

# Support for Part-Time Students

## Higher Education Student Finance in England

Academic Year 20/21 – Version 2.0 May 2020

### Summary

This document provides details of the eligibility and financial assessment criteria for the support package available to part-time students. Information on Disabled Students' Allowances (DSAs) for part-time students can be found in the guidance chapters 'Disabled Students' Allowances – Continuing DSA Students' and 'Disabled Students' Allowances – New DSA Students'.

### Disclaimer

This guidance is designed to assist with the interpretation of the Education (Student Support) (England) Regulations 2011 as amended ('the Regulations') as they stand at the time of publication. It does not cover every aspect of student support nor does it constitute legal advice or a definitive statement of the law. Whilst every endeavour has been made to ensure the information contained is correct at the time of publication, no liability is accepted with regard to the contents and the Regulations remain the legal basis of the student support arrangements for the academic year (AY) 20/21. In the event of anomalies between this guidance and the Regulations, the Regulations prevail. Please note the Regulations are subject to amendment.

This guidance is for students domiciled in England only. It applies to part-time students as defined in the Education (Student Support) Regulations 2011, as amended by:

- The Education (Student Fees, Awards and Support etc.)(Amendment) (No. 2) Regulations 2020
  - The Education (Student Fees, Awards and Support etc.) (Amendment) Regulations 2019
  - The Education (Student Support) (Amendment) (No. 3) Regulations 2018
  - The Education (Student Support) (Amendment) (No. 2) Regulations 2018
  - The Education (Student Fees, Awards and Support) (Amendment) Regulations 2018
  - The Education (Fees, Awards and Support)(Amendment) Regulations 2017
  - The Education (Fees, Awards and Support) (Amendment) Regulations 2016
  - The Education (Student Support) (Amendment) Regulations 2016
  - The Education (Student Support) (Amendment) Regulations 2015
-

- The Education (Student Support) (Amendment) Regulations 2014
- The Special Educational Needs (Consequential Amendments to Subordinate Legislation) Order 2014
- The Further and Higher Education (Student Support)(Amendment) Regulations 2014
- The National Treatment Agency (Abolition) and the Health and Social Care Act 2012 (Consequential, Transitional and Provisions) Order 2013
- The Universal Credit (Consequential Supplementary, Incidental and Miscellaneous Provisions) Regulations 2013
- The Education (Student Fees, Awards and Support) (Amendment) Regulations 2012
- The Education (Student Support and European University Institute) (Amendment) Regulations 2013
- The Education (Student Fees, Awards and Support) (Amendment) Regulations 2012

## Abbreviations

| Abbreviation | Full                                  |
|--------------|---------------------------------------|
| AY           | Academic Year                         |
| AFFS         | The Additional Fee Support Scheme     |
| DfE          | Department for Education              |
| DH / DT      | Dental Hygiene / Dental Therapy       |
| DSAs         | Disabled Students' Allowances         |
| ELQ          | Equivalent Level Qualification        |
| ESA          | Employment Support Allowance          |
| JSA          | Jobseeker's Allowance                 |
| FTE          | Full-time Equivalent                  |
| HE           | Higher Education                      |
| OPD          | Operating Department Practice         |
| OU           | Open University                       |
| OfS          | Office for Students                   |
| PTML         | Part-time maintenance loan            |
| QTS          | Qualified Teacher Status              |
| QTLS         | Qualified Teacher Learning and Skills |
| SFE          | Student Finance England               |
| SSE          | Special Support Element               |
| TFL          | Tuition Fee Loan                      |

## TABLE OF CONTENTS

|   |           |
|---|-----------|
| <b>1. GENERAL</b> .....   | <b>5</b>  |
| 1.1 MAINTENANCE SUPPORT FOR STUDENTS WHO START A PART-TIME COURSE ON OR AFTER 1 AUGUST 2018 | 5         |
| 1.2 FEE SUPPORT FOR STUDENTS WHO START A PART-TIME COURSE ON OR AFTER 1 SEPTEMBER 2012      | 5         |
| 1.3 GRANT SUPPORT FOR STUDENTS WHO START A PART-TIME COURSE BEFORE 1 SEPTEMBER 2012         | 6         |
| <b>2. ELIGIBILITY</b> .....   | <b>7</b>  |
| 2.1 COURSE ELIGIBILITY  | 7         |
| 2.1.1 Course designation .....  | 7         |
| 2.1.3 Additional course eligibility criteria for PTML .....                                 | 9         |
| 2.1.4 Summary of qualification levels and funding available in AY 20/21 .....               | 10        |
| 2.1.5 Distance learning .....   | 12        |
| 2.1.6 Intensity of study.....   | 13        |
| 2.2 PERSONAL ELIGIBILITY  | 16        |
| 2.2.1 General .....   | 16        |
| 2.2.2 Support from other UK territories .....   | 16        |
| 2.2.3 Concurrent study.....   | 17        |
| 2.2.4 Age limit.....  | 17        |
| 2.2.5 Healthcare courses and bursary funding .....  | 18        |
| 2.2.6 Prisoners .....   | 18        |
| 2.2.7 Becoming eligible after an event .....  | 19        |
| 2.2.8 Previous study.....   | 20        |
| <b>3. FINANCIAL ASSESSMENT</b> .....  | <b>22</b> |
| 3.1 FINANCIAL ASSESSMENT OF PTML (STUDENT STARTS A COURSE ON OR AFTER 1 AUGUST 2018)        | 22        |
| 3.1.1 Maximum rates of PTML.....  | 22        |
| 3.1.2 Calculation of household income .....   | 25        |
| 3.1.3 Calculation of entitlement .....  | 31        |
| 3.2 FINANCIAL ASSESSMENT OF PART-TIME GRANTS (COURSES STARTING BEFORE 1 SEPTEMBER 2012)     | 32        |
| 3.2.1 Calculation of gross income .....   | 32        |
| 3.2.2 Calculation of entitlement .....  | 33        |
| <b>4. PAYMENT AND OVERPAYMENT</b> .....   | <b>37</b> |
| 4.1 PART-TIME MAINTENANCE LOAN  | 37        |
| 4.1.1 Confirmation of study .....   | 37        |
| 4.1.2 Payment proportions .....   | 37        |
| 4.1.3 Payment dates .....   | 37        |
| 4.2 PART-TIME TUITION FEE LOAN  | 38        |
| 4.2.1 Confirmation of study .....   | 38        |
| 4.2.2 Payment proportions .....   | 38        |
| 4.2.3 Payment dates .....   | 38        |
| 4.3 PART-TIME GRANTS  | 38        |
| 4.3.1 Confirmation of study .....   | 38        |
| 4.3.2 Payment proportions .....   | 39        |
| 4.3.3 Payment dates .....   | 39        |
| 4.4 OVERPAYMENTS  | 39        |
| <b>5. CHANGES OF CIRCUMSTANCE</b> .....   | <b>39</b> |
| 5.1 TRANSFERS   | 40        |
| 5.2 REPEAT STUDY  | 43        |
| 5.3 SUSPENSION AND RESUMPTION   | 45        |
| 5.4 WITHDRAWAL  | 45        |
| 5.5 CHANGE OF INTENSITY   | 46        |
| 5.6 CHANGE OF MODE OF STUDY   | 48        |

|   |    |
|---|----|
| 6. ANNEX A – OPEN UNIVERSITY ADDITIONAL GUIDANCE..... | 51 |
| 7. ANNEX B – VERSION CONTROL.....                     | 54 |
| 8. ANNEX C - ENQUIRIES .....                          | 54 |

## 1. GENERAL

### 1.1 Maintenance support for students who start a part-time course on or after 1 August 2018

---

The Department for Education (DfE) introduced a part-time loan for living costs for eligible students who start attending an eligible part-time course on or after 1 August 2018 (unless section 2.1.5 applies for disabled students undertaking a distance learning course). This loan product is partially income assessed.

Please note that this product is referred to in throughout this document and in other SLC information and guidance as the 'part-time maintenance loan (PLML)'.

Section 2.1.4 sets out the courses which attract PTML.

In order to be eligible for PTML, a student must be studying at an intensity of at least 25% of a full-time equivalent course in each year of the course and over the whole duration of the course. PTML rates are subject to intensity of study banding. Student must be in attendance on a course set out in regulation 139(2A) (see section 2.1.4 of this chapter) unless they are distance learning due to their disability (see section 2.1.5 of this chapter).

See [section 3.1.1](#) for full information on the rates of PTML available.

### 1.2 Fee support for students who start a part-time course on or after 1 September 2012

---

The regulatory framework for HE Providers has changed in line with the new Higher Education Research Act 2017. The Act created a new body called the Office for Students (OfS) who are responsible for certain functions surrounding HE Provider regulation, such as quality, financial sustainability, governance and regulatory monitoring of registered English higher education providers from 1 August 2019.

From 1 August 2019 all English HE Providers who wish to access student finance support must register with the OfS. HE Providers that previously had courses specifically designated for student support will no longer need to apply for specific designation.

HE providers will register with the OfS 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 ('Approved Providers') will not be subject to maximum fee limits but will attract fee loans up to the levels for Approved (Fee Cap) providers that do not have an Access and Participation Plan in place.

Students who start a part-time course on or after 1 September 2012 may be eligible for a non-income assessed part-time tuition fee loan (PTTFL).

- Students at Approved (Fee Cap) providers will be able to apply for a non-income assessed fee loan of up to £6,935 in AY 20/21 to meet the full cost of their course. Approved (Fee Cap) Providers with an Access and Participation Plan (APP) from the OfS and a Teaching Excellence and Student Outcomes Framework (TEF) award for AY 20/21 will be able to charge above £6,750 in fees for a part-time course up to a maximum of £6,935.
- Maximum fee loans for accredited institutions which are unregistered providers that are offering part-time courses of school-centred initial teacher training (SCITT) are set at the same levels in AY 20/21 as those for part-time courses offered by Approved (Fee Cap) Providers with an APP plan and a TEF award. 'Accredited institution' is defined in Regulation 2(1) of the Student Support Regulations.
- Students at Approved providers will be able to apply for a non-income assessed fee loan of up to £4,500 in AY 20/21 towards the costs of their course or up to £4,625 where a provider has achieved a TEF award for AY 20/21.

In order to be eligible for a PTTFL, a student must be studying at an intensity of study of at least 25% of a full-time equivalent (FTE) course in each year of the course and over the whole duration of the course. However, the amount of PTTFL available is not subject to intensity of study banding.

### **1.3 Grant support for students who start a part-time course before 1 September 2012**

Students who are continuing on a part-time course that they started before 1 September 2012 and who meet the qualifying conditions will be entitled to the following two non-repayable grants. Please note that although these are non-repayable products, where the student has received an overpayment of grant the overpaid amount has to be repaid by the student via the overpayment recovery process.

- Fee grant

Maximum fee grant amounts in AY 20/21 are as follows:

- £959, where intensity of study is 50% to 59% of a FTE course
- £1,150, where intensity of study is 60% to 74% of a FTE course
- £1,442, where intensity of study is 75% or more of a FTE course

The fee grant is linked to intensity of study. An eligible student will be entitled to up to either the limit determined according to the intensity of study or the actual tuition fee charged by the HE Provider, whichever is lower. See the intensity of study section for further information.

- Course grant

The maximum amount of the course grant in AY 20/21 is £314.

Students are only eligible for course grant where they can complete the course in no more than twice the full-time equivalent course length.

## 2. Eligibility

The eligibility criteria for part-time student support consists of the following elements:

- Course eligibility
- Personal eligibility

### 2.1 Course eligibility

---

#### 2.1.1 Course designation

To potentially qualify for part-time fee and maintenance support the student must undertake a designated part-time course. Regulation 139 sets out which courses are considered designated part-time courses. A course will be a designated part-time course if it meets the criteria in regulation 139(1) or it has been designated by the Secretary of State under regulation 139(7).

