

THE DEPARTMENT FOR EDUCATION

LOAN, GRANT AND TUITION FEE RATES FOR ACADEMIC YEAR 2023/24

MEMORANDUM: SUPPORT AVAILABLE UNDER HIGHER EDUCATION STUDENT FINANCE REGULATIONS for 2023/24.

All figures shown are in pounds sterling.

The figures shown in this Memorandum, where applicable, cover fees and student support rates for 2023/24 for undergraduate and postgraduate students who are eligible for support. Amendments to HE Student Finance Regulations for 2023/24 which will set out the figures in this Memorandum are subject to Parliamentary Approval. This Memorandum is divided into ten sections:

Section A (pages 2 - 20): Support available in 2023/24 from 1 August 2023 onwards to (i) new full-time entrants in 2023/24 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, 2021/22, 2022/23 or 2023/24 (fee support, loan for living costs).

Section B (pages 21 - 25): Support available in 2023/24 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 26 - 30): Support available in 2023/24 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 2023/24 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 - 38): Supplementary loans and grants for living costs available in 2023/24 to all full-time students and information on income disregards used in the Dependants' Grant calculation.

Section F (pages 39 - 43): Support available in 2023/24 to part-time 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, 2021/22 or 2022/23 or (ii) are new entrants in 2023/24.

Section G (pages 44 - 45): Support available in 2023/24 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, 2021/22, 2022/23 or (ii) are new entrants in 2023/24.

Section H (pages 46 - 47): Support available in 2023/24 to students undertaking postgraduate courses (including postgraduate DSA).

SECTION A: SUPPORT AVAILABLE IN 2023/24 FOR 2016 COHORT STUDENTS: NEW CURRENT SYSTEM STUDENTS WHO ARE STARTING THEIR COURSES IN 2023/24 AND CURRENT SYSTEM FULL-TIME STUDENTS WHO WERE NEW ENTRANTS TO HIGHER EDUCATION IN 2016/17, 2017/18, 2018/19, 2019/20, 2020/21, 2021/22 or 2022/23.

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	8,400	3,698	4,702
London	13,022	6,485	6,537
Elsewhere	9,978	4,651	5,327
Overseas	11,427	5,524	5,903
FINAL YEAR STUDENTS	MAIN RATE (100%)	NON INCOME ASSESSED	INCOME-ASSESSED
Parental home	7,904	3,397	4,507
London	12,065	5,908	6,157
Elsewhere	9,436	4,324	5,112
Overseas	10,229	4,800	5,429

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 £7.08 increase in income above £25,000.

London Rate: £1 reduction in loan for every complete £6.89 increase in income above £25,000.

Elsewhere Rate: £1 reduction in loan for every complete £7.01 increase in income above £25,000.

Overseas Rate: £1 reduction in loan for every complete £6.94 increase in income above £25,000.

The income threshold for the minimum non-income assessed full rate of overseas loan is: £65,967.

The income thresholds for the minimum non-income assessed final year rates of loans are: £56,910 (Home), £67,422 (London), £60,836 (Elsewhere), and £62,678 (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	9,910	3,698	6,212
London	14,202	6,485	7,717
Elsewhere	11,374	4,651	6,723
Overseas	12,720	5,524	7,196
FINAL YEAR STUDENTS	MAIN RATE (100%)	NON-INCOME ASSESSED	INCOME ASSESSED
Parental home	9,448	3,397	6,051
London	13,310	5,908	7,402
Elsewhere	10,872	4,324	6,548
Overseas	11,606	4,800	6,806

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 £4.431 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.

London Rate: £1 reduction in loan for every complete £4.736 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.89 increase in income above £42,875.

Elsewhere Rate: £1 reduction in loan for every complete £4.531 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.01 increase in income above £42,875.

Overseas Rate: £1 reduction in loan for every complete £4.621 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.94 increase in income above £42,875.

Income threshold for the minimum non-income assessed full rate of overseas loan is: £65,972.

