

THE DEPARTMENT FOR EDUCATION

LOAN, GRANT AND TUITION FEE RATES FOR ACADEMIC YEAR 2021/22

MEMORANDUM: SUPPORT AVAILABLE UNDER HIGHER EDUCATION STUDENT FINANCE REGULATIONS for 2021/22.

All figures shown are in pounds sterling.

The figures shown in this Memorandum, where applicable, cover fees and student support rates for 2021/22 for undergraduate and postgraduate students who are eligible for support. Amendments to HE Student Finance Regulations for 2021/22 which will set out the figures in this Memorandum are subject to Parliamentary Approval. This Memorandum is divided into ten sections:

Section A (pages 3 - 21): Support available in 2021/22 from 1 August 2021 onwards to (i) new full-time entrants in 2021/22 and (ii) current system full-time entrants who were new entrants to higher education in 2016/17, 2017/18, 2018/19, 2019/20 or 2020/21 (fee support, loan for living costs).

Section B (pages 22 - 26): Support available in 2021/22 to (i) current system full-time students who were new entrants to higher education from 1 September 2012 onwards but before 1 August 2016, in 2012/13, 2013/14, 2014/15 and 2015/16 (fee support, loan for living costs, maintenance grant / special support grant).

Section C (pages 27 - 31): Support available in 2021/22 to eligible current system full-time students who were new entrants to higher education in 2009/10, 2010/11 or 2011/12 (fee support, loan for living costs, maintenance grant / special support grant).

Section D (pages 32 - 36): Support available in 2021/22 to eligible current system full-time students who were new entrants to higher education in 2008/09 (fee support, loan for living costs, maintenance grant / special support grant).

Section E (pages 37 - 41): Support available in 2021/22 to current system full-time students who were (i) new entrants to higher education in 2006/07 or 2007/08 (tuition support, loan for living costs, maintenance grant / special support grant) and (ii) entrants to higher education in 2009/10, 2010/11, 2011/12 or August 2012 who studied on a previous course starting before September 2008.

Section F (pages 42 - 43): Supplementary loans and grants for living costs available in 2021/22 to all full-time students and information on income disregards used in the Dependents' Grant calculation. (This section includes the postgraduate DSA.)

Section G (pages 44 – 48): Support available in 2021/22 to part-time students who (i) were new entrants to higher education in 2012/13 from September 2012 onwards, in 2013/14, in 2014/15, 2015/16, 2016/17, 2017/18, 2018/19, 2019/20 or 2020/21 (ii) are new entrants in 2021/22.

Section H (page 49 - 50): Support available in 2021/22 to full-time distance learning students who (i) were new entrants to higher education in 2012/13 from September 2012 onwards, in 2013/14, 2014/15, 2015/16, 2016/17, 2017/18, 2018/19, 2019/20

or 2020/21 and (ii) are new entrants in 2021/22.

Section I (page 51): Support available in 2021/22 to students undertaking postgraduate courses.

SECTION A: SUPPORT AVAILABLE IN 2021/22 FOR 2016 COHORT STUDENTS: NEW CURRENT SYSTEM STUDENTS WHO ARE STARTING THEIR COURSES IN 2021/22 AND CURRENT SYSTEM FULL-TIME STUDENTS WHO WERE NEW ENTRANTS TO HIGHER EDUCATION IN 2016/17, 2017/18, 2018/19, 2019/20 and 2020/21.

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

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

FULL YEAR STUDENTS	MAIN RATE (100%)	NON-INCOME ASSESSED	INCOME ASSESSED
Parental home	7,987	3,516	4,471
London	12,382	6,166	6,216
Elsewhere	9,488	4,422	5,066
Overseas	10,866	5,253	5,613
FINAL YEAR STUDENTS	MAIN RATE (100%)	NON INCOME ASSESSED	INCOME-ASSESSED
Parental home	7,516	3,230	4,286
London	11,472	5,618	5,854
Elsewhere	8,973	4,111	4,862
Overseas	9,726	4,564	5,162

Household Income Assessment

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

Parental Home Rate: £1 reduction in loan for every complete £7.43 increase in income above £25,000.

London Rate: £1 reduction in loan for every complete £7.24 increase in income above £25,000.

Elsewhere Rate: £1 reduction in loan for every complete £7.36 increase in income above £25,000.

Overseas Rate: £1 reduction in loan for every complete £7.29 increase in income above £25,000.

The income threshold for the minimum non-income assessed full rate of overseas loan is: £65,919.

The income thresholds for the minimum non-income assessed final year rates of loans are: £56,845 (Home), £67,383 (London), £60,785 (Elsewhere), and £62,631 (Overseas).

Assessed Contribution

Assessed contribution figures in **tables A15, A18 and A20** are used to determine the amount of support where a 2016 cohort student has applied for loans for living costs and supplementary support. Where there are two or more students in a household, the total assessed contribution is split by the number of students within the household. The assessed contribution for the loan for living costs applies for a 2016 cohort student where the household income exceeds £42,875.

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

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

FULL YEAR STUDENTS	MAIN RATE (100%)	NON-INCOME ASSESSED	INCOME ASSESSED
Parental home	9,423	3,516	5,907
London	13,504	6,166	7,338
Elsewhere	10,815	4,422	6,393
Overseas	12,096	5,253	6,843
FINAL YEAR STUDENTS	MAIN RATE (100%)	NON INCOME ASSESSED	INCOME-ASSESSED
Parental home	8,984	3,230	5,754
London	12,656	5,618	7,038
Elsewhere	10,338	4,111	6,227
Overseas	11,036	4,564	6,472

Household Income Assessment – Students Eligible for Benefits.

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

Parental Home Rate: £1 reduction in loan for every complete £4.653 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.43 increase in income above £42,875.

London Rate: £1 reduction in loan for every complete £4.979 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.24 increase in income above £42,875.

Elsewhere Rate: £1 reduction in loan for every complete £4.76 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.36 increase in income above £42,875.

Overseas Rate: £1 reduction in loan for every complete £4.856 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.29 increase in income above £42,875.

Income threshold for minimum non-income assessed full rate of overseas loan is: £65,926

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

Home Rate: £1 reduction in loan for every complete £4.615 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.43 increase in income above £42,875.

London Rate: £1 reduction in loan for every complete £4.894 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.24 increase in income above £42,875.

Elsewhere Rate: £1 reduction in loan for every complete £4.712 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.36 increase in income above £42,875.

Overseas Rate: £1 reduction in loan for every complete £4.752 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.29 increase in income above £42,875.

Income thresholds for minimum non-income assessed final year rates of loans are: £56,851 (Home), £67,390 (London), £60,790 (Elsewhere), and £62,639 (Overseas).

Assessed Contribution – Students Eligible for Benefits.

Assessed contribution figures in **tables A16, A19** and **A20** are used to determine the amount of support where a 2016 cohort student who is eligible for benefits has applied for loans for living costs and supplementary support. Where there are two or more students in a household, the total assessed contribution is split by the number of students within the household. The assessed contribution for the loan for living costs applies for a 2016 cohort student who is eligible for benefits where the household income exceeds £42,875.

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

For 2016 cohort students entitled to benefits, the loan for living costs has a maintenance element and a special support element, the latter being a contribution towards the costs of books, travel, equipment and childcare. The special support element is disregarded by the Department for Work and Pensions as student income when calculating benefits. Students whose entitlement to loan for living costs exceeds the maximum maintenance element will receive additional loan as a special support element. Maximum maintenance and special support elements are set out in **table A3 below** and at **table A16:**

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

FULL YEAR STUDENTS	SPECIAL SUPPORT ELEMENT (100%) (£)	MAINTENANCE ELEMENT (100%) (£)	MAXIMUM LOAN (100%) (£)
Parental home	4,014	5,409	9,423
London	4,014	9,490	13,504
Elsewhere	4,014	6,801	10,815
Overseas	4,014	8,082	12,096
FINAL YEAR STUDENTS	SPECIAL SUPPORT ELEMENT (100%) (£)	MAINTENANCE ELEMENT (100%) (£)	MAXIMUM LOAN (100%) (£)
Parental home	4,014	4,970	8,984
London	4,014	8,642	12,656
Elsewhere	4,014	6,324	10,338
Overseas	4,014	7,022	11,036

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

New full-time students in 2021/22 and continuing full-time students starting a course on or after 1 August 2016 who are aged 60 or over on the first day of the first academic year of their course qualify for a means-tested loan for living costs towards the costs of books, travel, equipment and childcare in 2021/22. The loan for living costs is disregarded by the Department for Work and pensions as student income when calculating benefits.

2016 cohort students aged 60 or over on the first day of the first academic year of their course with household incomes of £25,000 or less qualify for the maximum loan for living costs of £4,014 in 2021/22. Students with household incomes above £25,000 lose £1 of loan for every complete £4.73 increase in income above £25,000 until a household income of £43,750 is reached where a minimum £50 loan is paid. Students on household incomes above £43,750 do not qualify for a loan for living costs.

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

Table A17 covers loan for living costs rates for **2016 cohort students aged 60 or over on the first day of the first academic year of their course.**

d) REDUCED RATE LOANS FOR LIVING COSTS for 2016 COHORT STUDENTS in 2021/22.

TABLE A4: REDUCED RATE LOAN FOR LIVING COSTS.

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich years)	REDUCED LOANS (NHS Bursary Years)
Parental home	2,155	1,902
London	4,035	3,558
Elsewhere	2,874	2,534
Overseas	N/A	2,534
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,637	1,443
London	3,087	2,724
Elsewhere	2,240	1,975
Overseas	N/A	1,975

The following groups of 2016 cohort students are eligible for the reduced, non-income assessed loan rates in 2021/22 (see Table A4 above):

- (i) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate (students undertaking work placements overseas qualify for the elsewhere rate of loan);
- (ii) Students who are eligible to apply for means-tested NHS bursaries or means tested Scottish Health Care allowances (Note: the full year overseas reduced loan rate for these students is £2,534 and the final year overseas reduced loan rate is £1,975).

(e) TUITION FEE SUPPORT

For 2021/22, HE providers will register with the Office for Students as Approved (Fee Cap) providers or Approved Providers. Providers registering in the Approved (Fee Cap) part of the Register will be subject to maximum fee limits. Providers registering in the Approved part of the Register will not be subject to maximum fee limits but will attract fee loans up to the levels for Approved (Fee Cap) providers which do not have an Access and Participation Plan in place.

