

THE DEPARTMENT FOR EDUCATION

LOAN, GRANT AND TUITION FEE RATES FOR ACADEMIC YEAR 2022/23

MEMORANDUM: SUPPORT AVAILABLE UNDER HIGHER EDUCATION STUDENT FINANCE REGULATIONS for 2022/23.

All figures shown are in pounds sterling.

The figures shown in this Memorandum, where applicable, cover fees and student support rates for 2022/23 for undergraduate and postgraduate students who are eligible for support. Amendments to HE Student Finance Regulations for 2022/23 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 2022/23 from 1 August 2022 onwards to (i) new full-time entrants in 2022/23 and (ii) current system full-time entrants who were new entrants to higher education in 2016/17, 2017/18, 2018/19, 2019/20, 2020/21 or 2022/23 (fee support, loan for living costs).

Section B (pages 22 - 26): Support available in 2022/23 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 2022/23 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 31 - 35): Support available in 2022/23 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 E (pages 36 - 37): 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.

Section F (pages 38 - 42): Support available in 2022/23 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, 2020/21 or 2021/22 (ii) are new entrants in 2022/23.

Section G (page 43 - 44): Support available in 2022/23 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, 2020/21 or 2021/22 and (ii) are new entrants in 2022/23.

Section H (page 45): Support available in 2022/23 to students undertaking postgraduate courses (including postgraduate DSA).

SECTION A: SUPPORT AVAILABLE IN 2022/23 FOR 2016 COHORT STUDENTS: NEW CURRENT SYSTEM STUDENTS WHO ARE STARTING THEIR COURSES IN 2022/23 AND CURRENT SYSTEM FULL-TIME STUDENTS WHO WERE NEW ENTRANTS TO HIGHER EDUCATION IN 2016/17, 2017/18, 2018/19, 2019/20, 2020/21 and 2021/22.

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	8,171	3,597	4,574
London	12,667	6,308	6,359
Elsewhere	9,706	4,524	5,182
Overseas	11,116	5,374	5,742
FINAL YEAR STUDENTS	MAIN RATE (100%)	NON INCOME ASSESSED	INCOME-ASSESSED
Parental home	7,689	3,304	4,385
London	11,736	5,747	5,989
Elsewhere	9,179	4,206	4,973
Overseas	9,950	4,669	5,281

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 £7.27 increase in income above £25,000.

London Rate: £1 reduction in loan for every complete £7.08 increase in income above £25,000.

Elsewhere Rate: £1 reduction in loan for every complete £7.20 increase in income above £25,000.

Overseas Rate: £1 reduction in loan for every complete £7.13 increase in income above £25,000.

The income threshold for the minimum non-income assessed full rate of overseas loan is: £65,941

The income thresholds for the minimum non-income assessed final year rates of loans are: £56,879 (Home), £67,403 (London), £60,806 (Elsewhere), and £62,654 (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	9,640	3,597	6,043
London	13,815	6,308	7,507
Elsewhere	11,064	4,524	6,540
Overseas	12,374	5,374	7,000
FINAL YEAR STUDENTS	MAIN RATE (100%)	NON INCOME ASSESSED	INCOME-ASSESSED
Parental home	9,191	3,304	5,887
London	12,947	5,747	7,200
Elsewhere	10,576	4,206	6,370
Overseas	11,290	4,669	6,621

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 £4.551 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.27 increase in income above £42,875.

London Rate: £1 reduction in loan for every complete £4.867 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.08 increase in income above £42,875.

Elsewhere Rate: £1 reduction in loan for every complete £4.654 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.20 increase in income above £42,875.

Overseas Rate: £1 reduction in loan for every complete £4.747 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.13 increase in income above £42,875.

Income threshold for minimum non-income assessed full rate of overseas loan is: £65,941

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 £4.513 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.27 increase in income above £42,875.

London Rate: £1 reduction in loan for every complete £4.785 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.08 increase in income above £42,875.

Elsewhere Rate: £1 reduction in loan for every complete £4.608 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.20 increase in income above £42,875.

Overseas Rate: £1 reduction in loan for every complete £4.646 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.13 increase in income above £42,875.

Income thresholds for minimum non-income assessed final year rates of loans are: £56,885; (Home), £67,408 (London), £60,806 (Elsewhere), and £62,654 (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	4,106	5,534	9,640
London	4,106	9,709	13,815
Elsewhere	4,106	6,958	11,064
Overseas	4,106	8,268	12,374
FINAL YEAR STUDENTS	SPECIAL SUPPORT ELEMENT (100%) (£)	MAINTENANCE ELEMENT (100%) (£)	MAXIMUM LOAN (100%) (£)
Parental home	4,106	5,085	9,191
London	4,106	8,841	12,947
Elsewhere	4,106	6,470	10,576
Overseas	4,106	7,184	11,290

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 2022/23 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 2022/23. 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 £4,106 in 2022/23. Students with household incomes above £25,000 lose £1 of loan for every complete £4.63 increase in income above £25,000 until a household income of £43,780 is reached where a minimum £50 loan is paid. Students on household incomes above £43,780 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 2022/23.

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	2,205	1,902
London	4,128	3,558
Elsewhere	2,940	2,534
Overseas	N/A	2,534
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,675	1,443
London	3,158	2,724
Elsewhere	2,292	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 2022/23 (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 2022/23, 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 2022/23 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 2022/23 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.			
Rate	Mode of Study	Maximum Fee Cap- without TEF award 2022/23 AY (£)	Maximum Fee Cap – with TEF award 2022/23 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)
Erasmus/Turing 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 2022/23.