The criteria in regulation 139(1) are:

- a) the course is one listed in Schedule 2 to the Regulations,
- b) the course must last for at least one academic year
- c) it must be ordinarily possible to complete the part-time course in not more than:
  - (i) twice the period ordinarily required to complete the full-time equivalent course where the course began before 1 September 2012 or
  - (ii) four times the period ordinarily required to complete the full-time equivalent where the course begins on or after 1 September 2012.
- d) the course is either:
  - (i) wholly provided by a registered provider, or provided by a registered or an unregistered provider on behalf of a registered provider in England
  - (ii) wholly provided by an authority-funded institution in Scotland, Northern Ireland or Wales
  - (iii) provided by a registered provider on behalf of an authority-funded institution in Scotland, Northern Ireland or Wales

(iv) provided by an institution situated in Scotland, Northern Ireland or Wales on behalf of a registered provider in England, or by a publicly funded institution situated in Scotland, Northern Ireland or Wales on behalf of an authority-funded institution in Scotland, Northern Ireland or Wales

(v) provided by a registered provider in England in conjunction with an institution which is situated outside the United Kingdom

(vi) provided by an authority-funded institution in Scotland, Northern Ireland or Wales, in conjunction with an institution which is situated outside the United

da) the course is substantially provided in the United Kingdom

e) the course is not designated under regulation 5 of the Regulations.

### **Specific designation**

In addition, regulation 139(7) allows the Secretary of State to specifically designate courses that do not meet the criteria for automatic designation set out in regulation 139(1).

From AY 19/20, all HE Providers registered with the OfS will be responsible for ensuring only courses which meet the designation criteria set out in the Regulations are updated with SLC. HE Providers who wish to contact OfS can find their contact details below:

registration@officeforstudents.org.uk  
0117 931 7488

If the HE Provider is not registered with the OfS, they will be given specific course designation to enable continuing students to complete their course. In this situation DfE has confirmed continuing students will be able to access fees up to the Approved providers limit in AY 20/21 (£4,500/ £4,625) but there would be no limits on the fees the provider charge. HE Providers should contact OfS about specific course designation.

If the HE Provider has their designation revoked or suspended, the course is no longer a designated course as set out in regulation 139(2AA).

Any enquires regarding a course's eligibility for funding should be directed to the HE Provider.

### **Franchise arrangements**

Part-time courses may be designated for support where they are provided by Approved (fee cap) or Approved providers, with or without degree awarding powers in either case. Courses may also be provided under a franchise arrangement between HE Providers. A part-time course provided by an institution is to be considered a designated part-time course if the institution provides the teaching and supervision which comprise the course (regulation

139(6)(a)). Where a course is franchised, SFE assessors should identify the institution or institutions providing the course.

- If the course is wholly provided by one or more Approved (fee cap)/ Approved providers in England and meets the other requirements of Regulation 139(1), the course will be automatically designated.

### **Minimum course length**

A designated part-time course must last at least one academic year.

One-year 60-credit courses can be supported provided that they are not Access/Foundation year courses. Note, however, that where a foundation year is an integral part of a longer course it can be supported. In order for foundation years to be integral, the year must not lead to an award in its own right and students should enrol at the outset for the duration of the whole course.

### **2.1.3 Additional course eligibility criteria for PTML**

The course eligibility criteria detailed above apply to all applicants for part-time support. However, the following additional course eligibility criteria also apply to PTML.

Eligible courses for PTML are designated PT courses leading to the following qualifications only:

- Postgraduate Certificate in Education\*\* (Level 7)
- Integrated master's degree\*
- Bachelor's degree (with or without Honours)
- Graduate diploma\*\*\*
- Graduate certificate\*\*\*
- Professional Graduate Certificate in Education
- Foundation degree\*\*\*\* in:
  - Dental hygiene / dental therapy
- Diploma of Higher Education (DipHE)\*\*\*\* in:
  - Dental hygiene / dental therapy
  - Operating department practice

\*Integrated master's degrees are treated as equivalent to Honours degrees for the purposes of assessing eligibility for a PT course .

\*\*Applicants who already have Qualified Teacher Status (QTS) are not eligible for PT fee support for another teacher training course which conveys QTS. Note that those who have Qualified Teacher Learning and Skills status (QTLS) may still receive fee funding for a course which conveys QTS.

\*\*\*These courses are only eligible for PT support where a degree is not a condition of entry to the course (currently checked manually by SLC at the point of assessment) and where they are at an equivalent level to an honours degree or an ordinary degree.

\*\*\*\*PTML is only available to those courses listed here that are below the level of a degree.

Note that:

- Where a student starts a course which is ineligible for PTML in AY 18/19 or later and transfers to a course which is eligible for PTML in AY 18/19 or later, they may become eligible for PTML from the date of transfer. (In this example the student must have started the original course in AY 18/19 or later in order to be eligible for PTML on transfer to an eligible course).
- Where a student starts a course which is eligible for PTML in AY 18/19 or later and transfers to a course which is ineligible for PTML in AY 18/19 or later, they will become ineligible for PTML from the date of transfer.
- Students may be awarded a lower level qualification as an exit qualification where they withdraw from a course which is eligible for PTML. The student remains entitled to the amount of PTML paid in respect of time spent undertaking the eligible course, despite a lower non-eligible qualification being awarded instead.
- Students may be eligible for PTML to top up to a degree-level qualification, where they have previous study or experience which is taken into account. For those who are topping up to Honours on a PT basis, the concept of 'end-on protection' does not apply to PTML. This means that students who are topping up to Honours in AY 18/19 or later from a lower level qualification and without a break in study or change of mode of study can apply for PTML.

For example:

**Hanna** starts a PT Honours degree course in September 2020; she already has an HND qualification which she completed on a PT basis in AY 16/17. As there has been a break in study, she is assessed as a new student. She only has to undertake the third (final) year of the FT equivalent degree course in order to top up her qualification to an Honours degree. She is eligible for PTML.

#### 2.1.4 Summary of qualification levels and funding available in AY 20/21

| Level | Qualification | Eligible for PTML (student starts a course on 1/8/18 or later) | Eligible for PTTFL / PTDSAs (student starts a course on 1/9/12 or later) | Eligible for PT grants (student starts a course before 1/9/12) |
|-------|---------------|--|--|--|
|       |               |  |  |  |

|   |   |  |     |
|---|---|--|-----|
| 7 | Postgraduate Certificate in Education (PGCE)*   | YES  | YES |
| 7 | Integrated master's degrees   | YES  | YES |
| 6 | Bachelor's degree (with Honours)<br><br>Bachelor's degree (without Honours)                               | YES  | YES |
| 6 | Professional Graduate Certificate in Education (PGCE)<br><br>Graduate certificate<br><br>Graduate diploma | YES  | YES |
| 5 | Foundation degree   | NO<br><br>(unless a DH/DT course)          | YES |
|   | Diploma of Higher Education (DipHE)   | NO<br><br>(unless a DH / DT or ODP course) |     |
| 4 | Higher National Certificate (HNC)<br><br>Certificate of Higher Education (CertHE)                         | NO   | YES |

\*Applicants who already have Qualified Teacher Status (QTS) are not eligible for PT fee support for another teacher training course which conveys QTS. Note that those who have Qualified Teacher Learning and Skills status (QTLS) may still receive funding for a course which conveys QTS. Applicants who already hold QTS are eligible for PTML support as per regulation 157B.

### 2.1.5 Distance learning

“Distance learning course” means a course on which a student undertaking the course is not required to be in attendance by the institution providing the course. This does not include a requirement to attend the institution:

- for the purposes of registration or enrolment or any examination;
- on a weekend or during any vacation; or
- on an occasional basis during the week.

In order to be eligible for PT support, distance learning courses must be undertaken in England, i.e. the student must be living in England while studying. In DfE’s view, a student is undertaking a distance learning course in England if they are studying via distance learning in England for the majority of the course.

The exception to this rule is where the student is service personnel serving outside England (elsewhere in the UK or overseas) or is a family member living elsewhere in the UK or overseas with such a person. The student must be undertaking a designated course that is delivered by a UK institution.

Students who are distance learning and who start a course on or after 1 August 2018 are only eligible to apply for PTML where they are distance learning because they are unable to attend the course due to their disability (see below).

#### **Distance learning due to disability**

Students who distance learn because they are unable to attend a course due to their disability are treated as being in attendance and can therefore undertake the course anywhere in the UK. This applies whether the course is a distance learning course or would normally require attendance.

As they are treated as being in attendance, this group of students qualify for PTML, referred to as loan for living costs in the Regulations, if their courses are designated for support under regulation 139(2A) of the Student Support Regulations (see section 2.1.4 of this chapter).

To qualify for PTML for a part-time distance learning course (at the Open University) at level 6 or 7 (see section 2.14 for a list of eligible courses), the student must supply the following evidence to SFE:

- a note from the student’s doctor clearly stating that their medical condition prevents them from attending a part-time higher education course and
- information from the student of the equivalent part-time course and provider they wished to attend but are unable to do so (an equivalent course is one with the same or similar title in the subject matter).

Where a student is undertaking a part-time level 6 or 7 course by distance learning at a provider that would otherwise require attendance on that course, the student must supply the following evidence to SFE:

- a note from the student's doctor clearly stating that their medical condition prevents them from attending a part-time higher education course and
- a note from the provider confirming the student is undertaking that course by distance learning because they are unable to attend their course due to a disability.

Nearly all courses at levels 4 and 5 (HNC, HND, Diploma of Higher Education, Foundation Degree) are not designated for loan for living costs support (Regulation 139(2A).) This means that no part-time students, even those unable to attend a course due to a disability, will qualify for PTML for level 4 and 5 courses. The only exception to this rule are level 5 courses leading to a foundation degree or a diploma in respect of a dental profession subject or a diploma in operating department practice.

Armed forces personnel and their family members who are distance learning overseas are not eligible for PTML because they are distance learning. This rule applies even where they are disabled, as the primary reason for their undertaking the course by distance learning is considered to be their posting overseas rather than their disability. However, the DfE have confirmed that armed forces personnel serving outside their domicile on the first day of the first academic year of their course but within another country within the UK can be categorised as distance learning due to their disability (thus can be treated as 'in attendance' and apply for full support).

### **Distance learning and change of study location**

Students who are no longer undertaking a distance learning course in the UK are ineligible for further student support (subject to the service personnel exception described above). However, UK domiciled students who move territory within the UK (for example, England to Wales) should continue to be supported for the remainder of that course by the territory that they were originally undertaking the course in. EU nationals who are eligible for fee support only, and who move territory from England to elsewhere in the UK, should continue to be supported for the remainder of the current academic year by the territory that they were originally undertaking the course in.

#### **2.1.6 Intensity of study**

##### **Calculating intensity of study**

Intensity of study is measured by the number of modules, credits, credit points or other similar unit of measurement used by the HE Provider. Most HE programmes of study are composed of a number of modules, with a number of credits assigned to each.

A Bachelor's degree with honours (BA/BSc (Hons)) typically has 360 credits, although some honours degrees may have more credits.

#### Calculating intensity of study

- 'PT' is the number of credits etc. that will be awarded in that AY if the student completes the AY of study.
- 'FT' is the number of credits etc. that a standard FT student would complete in an AY of the FTE course.

$$(PT / FT) \times 100 = \text{intensity of study (\%)}$$

For example:

John is in the fourth year of a PT degree course in AY 20/21. He started the course in AY 17/18 so is assessed for PTTFL. At the beginning of the AY he agrees with his HE Provider that he will complete 60 credit points in the AY (this gives the PT figure to be used in the formula as outlined above). The number of credit points that a standard full-time student would be required to complete in an AY in order to complete the full-time equivalent course within the period ordinarily required for such a course is 120 (this gives the FT figure to be used in the above formula).

Inserting these figures into the formula gives the following result:

$$(60/120) \times 100 = 50\% \text{ intensity}$$

John meets the minimum intensity requirement for PTTFL of 25% in the AY.

#### Minimum intensity of study requirements

Where the course began before 1 September 2012, students are required to study at an intensity level of at least 50% of an equivalent full-time course over the duration of the course. Students may undertake less than 50% intensity in any one AY, and will still be eligible for financial assistance as long as they are still on track to complete their PT course in no longer than twice the time it would take to complete a FT course leading to the same qualification. A maximum of eight years of support is payable.

Where the course begins on or after 1 September 2012, students are required to study at least 25% of an equivalent full-time course in each AY of the course and over the duration of the course, capped at 16 years maximum PT support.

The initial expectation must be that a student will complete the course within the time limits stated above. How long a student is expected to take to complete the course will be assessed each time the student applies for support for an AY of the course. Provided that it remains possible for a student to complete the course within the required period, the Regulations allow for flexibility in course load in each AY.

An eligible PT student who undertakes a designated PT course will cease to be eligible for support in connection with that course if it becomes impossible for the student to complete the course in the period above, even if they increase their intensity of study. The student's eligibility for support will terminate at the end of the AY in which it becomes clear that they cannot complete the course in the required period.

