 until around 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 £4,404</b>	
18,360	0	3,489	4,404	7,893
20,000	0	3,159	4,404	7,563
25,000	0	2,151	4,404	6,555
28,092	0	1,527	4,404	5,931
30,000	0	1,282	4,404	5,686
35,000	0	640	4,404	5,044
39,584	0	50	4,404	4,454
39,796	0	0	4,404	4,404
40,000	24	0	4,380	4,380
45,000	628	0	3,776	3,776
48,921	1,102	0	3,302 (+)	3,302
<b>Student studying in London</b>			<b>Maximum £7,969</b>	
18,360	0	3,489	7,969	11,458
20,000	0	3,159	7,969	11,128
25,000	0	2,151	7,969	10,120
28,092	0	1,527	7,969	9,496
30,000	0	1,282	7,969	9,251
35,000	0	640	7,969	8,609
39,584	0	50	7,969	8,019
39,796	0	0	7,969	7,969
40,000	24	0	7,945	7,945
45,000	628	0	7,341	7,341
50,000	1,232	0	6,737	6,737
56,299	1,993	0	5,976 (+)	5,976
<b>Student studying outside London</b>			<b>Maximum £5,691</b>	
18,360	0	3,489	5,691	9,180
20,000	0	3,159	5,691	8,850
25,000	0	2,151	5,691	7,842
28,092	0	1,527	5,691	7,218
30,000	0	1,282	5,691	6,973
35,000	0	640	5,691	6,331
39,584	0	50	5,691	5,741
39,796	0	0	5,691	5,691
40,000	24	0	5,667	5,667
45,000	628	0	5,063	5,063
51,580	1,423	0	4,268 (+)	4,268

For income between £18,361 and £28,092, the special support grant is reduced by £1 for every complete £4.96 by which the income exceeds £18,360. For income between £28,092 and £39,584 the special support grant is reduced by £1 for every complete £7.78 by which the income exceeds £28,092.

A student whose income is £39,584 will be eligible for the minimum special support grant of £50. A student whose income exceeds £39,584 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 £8.28 by which the income exceeds £39,796 until around 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 2020/21.**

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 2020/21 (Available to all full-time students).**

2016 cohort students who are new entrants in 2020/21 or were new entrants in **2016/17, 2017/18, 2018/19 or 2019/20** and are continuing on their course in **2020/21** should be assessed for means-tested supplementary support in accordance with **Table A20**;

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 **2020/21**, 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 **2020/21** 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 **2020/21** 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) who are continuing their course in **2020/21** 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	65
London	127
Elsewhere	99
Overseas	137

The rates shown are weekly amounts for 2020/21. 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	23,258
Major items of specialist equipment	5,849
Other disability-related expenditure	1,954

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 2020/21 is **£20,580**.

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

Where applicable, the maximum grant in 2020/21 in respect of one dependant of the student who is either the student's partner or an adult dependant will be **£3,094**.

"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 2020/21 will be based on 85% of actual childcare costs, subject to a maximum grant of **£174.22** per week for one child only or **£298.69** per week for two or more children.

***F5: THE PARENTS' LEARNING ALLOWANCE.***

The maximum amount of Parents Learning Allowance payable in 2020/21 will be **£1,766** and the minimum **£50**.

***F6: TRAVEL GRANTS.***

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

**SECTION G: SUPPORT AVAILABLE IN 2020/21 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, 2017/18, 2018/19 AND 2019/20 AND (ii) PART-TIME STUDENTS WHO ARE NEW ENTRANTS IN 2020/21.**

**G1: TUITION FEE SUPPORT.**

For 2020/21, HE providers will register with the Office for Students as Approved (Fee Cap) providers or Approved Providers. Providers registering in the Approved (Fee Cap) part of the Register will be subject to maximum fee limits. Providers registering in the Approved part of the Register will not be subject to maximum fee limits but will attract fee loans up to the levels for Approved (Fee Cap) providers which do not have an Access and Participation Plan in place.