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

Maximum fee loans in 2022/23 for full-time courses starting on or after 1 September 2012 at Approved (Fee Cap) providers in England.	
Rate	Maximum Fee Loan Cap 2022/23 AY (£)
Full year	£9,250
Final year (<15 weeks attendance)	£4,625
Sandwich work placement year	£1,850
Overseas study year	£1,385
Erasmus/Turing 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 2022/23.

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 2022/23. Students will be able to apply for a fee loan to meet the full costs of their tuition.

Maximum Fee Caps in 2022/23 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 2022/23 AY (£)	Maximum Fee Cap – with TEF award 2022/23 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)
Erasmus/Turing 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 2022/23 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 2022/23 AY (£)
Full year	£11,100
Sandwich work placement year	£2,220
Overseas study year	£1,660
Erasmus/Turing 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 2022/23.

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

Maximum full-time fee loans in 2022/23 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
Erasmus/Turing year	Fee Waiver (Northern Ireland)/ £1,385 (Scotland)

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 2022/23.

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

Maximum full-time fee loans in 2022/23 for courses starting on or after 1 August 2012 at publicly funded and regulated institutions in Wales.	
Rate	Fee Loan Cap 2022/23 AY (£)
Full year	£9,000
Final year (<15 weeks attendance)	£4,500
Sandwich work placement year	£1,800
Overseas study year	£1,350

Erasmus/Turing year	£1,350
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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 2022/23. Maximum fees for courses at Approved Providers are uncapped in 2022/23.

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

Maximum full-time fee loans in 2022/23 for courses starting on or after 1 September 2012 at Approved Providers in England.		
Rate	Fee Loan Cap without TEF 2022/23 AY (£)	Fee Loan Cap with TEF 2022/23 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 2022/23. 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 2022/23 for full-time accelerated degree courses starting on or after 1 August 2019 at Approved Providers in England.		
Rate	Fee Loan Cap without TEF 2022/23 AY (£)	Fee Loan Cap with TEF 2022/23 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 2022/23.

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

Maximum full-time fee loans in 2022/23 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 2022/23 AY (£)	Fee Loan Cap with TEF 2022/23 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 2022/23.

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

Maximum full-time fee loans in 2022/23 for courses starting on or after 1 August 2012 at private and non-regulated institutions in Wales.		
Rate	Fee Loan Cap without TEF 2022/23 AY (£)	Fee Loan Cap with TEF 2022/23 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

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 2022/23, 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 2022/23 (**£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 (£)¹	Assessed Contribution (£)	LOAN FOR LIVING COSTS(£)
Student living at home			Maximum £8,171
25,000	0	0	8,171
30,000	687	0	7,484
35,000	1,375	0	6,796
40,000	2,063	0	6,108
42,875	2,458	0	5,713
45,000	2,751	293	5,420
50,000	3,438	980	4,733
55,000	4,126	1,668	4,045
58,253	4,574	2,116	3,597(+)
60,000	4,574	2,116	3,597
65,000	4,574	2,116	3,597
Student studying in London			Maximum £12,667
25,000	0	0	12,667
30,000	706	0	11,961
35,000	1,412	0	11,255
40,000	2,118	0	10,549
42,875	2,524	0	10,143
45,000	2,824	300	9,843
50,000	3,531	1,007	9,136
55,000	4,237	1,713	8,430
60,000	4,943	2,419	7,724
65,000	5,649	3,125	7,018
70,000	6,355	3,831	6,312
70,022	6,359	3,835	6,308 (+)
75,000	6,359	3,835	6,308
Student studying outside London			Maximum £9,706
25,000	0	0	9,706
30,000	694	0	9,012
35,000	1,388	0	8,318
40,000	2,083	0	7,623
42,875	2,482	0	7,224
45,000	2,777	295	6,929
50,000	3,472	990	6,234
55,000	4,166	1,684	5,540
60,000	4,861	2,379	4,845
62,311	5,182	2,700	4,524 (+)
65,000	5,182	2,700	4,524
70,000	5,182	2,700	4,524

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 £7.27 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 £7.08 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 £7.20 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.