The following maximum fee caps apply in 2021/22 to providers in the Approved (Fee Cap) section of the Office for Students' (OfS) Register ('Approved (Fee Cap) Providers') in England with an OfS Access and Participation Plan and with/without a Teaching Excellence and Student Outcomes Framework (TEF) award.

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

Maximum Fee Caps in 2021/22 for full-time courses starting on or after 1 September 2012 at Approved (Fee Cap) Providers in England with (without) an OfS Access and Participation Plan. ¹			
Rate	Mode of Study	Maximum Fee Cap- without TEF award 2021/22 AY (£)	Maximum Fee Cap – with TEF award 2021/22 AY (£)
Full year.	Full-time	£9,000 (£6,000)	£9,250 (£6,165)
Final year (<15 weeks attendance)	Full-time	£4,500 (£3,000)	£4,625 (£3,080)
Sandwich work placement year	Full-time	£1,800 (£1,200)	£1,850 (£1,230)
Overseas study year	Full-time	£1,350 (£900)	£1,385 (£920)

2016 cohort full-time students at Approved (Fee Cap) providers in England will be able to apply for an up-front fee loan to meet the full costs of their tuition in 2021/22.

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

Maximum fee loans in 2021/22 for full-time courses starting on or after 1 September 2012 at Approved (Fee Cap) providers in England.	
Rate	Maximum Fee Loan Cap 2021/22 AY (£)
Full year	£9,250
Final year (<15 weeks attendance)	£4,625
Sandwich work placement year	£1,850
Overseas study year	£1,385

2016 cohort full-time students at publicly funded institutions in Scotland and Northern Ireland will be able to apply for an up-front fee loan to meet the full costs of their tuition in 2021/22.

¹ HE Student Finance arrangements for Erasmus Years in the 2021/22 academic year will be confirmed in due course.

TABLE A7: FULL TIME FEES AT APPROVED (FEE CAP) PROVIDERS IN ENGLAND FOR ACCELERATED DEGREE COURSES STARTING ON OR AFTER 1 AUGUST 2019.

Maximum fees for 2016 cohort students starting full-time accelerated degree courses at Approved (Fee Cap) Providers in England from 1 August 2019 onwards will be 20% higher (to the nearest £5) than maximum fees for the equivalent full-time non-accelerated degree course in 2021/22. Students will be able to apply for a fee loan to meet the full costs of their tuition.

Maximum Fee Caps in 2021/22 for full-time accelerated degree courses starting on or after 1 August 2019 at Approved (Fee Cap) Providers in England with (without) an OfS Access and Participation Plan.			
Rate	Mode of Study	Maximum Fee Cap- without TEF award 2021/22 AY (£)	Maximum Fee Cap – with TEF award 2021/22 AY (£)
Full year.	Full-time	£10,800 (£7,200)	£11,100 (£7,400)
Sandwich work placement year	Full-time	£2,160 (£1,440)	£2,220 (£1,475)
Overseas study year	Full-time	£1,620 (£1,080)	£1,660 (£1,105)

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

Maximum fee loans in 2021/22 for full-time accelerated degree courses starting on or after 1 August 2019 at Approved (Fee Cap) providers in England.	
Rate	Maximum Fee Loan Cap 2021/22 AY (£)
Full year	£11,100
Sandwich work placement year	£2,220
Overseas study year	£1,660

2016 cohort full-time students at publicly funded institutions in Scotland and Northern Ireland will be able to apply for an up-front fee loan to meet the full costs of their tuition in 2021/22.

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

Maximum full-time fee loans in 2021/22 for courses starting on or after 1 August 2012 at publicly funded institutions in Scotland and Northern Ireland.	
Rate	Maximum Fee Loan Cap 2021/22 AY (£)
Full year	£9,250
Final year (<15 weeks attendance)	£4,625
Sandwich work placement year	£4,625
Overseas study year	£4,625

2016 cohort full-time students at publicly funded and regulated institutions in Wales will be able to apply for an up-front fee loan to meet the full costs of their tuition in 2021/22.

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

Maximum full-time fee loans in 2021/22 for courses starting on or after 1 August 2012 at publicly funded and regulated institutions in Wales.	
Rate	Fee Loan Cap 2021/22 AY (£)
Full year	£9,000
Final year (<15 weeks attendance)	£4,500
Sandwich work placement year	£1,800
Overseas study year	£1,350

2016 cohort students studying at providers in the Approved section of the Office for Students' (OfS) Register ('Approved Providers') in England with/without a Teaching Excellence and Student Outcomes Framework (TEF) award will be able to apply for an up-front fee loan towards the costs of their tuition in 2021/22. Maximum fees for courses at Approved Providers are uncapped in 2021/22.

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

Maximum full-time fee loans in 2021/22 for courses starting on or after 1 September 2012 at Approved Providers in England.		
Rate	Fee Loan Cap without TEF 2021/22 AY (£)	Fee Loan Cap with TEF 2021/22 AY (£)
Full year	£6,000	£6,165
Final year (<15 weeks attendance)	£3,000	£3,080
Sandwich work placement year	£1,200	£1,230
Overseas study year	£900	£920

Maximum fee loans for 2016 cohort students starting full-time accelerated degree courses at Approved Providers in England from 1 August 2019 onwards will be 20% higher (to the nearest £5) than those for the equivalent full-time non-accelerated degree course in 2021/22. Students will be able to apply for a fee loan towards the costs of their tuition.

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

Maximum fee loans in 2021/22 for full-time accelerated degree courses starting on or after 1 August 2019 at Approved Providers in England.		
Rate	Fee Loan Cap without TEF 2021/22 AY (£)	Fee Loan Cap with TEF 2021/22 AY (£)
Full year	£7,200	£7,400
Sandwich work placement year	£1,440	£1,475
Overseas study year	£1,080	£1,105

2016 cohort students studying at private institutions in Scotland and Northern Ireland will be able to apply for an up-front fee loan towards the costs of their tuition in 2021/22.

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

Maximum full-time fee loans in 2021/22 for full-time courses starting on or after 1 August 2012 at private institutions in Scotland and Northern Ireland.		
Rate	Fee Loan Cap without TEF 2021/22 AY (£)	Fee Loan Cap with TEF 2021/22 AY (£)
Full year	£6,000	£6,165
Final year (<15 weeks attendance)	£3,000	£3,080
Sandwich work placement year	£3,000	£3,080
Overseas study year.	£3,000	£3,080

2016 cohort students studying at private and non-regulated institutions in Wales will be able to apply for an up-front fee loan towards the costs of their tuition in 2021/22.

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

Maximum full-time fee loans in 2021/22 for courses starting on or after 1 August 2012 at private and non-regulated institutions in Wales.		
Rate	Fee Loan Cap without TEF 2021/22 AY (£)	Fee Loan Cap with TEF 2021/22 AY (£)
Full year	£6,000	£6,165
Final year (<15 weeks attendance)	£3,000	£3,080
Sandwich work placement year	£1,200	£1,230
Overseas study year.	£900	£920

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ACCESS AND PARTICIPATION PLANS.

Approved (Fee Cap) providers in England that intend to charge more than the Basic Amount or the Floor Amount in respect of the Basic Amount for full-time courses starting on or after 1 September 2012 must have an **Access and Participation Plan** approved by the Director for Fair Access and Participation. In 2021/22, the Floor Amount in respect of the Basic Amount for full-time courses (where the provider does not have a TEF award) is **£6,000 (£7,200** for accelerated degree courses starting on or after 1 August 2019). The Basic Amount for full-time courses (where the provider has a TEF award) is **£6,165** in 2021/22 (**£7,400** for accelerated degree courses starting on or after 1 August 2019). Access and Participation Plans describe the arrangements that each provider has in place to promote access for students from low-income or other under-represented groups through outreach activities as well as the financial help that the provider will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular provider.

A15: LOAN FOR LIVING COSTS ENTITLEMENT FOR 2016 COHORT STUDENTS (OTHER THAN 2016 COHORT STUDENTS WHO QUALIFY FOR BENEFITS): ILLUSTRATIVE LEVELS OF INCOME.

INCOME (£)	Income Assessment (£)²	Assessed Contribution (£)	LOAN FOR LIVING COSTS(£)
Student living at home			Maximum £7,987
25,000	0	0	7,987
30,000	672	0	7,315
35,000	1,345	0	6,642
40,000	2,018	0	5,969
42,875	2,405	0	5,582
45,000	2,691	286	5,296
50,000	3,364	959	4,623
55,000	4,037	1,632	3,950
58,220	4,471	2,066	3,516(+)
60,000	4,471	2,066	3,516
65,000	4,471	2,066	3,516
Student studying in London			Maximum £12,382
25,000	0	0	12,382
30,000	690	0	11,692
35,000	1,381	0	11,001
40,000	2,071	0	10,311
42,875	2,468	0	9,914
45,000	2,762	294	9,620
50,000	3,453	985	8,929
55,000	4,143	1,675	8,239
60,000	4,834	2,366	7,548
65,000	5,524	3,056	6,858
70,000	6,215	3,747	6,167
70,004	6,216	3,748	6,166 (+)
75,000	6,216	3,748	6,166 (+)
Student studying outside London			Maximum £9,488
25,000	0	0	9,488
30,000	679	0	8,809
35,000	1,358	0	8,130
40,000	2,038	0	7,450
42,875	2,428	0	7,060
45,000	2,717	289	6,771
50,000	3,396	968	6,092
55,000	4,076	1,648	5,412
60,000	4,755	2,327	4,733
62,286	5,066	2,638	4,422 (+)
65,000	5,066	2,638	4,422
70,000	5,066	2,638	4,422

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

Home Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £7.43 of income above £25,000 until the amount they receive reaches 44% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction. **London Rate:** Students with household incomes above £25,000 lose £1 of loan for every complete £7.24 of income above £25,000 until the amount they receive reaches 49.8% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction. **Elsewhere Rate:** Students with household incomes above £25,000 lose £1 of loan for every complete £7.36 of income above £25,000 until the amount they receive reaches 46.6% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

The 'Assessed Contribution' is calculated for incomes above £42,875 – see table A18 of this Memorandum.