For example:

Jen starts a PT course in AY 13/14 and is continuing on that course in AY 20/21. She has to repeat a year of study in AY 20/21 because she failed exams in AY 19/20. In order to be able to get support for AY 20/21, it must still be possible (with or without an increase in intensity of study) to complete the course in not more than four times the time ordinarily required to complete an equivalent FT course.

### **Intensity banding for PTML (student starts a course on or after 1 September 2018)**

The maximum rates of PTML available per academic year are banded as follows. This ensures that students who are undertaking 20 or 30 credit modules as part of a PT course are assessed for a rate of PTML that accurately reflects the study undertaken.

| <b>Intensity of study</b> | <b>Max PTML entitlement (% of FT rate)</b> |
|---------------------------|--|
| Less than 25%             | Nil  |
| 25% to less than 33.3%    | 25%  |
| 33.3% to less than 50%    | 33.3%                                      |
| 50% to less than 66.6%    | 50%  |
| 66.6% to less than 75%    | 66.6%                                      |
| 75% to less than 100%     | 75%  |
| 100% or higher*           | 100%                                       |

For example:

Bryce starts attending a PT BSc (Hons) degree course in September 2020. He has no previous HE level study. A full-time equivalent course would take 3 years to complete (360 credits in total). He can receive PTTFL and PTML for up to a maximum of 12 years, studying at 25% intensity throughout. In AY 20/21, Bryce undertakes 40 credits (two 20 credit modules). His intensity in AY 20/21 is  $(40/120) \times 100 = 33.33\%$ . Bryce receives the 33.3% intensity PTML rate.

Gina has no previous HE level study and starts a PT BA degree course in September 2020. A FTE course would take 4 years to complete (480 credits in total). She can receive PTTFL and PTML for up to a maximum of 16 years, studying at 25% intensity throughout. In AY 20/21, Gina undertakes 90 credits (one 60 credit module and one 30 credit module). Her intensity of study in AY 20/21 is  $(90/120) \times 100 = 75\%$ . Gina receives the 75% intensity PTML rate.

The SLC Courses Management Service (CMS) captures the FT equivalent course length and total credits or equivalent credit points for each PT course. The number of credits to be undertaken in an individual AY by an applicant is confirmed by the HE Provider, allowing intensity to be calculated and used to determine the applicant's PTML entitlement amount.

No payment of PTML in respect of an AY will be released until the HE Provider has confirmed the student's intent as regards the number of credits being undertaken during that AY.

### **Intensity of study and PT DSAs**

The minimum intensity of study requirements detailed above apply to PTDSAs. In addition, the following rules relating to intensity of study apply:

- Specialist equipment allowance is a 'per course' entitlement and is not based on intensity of study per AY.
- Non-medical helper allowance and general allowance entitlement amounts are based on the actual intensity of study in each AY.
- Travel allowance is not based on intensity, and the amount is uncapped.

See the 'Disabled Students' Allowances' guidance for further information.

## **2.2 Personal eligibility**

---

### **2.2.1 General**

The personal eligibility criteria for receiving support for a PT designated course are set out in regulation 137. Regulation 140 sets out the additional eligibility criteria that determine a student's status as an eligible student. Some of the criteria are the same as those for FT students:

- Default/non-ratification of previous loans
- Fittedness to receive support and
- Residency rules.

Detailed guidance on the elements in common with the requirements for FT students can be found in the 'Assessing Eligibility' guidance.

### **2.2.2 Support from other UK territories**

Students who are domiciled in Scotland, Wales, or Northern Ireland fall under the student support arrangements operated by the Scottish Executive, the Welsh Government, or the Department for Economy Northern Ireland respectively. Students who are not ordinarily resident in the UK prior to the start of their course but who are studying in a devolved administration should apply to the devolved administration in whose area they are studying.

For example, a French national who lives in Paris and goes directly to study in Edinburgh applies to the Student Awards Agency for Scotland (SAAS) under the arrangements operated by the Scottish Government.

### **2.2.3 Concurrent study**

PT students are not eligible for support for a PT course and another HE course (FT or PT, UG or PG) at the same time. Where a student is undertaking more than one HE course which is eligible for student support at the same time, the student will have to choose the course for which they want to apply for support. This will usually be the course which attracts most support.

There is no restriction on receiving support for a PT HE course and any Further Education (FE) course at the same time.

If a student completes or abandons the HE course for which they have been assessed for support, and they have not already had the maximum number of years of support, they may be eligible for financial assistance in respect of the second course. (as long as it is a designated part-time course), subject to ELQ rules. Up to a maximum of eight or sixteen years support in aggregate is payable, as outlined in regulations 141(4) and 144(5).

### **2.2.4 Age limit**

The only PT student support product that is subject to an age limit is PTML. Students must be aged under 60 on the first day of the first AY of the PT course in order to be eligible for PTML.

For example:

Judy's course start date is 15 October 2020. Her 60<sup>th</sup> birthday falls on 10 September 2020. As she is under 60 on the first day of the first AY of the course (1 September 2020), she is eligible for PTML.

Where a student has started a PT course when they were aged under 60, and then transfers to a course with a later AY start date, the student remains eligible for PTML even where their 60<sup>th</sup> birthday falls before the first day of the first AY of the course that they are transferring to. Note that the student must transfer courses in order to remain eligible for PTML, rather than withdraw from the first course and apply as a new student.

For example:

Bob's course start date is 3 October 2020. His 60<sup>th</sup> birthday falls on 19 December 2020. As he is under 60 on the first day of the first AY of the course (1 September 2020), he is eligible for PTML. He transfers in January 2021 to a course which starts in that month. As he is a continuing student and was eligible for PTML on the first day of the first AY of the first course, he remains eligible for PTML.

### 2.2.5 Healthcare courses and bursary funding

Students are not eligible for any PT funding from SFE where they are eligible to apply for:

- a healthcare bursary (income or non-income assessed)
- any allowance under the Nursing and Midwifery Student Allowances (Scotland) Regulations 2007 or
- a healthcare tuition payment.

Students who are undertaking eligible healthcare courses but who are not eligible to apply for any of the above support types can apply for PT funding from SFE (subject to the additional eligible course restrictions for PTML – see [section 2.1.3](#)).

Note the following points:

- Social work students: a student's eligibility for a social work bursary does not affect their eligibility for PT student support funding.
- Paramedics: Students on paramedic courses may be eligible to receive funding from the Local Education and Training Boards (LETBs) or Local Ambulance Service Trusts. This support is deemed to be a healthcare award and falls within the definition of a healthcare bursary. Paramedic students who are not eligible to apply for any funding from LETBs or Local Ambulance Service Trusts are eligible to apply for full PT funding from SFE. Paramedic students receiving LETBs or Local Ambulance Service Trusts support for tuition fees only may receive PTML funding. Evidence that the paramedic student is not in receipt of this support is required before the student can be made eligible for PT funding from SFE.
- NHS secondees: NHS secondees are employed by NHS trusts and are not eligible for healthcare bursaries. However, where fee funding\* is provided by the NHS, SFE will not provide TFL funding for that amount.  
(\*not considered to be bursary funding)

Students starting or continuing pre-registration courses in nursing, midwifery and the allied health professions in the 2020/21 academic year will qualify for non-means tested grants from the NHS in addition to the standard tuition fee loan and living costs support package from Student Finance England.

Further information on this support can be found at:

<https://www.gov.uk/government/news/paramedic-students-will-get-5000-support-payment-each-year>

### 2.2.6 Prisoners

A prisoner who starts a course on or after 1 September 2012 and who is an 'eligible prisoner' as defined in regulation 2(1) will be eligible for PTTFL only. DSAs will not be

available to eligible prisoners who start a course on or after 1 September 2012 (as these costs will be met by the prison authorities).

Students who start a course on or after 1 August 2018 are not eligible to receive any PTML while they are in prison. However, where the student is undertaking an eligible course and is only in prison for part of the AY, PTML can be prorated and paid for the periods when the student was not in prison.

For example:

Phyllis starts a PT course on 15 September 2020. She is imprisoned on 15 February 2021 during the second term, and remains imprisoned for the rest of the AY. She is given permission to continue to attend the course during her period of imprisonment. However PTML is only paid for periods in the AY when she is not a prisoner.

Term 1: eligible for full termly payment of PTML.

Term 2: prorated based on number of days undertaken during the term as a non-prisoner. If Phyllis was not a prisoner for 30 days out of a 75 day term, she will receive PTML for those 30 days only during term two:

$$(30/75) \times \text{full AY PTML entitlement} / 3 = \text{term two PTML entitlement}$$

Term 3: no PTML paid.

### 2.2.7 Becoming eligible after an event

Where a student becomes eligible for support after the start of the AY (where the student is recognised as a refugee or the student's course becomes an eligible course), the following rules apply (note that these do not apply to students who are eligible to apply for PT fee grant and course grant):

- PTTFL: if the student becomes eligible within the first three months of the AY, the student is eligible for PTTFL for the full AY. If they become eligible after the first three months of the AY, they are not eligible for PTTFL in that AY.
- PTML and PTDSAs: A student will only be eligible for PTML and PTDSAs in respect of AY quarters that start after the date the student becomes eligible.

The general rule is that a student must fall within one of the categories in Schedule 1 to the Regulations at the start of the first AY of the course in order to potentially qualify for support in connection with a designated PT course. However, there are certain circumstances in which a student may become eligible for support during the course of an AY. Regulation 138 sets out the circumstances in which a student may become eligible for support during the course of an AY and the types of support that he may potentially be

eligible for in that AY. For example, a student who starts a course on 1 September 2014 and is recognised as a refugee during the first AY of the course could potentially qualify for PTTFL for that AY (and the remainder of the course).

For further information on what constitutes an event please see the ‘Assessing Eligibility’ guidance.

### 2.2.8 Previous study

Previous qualification achieved: PT students are generally ineligible for PT funding, with the exception of PTDSAs, if the new qualification they are undertaking is an equivalent or lower qualification (ELQ) as the new qualification being undertaken is equivalent to or lower in level than a qualification they already hold. Undergraduate and postgraduate qualifications are taken into account when assessing eligibility for funding for any subsequent courses the student plans to undertake.

PTDSAs are available to eligible students regardless of qualifications held (as long as the minimum 25% intensity of study requirement is met).

Previous qualifications do not prevent a student being eligible for PT support where:

- The new course leads to an Initial Teacher Training (ITT) qualification and is no more than four AYs in length. Students who do not already hold Qualified Teacher Status (QTS) are eligible for PTTFL and PTML. Students who hold QTS are not eligible for PTTFL. Teachers in FE colleges who have achieved QTLS (Qualified Teacher Learning and Skills) status but who have not been issued with a QTS certificate may also be eligible for fee support for a further ITT course.
- The student already holds an Honours degree or higher level qualification and is undertaking a PT Honours degree or an integrated master’s degree in one of the following exception subjects:
  - Medicine and Dentistry \*\*\*
  - Subjects Allied to Medicine \*
  - Biological and Sport Science \*
  - Psychology \*
  - Veterinary Sciences \*
  - Agriculture, food and related sciences \*
  - Physical Sciences \*
  - Mathematical Sciences \*
  - Engineering and technology \*\*
  - Computing \*\*
  - Geography, earth and environmental studies \*\*\*

\*Where the course started from AY 17/18

\*\*Where the course started from AY 15/16

\*\*\*Where the course starts from AY 19/20

(Prior to AY 19/20, letters were assigned to the categories above corresponding to Joint Academic Coding System (JACS) subject code categories. This has been replaced with the Higher Education Classification of Subjects (HECoS).)

Eligible PT students who start a PT Honours degree in an exception subject will be eligible to receive PT funding for a maximum of four times the FTE course length (capped at 16 years maximum), as long as they are studying at 25% or higher intensity in each AY. Previous study is not deducted from the new 16 year cap applied. Effectively, the 16-year cap on PT support available is 'reset' to zero in this case.

Where the student holds a lower level qualification they can receive PT funding to top up their qualification to an Honours degree on a PT basis. For example:

Gracie holds an HND which she completed on a FT basis in AY 14/15. In AY 20/21 she decides to top up that qualification to an Honours degree on a PT basis. She only has to undertake the final year (year three of three) of the FTE course. She can access up to four years of PT funding studying at 25% intensity to top up to Honours degree. Note that previous years of FT study do not count towards the 16 year maximum number of years of PT support a student can access.

No previous qualification achieved: The number of years of PTTFL and PTML funding available will be four times the maximum length of a FT equivalent course, capped at a maximum of 16 years, and with previous years of PT study where the student was found to be eligible for support\* deducted (regulation 141(5) and 144(5)(b)). The following are therefore not included in the 16 years of maximum PT funding:

- previous years of FT study, and
- previous years of PT study where either:
  - the student did not apply for support or
  - the student applied for and was found to be ineligible for PT support.