¹ 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 (£)²	Assessed Contribution (£)	Special Support Element (£)	Maintenance Element (£)	TOTAL LOAN FOR LIVING COSTS (£)
Student living at home			Maximum £4,106	Maximum £5,534	Maximum £9,640
25,000	0	0	4,106	5,534	9,640
30,000	1,098	0	3,008	5,534	8,542
35,000	2,197	0	1,909	5,534	7,443
40,000	3,295	0	811	5,534	6,345
42,875	3,927	0	179	5,534	5,713
44,177	4,106	179	0	5,534	5,534
45,000	4,219	292	0	5,421	5,421
50,000	4,907	980	0	4,733	4,733
55,000	5,594	1,667	0	4,046	4,046
58,259	6,043	2,116	0	3,597(+)	3,597(+)
60,000	6,043	2,116	0	3,597	3,597
Student studying in London			Maximum £4,106	Maximum £9,709	Maximum £13,815
25,000	0	0	4,106	9,709	13,815
30,000	1,027	0	3,079	9,709	12,788
35,000	2,054	0	2,052	9,709	11,761
40,000	3,081	0	1,025	9,709	10,734
42,875	3,672	0	434	9,709	10,143
45,000	3,972	300	134	9,709	9,843
45,948	4,106	434	0	9,709	9,709
50,000	4,678	1,006	0	9,137	9,137
55,000	5,384	1,712	0	8,431	8,431
60,000	6,090	2,418	0	7,725	7,725
65,000	6,797	3,125	0	7,018	7,018
70,000	7,503	3,831	0	6,312	6,312
70,027	7,507	3,835	0	6,308(+)	6,308(+)
75,000	7,507	3,835	0	6,308	6,308
Student studying outside London			Maximum £4,106	Maximum £6,958	Maximum £11,064
25,000	0	0	4,106	6,958	11,064
30,000	1,074	0	3,032	6,958	9,990
35,000	2,148	0	1,958	6,958	8,916
40,000	3,223	0	883	6,958	7,841
42,875	3,840	0	266	6,958	7,224
44,791	4,106	266	0	6,958	6,958
45,000	4,135	295	0	6,929	6,929
50,000	4,829	989	0	6,235	6,235
55,000	5,524	1,684	0	5,540	5,540
60,000	6,218	2,378	0	4,846	4,846
62,316	6,540	2,700	0	4,524 (+)	4,524(+)
65,000	6,540	2,700	0	4,524	4,524

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 £4,551 of income above £25,000. For income in excess of £42,875 up to and including £58,259 students lose £1 of loan for every complete £7.27 of income until the amount they receive reaches around 37.3% of the maximum amount

² 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 £4.867 of income above £25,000. For income in excess of £42,875 up to and including £70,027, students lose £1 of loan for every £7.08 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 £4.654 of income above £25,000. For income in excess of £42,875 up to and including £62,316, students lose £1 of loan for every £7.20 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 2022/23:

HOUSEHOLD INCOME (£)	Income Assessment (£)	LOAN FOR LIVING COSTS (£)
		Maximum £4,106
25,000	0	4,106
30,000	1,079	3,027
35,000	2,159	1,947
40,000	3,239	867
43,780	4,056	50
43,781	n/a	0
45,000	n/a	0
50,000	n/a	0

New full-time students in 2022/23 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 2022/23.

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 2022/23. Students with household incomes above £25,000 lose £1 of loan for every complete £4.63 increase in income above £25,000 until a household income of £43,780 is reached where a minimum £50 loan is paid. Students on household incomes of £43,781 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 7.27). For the purposes of this calculation, this is known as the **contribution disregard**.

$$(\pounds42,875 - \pounds25,000) / 7.27 = \pounds2,458 \text{ (rounded down)}$$

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)

$$(\pounds44,000 - \pounds25,000) / 7.27 = \pounds2,613 \text{ (rounded down)}$$

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**.

$$\pounds2,613 - \pounds2,458 = \pounds155$$

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 7.08 and that for the elsewhere rate of loan, 7.20

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 2022/23.

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	5,713	0	10,143	0	7,224
43,000	17	5,696	18	10,125	18	7,206
44,000	155	5,558	159	9,984	156	7,068
45,000	293	5,420	300	9,843	295	6,929
46,000	430	5,283	442	9,701	434	6,790
47,000	568	5,145	583	9,560	573	6,651
48,000	705	5,008	724	9,419	712	6,512
49,000	843	4,870	865	9,278	851	6,373
50,000	980	4,733	1,007	9,136	990	6,234
51,000	1,118	4,595	1,148	8,995	1,129	6,095
52,000	1,255	4,458	1,289	8,854	1,268	5,956
53,000	1,393	4,320	1,430	8,713	1,406	5,818
54,000	1,530	4,183	1,572	8,571	1,545	5,679
55,000	1,668	4,045	1,713	8,430	1,684	5,540
56,000	1,806	3,907	1,854	8,289	1,823	5,401
57,000	1,943	3,770	1,995	8,148	1,962	5,262
58,000	2,081	3,632	2,137	8,006	2,101	5,123
58,253	2,116	3,597(*)	2,172	7,971	2,136	5,088
59,000			2,278	7,865	2,240	4,984
60,000			2,419	7,724	2,379	4,845
61,000			2,560	7,583	2,518	4,706
62,000			2,701	7,442	2,656	4,568
62,311			2,745	7,398	2,700	4,524(*)
63,000			2,843	7,300		
64,000			2,984	7,159		
65,000			3,125	7,018		
66,000			3,266	6,877		
67,000			3,408	6,735		
68,000			3,549	6,594		
69,000			3,690	6,453		
70,000			3,831	6,312		
70,022			3,835	6,308(*)		

(*) – 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 2022/23.

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 £7.27 of income above £42,875.

London rate: contribution of £1 for each complete £7.08 of income above £42,875.