² Figures rounded down to the nearest £1

A16: LOAN FOR LIVING COSTS ENTITLEMENT FOR 2016 COHORT STUDENTS WHO QUALIFY FOR BENEFITS: ILLUSTRATIVE LEVELS OF INCOME.

INCOME (£)	Income Assessment (£)³	Assessed Contribution (£)	Special Support Element (£)	Maintenance Element (£)	TOTAL LOAN FOR LIVING COSTS (£)
Student living at home			Maximum £4,014	Maximum £5,409	Maximum £9,423
25,000	0	0	4,014	5,409	9,423
30,000	1,074	0	2,940	5,409	8,349
35,000	2,149	0	1,865	5,409	7,274
40,000	3,223	0	791	5,409	6,200
42,875	3,841	0	173	5,409	5,582
44,161	4,014	173	0	5,409	5,409
45,000	4,127	286	0	5,296	5,296
50,000	4,799	958	0	4,624	4,624
55,000	5,472	1,631	0	3,951	3,951
58,226	5,907	2,066	0	3,516(+)	3,516(+)
60,000	5,907	2,066	0	3,516	3,516
Student studying in London			Maximum £4,014	Maximum £9,490	Maximum £13,504
25,000	0	0	4,014	9,490	13,504
30,000	1,004	0	3,010	9,490	12,500
35,000	2,008	0	2,006	9,490	11,496
40,000	3,012	0	1,002	9,490	10,492
42,875	3,590	0	424	9,490	9,914
45,000	3,883	293	131	9,490	9,621
45,945	4,014	424	0	9,490	9,490
50,000	4,574	984	0	8,930	8,930
55,000	5,264	1,674	0	8,240	8,240
60,000	5,955	2,365	0	7,549	7,549
65,000	6,645	3,055	0	6,859	6,859
70,000	7,336	3,746	0	6,168	6,168
70,011	7,338	3,748	0	6,166(+)	6,166(+)
75,000	7,338	3,748	0	6,166	6,166
Student studying outside London			Maximum £4,014	Maximum £6,801	Maximum £10,815
25,000	0	0	4,014	6,801	10,815
30,000	1,050	0	2,964	6,801	9,765
35,000	2,100	0	1,914	6,801	8,715
40,000	3,151	0	863	6,801	7,664
42,875	3,755	0	259	6,801	7,060
44,782	4,014	259	0	6,801	6,801
45,000	4,043	288	0	6,722	6,722
50,000	4,723	968	0	6,092	6,092
55,000	5,402	1,647	0	5,413	5,413
60,000	6,081	2,326	0	4,734	4,734
62,291	6,393	2,638	0	4,422 (+)	4,422(+)
65,000	6,393	2,638	0	4,422	4,422

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

Home Rate - Students with household incomes above £25,000 up to and including £42,875 lose £1 of loan for every complete £4.653 of income above £25,000. For income in excess of £42,875 up to and including £58,226 students lose £1 of loan for every complete £7.43 of income until the amount they receive reaches around 37.3% of the maximum amount

³ Figures rounded down to the nearest £1

(indicated at (+) in the table above), at which point there is no further reduction.

London Rate - Students with household incomes above £25,000 up to and including £42,875 lose £1 of loan for every complete £4.979 of income above £25,000. For income in excess of £42,875 up to and including £70,011, students lose £1 of loan for every £7.24 of income until the amount they receive reaches around 45.7% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

Elsewhere Rate - Students with household incomes above £25,000 up to and including £42,875 lose £1 of loan for every complete £4.76 of income above £25,000. For income in excess of £42,875 up to and including £62,291, students lose £1 of loan for every £7.36 of income until the amount they receive reaches around 40.9% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

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

The 'Assessed Contribution' is calculated for incomes above £42,875 – see table A19 of this Memorandum.

A17: LOAN FOR LIVING COSTS ENTITLEMENT FOR 2016 COHORT STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE: ILLUSTRATIVE LEVELS OF INCOME IN 2021/22:

HOUSEHOLD INCOME (£)	Income Assessment (£)	LOAN FOR LIVING COSTS (£)
		Maximum £4,014
25,000	0	4,014
30,000	1,057	2,957
35,000	2,114	1,900
40,000	3,171	843
43,750	3,964	50
43,751	n/a	0
45,000	n/a	0
50,000	n/a	0

New full-time students in 2021/22 and continuing full-time students starting a course on or after 1 August 2016 who are aged 60 or over on the first day of the first academic year of their course qualify for a means-tested loan for living costs in 2021/22.

2016 cohort students aged 60 or over on the first day of the first academic year of their course with household incomes of £25,000 or less qualify for the maximum loan for living costs in 2021/22. Students with household incomes above £25,000 lose £1 of loan for every complete £4.73 increase in income above £25,000 until a household income of £43,750 is reached where a minimum £50 loan is paid. Students on household incomes of £43,751 and above do not qualify for a loan for living costs.

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

A18: 2016 COHORT STUDENTS (EXCLUDING STUDENTS ENTITLED TO BENEFITS AND STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE): ASSESSED CONTRIBUTION FOR THE LOAN FOR LIVING COSTS.

An assessed contribution will apply as follows:

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

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

The assessed contribution figures in **table A18** on page 19 (which should be read in conjunction with **table A15** of this Memorandum) are calculated as follows (*case study for student living in the parental home with a household income of £44,000*):

1) Calculate the amount of loan to be deducted from the maximum loan at a household income of £42,875. (The taper for the home rate of loan is 7.43). For the purposes of this calculation, this is known as the **contribution disregard**.

$$(\pounds42,875 - \pounds25,000) / 7.43 = \pounds2,405 \text{ (rounded down)}$$

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

$$(\pounds44,000 - \pounds25,000) / 7.43 = \pounds2,557 \text{ (rounded down)}$$

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

$$\pounds2,557 - \pounds2,405 = \pounds\mathbf{152}$$

The same method of calculating assessed contributions for the loan for living costs will apply to 2016 cohort students living away from home and studying in London or living away from home and studying outside London. However, the taper for the London rate of loan for living costs is 7.24 and that for the elsewhere rate of loan, 7.36

In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account.

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

Table A18 (continued): 2016 COHORT STUDENTS (EXCLUDING STUDENTS ENTITLED TO BENEFITS AND STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE): ASSESSED CONTRIBUTION FOR THE LOAN FOR LIVING COSTS IN 2021/22.

HOUSEHOLD INCOME	Student living at home		Student studying in London		Student studying outside London	
	Assessed Contribution (£)	Loan (£)	Assessed Contribution (£)	Loan (£)	Assessed Contribution (£)	Loan (£)
42,875	0	5,582	0	9,914	0	7,060
43,000	17	5,565	18	9,896	17	7,043
44,000	152	5,430	156	9,758	153	6,907
45,000	286	5,296	294	9,620	289	6,771
46,000	421	5,161	432	9,482	425	6,635
47,000	555	5,027	570	9,344	561	6,499
48,000	690	4,892	708	9,206	697	6,363
49,000	825	4,757	846	9,068	832	6,228
50,000	959	4,623	985	8,929	968	6,092
51,000	1,094	4,488	1,123	8,791	1,104	5,956
52,000	1,228	4,354	1,261	8,653	1,240	5,820
53,000	1,363	4,219	1,399	8,515	1,376	5,684
54,000	1,498	4,084	1,537	8,377	1,512	5,548
55,000	1,632	3,950	1,675	8,239	1,648	5,412
56,000	1,767	3,815	1,813	8,101	1,783	5,277
57,000	1,901	3,681	1,951	7,963	1,919	5,141
58,000	2,036	3,546	2,090	7,824	2,055	5,005
58,220	2,066	3,516(*)	2,120	7,794	2,085	4,975
59,000			2,228	7,686	2,191	4,869
60,000			2,366	7,548	2,327	4,733
61,000			2,504	7,410	2,463	4,597
62,000			2,642	7,272	2,599	4,461
62,286			2,682	7,232	2,638	4,422(*)
63,000			2,780	7,134		
64,000			2,918	6,996		
65,000			3,056	6,858		
66,000			3,194	6,720		
67,000			3,333	6,581		
68,000			3,471	6,443		
69,000			3,609	6,305		
70,000			3,747	6,167		
70,004			3,748	6,166(*)		

(*) – minimum loan for living costs

A19: 2016 COHORT STUDENTS ENTITLED TO BENEFITS (EXCLUDING STUDENTS AGED 60 OR OVER ON THE FIRST DAY OF THE FIRST ACADEMIC YEAR OF THEIR COURSE): ASSESSED CONTRIBUTION FOR THE LOAN FOR LIVING COSTS IN 2021/22.

The assessed contribution will apply as follows:

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

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

Home rate: contribution of £1 for each complete £7.43 of income above £42,875.

London rate: contribution of £1 for each complete £7.24 of income above £42,875.

Elsewhere rate: contribution of £1 for each complete £7.36 of income above £42,875

This table should be read in conjunction with **table A16** of this Memorandum.

In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account. **The total assessed contribution for a student is the assessed contribution from this table added to the contribution for supplementary support (table A20). In total, this contribution must not exceed £6,210.**

HOUSEHOLD INCOME	Student living at home		Student studying in London		Student studying outside London	
	Assessed Contribution (£)	Loan (£)	Assessed Contribution (£)	Loan (£)	Assessed Contribution (£)	Loan (£)
42,875	0	5,582	0	9,914	0	7,060
43,000	16	5,556	17	9,897	16	7,044
44,000	151	5,431	155	9,759	152	6,908
45,000	286	5,296	293	9,621	288	6,772
46,000	420	5,162	431	9,483	424	6,636
47,000	555	5,027	569	9,345	560	6,500
48,000	689	4,893	707	9,207	696	6,364
49,000	824	4,758	845	9,069	832	6,228
50,000	958	4,624	984	8,930	968	6,092
51,000	1,093	4,489	1,122	8,792	1,103	5,957
52,000	1,228	4,354	1,260	8,654	1,239	5,821
53,000	1,362	4,220	1,398	8,516	1,375	5,685
54,000	1,497	4,085	1,536	8,378	1,511	5,549
55,000	1,631	3,951	1,674	8,240	1,647	5,413
56,000	1,766	3,816	1,812	8,102	1,783	5,277
57,000	1,901	3,681	1,950	7,964	1,919	5,141
58,000	2,035	3,547	2,089	7,825	2,055	5,005
58,226	2,066	3,516(*)	2,120	7,794	2,085	4,975
59,000			2,227	7,687	2,190	4,870
60,000			2,365	7,549	2,326	4,734
61,000			2,503	7,411	2,462	4,598
62,000			2,641	7,273	2,598	4,462
62,291			2,681	7,233	2,638	4,422(*)
63,000			2,779	7,135		
64,000			2,917	6,997		
65,000			3,055	6,859		
66,000			3,194	6,720		
67,000			3,332	6,582		
68,000			3,470	6,444		
69,000			3,608	6,306		
70,000			3,746	6,168		
70,011			3,748	6,166(*)		

(*) – minimum loan for living costs

TABLE A20: 2016 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT in 2021/22 (Long courses loan; grants for dependants; travel grant)

Assessments will be calculated as follows:

Household income **£39,796 or less:** no contribution

Household income of **more than £39,796:** contribution of £1 for each additional £8.73 of household income.