Part-time entrants to courses at **Approved (Fee Cap) providers** in 2012/13 from September 2012 onwards, in 2013/14, 2014/15, 2015/16, 2016/17, 2017/18, 2018/19 and 2019/20 and part-time new entrants at **Approved (Fee Cap) providers** in 2020/21 will be able to apply for a **non means-tested fee loan** of up to **£6,935** in 2020/21 to meet the full costs of their course. Providers with an Access and Participation Plan from the Office for Students (OfS) and receiving a Teaching Excellence and Student Outcomes Framework (TEF) award for 2020/21 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 **Approved providers** in 2012/13 from September 2012 onwards, in 2013/14, 2014/15, 2015/16, 2016/17, 2017/18, 2018/19 and 2019/20 and part-time new entrants to courses at **Approved providers** in 2020/21 will be able to apply for a **non means-tested fee loan** of up to **£4,500** in 2020/21 towards the costs of their course or up to **£4,625** where a provider has received a TEF award for 2020/21 \*.

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

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

ALLOWANCE	MAXIMUM AMOUNT
Non-medical personal helper	17,443
Major items of specialist equipment	5,849
Other disability-related expenditure	1,465

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 AND PARTICIPATION PLANS FOR PART-TIME COURSES.**

Approved (Fee Cap) providers in England that intend to charge more than the Basic Amount or the Floor Amount in respect of the Basic Amount for part-time courses starting on or after 1 September 2012 must have an **Access and Participation Plan** approved by the Director for Fair Access and Participation. In 2020/21, the Floor

Amount in respect of the Basic Amount for part-time courses (where the provider does not have a TEF award) is **£4,500**. The Basic Amount for part-time courses (where the provider has a TEF award) is **£4,625**. Access and Participation Plans describe the arrangements that each provider 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 provider will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular provider.

**LIVING COSTS SUPPORT FOR PART-TIME STUDENTS (I) STARTING A DEGREE LEVEL COURSE OR INTEGRATED MASTERS DEGREE, OR CERTAIN LEVEL 5 HEALTHCARE COURSES<sup>3</sup> IN 2020/21 (II) WHO STARTED THE ABOVE COURSES IN 2018/19 OR 2019/20 AND ARE CONTINUING THEIR COURSES IN 2020/21. (HEALTHCARE STUDENTS MUST NOT BE ELIGIBLE TO APPLY FOR A HEALTHCARE BURSARY).**

**TABLE G3: LOAN FOR LIVING COSTS RATES FOR PART-TIME STUDENTS IN 2020/21: 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	7,747	3,410	4,337
London	12,010	5,981	6,029
Elsewhere	9,203	4,289	4,914
Overseas	10,539	5,095	5,444

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 £7.66 increase in income above £25,000.

London Rate: £1 reduction in loan for every complete £7.46 increase in income above £25,000.

Elsewhere Rate: £1 reduction in loan for every complete £7.58 increase in income above £25,000.

Overseas Rate: £1 reduction in loan for every complete £7.51 increase in income above £25,000.

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<sup>3</sup> DipHE and Foundation Degree in Dental Hygiene, Dental Therapy, Dental Hygiene and Dental Therapy. DipHE in Operating Department Practice.

The income threshold for the minimum non-income assessed full rate of overseas loan is: £65,885.

## **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 2020/21.</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>	7,747	3,410	4,337
	75%	5810.25	2,557.50	3,252.75
	66.6%	5,159.50	2,271.06	2,888.44
	50%	3,873.50	1,705	2,168.50
	33.3%	2,579.75	1,135.53	1,444.22
	25%	1,936.75	852.50	1,084.25
<b>Student studying outside London (Elsewhere)</b>	<i>100% (FTE)</i>	9,203	4,289	4,914
	75%	6,902.25	3,216.75	3,685.50
	66.6%	6,129.20	2,856.48	3,272.72
	50%	4,601.50	2,144.50	2,457.00
	33.3%	3064.60	1,428.24	1,636.36
	25%	2,300.75	1,072.25	1,228.50
<b>Student studying in London</b>	<i>100% (FTE)</i>	12,010	5,981	6,029
	75%	9007.50	4,485.75	4,521.75
	66.6%	7,998.66	3,983.35	4,015.31
	50%	6,005	2,990.50	3,104.50
	33.3%	3,999.33	1,991.67	2007.66
	25%	3,002.50	1,495.25	1,507.25
<b>Student studying Overseas</b>	<i>100% (FTE)</i>	10,539	5,095	5,444
	75%	7,904.25	3,821.25	4,083.00
	66.6%	7,018.97	3,393.27	3,625.70
	50%	5,269.50	2,547.50	2,722.00
	33.3%	3,509.49	1,696.64	1,812.85
	25%	2,634.75	1,273.75	1,361.00

\*Main rate and non-income assessed figures rounded to the nearest £0.01.