\*Note that if the student applied for PT support for an AY and was found to be eligible for support, and later the student was found to be ineligible for support for that AY for any reason, the year of previous study should not be included in previous study calculations, regardless of whether the student actually received support.

Where a student does not have sufficient years of eligibility for PT support remaining, they must self-fund the final years of the course themselves.

PTDSAs are not subject to the 16-year cap.

### 3. Financial assessment

#### **3.1 Financial assessment of PTML (student starts a course on or after 1 August 2018)**

---

PTML, referred to as loan for living costs in the Regulations, is a partially-income assessed product. Applicants may choose to apply for the basic non-income assessed amount of PTML or submit income details in order to be assessed for the income assessed element of the loan too.

##### **3.1.1 Maximum rates of PTML**

The maximum amount of PTML, available depends on where the student is living and studying.

‘Parental home’ rate – student is living in the parental home.

‘London’ rate – student is living away from the parental home and attending a course at a HE provider in London.

‘Elsewhere’ rate – student is living away from the parental home and attending a course at a HE provider outside London.

‘Overseas’ rate – student is studying overseas

(\*Note that a PT course has to be ‘substantially’ studied in the UK in order to be eligible for PT support. This means at least 50% of the teaching and supervision is provided in the UK. Note also that an exception to this rule applies to service personnel who are distance learning overseas.)

PTML is payable in respect of three quarters of the AY. It is not payable in the quarter in which the longest vacation falls. Note that term dates submitted by the HE provider do not need to span the full three AY quarters. Term dates submitted by the HE providers should reflect actual study patterns for that AY of the course.

- Students who are subject to two different loan rates in a term are paid the PTML rate which applies to the majority of that term (for example, 60% of the term in the parental home and 40% elsewhere: parental home rate is paid for that term).
- Where a student is subject to two different loan rates in a term, each for exactly 50% of the term, the student is entitled to the higher of the two rates for the full term (50% of the term in the parental home and 50% in London: the London rate is paid for that term).
- Where a student has more than one change of circumstance in the term, they qualify for the loan rate which applies for the longest period in that term (for example, 40% of the term in the parental home, 30% in London and 30% elsewhere: the parental home rate is paid for that term).

There are no distinct ‘full’ and ‘final’ AY rates or reduced rates of PTML; maximum rates of PTML are based on the ‘full’ AY rate of FT loan for living costs.

There are no separate rates of PTML for students eligible for benefits: maximum rates of PTML are based on the loan for living costs for FT time students who do not qualify for benefits.

PT students who are eligible for benefits have part of their PTML disregarded by the Department for Work and Pensions as student income for maintenance when their benefits are calculated. This is the Special Support Element (SSE), referred to in Regulation 157G(3) of the Student Support Regulations. The SSE at the 100% FTE rate in AY 20/21 is £3,893. The amount of SSE will depend on the student’s intensity of study.

There is no separate rate of fully means-tested PTML for students aged 60 or over on the first day of the first academic year of their course.

Long courses loan, which is payable to FT students undertaking more than 30 weeks and 3 days of study in an AY, is not available to PT students. Rates of PTML payable in an AY are not affected by the number of weeks of study undertaken in the AY.

PTML comprises a non-income assessed element and an income assessed element. Students may choose to apply for the non-income assessed element of the loan only. Students may be awarded non-income assessed PTML as an interim measure if they have not provided the evidence required to be income assessed.

The maximum PTML rates are as follows (all rates are rounded to the nearest whole penny).

| <b>PARENTAL HOME RATE</b> |                        |  |  |
|---------------------------|------------------------|--|--|
| <b>STUDY INTENSITY</b>    | <b>MAX LOAN (£)</b>    | <b>NON-INCOME ASSESSED (44% OF MAX LOAN)</b> | <b>INCOME ASSESSED (56% OF MAX LOAN)</b> |
| <b>PT: 100% +</b>         | 7,747 (100% of FT)     | 3,410  | 4,337                                    |
| <b>PT: 75% &lt; 100%</b>  | 5810.25 (75% of FT)    | 2,557.50                                     | 3,252.75                                 |
| <b>PT: 66.6% &lt; 75%</b> | 5,159.50 (66.6% of FT) | 2,271.06                                     | 2,888.44                                 |
| <b>PT: 50% &lt; 66.6%</b> | 3,873.50 (50% of FT)   | 1,705  | 2,168.50                                 |
| <b>PT: 33.3% &lt; 50%</b> | 2,579.75 (33.3% of FT) | 1,135.53                                     | 1,444.22                                 |
| <b>PT: 25% &lt; 33.3%</b> | 1,936.75 (25% of FT)   | 852.50                                       | 1,084.25                                 |

| <b>LONDON RATE</b>     |                 |  |  |
|------------------------|-----------------|--|--|
| <b>STUDY INTENSITY</b> | <b>MAX LOAN</b> | <b>NON-INCOME ASSESSED (49.8% OF MAX LOAN)</b> | <b>INCOME ASSESSED (50.2% OF MAX LOAN)</b> |

|                           |                        |          |          |
|---------------------------|------------------------|----------|----------|
| <b>PT: 100% +</b>         | 12,010 (100% of FT)    | 5,981    | 6,029    |
| <b>PT: 75% &lt; 100%</b>  | 9,007.50 (75% of FT)   | 4,485.75 | 4,521.75 |
| <b>PT: 66.6% &lt; 75%</b> | 7,998.66 (66.6% of FT) | 3,983.35 | 4,015.31 |
| <b>PT: 50% &lt; 66.6%</b> | 6,005 (50% of FT)      | 2,990.50 | 3,104.50 |
| <b>PT: 33.3% &lt; 50%</b> | 3,999.33 (33.3% of FT) | 1,991.67 | 2,007.66 |
| <b>PT: 25% &lt; 33.3%</b> | 3,002.50 (25% of FT)   | 1,495.25 | 1,507.25 |

| <b>ELSEWHERE RATE</b>     |                        |  |  |
|---------------------------|------------------------|--|--|
| <b>STUDY INTENSITY</b>    | <b>MAX LOAN</b>        | <b>NON-INCOME ASSESSED (46.6% OF MAX LOAN)</b> | <b>INCOME ASSESSED (53.4% OF MAX LOAN)</b> |
| <b>PT: 100% +</b>         | 9,203 (100% of FT)     | 4,289  | 4,914                                      |
| <b>PT: 75% &lt; 100%</b>  | 6,902.25 (75% of FT)   | 3,216.75                                       | 3,685.50                                   |
| <b>PT: 66.6% &lt; 75%</b> | 6,129.20 (66.6% of FT) | 2,856.48                                       | 3,272.72                                   |
| <b>PT: 50% &lt; 66.6%</b> | 4,601.50 (50% of FT)   | 2,144.50                                       | 2,457.00                                   |
| <b>PT: 33.3% &lt; 50%</b> | 3,064.60 (33.3% of FT) | 1,428.24                                       | 1,636.36                                   |
| <b>PT: 25% &lt; 33.3%</b> | 2,300.75 (25% of FT)   | 1,072.25                                       | 1,228.50                                   |

| <b>OVERSEAS RATE</b>      |                        |  |  |
|---------------------------|------------------------|--|--|
| <b>STUDY INTENSITY</b>    | <b>MAX LOAN</b>        | <b>NON-INCOME ASSESSED (48.3% OF MAX LOAN)</b> | <b>INCOME ASSESSED (51.7% OF MAX LOAN)</b> |
| <b>PT: 100% +</b>         | 10,539 (100% of FT)    | 5,095  | 5,444                                      |
| <b>PT: 75% &lt; 100%</b>  | 7,904.25 (75% of FT)   | 3,821.25                                       | 4,083.00                                   |
| <b>PT: 66.6% &lt; 75%</b> | 7,018.97 (66.6% of FT) | 3,393.27                                       | 3,625.70                                   |
| <b>PT: 50% &lt; 66.6%</b> | 5,269.50 (50% of FT)   | 2,547.50                                       | 2,722.00                                   |
| <b>PT: 33.3% &lt; 50%</b> | 3,509.49 (33.3% of FT) | 1,696.64                                       | 1,812.85                                   |
| <b>PT: 25% &lt; 33.3%</b> | 2,634.75 (25% of FT)   | 1,273.75                                       | 1,361.00                                   |

Students cannot apply for more than the maximum amounts of PTML shown above in respect of an AY. For example:

Miriam starts a PT BSc (Hons) course on 20 January 2021. The first AY of the course begins on 1 January 2021 and ends on 31 December 2021. Miriam can receive PTML at up to the 100% intensity rate in AY 20/21 but will not be entitled to PT support for the second AY of her course until after 31 December 2021.

Where a student transfers during an AY to a different designated course with a later AY quarter start date that attracts a PTML, they may be eligible for a new AY of support. See transfers section for further information.

### 3.1.2 Calculation of household income

The definition of income used in the income assessment of PTML is the same as is used for FT loan for living costs. Current VHI (validating household income) processes with HMRC will be used to validate household income.

Household income for PTML assessment is calculated as follows:

- 1) Determine whose income forms part of the household income.
- 2) Determine the taxable income of each person whose income is included in the household income.
- 3) Make the permitted deductions from taxable income to arrive at residual income, and then make any further deductions permitted.

#### 1) - Determining whose income is included

Income to be included is based on whether the student is dependent or independent.

| Student Type  | Income to include in the household assessment   |
|---|---|
| Dependent student   | <ul style="list-style-type: none"> <li>- Natural / adoptive parent(s) plus, where applicable</li> <li>- The parent's spouse / civil partner / cohabiting partner of either sex plus</li> <li>- The student</li> </ul>   |
| Independent student   | <ul style="list-style-type: none"> <li>- Spouse / civil partner or</li> <li>- Cohabiting partner of either sex (only where the student is aged 25 or over on the relevant date) plus</li> <li>- The student</li> </ul> <p>Note that where a student ('Student A') has a spouse / civil partner / partner who is sponsoring a child student*, the spouse/civil partner/partner's income is not taken into account in the income assessment of Student A.</p> |
| Independent student (no partner, or student is under 25 and has a cohabiting partner) | <ul style="list-style-type: none"> <li>- The student</li> </ul>   |

**Independent students:** Students are considered to be independent in the following circumstances:

- The student is aged 25 or over at the start of the AY.

- The student married or entered into a civil partnership before the beginning of the AY. This applies whether or not the marriage/civil partnership is still subsisting.
- The student's parents have died (this applies immediately when both parents die).
- Where the household income assessment is based on the income of one parent only and that parent dies, no parental income is required for the whole of the AY, even if the deceased parent has a partner. If the other parent is still alive, the student's independence from the surviving parent must be established at the start of the next AY.
- SFE is satisfied that neither of the student's parents can be found or that it is not reasonably practicable to get in touch with them.
- The student is irreconcilably estranged from their parents. This would be the case where:
  - The student has communicated with neither of their parents for the period of one year before the beginning of the AY
  - The student can demonstrate on other grounds that they are irreconcilably estranged from their parents.
  - The student was looked after by a local authority throughout any 3 month period ending on or after the student's sixteenth birthday and before the first AY start date.
  - The student's parents are living outside the EU and SFE is satisfied that the assessment of parental income would place them in jeopardy, or that it would not be reasonably practicable for them to send a contribution to the UK.
  - The student has been self-supporting for periods prior to the start of the first AY of the course amounting in aggregate to at least three years.
  - The student has care of a person under the age of 18 on the first day of the AY. Once they are assessed as independent on this basis, the student keeps this status for the remainder of the period of study. A student can be considered as having care of a person under the age of 18 if they look after the child and the child lives with them, irrespective of the student's relationship with the child.

Students who have been granted Section 67 leave are highly likely to satisfy the requirements of independence as they have entered the UK as unaccompanied asylum-seeking children. If a student with Section 67 leave declares that they are independent, evidence will not be requested. Note that this does not apply to dependent children of individuals with Section 67 leave.