The maximum contribution is **£6,210**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to loan for living costs (set out in **table A15**, or for full-time students eligible for benefits, the contribution to loan for living costs in **table A16**). In total this contribution may not exceed **£6,210**.

ASSESSED CONTRIBUTION FOR SUPPLEMENTARY SUPPORT: ILLUSTRATIVE LEVELS OF INCOME.

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

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

For residual incomes above **£94,010**, the assessed contribution is **£6,210**.

For details of the supplementary loan and grant support that is available to all full-time students, see section F.

SECTION B: SUPPORT AVAILABLE IN 2021/22 FOR 2012 COHORT STUDENTS: CURRENT SYSTEM STUDENTS WHO (i) WERE NEW ENTRANTS IN 2012/13 FROM SEPTEMBER 2012 ONWARDS, IN 2013/14, 2014/15 OR 2015/16 WHO ARE CONTINUING THEIR COURSES IN 2021/22.

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

FULL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED	INCOME ASSESSED
Parental home	5,410	3,516	1,894
London	9,490	6,168	3,322
Elsewhere	6,802	4,424	2,378
Overseas	8,081	5,254	2,827
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON INCOME ASSESSED	INCOME-ASSESSED
Parental home	4,970	3,230	1,740
London	8,643	5,618	3,025
Elsewhere	6,325	4,112	2,213
Overseas	7,023	4,565	2,458

Notes:

The maximum amount of main loan for living costs will be reduced by £0.50 for every £1 of maintenance grant received.

All eligible 2012 cohort students will be eligible for the appropriate main loan rate, 35% of which is income-assessed (see Table B1 above) This support package is available for 2012 cohort students taking full-time courses of Initial Teacher Training (ITT) in 2021/22. (Full year overseas rate lower threshold £65,802).

TABLE B2: REDUCED RATE LOAN FOR LIVING COSTS.

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich years)	REDUCED LOANS (NHS Bursary Years)
Parental home	2,155	1,902
London	4,035	3,558
Elsewhere	2,874	2,534
Overseas	N/A	2,534
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,637	1,443
London	3,087	2,724
Elsewhere	2,240	1,975
Overseas	N/A	1,975

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table B2 above):

(i) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate (students undertaking work placements overseas qualify for the elsewhere rate of loan);

(ii) Students who are eligible to apply for means-tested NHS bursaries or means tested Scottish Health Care allowances (Note: the full year overseas reduced loan rate for these students is £2,534 and the final year overseas reduced loan rate is £1,975).

B3: SUPPORT FOR LIVING COSTS.

Full-time 2012 cohort students, including those undertaking full-time courses of initial teacher training in 2021/22 will be able to apply for:

(1) A means-tested maintenance or special support grant of up to **£3,919**;

(2) A loan for living costs, **35%** of which will be subject to income assessment (Table B1).

(3) A reduced rate loan for living costs for students undertaking a sandwich work placement year or NHS bursary year (Table B2).

Table B5 applies to 2012 cohort students in 2021/22 who are eligible for the maintenance grant.

Table B6 applies to 2012 cohort students in 2021/22 who are eligible for the special support grant.

B4: SUPPORT FOR TUITION FEES.

Maximum fees and fee loans in 2021/22 for 2012 cohort students are the same as those for 2016 cohort students. See tables **A5** to **A14**.

ACCESS AND PARTICIPATION PLANS.

Approved (Fee Cap) providers in England that intend to charge more than the Basic Amount or the Floor Amount in respect of the Basic Amount for full-time courses starting on or after 1 September 2012 must have an **Access and Participation Plan** approved by the Director for Fair Access and Participation. In 2021/22, the Floor Amount in respect of the Basic Amount for full-time courses (where the provider does not have a TEF award) is **£6,000**. The Basic Amount for full-time courses (where the provider has a TEF award) is **£6,165**. Access and Participation Plans describe the arrangements that each provider has in place to promote access for students from low-income or other under-represented groups through outreach activities as well as the financial help that the provider will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular provider.

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £5,410(*)	
25,000	0	3,919	3,451	7,370
30,000	0	2,828	3,996	6,824
35,000	0	1,736	4,542	6,278
40,000	0	644	5,088	5,732
42,721	0	50	5,385	5,435
42,875	0	0	5,410	5,410
45,000	262	0	5,148	5,148
50,000	878	0	4,532	4,532
55,000	1,495	0	3,915	3,915
58,236	1,894	0	3,516(+)	3,516
60,000	1,894	0	3,516	3,516
Student studying in London			Maximum £9,490(*)	
25,000	0	3,919	7,531	11,450
30,000	0	2,828	8,076	10,904
35,000	0	1,736	8,622	10,358
40,000	0	644	9,168	9,812
42,721	0	50	9,465	9,515
42,875	0	0	9,490	9,490
45,000	262	0	9,228	9,228
50,000	878	0	8,612	8,612
55,000	1,495	0	7,995	7,995
60,000	2,111	0	7,379	7,379
65,000	2,728	0	6,762	6,762
69,817	3,322	0	6,168(+)	6,168
70,000	3,322	0	6,168	6,168
Student studying outside London			Maximum £6,802 (*)	
25,000	0	3,919	4,843	8,762
30,000	0	2,828	5,388	8,216
35,000	0	1,736	5,934	7,670
40,000	0	644	6,480	7,124
42,721	0	50	6,777	6,827
42,875	0	0	6,802	6,802
45,000	262	0	6,540	6,540
50,000	878	0	5,924	5,924
55,000	1,495	0	5,307	5,307
60,000	2,111	0	4,691	4,691
62,161	2,378	0	4,424(+)	4,424
65,000	2,378	0	4,424	4,424

(*) The amount of loan for which students are eligible will be reduced by £0.50 for every £1 of maintenance grant to which they are entitled.

The maximum amount of the maintenance grant is £3,919. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £4.58 of household income above £25,000, up to a household income of £42,721 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,721 no grant is payable. Students with household incomes of £42,721 or less have their loan for living costs reduced by £0.50 for every £1 of Maintenance Grant awarded. Students with household incomes between £42,722 and £42,875 qualify for the maximum amount of loan for living costs.

Students with household incomes above £42,875 lose £1 of loan for every complete £8.11 of income above £42,875 until the amount they received reaches around 65% of the maximum amount (indicated at (+) in the table above), at which point there is

no further reduction.

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £5,410	
25,000	0	3,919	5,410	9,329
30,000	0	2,828	5,410	8,238
35,000	0	1,736	5,410	7,146
40,000	0	644	5,410	6,054
42,721	0	50	5,410	5,460
42,875	0	0	5,410	5,410
45,000	262	0	5,148	5,148
50,000	878	0	4,532	4,532
55,000	1,495	0	3,915	3,915
58,236	1,894	0	3,516(+)	3,516
60,000	1,894	0	3,516	3,516
Student studying in London			Maximum £9,490	
25,000	0	3,919	9,490	13,409
30,000	0	2,828	9,490	12,318
35,000	0	1,736	9,490	11,226
40,000	0	644	9,490	10,134
42,721	0	50	9,490	9,540
42,875	0	0	9,490	9,490
45,000	262	0	9,228	9,228
50,000	878	0	8,612	8,612
55,000	1,495	0	7,995	7,995
60,000	2,111	0	7,379	7,379
65,000	2,728	0	6,762	6,762
69,817	3,322	0	6,168(+)	6,168
70,000	3,322	0	6,168	6,168
Student studying outside London			Maximum £6,802	
25,000	0	3,919	6,802	10,721
30,000	0	2,828	6,802	9,630
35,000	0	1,736	6,802	8,538
40,000	0	644	6,802	7,446
42,721	0	50	6,802	6,852
42,875	0	0	6,802	6,802
45,000	262	0	6,540	6,540
50,000	878	0	5,924	5,924
55,000	1,495	0	5,307	5,307
60,000	2,111	0	4,691	4,691
62,161	2,378	0	4,424(+)	4,424
65,000	2,378	0	4,424	4,424

The maximum amount of the special support grant is £3,919. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £4.58 of household income above £25,000, up to a household income of £42,721 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,721, no grant is payable.

Students with household incomes up to £42,875 qualify for the maximum amount of loan for living costs.

Students with household incomes above £42,875 lose £1 of loan for every complete £8.11 of income above £42,875 until the amount they received reaches around 65% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

TABLE B7: 2012 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT in 2021/22 (Long courses loan; grants for dependants; travel grant)

Assessments will be calculated as follows:

Household income **£39,796 or less:** no contribution

Household income of **more than £39,796:** contribution of £1 for each additional £8.73 of household income.

The maximum contribution is **£6,210**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to loan for living costs. In total this contribution may not exceed **£6,210**.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

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

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

For residual incomes above **£94,010**, the assessed contribution is **£6,210**.

For details of the supplementary loan and grant support that is available to all full-time students, see section F.

SECTION C: 2009 COHORT STUDENTS: SUPPORT AVAILABLE IN 2021/22 TO CURRENT SYSTEM STUDENTS WHO WERE NEW ENTRANTS IN 2009/10, 2010/11, 2011/12 OR IN AUGUST 2012 AND WHO ARE CONTINUING ON THEIR COURSE IN 2021/22.