**G5: LOAN FOR LIVING COSTS ENTITLEMENT FOR PART-TIME STUDENTS IN 2020/21: ILLUSTRATIVE LEVELS OF INCOME (Rates for 100% intensity of study).**

<b>INCOME (£)</b>	<b>Income Assessment (£)<sup>4</sup></b>	<b>Special Support Element (£)</b>	<b>Maintenance Element (£)</b>	<b>LOAN FOR LIVING COSTS (£)</b>
<b>Student living at home</b>		<b>Maximum £3,893</b>	<b>Maximum £3,854</b>	<b>Maximum £7,747</b>
25,000	0	3,893	3,854	7,747
30,000	652	3,893	3,202	7,095
35,000	1,305	3,893	2,549	6,442
40,000	1,958	3,893	1,896	5,789
45,000	2,610	3,893	1,244	5,137
50,000	3,263	3,893	591	4,484
54,821	3,893	3,854	0	3,854
55,000	3,916	3,831	0	3,831
58,222	4,337	3,410	0	3,410(+)
60,000	4,337	3,410	0	3,410
65,000	4,337	3,410	0	3,410
<b>Student studying in London</b>		<b>Maximum £3,893</b>	<b>Maximum £8,117</b>	<b>Maximum £12,010</b>
25,000	0	3,893	8,117	12,010
30,000	670	3,893	7,447	11,340
35,000	1,340	3,893	6,777	10,670
40,000	2,010	3,893	6,107	10,000
45,000	2,680	3,893	5,437	9,330
50,000	3,351	3,893	4,766	8,659
55,000	4,021	3,893	4,096	7,989
60,000	4,691	3,893	3,426	7,319
65,000	5,361	3,893	2,756	6,649
69,977	6,029	3,893	2,088	5,981(+)
70,000	6,029	3,893	2,088	5,981
<b>Student studying outside London</b>		<b>Maximum £3,893</b>	<b>Maximum £5,310</b>	<b>Maximum £9,203</b>
25,000	0	3,893	5,310	9,203
30,000	659	3,893	4,651	8,544
35,000	1,319	3,893	3,991	7,884
40,000	1,978	3,893	3,332	7,225
45,000	2,638	3,893	2,672	6,565
50,000	3,298	3,893	2,012	5,905
55,000	3,957	3,893	1,353	5,246
60,000	4,617	3,893	693	4,586
62,249	4,914	3,893	396	4,289 (+)
65,000	4,914	3,893	396	4,289
70,000	4,914	3,893	396	4,289

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. £3,893 of the loan for living costs is a special support loan. Where a student qualifies for £3,893 or less, the whole loan for living costs is a special support loan.

Home Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £7.66 of income above £25,000 until the amount they receive reaches around 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 £7.46 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 £7.58 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>4</sup> Figures rounded down to the nearest £1

## **SECTION H: SUPPORT AVAILABLE IN 2020/21 TO PART-TIME STUDENTS WHO STARTED THEIR COURSES BEFORE SEPTEMBER 2012.**

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

<b>Income</b>		<b>Entitlement</b>	
Below £16,845		Full Course Grant of £314  Full Fee Grant (or the tuition fee charged by the college whichever is lower).  <b>Amount of Fee Grant (See note on ‘ Intensity of Study’ at foot of this table)</b> <ul style="list-style-type: none"> <li>• Course equivalent to 50% to 59% of a full-time course – £959</li> <li>• Course equivalent to 60% to 74% of a full-time course – £1,150</li> <li>• Course equivalent to 75% or more of a full-time course - £1,442</li> </ul>	
£16,845		Full Course Grant of £314  The Fee Grant is reduced by £50.  <b>Amount of Fee Grant</b> <ul style="list-style-type: none"> <li>• Course equivalent to 50% to 59% of a full-time course – £909</li> <li>• Course equivalent to 60% to 74% of a full-time course – £1,100</li> <li>• Course equivalent to 75% or more of a full-time course – £1,392</li> </ul>	
£16,846 to £25,424		Full Course Grant of £314.  Fee Grant as follows (or the tuition charge charged by the college whichever is lower).  <b>Amount of Fee Grant</b> <ul style="list-style-type: none"> <li>• Course equivalent to 50% to 59% of a full-time course – £909 less £1 for every £9.98 of income (before tax) over £16,845</li> <li>• Course equivalent to 60% to 74% of a full-time course – £1,100 less £1 for every £8.17 of income (before tax) over £16,845</li> <li>• Course equivalent to 75% or more of a full-time course – £1,392 less £1 for every £6.39 of income (before tax) over £16,845</li> </ul>	
£25,425		Full Course Grant of £314. £50 Fee Grant.	
£25,426 to £26,029		Full Course Grant of £314 No Fee Grant	
£26,030 to £28,064		Course Grant of £314 less £1 for every £7.71 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 **£314** 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 £7.71 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	17,443
Major items of specialist equipment	5,849
Other disability-related expenditure	1,465