Where an independent student has a spouse, civil partner, or cohabiting partner of the same or opposite sex, the partner's residual income may be included in the household income assessment. Note that:

- If a student has a cohabiting partner (not a spouse or civil partner) and turns 25 during the AY, the partner's income will only be included in household income from the following AY.
- If a student has a cohabiting partner (not a spouse or civil partner) and is aged under 25, the partner's income is not taken into account. Only a partner as defined in the Regulations is taken into account in the income assessment of PTML.
- If a student stops cohabiting with their partner during the AY, the partner's income is pro-rated. Joint income is only used for the portion of the AY when the student and the partner are not separated. Where the student and their partner are separated for the duration of the AY, the partner's income is not taken into account.
- If the student (or their partner) has a child who is also a student, and the student child's support is assessed on the income of the student parent and/or their partner, the partner's income is not taken into account in the income assessment of the student parent.

**Dependent students:** Dependent students are those who do not fall into any of the independent categories listed above.

Note that:

- Where the student's parent declares themselves single, SFE can accept that declaration without evidence.
- Where SFE determines that the student's parents have separated before the start of the AY, SFE has discretion as to which parent's income should be assessed. This will normally be the parent with whom the student lives.
- Where the student's parents separate during the AY, parental income should be assessed on a pro-rata basis using the parents' joint income for the time they were together and the single parent's income in respect of the remainder of the AY.
- Where the student's parents separate and in the same AY the parent whose income is to be assessed begins to cohabit with a new partner, the income assessment should include the following:
  - The joint income of the parents for such time as they were living together
  - The single income of the parent who is to be assessed, for such time as that parent was not cohabiting

- The joint income of the parent who is to be assessed and their cohabiting partner, for such time as they were cohabiting.

## 2) Determining the taxable income

Tax year of income:

- Where the sponsor's (parent's or partner's) income is being assessed, 'prior tax year' income is used, the tax year before the tax year that ended before the start of the AY. The prior tax year for AY 20/21 is tax year 18-19 ending on 5 April 2019.

Note that current year income may be used instead in certain circumstances.

- Where the student's income is taken into account, income in the AY in respect of which the student is applying for support is used.

Taxable income for the student and their sponsors is the sum of the following:

- The total income on which a person is charged to income tax at Step 1 of the calculation in Section 23 of the Income Tax Act 2007. This means that deductions made from 'total income' by HMRC in respect of income tax reliefs at Step 2 of Section 23 (trade losses and pension contributions) and personal reliefs at Step 3 of Section 23 are not made when calculating 'taxable income' for student support purposes.
- The whole amount of a payment or benefit mentioned in Section 401(1) of the Income Tax (Earnings and Pensions) Act 2003 (for example, a redundancy payment). Note that, although only the amount of a redundancy payment in excess of £30,000 is included in the total income on which a person is charged to income tax at Step 1 of the calculation in Section 23 of the Income Tax Act 2007, 'taxable income' for student support purposes includes the whole amount of a redundancy payment.
- Where the income tax legislation of an EU member state or states applies, taxable income is defined as the total income from all sources determined for the purposes of the legislation of that state, or where the legislation of more than one EU state applies, the state where the total income is greater.
- Where income does not fall into any of the above categories because of the following reasons, the income will be included in 'taxable income' for student support purposes:
  - The person is not domiciled in the EU, or
  - The income is from out with the EU, or
  - The income is earned income that is exempt from tax under any legislation.

## 3) Calculation of residual income and household income

## Deductions from parent's or partner's taxable income

The following deductions are made from a parent's or partner's taxable income to determine residual income:

- The gross amount of certain pension premiums (not in respect of pensions payable under a life assurance policy) that qualify for tax relief and certain equivalent payments.
- £1,130, where the parent / partner is an eligible student or holds a statutory award.
- Pension income paid to an ex-partner under an attachment order made pursuant either to the Matrimonial Causes Act 1973 or the Civil Partnership Act 2004 is excluded from taxable income. (Where this income is received, it must be included in taxable income.)

## Deductions from the student's taxable income

The following deductions are made from a student's taxable income to determine residual income:

- Earnings from employment during the AY. However, where the student is on leave of absence from their employer in order to undertake the course, any wages they receive in respect of those periods of leave of absence should be counted as income for assessment purposes. For example:

Neil is employed full-time as a policy officer. He is released from his job for three days every week to undertake a PT degree in criminology. He still receives his FT salary while studying. 60% of his salary will be taken into account in the PTML income assessment as he is released from work to study for three days in every five day week but still receives salary for the days spent undertaking the course.

- The gross amount of certain pension payments (apart from pension payments under a life insurance policy) which are subject to tax relief under UK legislation and certain equivalent payments.

## Self-assessment

Those sponsors who are self-assessed must complete tax returns and submit them to HMRC by:

- 30 September (where HMRC is to calculate the tax)
- 31 January (where the taxpayer works out their own tax). For tax year 18-19, self-assessment must be completed and submitted to HMRC by 31 January 2020

Note that for self-employed parents / partners, the 'prior tax year' can be taken as the accounting year which ends in the prior tax year. For example:

Jessica is income assessed for PTML in AY 20/21. Her parents are self-employed and their accounting year runs from 1 July to 30 June each year. Their income from the accounting year 1 July 2017 to 30 June 2018 is assessed for AY 20/21, as this is the accounting year that ends in tax year 17-18 (the end of their accounting year (30 June 2018) falls between 6 April 2018 to 5 April 2019).

Where income is self-assessed, capital allowances enable the costs of capital assets (for example, buildings and vehicles) to be written off against a business's taxable profits. Capital allowances (excluding plant and machinery allowances for special leasing) are deducted from self-assessed income.

### **Current-year income assessments**

Where the residual income of the student's parents or the more appropriate parent and, where applicable, that parent's partner in the current tax year (the tax year beginning immediately before the start of the AY to which the support application relates) is likely to be not more than 85% of their residual income in the prior tax year, current tax year income may be used. The current-year assessment is based on an estimate of residual income. The more appropriate parent is in most cases, the parent with whom the student normally lives.

Where parental / partner income is assessed on a current year basis for one year of the course, income assessment is based on preceding tax year income for the next AY, and on prior tax year income for the third AY. This means that the same income is used for three consecutive years (unless there is further drop in income and a new current-year assessment is carried out).

Further deductions from residual income: Once residual income has been calculated for each person whose income is included in the household income, the residual incomes are added together. A deduction of £1,130 is then taken from the aggregate amount for each child who is wholly or mainly financially dependent on:

- The student or their partner\* or
- The student's parent or their parent's partner\* (not the student him/herself)

(\*where the residual income of the partner is being taken into account)

The declaration of the child's details and the fact that they are financially dependent is sufficient – details of child income and evidence of that income is not required for PTML assessment.

The resulting household income is used to income assess PTML.

### 3.1.3 Calculation of entitlement

PTML entitlement is income assessed using FT rates, tapers and income thresholds as shown below. An intensity of study reduction is then applied to the entitlement amount.

In all cases, the student is entitled to:

- The maximum rate of PTML at incomes at or below £25,000
- The minimum non-income assessed rate of PTML only at incomes at or above the upper income thresholds.

Income assessment to loan (the amount the maximum PTML amount is to be reduced by) is calculated as follows:

|                    |   |
|--------------------|---|
| Parental home rate | £1 of loan is deducted for every £7.66 of income above £25,000 and up to a threshold of £58,222 |
| London rate        | £1 of loan is deducted for every £7.46 of income above £25,000 and up to a threshold of £69,977 |
| Elsewhere rate     | £1 of loan is deducted for every £7.58 of income above £25,000 and up to a threshold of £62,249 |
| Overseas rate      | £1 of loan is deducted for every £7.51 of income above £25,000 and up to a threshold of £65,885 |

An intensity calculation is then applied to reduce the entitlement to the appropriate intensity level.

For example:

Georgia's household income is £18,000. She is entitled to the London rate of loan and is studying at 25% intensity. As her household income is below the £25,000 lower income threshold, she is entitled to £3,002.50 (the maximum London rate of PTML at 25% intensity).

Lisa's household income is £30,000. She is entitled to the parental home rate of loan and is studying at 75% intensity. She is entitled to £5,334.75 PTML, calculated as follows:

$$\begin{aligned} &£30,000 - £25,000 = £5,000 \\ &£5,000 / 7.66 \text{ (parental home taper rate)} = £652 \\ &\text{Maximum FTE loan (parental home rate)} = £7,747 \\ &£7,747 - £652 = £7,095 \\ &£7,095 \times 0.75 \text{ (intensity of study)} = £5,321.25 \end{aligned}$$

There is no concept of applying ‘parental contribution’ to PTML income assessed entitlement. This means that:

- Split contribution calculations (where the contribution that is calculated for FT students is divided by the number of students assessed under the same household income) are not applied to PTML. PT students are also not to be taken into account in any split contribution calculations applied to FT students who are assessed on the same household income.
- The maximum household contribution amount (£6,210 in AY 20/21) which applies to FT students in a household will not be affected by any PT students being assessed under the same household income.

### **3.2 Financial assessment of part-time grants (courses starting before 1 September 2012)**

PT fee grant and course grant are fully income assessed products. Income assessment is carried out in respect of each AY of the course.

#### **3.2.1 Calculation of gross income**

Income assessment is based on the gross income from all sources from the previous financial year of the student and, where appropriate, their partner. The gross income excludes any child tax credits or working tax credits, and any Higher Education Bursary or care leaver’s bursary received by either the student or their partner.

Who is to be treated as the student’s partner in any particular case will depend on the student’s age and also the date on which the student started the specified designated PT course. The specified designated PT course is the course the student is currently on, or, where the student’s status as an eligible PT student has been transferred to the current course from another PT course, the course from which the student’s status was transferred (regulation 143(4)(h)).

| Student | Income taken into account |               |   |                                     |
|---------|---------------------------|---------------|---|-------------------------------------|
|         | Spouse                    | Civil partner | Co-habiting partner of the opposite sex | Co-habiting partner of the same sex |

|                 |     |     |     |     |
|-----------------|-----|-----|-----|-----|
| Aged under 25   | Yes | Yes | Yes | Yes |
| Aged 25 or over | Yes | Yes | Yes | Yes |

The previous financial year is as follows:

- For students starting the 20/21 academic year on or after 1 August 2020 but before 1 July 2021, the previous financial year covers the period 6 April 2019 – 5 April 2020.
- For students starting the 20/21 academic year on or after 1 July 2021 but before 1 August 2022, the previous financial year covers the period 6 April 2020 – 5 April 2021.

A student can, under certain circumstances, elect to have their application assessed on the basis of their income in the current financial year. To qualify for a current year assessment, the student's income, combined with their partner's income where applicable, must be at least £1,000 less in the current financial year than the previous financial year.

### 3.2.2 Calculation of entitlement

Where the student or their partner is in receipt of any of the following income-assessed benefits at the time the student applies for PT grants, the student will not be income assessed and will qualify for the maximum fee grant at the appropriate intensity level (regulation 142(2)) and maximum course grant (regulation 141(1)(b)).

- Universal Credit
- Income Support
- Housing Benefit
- Local Housing Allowance
- Income based Jobseeker's Allowance (JSA)\*
- Income-related Employment and Support Allowance (ESA)

\*There are two types of JSA: contribution-based and income-based. Contribution-based JSA is not income assessed and so is not included in the above list. A claimant may receive both

contribution-based and income-based JSA, which does not affect the fact that they qualify for maximum fee and course grant funding.

The following disregards from gross income will apply when calculating an eligible PT student's relevant income:

- £2,000 allowance for the student's partner (partner is defined in regulation 143(1))
- £2,000 for an only or eldest dependent child and
- £1,000 each for any subsequent dependent children

A child for these purposes includes any child for whom the student (or their partner, where the partner's income is taken into account) has parental responsibility (regulation 143(4)(a)). The disregards are applied where the child is dependent (wholly or mainly financially dependent) on the student, or on the student's partner.

The lower income threshold is set at £16,845. A student with an assessed income of less than £16,845 will be entitled to the maximum amount of assistance available under regulations 141(1)(b) and 142(2).

Where income is above £16,845, a taper system will operate as follows (note also the disregards from income apply where the student has a partner and/or dependent children):

- A student with relevant income of less than £16,845 would receive both the full fee and course grant available under regulation 141(1) and 142(2).
- A student with relevant income of £16,845 would receive a reduction of £50 on the maximum amount of fee grant available under regulation 142(2). Note that the minimum reduction from fee grant is £50. The student would be eligible to receive the full course grant.
- Thereafter, as the student's income increases over £16,845 the total amount of the fee grant award will reduce, until eventually it will be exhausted. The point at which payment of fee support ceases will be the same for each of the three fee grant maxima. Therefore, there will be three different fee grant taper rates in operation: £1 in every £9.98 for students studying at less than 60% of the FTE course. £1 in every £8.17 for students studying from 60% to less than 75% FTE and £1 in every £6.39 for students studying at 75% FTE or more.
- A student with relevant income of more than £16,845 but less than £25,425 will receive a partial fee grant and, if eligible, a full course grant. See regulations 142(3) and 142(4) for the method of determining the amount of fee grant.