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

FULL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED	INCOME ASSESSED
Parental home	4,747	3,417	1,330
London	8,567	6,168	2,399
Elsewhere	6,122	4,408	1,714
Overseas	7,287	5,247	2,040
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON INCOME ASSESSED	INCOME-ASSESSED
Parental home	4,306	3,101	1,205
London	7,800	5,615	2,185
Elsewhere	5,665	4,080	1,585
Overseas	6,337	4,562	1,775

Notes:

For 2009 cohort students, the maximum amount of main loan for living costs will be reduced by £0.50 for every £1 of maintenance grant received.

All 2009 cohort students who started full-time courses in 2009/10, 2010/11, 2011/12 or in August 2012 who are continuing on their course in 2021/22 are eligible for the appropriate main loan rate, 28% of which is income-assessed (see Table C1 above). [Full year overseas rate lower threshold - £59,142]

TABLE C2: REDUCED RATE LOAN FOR LIVING COSTS.

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich years)	REDUCED LOANS (NHS Bursary Years)
Parental home	2,155	1,902
London	4,035	3,558
Elsewhere	2,874	2,534
Overseas	N/A	2,534
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,637	1,443
London	3,087	2,724
Elsewhere	2,240	1,975
Overseas	N/A	1,975

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table C2 above):

(i) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate (students undertaking work placements overseas qualify for the elsewhere rate of loan);

(iii) Students who are eligible to apply for means-tested NHS bursaries or means tested Scottish Health Care allowances (the full year reduced overseas loan rate for these students is £2,534 and the final year reduced overseas loan rate is £1,975).

Maintenance Grant/Special Support Grant

2009 cohort students will be able to apply for a means-tested maintenance or special support grant of up to **£3,597**;

Note: Sub-section C3 below applies to Approved (fee cap) providers and Approved providers in respect of fee loans in 2021/22. Maximum fee caps do not apply to Approved providers.

C3: SUPPORT FOR TUITION FEES.

Full-time students who started their courses in 2009/10, 2010/11, 2011/12 or in August 2012 and are continuing their courses in 2021/22, will be liable for tuition fees of up to **£3,465**. These students will be able to apply for a **non means-tested fee loan** of up to **£3,465** depending upon the actual tuition fee for their courses.

Maximum Tuition Fees in Special Cases

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

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

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £4,747(*)	
25,000	0	3,597	2,949	6,546
30,000	0	2,440	3,527	5,967
34,280	0	1,449	4,023	5,472
40,000	0	963	4,266	5,229
45,000	0	537	4,479	5,016
50,719	0	50	4,722	4,722
50,778	0	0	4,747	4,747
55,000	1,029	0	3,718	3,718
56,231	1,330	0	3,417 (+)	3,417
60,000	1,330	0	3,417	3,417
Student studying in London			Maximum £8,567 (*)	
25,000	0	3,597	6,769	10,366
30,000	0	2,440	7,347	9,787
34,280	0	1,449	7,843	9,292
40,000	0	963	8,086	9,049
45,000	0	537	8,299	8,836
50,719	0	50	8,542	8,592
50,778	0	0	8,567	8,567
55,000	1,029	0	7,538	7,538
60,000	2,249	0	6,318	6,318
60,614	2,399	0	6,168 (+)	6,168
65,000	2,399	0	6,168	6,168
Student studying outside London			Maximum £6,122 (*)	
25,000	0	3,597	4,322	7,919
30,000	0	2,440	4,902	7,342
34,280	0	1,449	5,398	6,847
40,000	0	963	5,641	6,604
45,000	0	537	5,854	6,391
50,719	0	50	6,097	6,147
50,778	0	0	6,122	6,122
55,000	1,029	0	5,093	5,093
57,806	1,714	0	4,408 (+)	4,408
60,000	1,714	0	4,408	4,408

(*) The amount of loan for which students are eligible will be reduced by £0.50 for every £1 of maintenance grant to which they are entitled.

For income over £25,000 and up to and including £34,280 the maintenance grant is reduced by £1 for every complete £4.32 by which the income exceeds £25,000. For income in excess of £34,280 and up to and including £50,719, the maintenance grant is reduced by £1 for every complete £11.75 by which the income exceeds £34,280

A student whose income is £50,719 will be eligible for the minimum maintenance grant of £50. A student whose income exceeds £50,719 will not be eligible for any grant.

For income exceeding £50,778 the loan is reduced by £1 for every complete £4.10 by which the income exceeds £50,778 up to the point where it reaches around 72% of the maximum amount of the loan for living costs (indicated at (+) in the table above).

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £4,747	
25,000	0	3,597	4,747	8,344
30,000	0	2,440	4,747	7,187
34,280	0	1,449	4,747	6,196
40,000	0	963	4,747	5,710
45,000	0	537	4,747	5,284
50,719	0	50	4,747	4,797
50,778	0	0	4,747	4,747
55,000	1,029	0	3,718	3,718
56,231	1,330	0	3,417 (+)	3,417
60,000	1,330	0	3,417	3,417
Student studying in London			Maximum £8,567	
25,000	0	3,597	8,567	12,164
30,000	0	2,440	8,567	11,007
34,280	0	1,449	8,567	10,016
40,000	0	963	8,567	9,530
45,000	0	537	8,567	9,104
50,719	0	50	8,567	8,617
50,778	0	0	8,567	8,567
55,000	1,029	0	7,538	7,538
60,000	2,249	0	6,318	6,318
60,614	2,399	0	6,168 (+)	6,168
65,000	2,399	0	6,168	6,168
Student studying outside London			Maximum £6,122	
25,000	0	3,597	6,122	9,719
30,000	0	2,440	6,122	8,562
34,280	0	1,449	6,122	7,571
40,000	0	963	6,122	7,085
45,000	0	537	6,122	6,659
50,719	0	50	6,122	6,172
50,778	0	0	6,122	6,122
55,000	1,029	0	5,093	5,093
57,806	1,714	0	4,408 (+)	4,408
60,000	1,714	0	4,408	4,408

For income over £25,000 and up to and including £34,280, the special support grant is reduced by £1 for every complete £4.32 by which the income exceeds £25,000. For income over £34,280 and up to and including £50,719, the special support grant is reduced by £1 for every complete £11.75 by which the income exceeds £34,280.

A student whose income is £50,719 will be eligible for the minimum special support grant of £50. A student whose income exceeds £50,719 will not be eligible for any grant.

Students with incomes of £50,778 or less will be eligible for the maximum loan for living costs. For income exceeding £50,778 the loan is reduced by £1 for every complete £4.10 by which the income exceeds £50,778 up to the point where it reaches around 72% of the maximum amount of the loan for living costs (indicated at (+) in the table above).

TABLE C6: 2009 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT IN 2021/22 (long courses loan; grants for dependants; travel grant).

Assessments will be calculated as follows:

Household income **£39,796 or less:** no contribution
 Household income of **more than £39,796:** contribution of £1 for each additional £8.73 of household income.

The maximum contribution is **£6,210**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to loan for living costs (Table C6). In total this contribution may not exceed **£6,210**.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

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

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

For residual incomes above **£94,010**, the assessed contribution is **£6,210**.

For details of the supplementary loan and grant support that is available to all full-time students, see section F.

SECTION D: 2008 COHORT STUDENTS: SUPPORT AVAILABLE IN 2021/22 TO CURRENT SYSTEM STUDENTS WHO WERE NEW ENTRANTS IN 2008/09.

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

FULL YEAR STUDENTS	MAIN RATE (100%) (Table B1)	NON-INCOME ASSESSED	INCOME ASSESSED
Parental home	4,541	3,404	1,137
London	8,216	6,161	2,055
Elsewhere	5,867	4,400	1,467
Overseas	6,989	5,243	1,746
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table B1)	NON INCOME ASSESSED	INCOME-ASSESSED
Parental home	4,102	3,078	1,024
London	7,479	5,610	1,869
Elsewhere	5,427	4,071	1,356
Overseas	6,077	4,558	1,519

For 2008 cohort students not eligible for benefits the maximum amount of main loan for living costs will be reduced by £1 for every £1 of maintenance grant received, up to a maximum £1,574 reduction. [Full-year overseas rate lower threshold £74,150]

TABLE D2: REDUCED RATE LOAN FOR LIVING COSTS.

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich years)	REDUCED LOANS (NHS Bursary Years)
Parental home	2,155	1,902
London	4,035	3,558
Elsewhere	2,874	2,534
Overseas	N/A	2,534
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,637	1,443
London	3,087	2,724
Elsewhere	2,240	1,975
Overseas	N/A	1,975

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table D2 above):

- (i) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate (students undertaking work placements overseas qualify for the elsewhere rate of loan);

(ii) Students who are eligible to apply for means-tested NHS bursaries or means tested Scottish Health Care allowances (the full year reduced overseas loan rate for these students is £2,534, and the final year reduced overseas loan rate is £1,975).

Students who were full-time entrants in 2008/09 will be able to apply for a means-tested **maintenance grant** or **special support grant** of up to **£3,597**.

D3: SUPPORT FOR TUITION FEES.

New full-time students who started their courses in 2008/09 and are continuing their courses in 2021/22 will be liable for a fee loan of up to **£3,465**. These students will be able to apply for a **non means-tested fee loan** of up to **£3,465** depending upon the actual tuition fee for their course.

Sub-section D3 above applies to Approved (fee cap) and Approved providers i in respect of tuition fee loans in 2021/22. Maximum fee caps do not apply to Approved providers.