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 2020/21 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, 2017/18, 2018/19 or 2019/20 (ii) NEW FULL-TIME DISTANCE LEARNING STUDENTS STARTING THEIR COURSES IN 2020/21 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 Approved (Fee Cap) providers will be able to apply for a **non means-tested fee loan** of up to **£9,250** in 2020/21 to meet the full costs of their course. Providers with an Access and Participation Plan from the Office for Students (OfS) which have received a Teaching Excellence and Student Outcomes Framework (TEF) award for 2020/21 will be able to charge above **£9,000** in fees for a full-time course up to a maximum of **£9,250**.

Maximum fees in 2020/21 for full-time accelerated degree courses at Approved (Fee Cap) providers in England starting on or after 1 August 2019 undertaken by distance learning will be 20% higher (to the nearest £5) than those for standard full-time degree courses in 2020/21. 2016 cohort students undertaking these courses will be able to apply for a fee loan to meet the full costs of their tuition. Tables **A7** and **A8** (pages 8 and 9) of this Financial Memorandum set out maximum fees and fee loans for full-time accelerated degree courses starting in 2020/21 at Approved (Fee Cap) providers in England.

2012 and 2016 cohort students undertaking full-time distance learning courses at Approved providers in England, privately funded institutions in Scotland, Wales and Northern Ireland 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 2020/21.

Maximum fee loans for full-time accelerated degree courses at Approved providers in England starting on or after 1 August 2019 undertaken by distance learning will be 20% higher (to the nearest £5) than those for standard full-time degree courses in 2020/21. 2016 cohort students undertaking these courses will be able to apply for a fee loan towards the costs of their tuition. Table **A11** (page 11) of this Financial Memorandum sets out maximum fee loans for full-time accelerated degree courses starting in 2020/21 at Approved providers.

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

<b>ALLOWANCE</b>	<b>MAXIMUM AMOUNT</b>
Non-medical personal helper	23,258
Major items of specialist equipment	5,849
Other disability-related expenditure	1,954

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

annual amounts.

### ***ACCESS AND PARTICIPATION PLANS – FULL TIME DISTANCE LEARNING STUDENTS.***

Approved (Fee Cap) providers in England that intend to charge more than the Basic Amount or the Floor Amount in respect of the Basic Amount for full-time courses starting on or after 1 September 2012 must have an **Access and Participation Plan** approved by the Director for Fair Access and Participation. In 2020/21, the Floor Amount in respect of the Basic Amount for full-time courses (where the provider does not have a TEF award) is **£6,000 (£7,200** for accelerated degree courses starting on or after 1 August 2019). The Basic Amount for full-time courses (where the provider has a TEF award) is **£6,165 (£7,400** for accelerated degree courses starting on or after 1 August 2019). Access and Participation Plans describe the arrangements that each provider 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 provider will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular provider.

**SECTION J: SUPPORT AVAILABLE IN 2020/21 FOR STUDENTS UNDERTAKING POSTGRADUATE COURSES.**

In 2020/21, students undertaking postgraduate master's degree and postgraduate doctoral degree courses can apply for loans which are a contribution towards the costs of their study (for tuition and living costs). The loan covers the duration of the course.

**J1: LOANS FOR POSTGRADUATE MASTER'S DEGREE COURSES.**

<b>STUDENTS STARTING THEIR COURSES IN: (Academic Year)</b>	<b>MAXIMUM LOAN (£)</b>
2016/17	10,000
2017/18	10,280
2018/19	10,609
2019/20	10,906
2020/21	11,222

**J2: LOANS FOR POSTGRADUATE DOCTORAL DEGREE COURSES.**

<b>STUDENTS STARTING THEIR COURSES IN: (Academic Year)</b>	<b>MAXIMUM LOAN (£)</b>
2018/19	25,000
2019/20	25,700
2020/21	26,445

**J3: DISABLED STUDENTS ALLOWANCE FOR POSTGRADUATE STUDENTS.**

<b>ALLOWANCE</b>	<b>MAXIMUM AMOUNT (£)</b>
Single DSA	20,580