- A student with relevant income of exactly £25,425 will receive a fee grant of £50 and, if the student is eligible, a full course grant of £314.
- A student with a relevant income of over £25,425 but less than £26,030 will receive no fee grant, but, if eligible, the full course grant of £314.
- Thereafter, as the student's income increases over £26,030 the amount of course grant awarded will reduce until eventually it will be exhausted. The course grant taper is set at £1 in every £7.71. This means that a student with a relevant income level of £26,030 or more but less than £28,066 will be entitled to a partial course grant.
- A student with an income level of exactly £28,065 will be entitled to a course grant of £50. No fee grant will be payable.
- A student with a relevant income level of £28,066 or more will not receive any support.

Some examples of the operation of the taper are shown below:

Single student, no dependants

| Income             | Entitlement   |
|--------------------|---|
| Less than £16,845  | Full fee grant (up to £959/ £1,150/ £1,442 or the level of fees charged by the HEI, whichever is the lower)<br>Full course grant of £314  |
| £16,845            | A reduction of £50 from the fee grant will apply<br>Full course grant of £314   |
| £16,846 to £25,424 | A reduction of £50 from the fee grant will apply.<br>Thereafter, a reduction of £1 from the fee grant would apply for each £9.98/ £8.17/ £6.39 of relevant income over £16,845 from the maximum amount of fee grant available.<br>Full course grant of £314 |
| £25,425            | £50 fee grant. Full course grant of £314  |
| £25,426 to £26,029 | No fee grant. Full course grant of £314   |
| £26,030 to £28,04  | No fee grant<br>Course grant of £314 less £1 for every £7.71 of income over £26,029   |
| £28,065            | No fee grant<br>£50 course grant  |
| £28,066 and over   | No support  |

Single EU student, no dependants

| <b>Income</b>      | <b>Entitlement</b>  |
|--------------------|---|
| Less than £16,845  | Full fee grant (up to £959/ £1,150/ £1,442 or the level of fees charged by the HEI, whichever is the lower)   |
| £16,845            | A reduction of £50 from the fee grant will apply  |
| £16,846 to £25,424 | A reduction of £50 from the fee grant plus a reduction of £1 from the fee grant for each £9.98/ £8.17/ £6.39 of relevant income over £16,845 will apply |
| £25,425            | £50 fee grant   |
| £25,426 and over   | No support  |

### Married student, 2 dependent children

| <b>Income</b>      | <b>Entitlement</b>   |
|--------------------|--|
| Less than £21,845  | Full fee grant (up to £959/ £1,150/ £1,442 or the level of fees charged by the HEI, whichever is the lower)<br>Full course grant of £314   |
| £21,845            | A reduction of £50 from the fee grant will apply<br>Full course grant of £314  |
| £21,846 to £30,424 | A reduction of £50 from the fee grant will apply.<br>Thereafter, a reduction of £1 from the fee grant would apply for each £9.98/£8.17/£6.39 of relevant income over £21,090 from the maximum amount of fee grant available<br>Full course grant of £314 |
| £30,425            | £50 fee grant<br>Full course grant of £314   |
| £30,426 to £31,029 | No fee grant<br>Full course grant of £314  |
| £31,030 to £33,064 | No fee grant<br>Course grant of £314 less £1 for every £7.71 of income over £30,420  |
| £33,065            | No fee grant<br>£50 course grant   |
| £33,066 and over   | No support   |

## 4. PAYMENT AND OVERPAYMENT

### 4.1 Part-time Maintenance Loan

---

#### 4.1.1 Confirmation of study

PTML payments will be released following receipt of registration confirmation from the HE Provider. By confirming registration, the HE Provider is confirming that the student is in study and is on track to complete the course within the maximum course duration. The HE Provider must also confirm that to the best of their knowledge and belief the intensity of study the student will undertake in that AY is correct. No PTML instalments will be released until intensity has been confirmed.

One registration confirmation is required from the HE Provider for each AY of study.

Where a negative attendance confirmation is received in respect of a tuition fee loan, any future scheduled PTML instalments will be blocked, and will not be released until attendance has been confirmed. Note that non receipt of an attendance confirmation will not block PTML instalments.

#### 4.1.2 Payment proportions

PTML will be paid in three equal instalments per AY.

Where the student is eligible for PTML from the start of the AY but due to a late application or assessment the student is awarded PTML after the start of the AY, PTML payments will be combined where appropriate so that the total instalments of PTML that are due to be paid up to the point of payment is released.

There is no minimum loan request amount for PTML. An application can be submitted and zero loan requested if the student only wants their income details to be used for bursary assessment purposes.

#### 4.1.3 Payment dates

Term start and end dates, as advised by the HE Provider, will be used to schedule PTML payment dates. PTML instalments will be scheduled for the date which falls two weeks after the start of each term, to be brought forward to the first working day prior where that date falls on a weekend or bank holiday.

For example, an HE Provider confirms the following term start and end dates for a PT course in AY 20/21 which generate the payment dates shown:

| Term | Start date       | End date         | Payment date             |
|------|------------------|------------------|--------------------------|
| 1    | 2 September 2020 | 8 November 2020  | Monday 14 September 2020 |
| 2    | 2 December 2020  | 14 February 2021 | Monday 14 December 2020  |

|          |              |               |                         |
|----------|--------------|---------------|-------------------------|
|          |              |               |                         |
| <b>3</b> | 4 March 2021 | 24 April 2021 | Wednesday 17 March 2021 |

Note that terms do not need to start in different AY quarters. In this example, Terms 1 and 2 start in the same AY quarter, 1 September 2020 – 31 December 2020.

## **4.2 Part-time tuition fee loan**

---

### **4.2.1 Confirmation of study**

The number of attendance confirmations required per AY to allow release of PTTFL increased from one to three from AY 18/19. This applies to new and continuing students.

No payment of PTTFL will be made until the student has been undertaking the course for at least two weeks of the AY. Regulation 149 provides that institutions are required, where a PT course starts on or after 1 September 2012, to confirm that the applicant has enrolled on that AY of the designated PT course and has undertaken two weeks of the course. From AY 18/19, an attendance confirmation is also required prior to release of each of the second and third instalments of PTTFL.

### **4.2.2 Payment proportions**

PTTFL is paid in three instalments, split 25% / 25% / 50%.

### **4.2.3 Payment dates**

Payment of PTTFL is made directly to the HE Provider according to a fixed payment schedule set by SLC and following receipt of confirmation of attendance from the HE Provider.

## **4.3 Part-time grants**

---

### **4.3.1 Confirmation of study**

Regulation 149 requires that institutions are required to certify all application forms submitted by students who started a course before 1 September 2012.

- Where the applicant is applying for support in connection with their designated PT course for the first time, the institution must confirm that the applicant has been undertaking their designated PT course for at least two weeks.
- In any other case the institution must confirm that the student has enrolled to undertake the academic year of the designated PT course for which the applicant is applying for support (regulation 149(4)).

The student will then send the form to SFE to determine eligibility and financial entitlement for support.

#### **4.3.2 Payment proportions**

Fee grant is paid in a single instalment to the HE Provider. Course Grant is paid in a single instalment to the student.

#### **4.3.3 Payment dates**

Payment is made following completion of the student's assessment of eligibility and financial entitlement by SLC.

#### **4.4 Overpayments**

---

Where an overpayment is identified (following withdrawal or confirmation of a reduction in intensity of study) the overpayment will be deducted from any future payments, where the student is still due to receive further instalments for the course.

The Regulations stipulate that overpayments can also be:

- Recovered from any other payment of grant or loan due to be paid to the student for a future course
- Recovered via the income contingent repayment process
- Recovered by any other action available to SLC

In the event that a PT student who is continuing on a course which started before 1 September 2012 receives an overpayment of PT grant, the Secretary of State may, at their discretion, recover an overpayment made against any grant for PT, FT or postgraduate study payable in any AY.

While the Regulations allow for overpayments to be recovered from future instalments of either grant or loan, SLC will endeavour to recover overpayments directly from the student as soon as possible after the overpayment arises, maximising the probability of recovery and ensuring value for the taxpayer.

Recovery of overpayments whilst a student continues to study may cause difficulties for some students. If a student provides reasonable evidence that recovery would result in hardship for them, the recovery of the overpayment may be suspended until they leave or finish their course.

### **5. Changes of circumstance**

For further information on change of circumstances, please see the 'Change of circumstances' guidance.

The following information describes changes to PTTFL and PTML entitlement following a change of circumstances.

## 5.1 Transfers

---

Entitlement to PTTFL and PTML following a transfer to a different course or different AY start date will operate as follows.

### **Transfer to a different course, both courses have the same AY quarter start date**

- 1) Internal transfer (both the old and new courses are provided by the same HE Provider)

There is no change to the PTML funding available for that AY unless the total number of credits undertaken in that AY also changes).

For example:

Barbara starts a PT BSc degree in October 2020. She is non-income assessed, and studying at 50% intensity (60 credits out of 120 FTE). She is entitled to the London rate of PTML (£2,990.50).

In January 2020, she transfers to a PT BA (Hons) degree at the same HE Provider which started in November 2020. The total credits undertaken in the AY does not change. Both courses have an AY start date of 1 September 2020. Her PTML entitlement remains at £2,990.50, and she will not be entitled to further funding until the AY starting 1 September 2020.

Colin starts a PT BA (Hons) degree in September 2020. He is income assessed and is studying at 25% intensity (30 credits out of 120 FTE). He is entitled to the maximum income assessed elsewhere rate of PTML of £2,300.75.

In January 2020, he transfers to a PT BSc degree at the same HE Provider which started in October 2020. Both courses have an AY start date of 1 September 2020. The HE Provider informs SLC that the total credits undertaken in the AY has changed to 60. Colin's PTML entitlement increases to £4,601.50 for AY 20/21 (the 50% maximum income assessed elsewhere rate of PTML).

Note that the special support element (SSE) amount (the amount that would be taken into account by DWP in benefits entitlement calculations) for the AY will change from £973.25 (25% of £3,893) to £1,946.50 for the whole AY (50% of £3,893), which reflects the fact that 50% intensity is now applied to the whole AY.

- 2) **External transfer (the old and new courses are provided by different HE Providers)**

The PTML entitlement amount and the SSE amount for each course undertaken in the AY is prorated based on the following:

- the number of whole terms spent on each course and
- the number of days spent on each course in a term, where the transfer took place during the term (entitlement for that term will be based on the course on which the higher number of days in that term was spent. Where the same number of days in that term was spent on each course, the entitlement amount for the course with the higher entitlement will be applied to the whole term).

For example:

Louise starts a PT BSc (Hons) degree in September 2020. She is non-income assessed, and studying at 75% intensity (90 credits out of 120 FTE). She is entitled to the parental home rate of PTML (£2,557.50).

In January 2020 (start of term two) she transfers to a BSc degree at a different HE Provider which started in October 2020. The new HE Provider confirms she is studying at 25% intensity (30 credits out of 120 FTE). Both courses have an AY start date of 1 September 2020. The full AY entitlement for the new course is £852.50. Her PTML entitlement for the full AY is calculated as follows:

#### Course 1

Term 1: **£843.98** (33% of £2,557.50) (full term undertaken)  
~~Term 2: £843.98 (33% of £2,557.50) (term not undertaken)~~  
~~Term 3: £843.56 (34% of £2,557.50) (term not undertaken)~~

#### Course 2

~~Term 1: £281.33 (33% of £852.50) (term not undertaken)~~  
 Term 2: £281.33 (33% of £852.50) (full term undertaken)  
 Term 3: £289.85 (34% of £852.50) (full term undertaken)

Total revised PTML entitlement for AY 20/21 = £843.98 + £281.33 + £289.85 =  
**£1,415.16**

The SSE amount is adjusted as follows:

Course 1: 75% of £3,893 = £2,919.75  
 Term 1: 33% of £2,919.75 = £963.52

Course 2: 25% of £3,893 = £973.25  
 Term 2: 33% of £973.25 = £321.17  
 Term 3: 34% of £973.25 = £330.91

Total SSE = £963.52 + £321.17 + £330.91 = £1,615.60

Jim starts a PT BA (Hons) degree in January 2021. He is income assessed and studying at 50% intensity (60 credits out of 120). He is entitled to the maximum elsewhere rate of PTML (£4,601.50).