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

Parental Home Rate: £1 reduction in loan for every complete £4.394 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.

London Rate: £1 reduction in loan for every complete £4.656 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.89 increase in income above £42,875.

Elsewhere Rate: £1 reduction in loan for every complete £4.485 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £7.01 increase in income above £42,875.

Overseas Rate: £1 reduction in loan for every complete £4.523 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.94 increase in income above £42,875.

The income thresholds for the minimum non-income assessed final year rates of loans are: £56,915 (Home), £67,425 (London), £60,842 (Elsewhere), and £62,682 (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	4,221	5,689	9,910
London	4,221	9,981	14,202
Elsewhere	4,221	7,153	11,374
Overseas	4,221	8,499	12,720
FINAL YEAR STUDENTS	SPECIAL SUPPORT ELEMENT (100%) (£)	MAINTENANCE ELEMENT (100%) (£)	MAXIMUM LOAN (100%) (£)
Parental home	4,221	5,227	9,448
London	4,221	9,089	13,310
Elsewhere	4,221	6,651	10,872
Overseas	4,221	7,385	11,606

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 2023/24 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 2023/24. 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 £4,221 in 2023/24. Students with household incomes above £25,000 lose £1 of loan for every complete £4.51 increase in income above £25,000 until a household income of £43,812 is reached where a minimum £50 loan is paid. Students on household incomes above £43,812 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 2023/24.

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	2,267	1,955
London	4,244	3,658
Elsewhere	3,022	2,605
Overseas	N/A	2,605
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,722	1,483
London	3,246	2,800
Elsewhere	2,356	2,030
Overseas	N/A	2,030

The following groups of 2016 cohort students are eligible for the reduced, non-income assessed loan rates in 2023/24 (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 £2,605 and the final year overseas reduced loan rate is £2,030).

(e) TUITION FEE SUPPORT

For 2023/24, 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 2023/24 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 2023/24 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 2023/24 AY (£)	Maximum Fee Cap – with TEF award 2023/24 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 2023/24.

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

Maximum fee loans in 2023/24 for full-time courses starting on or after 1 September 2012 at Approved (Fee Cap) providers in England.	
Rate	Maximum Fee Loan Cap
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 2023/24.

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 2023/24. Students will be able to apply for a fee loan to meet the full costs of their tuition.

Maximum Fee Caps in 2023/24 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 2023/24 AY (£)	Maximum Fee Cap – with TEF award 2023/24 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 2023/24 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 2023/24 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 2023/24.

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

Maximum full-time fee loans in 2023/24 for courses starting on or after 1 August 2012 at publicly funded institutions in Scotland and Northern Ireland.	
Rate	Maximum Fee Loan Cap 2023/24 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 2023/24.

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

Maximum full-time fee loans in 2023/24 for courses starting on or after 1 August 2012 at publicly funded and regulated institutions in Wales.	
Rate	Fee Loan Cap 2023/24 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 2023/24. Maximum fees for courses at Approved Providers are uncapped in 2023/24.

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

Maximum full-time fee loans in 2023/24 for courses starting on or after 1 September 2012 at Approved Providers in England.		
Rate	Fee Loan Cap without TEF 2023/24 AY (£)	Fee Loan Cap with TEF 2023/24 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 2023/24. 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 2023/24 for full-time accelerated degree courses starting on or after 1 August 2019 at Approved Providers in England.		
Rate	Fee Loan Cap without TEF 2023/24 AY (£)	Fee Loan Cap with TEF 2023/24 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 2023/24.

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

Maximum full-time fee loans in 2023/24 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 2023/24 AY (£)	Fee Loan Cap with TEF 2023/24 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 2023/24.