Maximum Tuition Fees in Special Cases

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

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

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £4,541 (*)	
25,000	0	3,597	2,967	6,564
30,000	0	2,560	2,967	5,527
34,751	0	1,574	2,967	4,541
40,000	0	1,271	3,270	4,541
50,000	0	692	3,849	4,541
61,071	0	50	4,491	4,541
61,072	0	0	4,541	4,541
65,000	524	0	4,017	4,017
69,589	1137	0	3,404 (+)	3,404
70,000	1137	0	3,404	3,404
Student studying in London			Maximum £8,216 (*)	
25,000	0	3,597	6,642	10,239
30,000	0	2,560	6,642	9,202
34,751	0	1,574	6,642	8,216
40,000	0	1,271	6,945	8,216
50,000	0	692	7,524	8,216
61,071	0	50	8,166	8,216
61,072	0	0	8,216	8,216
65,000	524	0	7,692	7,692
70,000	1,191	0	7,025	7,025
76,464	2,055	0	6,161 (+)	6,161
80,000	2,055	0	6,161	6,161
Student studying outside London			Maximum £5,867 (*)	
25,000	0	3,597	4,293	7,890
30,000	0	2,560	4,293	6,853
34,751	0	1,574	4,293	5,867
40,000	0	1,271	4,596	5,867
50,000	0	692	5,175	5,867
61,071	0	50	5,817	5,867
61,072	0	0	5,867	5,867
65,000	524	0	5,343	5,343
70,000	1,191	0	4,676	4,676
72,060	1,467	0	4,400(+)	4,400
80,000	1,467	0	4,400	4,400

(*) Where students are eligible for more than £1,574 of grant, the amount of loan for which they are eligible will be reduced by £1,574. Where students are eligible for less than £1,574 of grant, the amount of loan for which they are eligible will be reduced £1 for £1 for the amount of grant due. For income between £25,000 and £34,751, the grant is reduced by £1 for every complete £4.82 by which the income exceeds £25,000. For income between £34,751 and £61,071 the grant is reduced by £1 for every complete £17.27 by which the income exceeds £34,751.

A student whose income is £61,071 will be eligible for the minimum grant of £50. A student whose income exceeds £61,071 will not be eligible for any grant.

Where students' income exceeds £61,072, the amount of loan for which they are eligible is reduced by £1 for every complete £7.49 by which the income exceeds £61,072 until around 75% of the full loan for living costs remains. This point is indicated by (+) in the table above.

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £4,541	
25,000	0	3,597	4,541	8,138
30,000	0	2,560	4,541	7,101
34,751	0	1,574	4,541	6,115
40,000	0	1,271	4,541	5,812
50,000	0	692	4,541	5,233
61,071	0	50	4,541	4,591
61,072	0	0	4,541	4,541
65,000	524	0	4,017	4,017
69,589	1,137	0	3,404 (+)	3,404
70,000	1,137	0	3,404	3,404
Student studying in London			Maximum £8,216	
25,000	0	3,597	8,216	11,813
30,000	0	2,560	8,216	10,776
34,751	0	1,574	8,216	9,790
40,000	0	1,271	8,216	9,487
50,000	0	692	8,216	8,908
61,071	0	50	8,216	8,266
61,072	0	0	8,216	8,216
65,000	524	0	7,692	7,692
70,000	1,191	0	7,025	7,025
76,464	2,055	0	6,161 (+)	6,161
80,000	2,055	0	6,161	6,161
Student studying outside London			Maximum £5,867	
25,000	0	3,597	5,867	9,464
30,000	0	2,560	5,867	8,427
34,751	0	1,574	5,867	7,441
40,000	0	1,271	5,867	7,138
50,000	0	692	5,867	6,559
61,071	0	50	5,867	5,917
61,072	0	0	5,867	5,867
65,000	524	0	5,343	5,343
70,000	1,191	0	4,676	4,676
72,060	1,467	0	4,400(+)	4,400
80,000	1,467	0	4,400	4,400

For income between £25,000 and £34,751, the special support grant is reduced by £1 for every complete £4.82 by which the income exceeds £25,000. For income between £34,751 and £61,071 the special support grant is reduced by £1 for every complete £17.27 by which the income exceeds £34,751.

A student whose income is £61,071 will be eligible for the minimum special support grant of £50. A student whose income exceeds £61,071 will not be eligible for any grant.

Where students' income exceeds £61,072, the amount of loan for which they are eligible is reduced by £1 for every complete £7.49 by which the income exceeds £61,072 until around 75% of the full loan for living costs remains. This point is indicated by (+) in the table above.

TABLE D6: FULL-TIME 2008 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT in 2021/22 (long courses loan; grants for dependants; travel grant).

Assessments will be calculated as follows:

Household income **£39,796 or less:** no contribution
 Household income of **more than £39,796:** contribution of £1 for each additional £8.73 of household income.

The maximum contribution is **£6,210**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account. The total assessed contribution for a student is the assessed contribution from this table added to the contribution to loan for living costs (Table D6). In total this contribution may not exceed **£6,210**.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

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

For residual incomes below **£39,796**, no contribution is assessed.
 For residual incomes above **£94,010**, the assessed contribution is **£6,210**.

For details of the supplementary loan and grant support that is available to all full-time students, see section F.

SECTION E: SUPPORT AVAILABLE IN 2021/22 FOR CURRENT SYSTEM STUDENTS (OTHER THAN 2008, 2009, 2012 OR 2016 COHORT STUDENTS).

TABLE E1: MAXIMUM LOAN RATES: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.

FULL YEAR STUDENTS	MAIN RATE (100%) (Table B1)	NON-INCOME ASSESSED	INCOME ASSESSED
Parental home	4,541	3,404	1,137
London	8,216	6,161	2,055
Elsewhere	5,867	4,400	1,467
Overseas	6,989	5,243	1,746
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table B1)	NON INCOME ASSESSED	INCOME-ASSESSED
Parental home	4,102	3,078	1,024
London	7,479	5,610	1,869
Elsewhere	5,427	4,071	1,356
Overseas	6,077	4,558	1,519

For most students in this category the maximum amount of main loan for living costs will be reduced by £1 for every £1 of maintenance grant received, up to a maximum £1,574 reduction. Full rate overseas rate lower threshold - £53,834

TABLE E2: REDUCED RATE LOAN FOR LIVING COSTS.

MAXIMUM RATES OF FULL YEAR LOAN	REDUCED LOANS (Sandwich years)	REDUCED LOANS (NHS Bursary Years)
Parental home	2,155	1,902
London	4,035	3,558
Elsewhere	2,874	2,534
Overseas	N/A	2,534
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,637	1,443
London	3,087	2,724
Elsewhere	2,240	1,975
Overseas	N/A	1,975

The following groups of students are eligible for the reduced, non-income assessed loan rates (see Table E2 above):

- (i) Eligible students on full-year sandwich course paid placements where the periods of full-time study are less than 10 weeks in aggregate (students undertaking work placements overseas qualify for the elsewhere rate of loan);
- (ii) Students who are eligible to apply for means-tested NHS bursaries or means tested Scottish Health Care allowances (the full year reduced overseas loan rate for these students is £2,534, and the final year reduced overseas loan rate is £1,975).

Students who were full-time entrants to higher education in 2006/07 or 2007/08 (and entrants to higher education in 2009/10, 2010/11, 2011/12 and August 2012 who studied on a previous course starting before September 2008) will be able to apply in 2021/22 for a means-tested **maintenance grant** or **special support grant** of up to **£3,597**;

E3: SUPPORT FOR TUITION FEES.

Full-time students who started their courses in 2006/07 or 2007/08 (and entrants to higher education in 2009/10, 2010/11, 2011/12 and August 2012 who studied on a previous course starting before September 2008) and are continuing their courses in 2021/22 will be liable for a tuition fee of up to **£3,465**. These students will be able to apply for a **non means-tested fee loan** of up to **£3,465** depending upon the actual tuition fee for their course.

Sub-section E3 above applies to Approved (fee cap) and Approved providers in respect of fee loans in 2021/22. Maximum fee caps do not apply to Approved providers.

Maximum Tuition Fees in Special Cases

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

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

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	MAINTENANCE GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL GRANT PLUS LOAN (£)
Student living at home			Maximum £4,541 (*)	
18,360	0	3,597	2,967	6,564
20,000	0	3,257	2,967	6,224
25,000	0	2,220	2,967	5,187
28,111	0	1,574	2,967	4,541
30,000	0	1,324	3,217	4,541
35,000	0	660	3,881	4,541
39,587	0	50	4,491	4,541
39,796	0	0	4,541	4,541
40,000	25	0	4,516	4,516
45,000	647	0	3,894	3,894
48,938	1,137	0	3,404 (+)	3,404
Student studying in London			Maximum £8,216 (*)	
18,360	0	3,597	6,642	10,239
20,000	0	3,257	6,642	9,899
25,000	0	2,220	6,642	8,862
28,111	0	1,574	6,642	8,216
30,000	0	1,324	6,892	8,216
35,000	0	660	7,556	8,216
39,587	0	50	8,166	8,216
39,796	0	0	8,216	8,216
40,000	25	0	8,191	8,191
45,000	647	0	7,569	7,569
50,000	1,269	0	6,947	6,947
56,319	2,055	0	6,161 (+)	6,161
Student studying outside London			Maximum £5,867 (*)	
18,360	0	3,597	4,293	7,890
20,000	0	3,257	4,293	7,550
25,000	0	2,220	4,293	6,513
28,111	0	1,574	4,293	5,867
30,000	0	1,324	4,543	5,867
35,000	0	660	5,207	5,867
39,587	0	50	5,817	5,867
39,796	0	0	5,867	5,867
40,000	25	0	5,842	5,842
45,000	647	0	5,220	5,220
51,591	1,467	0	4,400 (+)	4,400

(*) Where students are eligible for more than £1,574 of grant, the amount of loan for which they are eligible will be reduced by £1,574. Where students are eligible for less than £1,574 of grant, the amount of loan for which they are eligible will be reduced £1 for £1 for the amount of grant due. For income between £18,360 and £28,111, the grant is reduced by £1 for every complete £4.82 by which the income exceeds £18,360. For income between £28,111 and £39,587, the grant is reduced by £1 for every complete £7.53 by which the income exceeds £28,111. A student whose income is £39,587 will be eligible for the minimum grant of £50. A student whose income exceeds £39,587 will not be eligible for any grant.

Where students' income exceeds £39,796, the amount of loan for which they are eligible is reduced by £1 for every complete £8.04 by which the income exceeds £39,796 until around 75% of the full loan for living costs remains. (+) is the point at which the 75% non means tested element of the loan is reached.