In May 2020 (during term two) he transfers to a course at a different HE Provider which also started in January 2021. The new HE Provider confirms he is studying at 66.6% intensity (80 credits out of 120 FTE). The full AY entitlement for the new course is £6,129.20. His PTML entitlement for the full AY is calculated as follows:

#### Course 1

|                   |   |
|-------------------|---|
| Term 1: £1,518.50 | (33% of £4,601.50) (full term undertaken) |
| Term 2: £1,518.50 | (33% of £4,601.50) (part term undertaken) |
| Term 3: £1,564.51 | (34% of £4,601.50) (term not undertaken)  |

#### Course 2

|                   |   |
|-------------------|---|
| Term 1: £2,022.64 | (33% of £6,129.20) (term not undertaken)  |
| Term 2: £2,022.64 | (33% of £6,129.20) (part term undertaken) |
| Term 3: £2,083.92 | (34% of £6,129.20) (full term undertaken) |

Revised entitlement for term 2:

Jim undertook 30 days of term 2 of course 1, total days in term 2 of course 1 is 80.

Jim undertook 55 days of term 2 of course 2, total days in term 2 of course 2 is 90.

Jim receives the entitlement amount for course 2 in term 2 (£2,022.64) as a higher number of days in that term was spent undertaking course 2.

Total revised PTML entitlement for AY 20/21 = £1,518.50 + £2,022.64 + £2,083.92 = £5,625.06

The SSE amount is adjusted as follows:

Course 1: 50% of £3,893 = £1,946.50  
Term 1: 33% of £1,946.50 = £642.35

Course 2: 66.6% of £3,893 = £2,592.74  
Term 2: 33% of £2,592.74 = £855.60  
Term 3: 34% of £2,592.74 = £881.53

Total SSE = £642.35 + £855.60 + £881.53 = £2,379.48

**Transfer to a different course, the new course has a later AY start date:** where the student transfers to a course with a later AY quarter start date, a new full AY of PTTFL and PTML funding is available, starting from the AY quarter start date of the new course. Note that

this rule applies whether the transfer is internal or external (to a new course at the same HE Provider or a different HE Provider).

For example:

Johnny starts a PT BSc (Hons) degree in September 2020. He is income assessed and studying at 75% intensity. He is entitled to the elsewhere rate of PTML at the maximum amount (£6,902.25). In January 2020 he transfers to a PT BA (Hons) degree which starts in January 2020. As the new course has a later AY start date (1 January 2021) Johnny is assessed for a new AY of support. As he is now studying at 50% intensity, he is entitled to £4,601.50 for the AY from 1 January 2020 – 31 December 2020, and will not be entitled to further PTML until the AY starting 1 January 2022 (unless his intensity of study increases).

**Transfer to a different AY quarter start date (remaining on the same course):** where the student transfers to a different AY quarter start date, but remains on the same course, the student's original AY start date continues to apply for funding purposes.

The student is entitled to receive further PTTFL provided that this does not exceed the maximum amount of fee support to which the student is entitled for the academic year. PTML funding will not be affected unless there is a change of intensity in that academic year.

The student will only be entitled to further funding from the start of the second AY, following the original AY start date (unless there is a change of intensity within the AY).

For example:

Brenda starts a PT BA (Hons) degree in January 2021. She is income assessed and studying at 25% intensity. She is entitled to the London rate of PTML at the maximum amount (£3,002.50). She completes the first year of the course in July 2021 and starts the second AY of the course in September 2021 rather than January 2021. However, because she has not changed course, her original AY quarter start date of 1 January 2021 will continue to apply until she completes the course. This means that she will not be entitled to a new AY of funding until 1 January 2021. (Note that if she has not had the maximum PTML in the first AY and undertakes additional modules, she will be entitled to further funding as intensity in that AY has increased).

## 5.2 Repeat Study

---

Entitlement to PTTFL and PTML following a repeat year will operate as follows. Students may be funded for repeat AYs of PT study, as long as they:

- meet the minimum 25% intensity of study requirement in the repeat AY, are still able to complete the course in no more than four times the length of a FTE course and
- have not exceeded the maximum 16 years of PT funding available.

If it is clear that, due to repeat study, the student will be unable to complete the course within four times the period ordinarily required to complete the full-time equivalent course even if they increase their intensity of study, the student will cease to be eligible for support (regulation 140(5) and (6)).

Note that there are no additional years of funding available to PT students for compelling personal reasons.

For example:

Niall starts a PT course in AY 20/21 which is four years FTE. One FT AY equals 100%, therefore a four year FT course in this example requires 400% total intensity. His PT intensity of study patterns are as follows:

| Year | AY    | Intensity       |                  | PTFL & PTML |
|------|-------|-----------------|------------------|-------------|
|      |       | AY intensity    | Cumulative total |             |
| 1    | 20/21 | 25%             | 25%              | ✓           |
| 2    | 21/22 | 25%             | 50%              | ✓           |
| 3    | 22/23 | 25%             | 75%              | ✓           |
| 4    | 23/24 | 25%             | 100%             | ✓           |
| 5    | 24/25 | 25%             | 125%             | ✓           |
| 6    | 25/26 | 25%             | 150%             | ✓           |
| 7    | 26/27 | 25%             | 175%             | ✓           |
| 8    | 27/28 | 25%             | 200%             | ✓           |
| 9*   | 28/29 | 25%<br>(repeat) | 200%             | ✓           |
| 10   | 29/30 | 25%             | 225%             | ✓           |
| 11   | 30/31 | 25%             | 250%             | ✓           |
| 12   | 31/32 | 25%             | 275%             | ✓           |
| 13   | 32/33 | 25%             | 300%             | ✓           |
| 14   | 33/34 | 25%             | 325%             | ✓           |
| 15*  | 34/35 | 25%<br>(repeat) | 325%             | ✓           |
| 16   | 35/36 | 25%             | 350%             | ✗           |
| 17   | 36/37 | 25%             | 375%             | ✗           |
| 18   | 37/38 | 25%             | 400%             | ✗           |

\*repeat of previous year

Niall is eligible for PT funding for years 9 and 15 of study (both are repeat years). However, in year 16 of study he will only be funded if he undertakes 75% intensity. If he does not, he is unable to complete the course in four times the length of a FTE course and will therefore not receive any funding in year 16.

### 5.3 Suspension and resumption

---

If a student suspends study with the agreement of their HE Provider, the HE Provider should promptly notify SLC.

No PTTFL is payable for any full term in which the student is suspended.

No PTML payments will be released while a student is suspended. However, the following should be noted:

- Where the student suspends study due to illness, SLC will disregard the first 60 days of the suspension period. Students are eligible for PTML in this period. The suspension period as notified by the HE Provider should start from the actual start date of the suspension (not after 60 days of absence through illness).
- SLC has discretion to continue paying a student all or part of the PTML entitlement while the student is suspended for reason other than illness, or where the illness exceeds 60 days. Reasons for applying discretion to pay through suspension include but are not limited to hardship. Each case will be considered on its own merits.

Once the student resumes study, PTML payments will resume.

For example:

Bess starts a PT course in AY 20/21 and completes the first AY. During term one of the second AY (AY 21/22) she suspends her studies due to ill health. She has been paid the first instalment of PTML for AY 21/22 at the point of suspension. She resumes the course in AY 22/23. No payments of PTTFL will be made for terms two or three of the second AY as she was not undertaking the course during those terms. Payments of PTML covering the suspension period will only be paid if SLC exercises its discretion to do so.

### 5.4 Withdrawal

---

A student's entitlement to PT funding is calculated using the date of withdrawal, which is the last date that the student attended or undertook the course.

No further payments of PTTFL will be made for tuition fee loan liability periods following a student's withdrawal date from a PT course.

Entitlement to PTML following withdrawal is calculated as follows:

- Where SLC is notified that the student withdrew prior to a term start date, and the PTML payment in respect of that term has been paid, the full PTML payment for that term is treated as an overpayment.

- Where the withdrawal date falls part-way through a term for which a payment of PTML has been made, entitlement to PTML for that term will be prorated according to the number of days in that term that the student was undertaking the course.

For example:

Myra starts a PT BSc (Hons) degree on 16 September 2019. She withdraws from the course on 16 March 2020 (during term two). The first two instalments of PTTFL have been paid to the HE Provider, and the first two instalments of PTML have been paid to Myra. No PTTFL will be clawed back unless the HE Provider reduces the fee charged to an amount which is less than the PTTFL paid. Myra is entitled to PTML for term one, and a prorated amount of PTML for days of the course undertaken in term two until the date of withdrawal.

## 5.5 Change of intensity

---

PTTFL entitlement is not affected by changes of intensity during an academic year, provided that the minimum 25% intensity requirement is still met, unless the HE Provider changes the amount of tuition fee charged.

For PTML, at the beginning of each AY the HE Provider must confirm the total number of credits that the student intends to complete. The number of credits is used by SLC to calculate the student's intensity of study for the AY. If an HE Provider is aware that the total number of credits undertaken in that AY has subsequently changed, the HE Provider must inform SLC so that intensity can be recalculated and the student's entitlement reassessed. Note that a change of intensity may not in all cases lead to a change in entitlement, where the new intensity remains within the same intensity band.

The total number of credits undertaken in the AY, as confirmed most recently by the HE Provider, will dictate the total PTML entitlement for the AY. This means that:

- Where intensity of study drops from above 25% to below 25%, the student is not entitled to any PTML for that AY, as the total number of credits undertaken does not satisfy the minimum intensity requirement.
- Where intensity of study rises from below 25% to above 25%, the student is entitled to PTML for the full AY, as the total number of credits undertaken satisfies the minimum intensity requirement.
- Where intensity of study changes (remaining at or above 25%), the student is entitled to PTML for the full AY, based on the most recently confirmed study intensity.

The special support element (SSE) amount, which is set at a maximum of £3,893 for 100% intensity study, is adjusted for intensity of study, so this will also be affected where the intensity band changes during the AY. For example, where the intensity of study on the

course undertaken changes from 25% to 50% during the AY, the SSE amount for the AY will change from £973.25 (25% of £3,893) to £1,946.50 (50% of £3,893).

For example:

Nicole starts a PT BSc degree in September 2020, studying at 50% intensity in the first AY. Her total PTML entitlement for AY 20/21 is £4,601.50 (maximum 'elsewhere' rate at 50% intensity). Her HE Provider confirms that her intensity of study has reduced to 25% from 20 February 2021. Nicole's new entitlement to PTML in AY 19/20 is £2,300.75 (the 25% intensity rate for the full AY).

Payments at 50% intensity are as follows:

Term 1: £1,518.50 (33% of £4,601.50)

Term 2: £1,518.50 (33% of £4,601.50)

Revised total AY entitlement following the intensity change is £2,300.75. As Nicole has already received £3,037.00, she is not entitled to any more PTML in AY 19/20 and owes a loan overpayment of £736.25.

Cathy starts a PT BA (Hons) degree in September 2020, studying at 70% intensity in the first AY. Her total PTML entitlement for AY 20/21 is £5,159.50 (maximum 'parental' rate at 66.6% intensity). Her HE Provider confirms that her intensity of study has reduced to 25% from 20 December 2020. Cathy's new entitlement to PTML in AY 19/20 is £1,936.75 (the 25% intensity rate for the full AY).

Payments at 66.6% intensity are as follows:

Term 1: £1,702.64 (33% of £5,159.50 )

Revised total AY entitlement following the intensity change is £1,936.75. Cathy will receive £234.11 (the difference between the amount paid and the new total entitlement) as follows:

Term 2: £0 (no payment due for term 2 as Cathy has already received 66% of £1,936.75, i.e. the amount that she would be entitled to for terms one and two combined if she had studied at 25% intensity throughout the AY)

Term 3: £234.11

See '[Transfers](#)' section for further information on the treatment of intensity following a course transfer.

## 5.6 Change of mode of study

---

Students may change mode of study (transfer from a FT to a PT course or vice versa) either from the start of the next AY or during an AY. The amount of support the student can apply for is set out in regulations 139B and 139C.

For information on how DSAs are calculated in the event of a student transferring from a designated FT course to a designated PT course or vice versa during an AY, see the DSAs guidance for AY 20/21.

- **‘Same season’ mode switcher**

A student is a same season mode switcher where both the FT and PT courses started in the same AY quarter.