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

Maximum full-time fee loans in 2023/24 for courses starting on or after 1 August 2012 at private and non-regulated institutions in Wales.		
Rate	Fee Loan Cap without TEF 2023/24 AY (£)	Fee Loan Cap with TEF 2023/24 AY (£)
Full year	£6,000	£6,165
Final year	£3,000	£3,080

(<15 weeks attendance)		
Sandwich work placement year	£1,200	£1,230
Overseas study year.	£900	£920

TABLE A14B: FULL TIME FEE LOANS FOR GRADUATE ENTRY ACCELERATED PROGRAMMES

Maximum full-time fee loans for Four Year Graduate Entry Accelerated Programmes in Medicine and Dentistry.	
Rate	Fee Loan Cap 2023/24 AY (£)
Year One	£5,785
Years Two - Four	£5,535

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 2023/24, 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 2023/24 (**£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 £8,400
25,000	0	0	8,400
30,000	706	0	7,694
35,000	1412	0	6,988
40,000	2118	0	6,282
42,875	2524	0	5,876
45,000	2824	300	5,576
50,000	3531	1007	4,869
55,000	4237	1713	4,163
58,291	4702	2178	3,698(+)
60,000	4702	2178	3,698
65,000	4702	2178	3,698
Student studying in London			Maximum £13,022
25,000	0	0	13,022
30,000	725	0	12,297
35,000	1451	0	11,571
40,000	2177	0	10,845
42,875	2594	0	10,428
45,000	2902	308	10,120
50,000	3628	1034	9,394
55,000	4354	1760	8,668
60,000	5079	2485	7,943
65,000	5805	3211	7,217
70,000	6531	3937	6,491
70,040	6537	3943	6,485(+)
75,000	6537	3943	6,485
Student studying outside London			Maximum £9,978
25,000	0	0	9,978
30,000	713	0	9,265
35,000	1426	0	8,552
40,000	2139	0	7,839
42,875	2549	0	7,429
45,000	2853	304	7,125
50,000	3566	1,017	6,412
55,000	4279	1,730	5,699
60,000	4992	2,443	4,986
62,343	5327	2,778	4,651(+)
65,000	5327	2,778	4,651
70,000	5327	2,778	4,651

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 £7.08 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 £6.89 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 £7.01 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 £4,221	Maximum £5,689	Maximum £9,910
25,000	0	0	4,221	5,689	9,910
30,000	1,128	0	3,093	5,689	8,782
35,000	2,256	0	1,965	5,689	7,654
40,000	3,385	0	836	5,689	6,525
42,875	4,034	0	187	5,689	5,876
44,199	4,221	187	0	5,689	5,689
45,000	4,334	300	0	5,576	5,576
50,000	5,040	1,006	0	4,870	4,870
55,000	5,746	1,712	0	4,164	4,164
58,296	6,212	2,178	0	3,698	3,698 (+)
60,000	6,212	2,178	0	3,698	3,698
Student studying in London			Maximum £4,221	Maximum £9,981	Maximum £14,202
25,000	0	0	4,221	9,981	14,202
30,000	1,055	0	3,166	9,981	13,147
35,000	2,111	0	2,110	9,981	12,091
40,000	3,167	0	1,054	9,981	11,035
42,875	3,774	0	447	9,981	10,428
45,000	4,082	308	139	9,981	10,120
45,955	4,221	447	0	9,981	9,981
50,000	4,808	1,034	0	9,394	9,394
55,000	5,533	1,759	0	8,669	8,669
60,000	6,259	2,485	0	7,943	7,943
65,000	6,985	3,211	0	7,217	7,217
70,000	7,710	3,936	0	6,492	6,492
70,043	7,717	3,943	0	6,485	6,485 (+)
75,000	7,717	3,943	0	6,485	6,485
Student studying outside London			Maximum £4,221	Maximum £7,153	Maximum £11,374
25,000	0	0	4,221	7,153	11,374
30,000	1,103	0	3,118	7,153	10,271
35,000	2,207	0	2,014	7,153	9,167
40,000	3,310	0	911	7,153	8,064
42,875	3,945	0	276	7,153	7,429
44,810	4,221	276	0	7,153	7,153
45,000	4,248	303	0	7,126	7,126
50,000	4,961	1,016	0	6,413	6,413
55,000	5,674	1,729	0	5,700	5,700
60,000	6,387	2,442	0	4,987	4,987
62,349	6,723	2,778	0	4,651	4,651 (+)
65,000	6,723	2,778	0	4,651	4,651