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

INCOME (£)	ASSESSED CONTRIBUTION (£)	SPECIAL SUPPORT GRANT (£)	LOAN FOR LIVING COSTS (£)	TOTAL SPECIAL SUPPORT GRANT PLUS LOAN (£)
Student living at home			Maximum £4,541	
18,360	0	3,597	4,541	8,138
20,000	0	3,257	4,541	7,798
25,000	0	2,220	4,541	6,761
28,111	0	1,574	4,541	6,115
30,000	0	1,324	4,541	5,865
35,000	0	660	4,541	5,201
39,587	0	50	4,541	4,591
39,796	0	0	4,541	4,541
40,000	25	0	4,516	4,516
45,000	647	0	3,894	3,894
48,938	1,137	0	3,404 (+)	3,404
Student studying in London			Maximum £8,216	
18,360	0	3,597	8,216	11,813
20,000	0	3,257	8,216	11,473
25,000	0	2,220	8,216	10,436
28,111	0	1,574	8,216	9,790
30,000	0	1,324	8,216	9,540
35,000	0	660	8,216	8,876
39,587	0	50	8,216	8,266
39,796	0	0	8,216	8,216
40,000	25	0	8,191	8,191
45,000	647	0	7,569	7,569
50,000	1,269	0	6,947	6,947
56,319	2,055	0	6,161 (+)	6,161
Student studying outside London			Maximum £5,867	
18,360	0	3,597	5,867	9,464
20,000	0	3,257	5,867	9,124
25,000	0	2,220	5,867	8,087
28,111	0	1,574	5,867	7,441
30,000	0	1,324	5,867	7,191
35,000	0	660	5,867	6,527
39,587	0	50	5,867	5,917
39,796	0	0	5,867	5,867
40,000	25	0	5,842	5,842
45,000	647	0	5,220	5,220
51,591	1,467	0	4,400 (+)	4,400

For income between £18,361 and £28,111, the special support grant is reduced by £1 for every complete £4.82 by which the income exceeds £18,360. For income between £28,111 and £39,587 the special support grant is reduced by £1 for every complete £7.53 by which the income exceeds £28,111.

A student whose income is £39,587 will be eligible for the minimum special support grant of £50. A student whose income exceeds £39,587 will not be eligible for any grant.

Where students' income exceeds £39,796, the amount of loan for which they are eligible is reduced by £1 for every complete £8.04 by which the income exceeds £39,796 until around 75% of the full loan for living costs remains. This point is indicated by (+) in the table above.

TABLE E6: FULL-TIME NEW ENTRANTS IN 2006/07 OR 2007/08 (AND ENTRANTS TO HIGHER EDUCATION IN 2009/10, 2010/11, 2011/12 OR AUGUST 2012 WHO STUDIED ON A PREVIOUS COURSE STARTING BEFORE SEPTEMBER 2008): ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR ALL INCOME-ASSESSED SUPPORT in 2021/22.

Assessments will be calculated as follows:

Household income **£39,796 or less**: no contribution
 Household income of **more than £39,796**: contribution of £1 for each additional £8.73 of household income.

The maximum contribution is **£6,210**. In calculating the household income, an allowance of **£1,130** may be made for a parent who is an eligible student or who holds a statutory award. The household income may also be reduced by **£1,130** for each child wholly or mainly dependent on the student or the student's partner or each child (other than the student) who is wholly or mainly financially dependent upon the student's parent or the parent's partner whose income is being taken into account.

ASSESSED CONTRIBUTION FOR ILLUSTRATIVE LEVELS OF INCOME

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

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

For residual incomes above **£94,010**, the assessed contribution is **£6,210**.

For details of the supplementary loan and grant support that is available to all full-time students, see section F.

SECTION F: SUPPLEMENTARY LOANS AND GRANTS FOR LIVING COSTS IN 2021/22 (Available to all full-time students).

2016 cohort students who are new entrants in 2021/22 or were new entrants in **2016/17, 2017/18, 2018/19, 2019/20** or 2020/21 and are continuing on their course in **2021/22** should be assessed for means-tested supplementary support in accordance with **Table A20**;

2012 cohort students (i.e. students who were new entrants in **2012/13 from September 2012** onwards, in **2013/14, 2014/15 or 2015/16** who are continuing on their course in **2021/22**, should be assessed for means-tested supplementary support in accordance with **Table B7**;

2009 cohort students (i.e. students who were new entrants in **2009/10, 2010/11, 2011/12 or August 2012**) who are continuing on their course in **2021/22** should be assessed for means-tested supplementary support in accordance with **Table C6**;

2008 cohort students (i.e. students who were new entrants in **2008/09**) who are continuing their course in **2021/22** should be assessed for means-tested supplementary support in accordance with **Table D6**;

Current system students who were new entrants in **2006/07 or 2007/08** (and entrants to Higher Education in **2009/10, 2010/11, 2011/12 or August 2012** who studied on a previous course starting before September 2008) who are continuing their course in **2021/22** should be assessed for all means-tested support in accordance with **Table E6**;

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

STUDY AT HOME	AMOUNT
Parental	67
London	131
Elsewhere	102
Overseas	141

The rates shown are weekly amounts for 2021/22. Students eligible for the reduced rate of loan are not eligible for additional amounts for periods of extra attendance.

F2: DISABLED STUDENTS ALLOWANCES FOR FULL-TIME UNDERGRADUATE STUDENTS (Not means-tested).

The undergraduate DSA allowance is simplified into one allowance for 2021/22. The same maximum allowance - **£25,000** - will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2021/22. This will apply for both new and continuing students. An exception for travel costs will be made to this maximum cap, which means that travel costs will in effect be uncapped.

ALLOWANCE	MAXIMUM AMOUNT (£)
Single DSA	25,000

The maximum DSA for **part-time students** is at **G2**.

F3: GRANT IN RESPECT OF AN ADULT DEPENDANT.

Where applicable, the maximum grant in 2021/22 in respect of one dependant of the student who is either the student's partner or an adult dependant will be **£3,190**.

"Partner" is currently defined in the Student Support Regulations. A student's spouse or civil partner would fall within the definition. In certain cases, a person living with the student as if he were the student's spouse or civil partner will also be covered.

Where the student does not have a partner within the meaning of the Regulations, a student may be eligible for this grant in respect of one adult dependant whose net income does not exceed **£3,796**.

F4: GRANT TOWARDS CHILDCARE COSTS (CHILDCARE GRANT).

The amount of childcare grant payable in 2021/22 will be based on 85% of actual childcare costs, subject to a maximum grant of **£179.62** per week for one child only or **£307.95** per week for two or more children.

F5: THE PARENTS' LEARNING ALLOWANCE.

The maximum amount of Parents' Learning Allowance payable in 2021/22 will be **£1,821** and the minimum **£50**.

F6: TRAVEL GRANTS.

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

SECTION G: SUPPORT AVAILABLE IN 2021/22 TO (i) PART-TIME STUDENTS WHO WERE NEW ENTRANTS IN 2012/13 FROM SEPTEMBER 2012 ONWARDS, IN 2013/14, 2014/15, 2015/16, 2016/17, 2017/18, 2018/19, 2019/20 AND 2020/21 AND (ii) PART-TIME STUDENTS WHO ARE NEW ENTRANTS IN 2021/22.

G1: TUITION FEE SUPPORT.

For 2021/22, HE providers will register with the Office for Students as Approved (Fee Cap) providers or Approved Providers. Providers registering in the Approved (Fee Cap) part of the Register will be subject to maximum fee limits. Providers registering in the Approved part of the Register will not be subject to maximum fee limits but will attract fee loans up to the levels for Approved (Fee Cap) providers which do not have an Access and Participation Plan in place.

Part-time entrants to courses at **Approved (Fee Cap) providers** in 2012/13 from September 2012 onwards, in 2013/14, 2014/15, 2015/16, 2016/17, 2017/18, 2018/19, 2019/20 and 2020/21 and part-time new entrants at **Approved (Fee Cap) providers** in 2021/22 will be able to apply for a **non means-tested fee loan** of up to **£6,935** in 2021/22 to meet the full costs of their course. Providers with an Access and Participation Plan from the Office for Students (OfS) and receiving a Teaching Excellence and Student Outcomes Framework (TEF) award for 2021/22 will be able to charge above **£6,750** in fees for a part-time course up to a maximum of **£6,935**.

Part-time entrants to courses at **Approved providers** in 2012/13 from September 2012 onwards, in 2013/14, 2014/15, 2015/16, 2016/17, 2017/18, 2018/19, 2019/20 and 2020/21 and part-time new entrants to courses at **Approved providers** in 2021/22 will be able to apply for a **non means-tested fee loan** of up to **£4,500** in 2021/22 towards the costs of their course or up to **£4,625** where a provider has received a TEF award for 2021/22.

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

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

The undergraduate DSA allowance is simplified into one allowance for 2021/22. The same maximum allowance - **£25,000** - will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2021/22. This will apply for both new and continuing students. An exception for travel costs will be made to this maximum cap, which means that travel costs will in effect be uncapped.

ALLOWANCE	MAXIMUM AMOUNT (£)
Single DSA	25,000

ACCESS AND PARTICIPATION PLANS FOR PART-TIME COURSES.

Approved (Fee Cap) providers in England that intend to charge more than the Basic Amount or the Floor Amount in respect of the Basic Amount for part-time courses starting on or after 1 September 2012 must have an **Access and Participation Plan** approved by the Director for Fair Access and Participation. In 2021/22, the Floor Amount in respect of the Basic Amount for part-time courses (where the provider does not have a TEF award) is **£4,500**. The Basic Amount for part-time courses (where the provider has a TEF award) is **£4,625**. Access and Participation Plans describe the arrangements that each provider has in place to promote access for students from low-income or other under-represented groups through outreach activities as well as the financial help that the provider will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular provider.

LIVING COSTS SUPPORT FOR PART-TIME STUDENTS (I) STARTING A DEGREE LEVEL COURSE OR INTEGRATED MASTERS DEGREE, OR CERTAIN LEVEL 5 HEALTHCARE COURSES⁴ IN 2021/22 (II) WHO STARTED THE ABOVE COURSES IN 2018/19, 2019/20 or 2020/21 AND ARE CONTINUING THEIR COURSES IN 2021/22. (HEALTHCARE STUDENTS MUST NOT BE ELIGIBLE TO APPLY FOR A HEALTHCARE BURSARY).

TABLE G3: LOAN FOR LIVING COSTS RATES FOR PART-TIME STUDENTS IN 2021/22: INCOME ASSESSED AND NON-INCOME ASSESSED ELEMENTS.

ALL YEARS OF COURSE (Rates for 100% Intensity of Study)	MAIN RATE (100%)	NON-INCOME ASSESSED	INCOME ASSESSED
Parental home	7,987	3,516	4,471
London	12,382	6,166	6,216
Elsewhere	9,488	4,422	5,066
Overseas	10,866	5,253	5,613

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

HOUSEHOLD INCOME ASSESSMENT

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

Parental Home Rate: £1 reduction in loan for every complete £7.43 increase in income above £25,000.

