TO:

HIGHER EDUCATION PRACTITIONERS
IN ENGLAND

SSIN 02/20
19 September 2019

Dear colleague

**Academic Years and Student Support Entitlement**

The Education (Student Support) Regulations 2011 define an academic year for student support purposes as follows:

“academic year” means the period of twelve months beginning on 1st January, 1st April, 1st July or 1st September of the calendar year in which the academic year of the course in question begins according to whether that academic year begins on or after 1st January and before 1st April, on or after 1st April and before 1st July, on or after 1st July and before 1st August or on or after 1st August and on or before 31st December, respectively;

The table below sets out the 12 month academic years in Regulations that apply in relation to different annual course start dates:

<table>
<thead>
<tr>
<th>Start of First Term of Course</th>
<th>Academic Year in Regulations</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 January – 31 March</td>
<td>1 January – 31 December</td>
</tr>
<tr>
<td>1 April – 30 June</td>
<td>1 April – 30 March</td>
</tr>
<tr>
<td>1 July – 31 July</td>
<td>1 July – 30 June</td>
</tr>
<tr>
<td>1 August – 31 December</td>
<td>1 September – 31 August</td>
</tr>
</tbody>
</table>

To ensure that timely payments of fee loan instalments are made by Student Finance England to providers, the latter should ensure that three termly start dates entered on the course database fall after the start of the academic year as defined in the Student Support Regulations. (The exception is for courses starting in August where the start date for the
first term should be entered on the course database as the August date immediately following the start of the 12 month Academic Year on 1 September as defined in Regulations).

In addition, providers should ensure that the end date of the final term of the course year should fall within the dates for an academic year as set out in the Student Support Regulations.

Ensuring the start date of the first term and the end date in the final term of the course year fall within the start and end dates of the Academic Year as defined in the Student Support Regulations will also ensure students qualify for the appropriate levels of living costs loan support for their academic year.

**Case Studies**

**Case Study One (2019/20 course start and end dates aligned with Academic Year in Regulations).**

Student A has a household income of £20,000 and is undertaking the first academic year of a nursing degree course in 2019/20. He is living away from home and studying outside London. Student A qualifies for a £9,250 fee loan and a full-rate loan for living costs of £8,944.

The start date of the first term of the course academic year is on 7 January 2020 and the end date of the final term of the course academic year is on 18 December 2020. The 2019/20 academic year as defined in the Student Support Regulations is the 12 month period from 1 January 2020 to 31 December 2020.

The provider enters 3 term start dates on the course database for January, April and September, together with the term end dates. Student Finance England pays instalments of fee loan to the provider after confirmation of the student's attendance at the start of each term and pays the student three instalments of loan for living costs at the start of each term.

Because student A’s course requires more than 45 weeks attendance in the 2019/20 academic year as defined in Regulations, student A qualifies for the maximum long courses loan available for 52 weeks attendance in an academic year, £2,016 long courses loan (21 weeks x £96).

**Case Study Two (2019/20 course start and end dates aligned with Academic Year in Regulations).**

Student B has a household income of £20,000 and is undertaking the first academic year of a history degree course in 2019/20. She is living away from home and studying outside
London. Student B qualifies for a £9,250 fee loan and a full-rate loan for living costs of £8,944.

The start date of the first term of the course academic year is on 23 March 2020 and the end date of the final term of the course academic year is on 18 December 2020. The 2019/20 academic year as defined in the Student Support Regulations is the 12 month period from 1 January 2020 to 31 December 2020.

The provider enters 3 term start dates on the course database for March, July and October, together with the term end dates. Student Finance England pays instalments of fee loan to the provider after confirmation of the student’s attendance at the start of each term and pays the student three instalments of loan for living costs at the start of each term.

Student B’s course requires 35 weeks attendance in the 2019/20 academic year as defined in Regulations. Student B qualifies for £480 long courses loan (5 weeks x £96).

Case Study Three (2019/20 course end date falls after end of the Academic Year in Regulations).

Student C has a household income of £20,000 and is undertaking the first academic year of a nursing degree course in 2019/20. He is living away from home and studying outside London. Student C qualifies for a £9,250 fee loan and a full-rate loan for living costs of £8,944.

The start date of the first term of the course academic year is on 23 March 2020 and the end date of the final term of the course academic year is on 12 March 2021. The 2019/20 academic year as defined in the Student Support Regulations is the 12 month period from 1 January 2020 to 31 December 2020.

The provider enters 3 term start dates on the course database for March, September and January 2021, together with the term end dates. The final term start date for the provider’s academic year falls outside the 12 month academic year in the Regulations for 2019/20 which ends on 31 December 2020.

Student Finance England pay the first two instalments of fee loan to the provider after confirmation of the student’s attendance at the start of the first and second terms. However, as the provider’s start date for the 3rd term is after 31 December 2020, the 3rd instalment of fee loan for the provider and the 3rd instalment of loan for living costs for student C will be paid by Student Finance England after the end of the Regulations academic year on 31 December 2020.

This course’s term start dates result in reduced entitlement to long courses loan for Student C. Student C’s course requires 47 weeks attendance for the year, but because the 3rd term starts after the Regulations academic year is completed on 31 December 2020,
weeks of study in the 3rd term are not taken into account when calculating the student’s long courses loan entitlement for the 2019/20 academic year. This means that the 45 week threshold for paying the maximum entitlement of long courses loan up to 52 weeks is not met and the student does not qualify for the maximum entitlement to long courses loan for 2019/20.

**Case Study Four (course start date for 2020/21 in August 2020).**

Student D has a household income of £20,000 and is undertaking the first academic year of a maths degree course in 2020/21. She is living away from home and studying outside London. Student D qualifies for a £9,250 fee loan and a full-rate loan for living costs of £9,203.

The start date of the first term of the course academic year is on 15 August 2020 and the end date of the final term of the course academic year is on 30 May 2021. The 2020/21 academic year as defined in the Student Support Regulations is the 12 month period from 1 September 2020 to 31 August 2021.

The provider enters 3 term start dates on the course database for August, January and April, together with the term end dates. Student Finance England pays instalments of fee loan to the provider after confirmation of the student’s attendance at the start of each term and pays the student three instalments of loan for living costs at the start of each term.

Student D’s course requires 35 weeks attendance in the 2020/21 academic year as defined in Regulations. Student D qualifies for £495 long courses loan in 2020/21 (5 weeks x £99).
Enquiries:

If you have any queries about this information note, please contact, in the first instance, the Student Finance England Practitioner Support Team – telephone 0300 100 0618; email SSIN_queries@slc.co.uk