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 £4.431 of income above £25,000. For income in excess of £42,875 up to and including £58,296 students lose £1 of loan for every complete £7.08 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 £4.736 of income above £25,000. For income in excess of £42,875 up to and including £70,043 students lose £1 of loan for every complete £6.89 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 £4.531 of income above £25,000. For income in excess of £42,875 up to and including £62,349 students lose £1 of loan for every complete £7.01 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 2023/24:

HOUSEHOLD INCOME (£)	Income Assessment (£)	LOAN FOR LIVING COSTS (£)
		Maximum £4,221
25,000	0	4,221
30,000	1,108	3,113
35,000	2,217	2,004
40,000	3,325	896
43,812	4,171	50
43,813	n/a	0
45,000	n/a	0
50,000	n/a	0

New full-time students in 2023/24 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 2023/24.

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 2023/24. Students with household incomes above £25,000 lose £1 of loan for every complete £4.51 increase in income above £25,000 until a household income of £43,812 is reached where a minimum £50 loan is paid. Students on household incomes of £43,813 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 7.08). For the purposes of this calculation, this is known as the **contribution disregard**.

$$(\pounds42,875 - \pounds25,000) / 7.08 = \pounds2,524 \text{ (rounded down)}$$

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)

$$(\pounds44,000 - \pounds25,000) / 7.08 = \pounds2,683 \text{ (rounded down)}$$

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**.

$$\pounds2,683 - \pounds2,524 = \pounds159$$

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 6.89 and that for the elsewhere rate of loan, 7.01

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 2023/24.

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	5,876	0	10,428	0	7,429
43,000	18	5,858	18	10,410	18	7,411
44,000	159	5,717	163	10,265	161	7,268
45,000	300	5,576	308	10,120	304	7,125
46,000	442	5,434	453	9,975	446	6,983
47,000	583	5,293	599	9,829	589	6,840
48,000	724	5,152	744	9,684	732	6,697
49,000	865	5,011	889	9,539	874	6,555
50,000	1,007	4,869	1,034	9,394	1,017	6,412
51,000	1,148	4,728	1,179	9,249	1,159	6,270
52,000	1,289	4,587	1,324	9,104	1,302	6,127
53,000	1,430	4,446	1,469	8,959	1,445	5,984
54,000	1,572	4,304	1,614	8,814	1,587	5,842
55,000	1,713	4,163	1,760	8,668	1,730	5,699
56,000	1,854	4,022	1,905	8,523	1,873	5,556
57,000	1,995	3,881	2,050	8,378	2,015	5,414
58,000	2,137	3,739	2,195	8,233	2,158	5,271
58,291	2,178	3,698(*)	2,237	8,191	2,200	5,229
59,000			2,340	8,088	2,301	5,128
60,000			2,485	7,943	2,443	4,986
61,000			2,630	7,798	2,586	4,843
62,000			2,776	7,652	2,729	4,700
62,343			2,825	7,603	2,778	4,651(*)
63,000			2,921	7,507		
64,000			3,066	7,362		
65,000			3,211	7,217		
66,000			3,356	7,072		
67,000			3,501	6,927		
68,000			3,646	6,782		
69,000			3,792	6,636		
70,000			3,937	6,491		
70,040			3,943	6,485(*)		

(*) – 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 2023/24.

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 £7.08 of income above £42,875.

London rate: contribution of £1 for each complete £6.89 of income above £42,875.