Elsewhere rate: contribution of £1 for each complete £7.20 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	5,713	0	10,143	0	7,224
43,000	17	5,696	17	10,126	17	7,207
44,000	154	5,559	158	9,985	156	7,068
45,000	292	5,421	300	9,843	295	6,929
46,000	429	5,284	441	9,702	434	6,790
47,000	567	5,146	582	9,561	572	6,652
48,000	704	5,009	723	9,420	711	6,513
49,000	842	4,871	865	9,278	850	6,374
50,000	980	4,733	1,006	9,137	989	6,235
51,000	1,117	4,586	1,147	8,996	1,128	6,096
52,000	1,255	4,458	1,288	8,855	1,267	5,957
53,000	1,392	4,321	1,430	8,713	1,406	5,818
54,000	1,530	4,183	1,571	8,572	1,545	5,679
55,000	1,667	4,046	1,712	8,431	1,684	5,540
56,000	1,805	3,908	1,853	8,290	1,822	5,402
57,000	1,942	3,771	1,995	8,148	1,961	5,263
58,000	2,080	3,633	2,136	8,007	2,100	5,124
58,259	2,116	3,597(*)	2,172	7,971	2,136	5,088
59,000			2,277	7,866	2,239	4,985
60,000			2,418	7,725	2,378	4,846
61,000			2,560	7,583	2,517	4,707
62,000			2,701	7,442	2,656	4,568
62,316			2,745	7,398	2,700	4,524(*)
63,000			2,842	7,301		
64,000			2,983	7,160		
65,000			3,125	7,018		
66,000			3,266	6,877		
67,000			3,407	6,736		
68,000			3,548	6,595		
69,000			3,689	6,454		
70,000			3,831	6,312		
70,027			3,835	6,308(*)		

(*) – minimum loan for living costs

TABLE A20: 2016 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT in 2022/23 (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 E.

SECTION B: SUPPORT AVAILABLE IN 2022/23 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 2022/23.

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	5,534	3,597	1,937
London	9,708	6,310	3,398
Elsewhere	6,958	4,526	2,432
Overseas	8,267	5,375	2,892
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED	INCOME-ASSESSED
Parental home	5,084	3,304	1,780
London	8,842	5,747	3,095
Elsewhere	6,470	4,207	2,263
Overseas	7,185	4,670	2,515

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 2022/23. (Full year overseas rate lower threshold is £65,809).

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	2,205	1,902
London	4,128	3,558
Elsewhere	2,940	2,534
Overseas	N/A	2,534
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,675	1,443
London	3,158	2,724
Elsewhere	2,292	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 2022/23 will be able to apply for:

- (1) A means-tested maintenance or special support grant of up to **£4,009**;
- (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 2022/23 who are eligible for the maintenance grant.

Table B6 applies to 2012 cohort students in 2022/23 who are eligible for the special support grant.

B4: SUPPORT FOR TUITION FEES.

Maximum fees and fee loans in 2022/23 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 2022/23, 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 £5,534 (*)	
25,000	0	4,009	3,530	7,539
30,000	0	2,893	4,088	6,981
35,000	0	1,777	4,646	6,423
40,000	0	661	5,204	5,865
42,737	0	50	5,509	5,559
42,875	0	0	5,534	5,534
45,000	267	0	5,267	5,267
50,000	898	0	4,636	4,636
55,000	1,529	0	4,005	4,005
58,236	1,937	0	3,597(+)	3,597
60,000	1,937	0	3,597	3,597
Student studying in London			Maximum £9,708 (*)	
25,000	0	4,009	7,704	11,713
30,000	0	2,893	8,262	11,155
35,000	0	1,777	8,820	10,597
40,000	0	661	9,378	10,039
42,737	0	50	9,683	9,733
42,875	0	0	9,708	9,708
45,000	267	0	9,441	9,441
50,000	898	0	8,810	8,810
55,000	1,529	0	8,179	8,179
60,000	2,159	0	7,549	7,549
65,000	2,790	0	6,918	6,918
69,822	3,398	0	6,310(+)	6,310
70,000	3,398	0	6,310	6,310
Student studying outside London			Maximum £6,958 (*)	
25,000	0	4,009	4,954	8,963
30,000	0	2,893	5,512	8,405
35,000	0	1,777	6,070	7,847
40,000	0	661	6,628	7,289
42,737	0	50	6,933	6,983
42,875	0	0	6,958	6,958
45,000	267	0	6,691	6,691
50,000	898	0	6,060	6,060
55,000	1,529	0	5,429	5,429
60,000	2,159	0	4,799	4,799
62,161	2,432	0	4,526(+)	4,526
65,000	2,432	0	4,526	4,526

(*) 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 £4,009. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £4.48 of household income above £25,000, up to a household income of £42,737 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,737 no grant is payable. Students with household incomes of £42,737 or less have their loan for living costs reduced by £0.50 for every £1 of Maintenance Grant awarded. Students with household incomes between £42,738 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 £7.93 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 £5,534	
25,000	0	4,009	5,534	9,543
30,000	0	2,893	5,534	8,427
35,000	0	1,777	5,534	7,311
40,000	0	661	5,534	6,195
42,737	0	50	5,534	5,584
42,875	0	0	5,534	5,534
45,000	267	0	5,267	5,267
50,000	898	0	4,636	4,636
55,000	1,529	0	4,005	4,005
58,236	1,937	0	3,597(+)	3,597
60,000	1,937	0	3,597	3,597
Student studying in London			Maximum £9,708	
25,000	0	4,009	9,708	13,717
30,000	0	2,893	9,708	12,601
35,000	0	1,777	9,708	11,485
40,000	0	661	9,708	10,369
42,737	0	50	9,708	9,758
42,875	0	0	9,708	9,708
45,000	267	0	9,441	9,441
50,000	898	0	8,810	8,810
55,000	1,529	0	8,179	8,179
60,000	2,159	0	7,549	7,549
65,000	2,790	0	6,918	6,918
69,822	3,398	0	6,310(+)	6,310
70,000	3,398	0	6,310	6,310
Student studying outside London			Maximum £6,958	
25,000	0	4,009	6,958	10,967
30,000	0	2,893	6,958	9,851
35,000	0	1,777	6,958	8,735
40,000	0	661	6,958	7,619
42,737	0	50	6,958	7,008
42,875	0	0	6,958	6,958
45,000	267	0	6,691	6,691
50,000	898	0	6,060	6,060
55,000	1,529	0	5,429	5,429
60,000	2,159	0	4,799	4,799
62,161	2,432	0	4,526(+)	4,526
65,000	2,432	0	4,526	4,526

The maximum amount of the special support grant is £4,009. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £4.48 of household income above £25,000, up to a household income of £42,737 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,737, 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 £7.93 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 2022/23 (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 E.