London Rate: £1 reduction in loan for every complete £7.24 increase in income above £25,000.

⁴ DipHE and Foundation Degree in Dental Hygiene, Dental Therapy, Dental Hygiene and Dental Therapy. DipHE in Operating Department Practice.

Elsewhere Rate: £1 reduction in loan for every complete £7.36 increase in income above £25,000.

Overseas Rate: £1 reduction in loan for every complete £7.29 increase in income above £25,000.

The income threshold for the minimum non-income assessed full rate of overseas loan is: £65,919.

INTENSITY OF STUDY

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

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

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

Part-time maximum loan for living costs entitlement by location rate and intensity of study for Academic Year 2021/22.				
Location rates	Intensity of study	Main Rate* (£)	Non-Income Assessed* (£)	Income Assessed (£)
Student living at home	<i>100% (full-time equivalent rate)</i>	7,987	3,516	4,471
	75%	5,990.25	2,637	3,353.25
	66.6%	5,319.34	2,341.66	2,977.68
	50%	3,993.50	1,758	2,235.50
	33.3%	2,659.67	1,170.83	1,488.84
	25%	1,996.75	879	1,117.75
Student studying outside London (Elsewhere)	<i>100% (FTE)</i>	9,488	4,422	5,066
	75%	7,116	3,316.50	3,799.50
	66.6%	6,319.01	2,945.05	3,373.96
	50%	4,744	2,211	2,533
	33.3%	3,159.50	1,472.53	1,686.97
	25%	2,372	1,105.50	1,266.50
Student studying in London	<i>100% (FTE)</i>	12,382	6,166	6,216
	75%	9,286.50	4,624.50	4,662
	66.6%	8,246.41	4,106.56	4,139.85
	50%	6,191	3,083	3,108
	33.3%	4,123.21	2,053.28	2,069.93
	25%	3,095.50	1,541.50	1,554
Student studying	<i>100% (FTE)</i>	10,866	5,253	5,613
	75%	8,149.50	3,939.75	4,209.75

Overseas	66.6%	7,236.76	3,498.50	3,738.26
	50%	5,433	2,626.50	2,806.50
	33.3%	3,618.38	1,749.25	1,869.13
	25%	2,716.50	1,313.25	1,403.25

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

G5: LOAN FOR LIVING COSTS ENTITLEMENT FOR PART-TIME STUDENTS IN 2021/22: ILLUSTRATIVE LEVELS OF INCOME (Rates for 100% intensity of study).

INCOME (£)	Income Assessment (£)⁵	Special Support Element (£)	Maintenance Element (£)	LOAN FOR LIVING COSTS (£)
Student living at home		Maximum £4,014	Maximum £3,973	Maximum £7,987
25,000	0	4,014	3,973	7,987
30,000	672	4,014	3,301	7,315
35,000	1,345	4,014	2,628	6,642
40,000	2,018	4,014	1,955	5,969
45,000	2,691	4,014	1,282	5,296
50,000	3,364	4,014	609	4,623
54,520	3,973	4,014	0	4,014
55,000	4,037	3,950	0	3,950
58,222	4,471	3,516	0	3,516(+)
60,000	4,471	3,516	0	3,516
65,000	4,471	3,516	0	3,516
Student studying in London		Maximum £4,014	Maximum £8,368	Maximum £12,382
25,000	0	4,014	8,368	12,382
30,000	690	4,014	7,678	11,692
35,000	1,381	4,014	6,987	11,001
40,000	2,071	4,014	6,297	10,311
45,000	2,762	4,014	5,606	9,620
50,000	3,453	4,014	4,915	8,929
55,000	4,143	4,014	4,225	8,239
60,000	4,834	4,014	3,534	7,548
65,000	5,524	4,014	2,844	6,858
70,000	6,215	4,014	2,153	6,167
70,004	6,216	4,014	2,152	6,166 (+)
75,000	6,216	4,014	2,152	6,166 (+)
Student studying outside London		Maximum £4,014	Maximum £5,474	Maximum £9,488
25,000	0	4,014	5,474	9,488
30,000	679	4,014	4,795	8,809
35,000	1,358	4,014	4,116	8,130
40,000	2,038	4,014	3,436	7,450
45,000	2,717	4,014	2,757	6,771
50,000	3,396	4,014	2,078	6,092
55,000	4,076	4,014	1,398	5,412
60,000	4,755	4,014	719	4,733
62,286	5,066	4,014	408	4,422 (+)
65,000	5,066	4,014	408	4,422
70,000	5,066	4,014	408	4,422

Students on household incomes of £25,000 or less qualify for the maximum loan for living costs at the respective Home, Elsewhere or London rate of loan. £4,014 of the loan for living costs is a special support loan. Where a student qualifies for £4,014 or less, the whole loan for living costs is a special support loan.

Home Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £7.43 of income above £25,000 until the amount they receive reaches around 44% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction. London Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £7.24 of income above £25,000 until the amount they receive reaches 49.8% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction. Elsewhere Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £7.36 of income above £25,000 until the amount they receive reaches 46.6% of the maximum amount (indicated at (+) in the table above), at which point there is no further reduction.

⁵ Figures rounded down to the nearest £1

SECTION H: SUPPORT AVAILABLE IN 2021/22 TO (i) FULL-TIME DISTANCE LEARNING STUDENTS WHO STARTED THEIR COURSES IN 2012/13 FROM SEPTEMBER 2012 ONWARDS, IN 2013/14, 2014/15, 2015/16, 2016/17, 2017/18, 2018/19, 2019/20 or 2020/21 (ii) NEW FULL-TIME DISTANCE LEARNING STUDENTS STARTING THEIR COURSES IN 2021/22 AND (iii) DSA SUPPORT FOR FULL-TIME DISTANCE LEARNING STUDENTS.

H1: TUITION FEE SUPPORT.

2012 and 2016 cohort students undertaking full-time distance learning courses at Approved (Fee Cap) providers will be able to apply for a **non means-tested fee loan** of up to **£9,250** in 2021/22 to meet the full costs of their course. Providers with an Access and Participation Plan from the Office for Students (OfS) which have received a Teaching Excellence and Student Outcomes Framework (TEF) award for 2020/21 will be able to charge above **£9,000** in fees for a full-time course up to a maximum of **£9,250**.

Maximum fees in 2021/22 for full-time accelerated degree courses at Approved (Fee Cap) providers in England starting on or after 1 August 2019 undertaken by distance learning will be 20% higher (to the nearest £5) than those for standard full-time degree courses in 2021/22. 2016 cohort students undertaking these courses will be able to apply for a fee loan to meet the full costs of their tuition. Tables **A7** and **A8** (pages 8 and 9) of this Financial Memorandum set out maximum fees and fee loans for full-time accelerated degree courses starting in 2021/22 at Approved (Fee Cap) providers in England.

2012 and 2016 cohort students undertaking full-time distance learning courses at Approved providers in England, privately funded institutions in Scotland, Wales and Northern Ireland or non-regulated institutions in Wales will be able to apply for a **non means-tested fee loan** of up to **£6,000** towards the costs of their course or up to **£6,165** where an institution has received a TEF award for 2021/22.

Maximum fee loans for full-time accelerated degree courses at Approved providers in England starting on or after 1 August 2019 undertaken by distance learning will be 20% higher (to the nearest £5) than those for standard full-time degree courses in 2021/22. 2016 cohort students undertaking these courses will be able to apply for a fee loan towards the costs of their tuition. Table **A11** (page 11) of this Financial Memorandum sets out maximum fee loans for full-time accelerated degree courses starting in 2021/22 at Approved providers.

H2: DISABLED STUDENTS ALLOWANCES –FULL-TIME DISTANCE LEARNING STUDENTS (Not means-tested).

The undergraduate DSA allowance is simplified into one allowance for 2021/22. The same maximum allowance - **£25,000** - will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2021/22. This will apply for both new and continuing students. An exception for travel costs will be made to this maximum cap, which means that travel costs will in effect be uncapped.

ALLOWANCE	MAXIMUM AMOUNT (£)
Single DSA	25,000

ACCESS AND PARTICIPATION PLANS – FULL TIME DISTANCE LEARNING STUDENTS.

Approved (Fee Cap) providers in England that intend to charge more than the Basic Amount or the Floor Amount in respect of the Basic Amount for full-time courses starting on or after 1 September 2012 must have an **Access and Participation Plan** approved by the Director for Fair Access and Participation. In 2021/22, the Floor Amount in respect of the Basic Amount for full-time courses (where the provider does not have a TEF award) is **£6,000 (£7,200** for accelerated degree courses starting on or after 1 August 2019). The Basic Amount for full-time courses (where the provider has a TEF award) is **£6,165 (£7,400** for accelerated degree courses starting on or after 1 August 2019). Access and Participation Plans describe the arrangements that each provider has in place to promote access for students from low-income or other under-represented groups through outreach activities as well as the financial help that the provider will provide for such students. Eligibility criteria and types and amounts of support available will vary according to the particular provider.

SECTION I: SUPPORT AVAILABLE IN 2021/22 FOR STUDENTS UNDERTAKING POSTGRADUATE COURSES.

In 2021/22, students undertaking postgraduate master's degree and postgraduate doctoral degree courses can apply for loans which are a contribution towards the costs of their study (for tuition and living costs). The loan covers the duration of the course.

I1: LOANS FOR POSTGRADUATE MASTER'S DEGREE COURSES.

STUDENTS STARTING THEIR COURSES IN: (Academic Year)	MAXIMUM LOAN (£)
2016/17	10,000
2017/18	10,280
2018/19	10,609
2019/20	10,906
2020/21	11,222
2021/22	11,570

I2: LOANS FOR POSTGRADUATE DOCTORAL DEGREE COURSES.

STUDENTS STARTING THEIR COURSES IN: (Academic Year)	MAXIMUM LOAN (£)
2018/19	25,000
2019/20	25,700
2020/21	26,445
2021/22	27,265

I3: DISABLED STUDENTS ALLOWANCE FOR POSTGRADUATE STUDENTS.

ALLOWANCE	MAXIMUM AMOUNT (£)
Single DSA	25,000