Elsewhere rate: contribution of £1 for each complete £7.01 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 (£)
(*) – minimum loan for living costs						
42,875	0	5,876	0	10,428	0	7,429
43,000	17	5,859	18	10,410	17	7,412
44,000	158	5,718	163	10,265	160	7,269
45,000	300	5,576	308	10,120	303	7,126
46,000	441	5,435	453	9,975	445	6,984
47,000	582	5,294	598	9,830	588	6,841
48,000	723	5,153	743	9,685	731	6,698
49,000	865	5,011	888	9,540	873	6,556
50,000	1,006	4,870	1,034	9,394	1,016	6,413
51,000	1,147	4,729	1,179	9,249	1,159	6,270
52,000	1,288	4,588	1,324	9,104	1,301	6,128
53,000	1,430	4,446	1,469	8,959	1,444	5,985
54,000	1,571	4,305	1,614	8,814	1,587	5,842
55,000	1,712	4,164	1,759	8,669	1,729	5,700
56,000	1,853	4,023	1,904	8,524	1,872	5,557
57,000	1,995	3,881	2,050	8,378	2,014	5,415
58,000	2,136	3,740	2,195	8,233	2,157	5,272
58,296	2,178	3,698(*)	2,238	8,190	2,199	5,230
59,000			2,340	8,088	2,300	5,129
60,000			2,485	7,943	2,442	4,987
61,000			2,630	7,798	2,585	4,844
62,000			2,775	7,653	2,728	4,701
62,349			2,826	7,602	2,778	4,651(*)
63,000			2,920	7,508		
64,000			3,066	7,362		
65,000			3,211	7,217		
66,000			3,356	7,072		
67,000			3,501	6,927		
68,000			3,646	6,782		
69,000			3,791	6,637		
70,000			3,936	6,492		
70,043			3,943	6,485(*)		

TABLE A20: 2016 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT in 2023/24 (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 2023/24 FOR 2012 COHORT STUDENTS: CURRENT SYSTEM STUDENTS WHO WERE NEW ENTRANTS IN 2012/13 FROM SEPTEMBER 2012 ONWARDS, IN 2013/14, 2014/15 OR 2015/16 WHO ARE CONTINUING THEIR COURSES IN 2023/24.

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	5,689	3,698	1,991
London	9,980	6,487	3,493
Elsewhere	7,153	4,653	2,500
Overseas	8,498	5,526	2,972
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED	INCOME-ASSESSED
Parental home	5,226	3,397	1,829
London	9,090	5,908	3,182
Elsewhere	6,651	4,325	2,326
Overseas	7,386	4,801	2,585

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 2023/24. (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	2,267	1,955
London	4,244	3,658
Elsewhere	3,022	2,605
Overseas	N/A	2,605
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,722	1,483
London	3,246	2,800
Elsewhere	2,356	2,030
Overseas	N/A	2,030

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 £2,605 and the final year overseas reduced loan rate is £2,030).

B3: SUPPORT FOR LIVING COSTS.

Full-time 2012 cohort students, including those undertaking full-time courses of initial teacher training in 2023/24 will be able to apply for:

(1) A means-tested maintenance or special support grant of up to **£4,121**;

(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 2023/24 who are eligible for the maintenance grant.

Table B6 applies to 2012 cohort students in 2023/24 who are eligible for the special support grant.

B4: SUPPORT FOR TUITION FEES.