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 2022/23.

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	4,856	3,496	1,360
London	8,764	6,310	2,454
Elsewhere	6,263	4,509	1,754
Overseas	7,455	5,368	2,087
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON INCOME ASSESSED	INCOME-ASSESSED
Parental home	4,405	3,172	1,233
London	7,979	5,744	2,235
Elsewhere	5,795	4,174	1,621
Overseas	6,483	4,667	1,816

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 2022/23 are eligible for the appropriate main loan rate, 28% of which is income-assessed (see Table C1 above). [Full year overseas rate lower threshold £59,147]

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	2,205	1,902
London	4,128	3,558
Elsewhere	2,940	2,534
Overseas	N/A	2,534
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,675	1,443
London	3,158	2,724
Elsewhere	2,292	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 **£3,680**;

Note: Sub-section C3 below applies to Approved (fee cap) providers and Approved providers in respect of fee loans in 2022/23. 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 2022/23, 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 £4,856*	
25,000	0	3,680	3,016	6,696
30,000	0	2,498	3,607	6,105
34,298	0	1,482	4,115	5,597
40,000	0	985	4,364	5,349
45,000	0	549	4,582	5,131
50,724	0	50	4,831	4,881
50,778	0	0	4,856	4,856
55,000	1,052	0	3,804	3,804
56,232	1,360	0	3,496(+)	3,496
60,000	1,360	0	3,496	3,496
Student studying in London			Maximum £8,764 (*)	
25,000	0	3,680	6,924	10,604
30,000	0	2,498	7,515	10,013
34,298	0	1,482	8,023	9,505
40,000	0	985	8,272	9,257
45,000	0	549	8,490	9,039
50,724	0	50	8,739	8,789
50,778	0	0	8,764	8,764
55,000	1,052	0	7,712	7,712
60,000	2,299	0	6,465	6,465
60,619	2,454	0	6,310 (+)	6,310
65,000	2,454	0	6,310	6,310
Student studying outside London			Maximum £6,263 (*)	
25,000	0	3,680	4,423	8,103
30,000	0	2,498	5,014	7,512
34,298	0	1,482	5,522	7,004
40,000	0	985	5,771	6,756
45,000	0	549	5,989	6,538
50,724	0	50	6,238	6,288
50,778	0	0	6,263	6,263
55,000	1,052	0	5,211	5,211
57,812	1,754	0	4,509 (+)	4,509
60,000	1,754	0	4,509	4,509

(*) 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 £34,298, the maintenance grant is reduced by £1 for every complete £4.23 by which the income exceeds £25,000. For income in excess of £34,298 and up to and including £50,724, the maintenance grant is reduced by £1 for every complete £11.47 by which the income exceeds £34,298

A student whose income is £50,724 will be eligible for the minimum maintenance grant of £50. A student whose income exceeds £50,724 will not be eligible for any grant.

For income exceeding £50,778 the loan is reduced by £1 for every complete £4.01 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 £4,856	
25,000	0	3,680	4,856	8,536
30,000	0	2,498	4,856	7,354
34,298	0	1,482	4,856	6,338
40,000	0	985	4,856	5,841
45,000	0	549	4,856	5,405
50,724	0	50	4,856	4,906
50,778	0	0	4,856	4,856
55,000	1,052	0	3,804	3,804
56,232	1,360	0	3,496(+)	3,496
60,000	1,360	0	3,496	3,496
Student studying in London			Maximum £8,764	
25,000	0	3,680	8,764	12,444
30,000	0	2,498	8,764	11,262
34,298	0	1,482	8,764	10,246
40,000	0	985	8,764	9,749
45,000	0	549	8,764	9,313
50,724	0	50	8,764	8,814
50,778	0	0	8,764	8,764
55,000	1,052	0	7,712	7,712
60,000	2,299	0	6,465	6,465
60,619	2,454	0	6,310 (+)	6,310
65,000	2,454	0	6,310	6,310
Student studying outside London			Maximum £6,263	
25,000	0	3,680	6,263	9,943
30,000	0	2,498	6,263	8,761
34,298	0	1,482	6,263	7,745
40,000	0	985	6,263	7,248
45,000	0	549	6,263	6,812
50,724	0	50	6,263	6,313
50,778	0	0	6,263	6,263
55,000	1,052	0	5,211	5,211
57,812	1,754	0	4,509(+)	4,509
60,000	1,754	0	4,509	4,509

For income over £25,000 and up to and including £34,298, the special support grant is reduced by £1 for every complete £4.23 by which the income exceeds £25,000. For income over £34,298 and up to and including £50,724, the special support grant is reduced by £1 for every complete £11.47 by which the income exceeds £34,298.