**Fee support:** Students are not eligible for TFL for both courses in the same term in this scenario. TFL liability is for the original course attended during the term in which the switch occurred (unless the HE Provider has agreed to not charge any fees for the first course. In that case, the fee payment for that term will go to the new course).

**Maintenance loan:** Entitlement to FT loan for living costs and PTML is reassessed following the transfer. Where the student switches study mode during a term, entitlement is calculated based on the number of days per term undertaken in each mode of study:

- **PTML:**

$(\text{No. of PT days in the term} / \text{no. of days in term}) \times (\text{full AY PTML entitlement} / 3) = \text{PTML entitlement for the relevant term.}$

- **FT loan for living costs:**

$(\text{No. of FT days in the term} / \text{no. of days in term}) \times (\text{full AY FT loan for living costs entitlement} / 3) = \text{FT loan for living costs entitlement for the relevant term.}$

For example:

Joe starts a FT BSc (Hons) degree on 17 September 2019. He switches to the PT version of the same course in October, studying at 50% intensity. The course start date for both the FT and PT versions is 17 September 2020. Joe is entitled to the ‘elsewhere’ rate of maintenance loan and is non-income assessed.

**Fee support:** TFL is paid for the FT course for term one (the original mode attended in that term), and the PT course for terms two and three.

**Maintenance support:** the HE Provider confirms the student’s date of last attendance on the FT course (24 October 2020 and the date of first attendance on the PT course (25 October 2020).

FT term one dates: 17 September to 12 December 2020 (87 days)  
 PT term one dates: 17 September to 14 December 2020 (89 days)

FT loan entitlement (full AY): £4,289  
 PT loan entitlement at 50% intensity (full AY): £2,145

No. of days FT term one = 38 (17 September to 24 October)  
 Full AY FT loan entitlement = £4,289  
 $(38/87) \times £4,289/3 = £624.45$  FT loan for living costs entitlement for term one

No. of days PT term one = 51 (25 October to 14 December)  
 Full AY PTML entitlement = £2,145  
 $(51/89) \times £2,145/3 = £409.72$  PTML entitlement for term one

- **‘Different season’ mode switcher**

If a student has transferred with a change of mode of study to a course with a later AY quarter start date, the student is eligible for term one fee and maintenance payments for both courses.

For example:

Stella starts a FT BSc degree in September 2020. She transfers to a PT BSc degree in January 2021. The first term of the PT course starts in January 2021.

Fee support: TFL is paid for term one of the FT course. As the PT course starts in a later AY quarter, it is treated as a new full AY of support. Stella is therefore eligible for full fee payments for all three terms of the PT course. Her AY start date going forward will be 1 January.

Maintenance support: FT loan for living costs is paid for term one of the FT course. Stella is entitled to PTML for all terms of the first AY of the PT course. For example from the January 2021 PT course start date.

Gene starts a PT BA (Hons) degree in September 2020. He completes this AY in June 2021, then enters the second year of a FT BA (Hons) degree which starts in July 2021. In this scenario the student will be entitled to full fee and maintenance support for both AYs as he will be completing both AYs in full.

Note that where a student switches mode:

- Students are not transitionally protected. This means that, for the new course, they are assessed for the package of support available to new students in the AY that the switch takes place. The student must complete a new student application.

- The FT and PT courses should be assigned their own statutory repayment due dates (SRDDs).

Mode switching and previous study: The original course does not need to be added to the previous study section of the application for the new course unless the student has obtained a qualification. (This is because previous study in a different mode, where no qualification was achieved, is not taken into account in previous study rules.)

For example:

Jack starts a FT three year Honours degree course in AY 19/20 and successfully completes year one. He decides to continue the course on a PT basis in AY 20/21. He is now starting year two of the three year FTE degree, therefore must be able to complete the remainder of the course on a PT basis in no more than four times the remaining FTE ordinary duration, within eight PT AYs. He completes the degree on a PT basis in six PT AYs and is eligible to receive PTTFL and PTML for all six years.

Gladys starts a FT four year Honours degree course in AY 19/20 and successfully completes year one. She transfers to a PT course in AY20/21. She is now starting in year two of the four year FTE degree, therefore must be able to complete the remainder of the course on a PT basis in no more than four times the remaining FTE ordinary duration (3 FTE AYs to be completed in no more than 12 PT AYs).

Gladys studies at 25% intensity over the next four AYs (AYs 20/21 to 23/24 inclusive), completing one FTE year of the course and receiving PTTFL and PTML in each AY. She then decides to return to FT study to complete the rest of the course. Gladys's remaining entitlement to FT fee support is calculated as follows:

$$(OD + 1) - PC$$

OD is the number of AYs that make up the ordinary duration of the course  
PC is the number of AYs that the student has spent on previous courses (note that only previous years of FT support are counted)

$$OD = 4$$

$$PC = 1$$

$$(4 + 1) - 1 = 4.$$

Gladys has a maximum of four years of FT support available to complete the course. (Note that the result would be the same if Gladys did not have any PT previous study and had only undertaken one year of previous FT study, as previous study which was undertaken in a different mode and where no qualification was achieved is not taken into account.)

## 6. Annex A – Open University additional guidance

### PTML

Students who are distance learning are ineligible for PTML in AY 20/21 unless they are undertaking a course by distance learning because they are unable to attend due to their disability. In that scenario they are treated as if they were in attendance and are therefore eligible for PTML. Please refer to section 2.1.5 on distance learning for further details.

### Application processing

Where a student starts a PT course before 1 September 2012, the Open University administers these applications for support from its own PT students. Where a student starts a PT course on or after 1 September 2012, SFE administers the applications of Open University students. If SFE receives applications from PT Open University students who started their course before 1 September 2012, it should refer those students to the Open University.

The contact number is 01908 653411

E-mail address: [studentfees@open.ac.uk](mailto:studentfees@open.ac.uk)

### Academic Years of Part-Time OU courses

In order for students to receive PTTFL, the OU is required to align their 'seasonal academic years' as much as possible with the AY in the Student Support Regulations. The OU should consider splitting their modules so that they fit in with the AY as defined in the Regulations. It is understood that there can be challenges for the OU to comply with this requirement.

The Regulations make it clear that for student support purposes, an AY not only requires the student to register/enrol on their course but also to start attending or undertaking that course. Therefore the AY start date should be treated as the date immediately preceding the date that the student starts attending or undertaking their course. Simply registering and enrolling a student on a course does not mean that the AY start date is the date when the student registered on their course.

The definition of an AY in regulation 2(1) of the Regulations refers to when the AY of the course in question begins.

Regulation 144(3) states that a student qualifies for PTTFL if the student is attending the course in the UK or, where the course is a PT distance learning course, the student is undertaking the course in England on the first day of the first AY.

Regulation 148(2) of the Regulations stipulates that an application for PT support must be accompanied by a declaration from the HE Provider under Regulation 149.

Regulation 148(5) stipulates that students making an initial application for PTTFL must apply for support by the end of the ninth month of the AY.

Regulation 148(6)(d) stipulates that where a student has made an initial application for PTTFL and applies for an additional amount of loan the application must reach the institution not later than one month before the end of the AY. Regulation 148(6)(c) provides a discretion to extending the time limit.

Regulation 149(5) stipulates that the institution must provide a statement that provides the course information and confirms that the applicant has been undertaking the course for at least two weeks of the designated PT course in respect of which the applicant is applying for support.

Regulations 149(6) defines 'course information'.

Regulation 155(3) stipulates that the Secretary of State must not pay the first instalment of PTTFL before the Secretary of State (in practice the SLC) has received a request for payment and a declaration under regulation 149.

For example, a returning January start student who was registered for the AY starting in January 2020 but is not picking up any modules to study until October 2020 would not fall under a January start for AY 19/20. For a student who starts undertaking their studies in October 2019, the AY is the 12 month period starting on 1 September 2019 and finishing on 31 August 2020 (19/20). This does create an anomaly in that the AY start date for the second year of the course differs from that for the first year. However the shift in AY from January to September ensures that the student is entitled to fee loan support for the whole of that AY.

#### **'Academic year' as defined in regulation (2(1) and relationship to the OU study year**

| <b>Start date of qualification (start of first module taken)</b> | <b>Year</b> | <b>Academic year in the Regulations</b> | <b>OU study year</b> |
|--|-------------|---|----------------------|
| 1 August to 31 December  | 1           | 1 September to 31 August                | October to September |
| 1 January to 31 March  | 2           | 1 January to 31 December                | February to January  |
| 1 April to 30 June   | 3           | 1 April to 31 March                     | April to March       |
| 1 July to 31 July  | 4           | 1 July to 30 June                       | N/A                  |

#### **Fee charge guidance for flexible Open University study**

Maximum fee caps and fee loan caps apply in respect of an AY. HE Providers can charge up to the maximum fee caps for modules or combinations of modules if those modules or combinations of modules all start within an AY as defined in the Regulations and do not exceed £6,935 for AY 20/21 where an institution has a TEF rating or £6,750 where they do not have a TEF rating. Starting points for OU course modules are in February, April and October.

For example:

Colin starts a 30 point, £1,250 module in October 2020 and completes it in December 2020. He then starts a 60 point, £2,500 module in February 2021. As both modules start within AY 19/20, the 12 month period starting on 1 September 2020, the student would be entitled to apply for £3,750 in loan to meet the full cost of his modules.

The same principle applies if the modules are larger in credit value or more expensive in price.

For example:

Cara starts a 30 point, £1,250 module in October 2020 and completes it in December 2020. She then starts a 90 point £3,750 module starting in February 2021. The OU would be able to charge £5,000 for the two modules (£1,250 + £3,750) and the student would be entitled to apply for £5,000 in loan to meet the full cost of her modules in AY 20/21.

While in the majority of scenarios, modules will fall within an AY as defined in the Regulations, there may be circumstances where a module runs beyond the end of the AY. This would not stop the OU charging, and the student borrowing, the full amount for the module, as long as the full cost of that module, when taken together with any other modules that the student started that AY, fell within the £6,935 fee cap.

If Cara in the example above began her £3,750 module in February 2021, and this module did not finish until October 2021, then strictly speaking her course of study would have run into the next AY (having started her first module in October 2020, the student is on a Sept 2020 – August 2021 regulatory academic year). SLC would not consider that this is prohibited in the Regulations. However there may be operational implications for when the student can begin her next module (see below).

The key principle is that the OU cannot charge, and a student cannot borrow, more than £6,935 in respect of an AY as defined in the Regulations. For a student starting a 90 point, £3,750 module in February 2021, the 20/21 academic year would start on 1 January 2021. An eligible student would be able to borrow the full £3,750 for the module. If the student started another 90 point £3,750 module in October 2021 then, the OU would only be able to charge an extra £3,000 in respect of the second module starting in the AY 20/21 and the student would only be entitled to apply for a further £3,000 in PTTFL for AY20/21.

Similarly, if a student starts a 120 point £5,000 module in February 2021, the AY as defined in the Regulations would start in 1 January 2021. This means that charging the student £5,000 for the first module starting in February 2021, the OU could only charge a further £1,935 for a second module starting in October 2021 (and the student would only be able to borrow an extra £1,935 in loan) for AY 20/21.

In respect of both the 90 and 120 point scenarios above, OU may wish to consider splitting the second 90/120 point modules so that they fall within two separate AYs (January 2020 – December 2021 (20/21)) and January 2021 – December 2021 (20/21)). This should enable OU to align their fees with student support legislation and allow students to meet the full costs of fees through their loans, in line with government policy.

DfE does not take a view on the maximum intensity of study (other than it needs to meet the 25% minimum FTE), or the maximum number of credits a student can reasonably study within an AY. The only limit is that the fee charged must not exceed £6,935 where an institution has a TEF rating or £6,750 where it does not. The AY start date should be treated as either (i) the date immediately preceding when the student starts attending or undertaking the academic year of their course or (ii) for students starting an AY of their course in August, the following 1 September. Whilst DfE is keen to encourage HE Providers to offer flexible study patterns, it cannot endorse fees that would exceed current legislative fee and loan caps.

## 7. Annex B – Version Control

| Date         | Updates                                |
|--------------|--|
| January 2020 | V 0.1 - AY updates                     |
| March 2020   | V0.2 – 2 <sup>nd</sup> review complete |
| May 2021     | V0.3 – 3 <sup>rd</sup> review complete |

## 8. Annex C - Enquiries

If you have any queries on this guidance, please contact:

Student Finance England

Practitioners Support Team

Tel: 0300 100 0618

Email: [ssin\\_queries@slc.co.uk](mailto:ssin_queries@slc.co.uk)