Maximum fees and fee loans in 2023/24 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 2023/24, 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 £5,689 (*)	
25,000	0	4,121	3,629	7,750
30,000	0	2,974	4,202	7,176
35,000	0	1,826	4,776	6,602
40,000	0	679	5,350	6,029
42,738	0	50	5,664	5,714
42,875	0	0	5,689	5,689
45,000	275	0	5,414	5,414
50,000	922	0	4,767	4,767
55,000	1,570	0	4,119	4,119
58,246	1,991	0	3,698(+)	3,698
60,000	1,991	0	3,698	3,698
Student studying in London			Maximum £9,980 (*)	
25,000	0	4,121	7,920	12,041
30,000	0	2,974	8,493	11,467
35,000	0	1,826	9,067	10,893
40,000	0	679	9,641	10,320
42,738	0	50	9,955	10,005
42,875	0	0	9,980	9,980
45,000	275	0	9,705	9,705
50,000	922	0	9,058	9,058
55,000	1,570	0	8,410	8,410
60,000	2,218	0	7,762	7,762
65,000	2,865	0	7,115	7,115
69,841	3,493	0	6,487(+)	6,487
70,000	3,493	0	6,487	6,487
Student studying outside London			Maximum £7,153 (*)	
25,000	0	4,121	5,093	9,214
30,000	0	2,974	5,666	8,640
35,000	0	1,826	6,240	8,066
40,000	0	679	6,814	7,493
42,738	0	50	7,128	7,178
42,875	0	0	7,153	7,153
45,000	275	0	6,878	6,878
50,000	922	0	6,231	6,231
55,000	1,570	0	5,583	5,583
60,000	2,218	0	4,935	4,935
62,176	2,500	0	4,653(+)	4,653
65,000	2,500	0	4,653	4,653

(*) 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 £4,121. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £4.357 of household income above £25,000, up to a household income of £42,738 where the student qualifies for a minimum grant of £50.

Where household income exceeds £42,738 no grant is payable. Students with household incomes of £42,738 or less have their loan for living costs reduced by £0.50 for every £1 of Maintenance Grant awarded. Students with household incomes between £42,739 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 £7.72 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 £5,689	
25,000	0	4,121	5,689	9,810
30,000	0	2,974	5,689	8,663
35,000	0	1,826	5,689	7,515
40,000	0	679	5,689	6,368
42,738	0	50	5,689	5,739
42,875	0	0	5,689	5,689
45,000	275	0	5,414	5,414
50,000	922	0	4,767	4,767
55,000	1,570	0	4,119	4,119
58,246	1,991	0	3,698(+)	3,698
60,000	1,991	0	3,698	3,698
Student studying in London			Maximum £9,980	
25,000	0	4,121	9,980	14,101
30,000	0	2,974	9,980	12,954
35,000	0	1,826	9,980	11,806
40,000	0	679	9,980	10,659
42,738	0	50	9,980	10,030
42,875	0	0	9,980	9,980
45,000	275	0	9,705	9,705
50,000	922	0	9,058	9,058
55,000	1,570	0	8,410	8,410
60,000	2,218	0	7,762	7,762
65,000	2,865	0	7,115	7,115
69,841	3,493	0	6,487(+)	6,487
70,000	3,493	0	6,487	6,487
Student studying outside London			Maximum £7,153	
25,000	0	4,121	7,153	11,274
30,000	0	2,974	7,153	10,127
35,000	0	1,826	7,153	8,979
40,000	0	679	7,153	7,832
42,738	0	50	7,153	7,203
42,875	0	0	7,153	7,153
45,000	275	0	6,878	6,878
50,000	922	0	6,231	6,231
55,000	1,570	0	5,583	5,583
60,000	2,218	0	4,935	4,935
62,176	2,500	0	4,653(+)	4,653
65,000	2,500	0	4,653	4,653

The maximum amount of the special support grant is £4,121. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £4.357 of household income above £25,000, up to a household income of £42,738 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,738, 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 £7.72 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 2023/24 (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 2023/24.

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	4,992	3,594	1,398
London	9,009	6,487	2,522
Elsewhere	6,438	4,635	1,803
Overseas	7,664	5,518	2,146
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON INCOME ASSESSED	INCOME-ASSESSED
Parental home	4,528	3,261	1,267
London	8,202	5,905	2,297
Elsewhere	5,957	4,291	1,666
Overseas	6,665	4,798	1,867

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 2023/24 are eligible for the appropriate main loan rate, 28% of which is income-assessed (see Table C1 above). Full year overseas rate lower threshold £59,148.

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	2,267	1,955
London	4,244	3,658
Elsewhere	3,022	2,605
Overseas	N/A	2,605
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,722	1,483
London	3,246	2,800
Elsewhere	2,356	2,030
Overseas	N/A	2,030

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);

(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 £2,605 and the final year reduced overseas loan rate is £2,030).