A student whose income is £50,724 will be eligible for the minimum special support grant of £50. A student whose income exceeds £50,724 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 £4.01 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 2022/23 (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 E.

SECTION D: SUPPORT AVAILABLE IN 2022/23 FOR CURRENT SYSTEM STUDENTS (OTHER THAN 2008, 2009, 2012 OR 2016 COHORT STUDENTS).

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	4,645	3,482	1,163
London	8,405	6,303	2,102
Elsewhere	6,002	4,501	1,501
Overseas	7,150	5,364	1,786
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table B1)	NON-INCOME ASSESSED	INCOME-ASSESSED
Parental home	4,196	3,149	1,047
London	7,651	5,739	1,912
Elsewhere	5,552	4,165	1,387
Overseas	6,217	4,663	1,554

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 £1,610 reduction. Full rate overseas rate lower threshold - £53,834

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	2,205	1,902
London	4,128	3,558
Elsewhere	2,940	2,534
Overseas	N/A	2,534
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,675	1,443
London	3,158	2,724
Elsewhere	2,292	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 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 2022/23 for a means-tested **maintenance grant** or **special support grant** of up to **£3,680**;

D3: 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 2022/23 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 D3 above applies to Approved (fee cap) and Approved providers in respect of fee loans in 2022/23. 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.

D4: 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 £4,645 (*)	
18,360	0	3,680	3,035	6,715
20,000	0	3,332	3,035	6,367
25,000	0	2,271	3,035	5,306
28,111	0	1,610	3,035	4,645
30,000	0	1,354	3,291	4,645
35,000	0	674	3,971	4,645
39,593	0	50	4,595	4,645
39,796	0	0	4,645	4,645
40,000	23	0	4,622	4,622
45,000	596	0	4,049	4,049
49,949	1,163	0	3,482(+)	3,482
Student studying in London			Maximum £8,405 (*)	
18,360	0	3,680	6,795	10,475
20,000	0	3,332	6,795	10,127
25,000	0	2,271	6,795	9,066
28,111	0	1,610	6,795	8,405
30,000	0	1,354	7,051	8,405
35,000	0	674	7,731	8,405
39,593	0	50	8,355	8,405
39,796	0	0	8,405	8,405
40,000	23	0	8,382	8,382
45,000	596	0	7,809	7,809
50,000	1,168	0	7,237	7,237
58,147	2,102	0	6,303 (+)	6,303
Student studying outside London			Maximum £6,002 (*)	
18,360	0	3,680	4,392	8,072
20,000	0	3,332	4,392	7,724
25,000	0	2,271	4,392	6,663
28,111	0	1,610	4,392	6,002
30,000	0	1,354	4,648	6,002
35,000	0	674	5,328	6,002
39,593	0	50	5,952	6,002
39,796	0	0	6,002	6,002
40,000	23	0	5,979	5,979
45,000	596	0	5,406	5,406
52,900	1,501	0	4,501(+)	4,501

(*) Where students are eligible for more than £1,610 of grant, the amount of loan for which they are eligible will be reduced by £1,610. Where students are eligible for less than £1,610 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 £4.71 by which the income exceeds £18,360. For income between £28,111 and £39,593, the grant is reduced by £1 for every complete £7.36 by which the income exceeds £28,111. A student whose income is £39,593 will be eligible for the minimum grant of £50. A student whose income exceeds £39,593 will not be eligible for any grant.

Where students' income exceeds £39,796, the amount of loan for which they are eligible is reduced by £1 for every complete £8.73 by which the income exceeds £39,796 until 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.

D5: 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 £4,645	
18,360	0	3,680	4,645	8,325
20,000	0	3,332	4,645	7,977
25,000	0	2,271	4,645	6,916
28,111	0	1,610	4,645	6,255
30,000	0	1,354	4,645	5,999
35,000	0	674	4,645	5,319
39,593	0	50	4,645	4,695
39,796	0	0	4,645	4,645
40,000	23	0	4,622	4,622
45,000	596	0	4,049	4,049
49,949	1,163	0	3,482(+)	3,482
Student studying in London			Maximum £8,405	
18,360	0	3,680	8,405	12,085
20,000	0	3,332	8,405	11,737
25,000	0	2,271	8,405	10,676
28,111	0	1,610	8,405	10,015
30,000	0	1,354	8,405	9,759
35,000	0	674	8,405	9,079
39,593	0	50	8,405	8,455
39,796	0	0	8,405	8,405
40,000	23	0	8,382	8,382
45,000	596	0	7,809	7,809
50,000	1,168	0	7,237	7,237
58,147	2,102	0	6,303 (+)	6,303
Student studying outside London			Maximum £6,002	
18,360	0	3,680	6,002	9,682
20,000	0	3,332	6,002	9,334
25,000	0	2,271	6,002	8,273
28,111	0	1,610	6,002	7,612
30,000	0	1,354	6,002	7,356
35,000	0	674	6,002	6,676
39,593	0	50	6,002	6,052
39,796	0	0	6,002	6,002
40,000	23	0	5,979	5,979
45,000	596	0	5,406	5,406
52,900	1,501	0	4,501(+)	4,501

For income between £18,361 and £28,111, the special support grant is reduced by £1 for every complete £4.71 by which the income exceeds £18,360. For income between £28,111 and £39,593 the special support grant is reduced by £1 for every complete £7.36 by which the income exceeds £28,111.

A student whose income is £39,593 will be eligible for the minimum special support grant of £50. A student whose income exceeds £39,593 will not be eligible for any grant.

Where students' income exceeds £39,796, the amount of loan for which they are eligible is reduced by £1 for every complete £8.73 by which the income exceeds £39,796 until around 75% of the full loan for living costs remains. This point is indicated by (+) in the table above.

TABLE D6: 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 2022/23.

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 E.

SECTION E: SUPPLEMENTARY LOANS AND GRANTS FOR LIVING COSTS IN 2022/23 (Available to all full-time students).

2016 cohort students who are new entrants in 2022/23 or were new entrants in **2016/17, 2017/18, 2018/19, 2019/20, 2020/21** or **2021/22** and are continuing on their course in **2022/23** 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 **2022/23**, 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 **2022/23** should be assessed for means-tested supplementary support in accordance with **Table C6**;

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 **2022/23** should be assessed for all means-tested support in accordance with **Table D6**;

TABLE E1: LONG COURSES LOANS (previously known as “extra weeks loans”).

STUDY AT HOME	AMOUNT
Parental	69
London	134
Elsewhere	104
Overseas	144

The rates shown are weekly amounts for 2022/23. Students eligible for the reduced rate of loan are not eligible for additional amounts for periods of extra attendance.

E2: DISABLED STUDENTS ALLOWANCES FOR FULL-TIME UNDERGRADUATE STUDENTS (Not means-tested).

The undergraduate DSA allowance was simplified into one allowance for 2021/22. The same maximum allowance - **£25,575** - will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2022/23. 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	25,575

The maximum DSA for **part-time students** is at **F2**.

E3: GRANT IN RESPECT OF AN ADULT DEPENDANT.

Where applicable, the maximum grant in 2022/23 in respect of one dependant of the student who is either the student's partner or an adult dependant will be **£3,263**.

"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**.

E4: GRANT TOWARDS CHILDCARE COSTS (CHILDCARE GRANT).

The amount of childcare grant payable in 2022/23 will be based on 85% of actual childcare costs, subject to a maximum grant of **£183.75** per week for one child only or **£315.03** per week for two or more children.

E5: THE PARENTS' LEARNING ALLOWANCE.

The maximum amount of Parents' Learning Allowance payable in 2022/23 will be **£1,863** and the minimum **£50**.

E6: TRAVEL GRANTS.

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

SECTION F: 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, 2020/21 AND 2021/22 AND (ii) PART-TIME STUDENTS WHO ARE NEW ENTRANTS IN 2022/23.

F1: 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, 2020/21 and 2021/22 and part-time new entrants at **Approved (Fee Cap) providers** in 2022/23 will be able to apply for a **non means-tested fee loan** of up to **£6,935** in 2022/23 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 2022/23 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, 2020/21 and 2021/22 and part-time new entrants to courses at **Approved providers** in 2022/23 will be able to apply for a **non means-tested fee loan** of up to **£4,500** in 2022/23 towards the costs of their course or up to **£4,625** where a provider has received a TEF award for 2022/23.

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.

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

The undergraduate DSA allowance was simplified into one allowance for 2021/22. The same maximum allowance - **£25,575** - will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2022/23. 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	25,575

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 2022/23, 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 COURSES³ IN 2022/23 (II) WHO STARTED THE ABOVE COURSES IN 2018/19, 2019/20, 2020/21 or 2021/22 AND ARE CONTINUING THEIR COURSES IN 2022//23. (HEALTHCARE STUDENTS MUST NOT BE ELIGIBLE TO APPLY FOR A HEALTHCARE BURSARY).

TABLE F3: LOAN FOR LIVING COSTS RATES FOR PART-TIME STUDENTS IN 2022/23: 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	8,171	3,597	4,574
London	12,667	6,308	6,359
Elsewhere	9,706	4,524	5,182
Overseas	11,116	5,374	5,742

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 £7.27 increase in income above £25,000.

London Rate: £1 reduction in loan for every complete £7.08 increase in income above £25,000.

³ 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 £7.20 increase in income above £25,000.

Overseas Rate: £1 reduction in loan for every complete £7.13 increase in income above £25,000.

The income threshold for the minimum non-income assessed full rate of overseas loan is: £65,941.

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 F4: 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 2022/23.				
Location rates	Intensity of study	Main Rate* (£)	Non-Income Assessed* (£)	Income Assessed (£)
Student living at home	<i>100% (full-time equivalent rate)</i>	8,171	3,597	4,574
	75%	6,128.25	2,697.75	3,430.50
	66.6%	5,441.89	2,395.60	3,046.29
	50%	4,085.50	1,798.50	2,287
	33.3%	2,720.94	1,197.80	1,523.14
	25%	2,042.75	899.25	1,143.50
Student studying outside London (Elsewhere)	<i>100% (FTE)</i>	9,706	4,524	5,182
	75%	7,279.50	3,393	3,886.50
	66.6%	6,464.20	3,012.98	3,451.22
	50%	4,853	2,262	2,591
	33.3%	3,232.10	1,506.49	1,725.61
	25%	2,426.50	1,131	1,295.50
Student studying in London	<i>100% (FTE)</i>	12,667	6,308	6,359
	75%	9,500.25	4,731	4,769.25
	66.6%	8,436.22	4,201.13	4,235.09
	50%	6,333.50	3,154	3,179.50
	33.3%	4,218.11	2,100.56	2,117.55
	25%	3,166.75	1,577	1,589.75
Student studying	<i>100% (FTE)</i>	11,116	5,374	5,742
	75%	8,337	4,030.50	4,306.50

Overseas	66.6%	7,403.26	3,579.08	3,824.18
	50%	5,558	2,687	2,871
	33.3%	3,701.63	1,789.54	1,912.09
	25%	2,779	1,343.50	1,435.50

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

F5: LOAN FOR LIVING COSTS ENTITLEMENT FOR PART-TIME STUDENTS IN 2022/23: ILLUSTRATIVE LEVELS OF INCOME (Rates for 100% intensity of study).

INCOME (£)	Income Assessment (£)⁴	Special Support Element (£)	Maintenance Element (£)	LOAN FOR LIVING COSTS (£)
Student living at home		Maximum £4,106	Maximum 4,065	Maximum £8,171
25,000	0	4,106	4,065	8,171
30,000	687	4,106	3,378	7,484
35,000	1,375	4,106	2,690	6,796
40,000	2,063	4,106	2,002	6,108
45,000	2,751	4,106	1,314	5,420
50,000	3,438	4,106	627	4,733
54,553	4,065	4,106	0	4,106
55,000	4,126	4,045	0	4,045
58,253	4,574	3,597	0	3,597(+)
60,000	4,574	3,597	0	3,597
65,000	4,574	3,597	0	3,597
Student studying in London		Maximum £4,106	Maximum £8,561	Maximum £12,667
25,000	0	4,106	8,561	12,667
30,000	706	4,106	7,855	11,961
35,000	1,412	4,106	7,149	11,255
40,000	2,118	4,106	6,443	10,549
45,000	2,824	4,106	5,737	9,843
50,000	3,531	4,106	5,030	9,136
55,000	4,237	4,106	4,324	8,430
60,000	4,943	4,106	3,618	7,724
65,000	5,649	4,106	2,912	7,018
70,000	6,355	4,106	2,206	6,312
70,022	6,359	4,106	2,202	6,308 (+)
75,000	6,359	4,106	2,202	6,308
Student studying outside London		Maximum £4,106	Maximum £5,600	Maximum £9,706
25,000	0	4,106	5,600	9,706
30,000	694	4,106	4,906	9,012
35,000	1,388	4,106	4,212	8,318
40,000	2,083	4,106	3,517	7,623
45,000	2,777	4,106	2,823	6,929
50,000	3,472	4,106	2,128	6,234
55,000	4,166	4,106	1,434	5,540
60,000	4,861	4,106	739	4,845
62,311	5,182	4,106	418	4,524 (+)
65,000	5,182	4,106	418	4,524
70,000	5,182	4,106	418	4,524

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. £4,106 of the loan for living costs is a special support loan. Where a student qualifies for £4,106 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 £7.27 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 £7.08 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 £7.20 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.

⁴ Figures rounded down to the nearest £1

SECTION G: SUPPORT AVAILABLE IN 2022/23 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, 2020/21 or 2021/22 (ii) NEW FULL-TIME DISTANCE LEARNING STUDENTS STARTING THEIR COURSES IN 2022/23 AND (iii) DSA SUPPORT FOR FULL-TIME DISTANCE LEARNING STUDENTS.

G1: 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 2022/23 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 2022/23 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 2022/23 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 2022/23. 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 2022/23 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 2022/23.

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 2022/23. 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 2022/23 at Approved providers.

G2: DISABLED STUDENTS ALLOWANCES –FULL-TIME DISTANCE LEARNING STUDENTS (Not means-tested).

The undergraduate DSA allowance was simplified into one allowance for the 2021/22 academic year. The same maximum allowance: **£25,575** - will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2022/23. 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	£25,575

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 2022/23, 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 H: SUPPORT AVAILABLE IN 2022/23 FOR STUDENTS UNDERTAKING POSTGRADUATE COURSES.

In 2022/23 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.

H1: LOANS FOR POSTGRADUATE MASTER'S DEGREE COURSES.

STUDENTS STARTING THEIR COURSES IN: (Academic Year)	MAXIMUM LOAN FOR A COURSE (£)
2016/17	10,000
2017/18	10,280
2018/19	10,609
2019/20	10,906
2020/21	11,222
2021/22	11,570
2022/23	11,836

H2: LOANS FOR POSTGRADUATE DOCTORAL DEGREE COURSES.

STUDENTS STARTING THEIR COURSES IN: (Academic Year)	MAXIMUM LOAN FOR A COURSE (subject to table H3 below) (£)
2018/19	25,000
2019/20	25,700
2020/21	26,445
2021/22	27,265
2022/23	27,892

H3: MAXIMUM LOAN ENTITLEMENT FOR AN ACADEMIC YEAR OF A POSTGRADUATE DOCTORAL DEGREE COURSE.

STUDENTS STARTING THEIR COURSES IN: (Academic Year)	MAXIMUM LOAN FOR AN ACADEMIC YEAR OF A COURSE (£)
2018/19	10,609
2019/20	10,906
2020/21	11,222
2021/22	11,570
2022/23	11,836

H4: DISABLED STUDENTS ALLOWANCE FOR POSTGRADUATE STUDENTS.

ALLOWANCE	MAXIMUM AMOUNT (£)
Single DSA	£25,575