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 **£3,783**;

Note: Sub-section C3 below applies to Approved (fee cap) providers and Approved providers in respect of fee loans in 2023/24. 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 2023/24, 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 £4,992(*)	
25,000	0	3,783	3,101	6,884
34,289	0	1,523	4,231	5,754
50,713	0	50	4,967	5,017
50,778	0	0	4,992	4,992
56,231	1,398	0	3,594(+)	3,594
Student studying in London			Maximum £9,009 (*)	
25,000	0	3,783	7,118	10,901
34,289	0	1,523	8,248	9,771
50,713	0	50	8,984	9,034
50,778	0	0	9,009	9,009
60,614	2,522	0	6,487(+)	6,487
Student studying outside London			Maximum £6,438 (*)	
25,000	0	3,783	4,547	8,330
34,289	0	1,523	5,677	7,200
50,713	0	50	6,413	6,463
50,778	0	0	6,438	6,438
57,810	1,803	0	4,635(+)	4,635

(*) 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 £34,289, the special support grant is reduced by £1 for every complete £4.11 by which the income exceeds £25,000.

For income over £34,289 and up to and including £50,713, the maintenance grant is reduced by £1 for every complete £11.15 by which the income exceeds £34,289.

A student whose income is £50,713 will be eligible for the minimum maintenance grant of £50. A student whose income exceeds £50,713 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 £3.90 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 £4,992	
25,000	0	3,783	4,992	8,775
34,289	0	1,523	4,992	6,515
50,713	0	50	4,992	5,042
50,778	0	0	4,992	4,992
56,231	1,398	0	3,594(+)	3,594
Student studying in London			Maximum £9,009	
25,000	0	3,783	9,009	12,792
34,289	0	1,523	9,009	10,532
50,713	0	50	9,009	9,059
50,778	0	0	9,009	9,009
60,614	2,522	0	6,487(+)	6,487
Student studying outside London			Maximum £6,438	
25,000	0	3,783	6,438	10,221
34,289	0	1,523	6,438	7,961
50,713	0	50	6,438	6,488
50,778	0	0	6,438	6,438
57,810	1,803	0	4,635(+)	4,635

For income over £25,000 and up to and including £34,289, the special support grant is reduced by £1 for every complete £4.11 by which the income exceeds £25,000.

For income over £34,289 and up to and including £50,713, the special support grant is reduced by £1 for every complete £11.15 by which the income exceeds £34,289.

A student whose income is £50,713 will be eligible for the minimum special support grant of £50. A student whose income exceeds £50,713 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 £3.90 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 2023/24 (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 2023/24 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	4,775	3,579	1,196
London	8,640	6,479	2,161
Elsewhere	6,170	4,627	1,543
Overseas	7,350	5,514	1,836
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table B1)	NON-INCOME ASSESSED	INCOME-ASSESSED
Parental home	4,313	3,237	1,076
London	7,865	5,900	1,965
Elsewhere	5,707	4,282	1,425
Overseas	6,391	4,794	1,597

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 £1,655 reduction. Full rate overseas rate lower threshold - £55,825

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	2,267	1,955
London	4,244	3,658
Elsewhere	3,022	2,605
Overseas	N/A	2,605
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,722	1,483
London	3,246	2,800
Elsewhere	2,356	2,030
Overseas	N/A	2,030

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 £2,605, and the final year reduced overseas loan rate is £2,030).

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 2023/24 for a means-tested **maintenance grant** or **special support grant** of up to **£3,783**;

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 2023/24 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 2023/24. 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 £4,775 (*)	
18,360	0	3,783	3,120	6,903
28,107	0	1,655	3,120	4,775
39,583	0	50	4,725	4,775
39,796	0	0	4,775	4,775
50,238	1,196	0	3,579(+)	3,579
Student studying in London			Maximum £8,640 (*)	
18,360	0	3,783	6,985	10,768
28,107	0	1,655	6,985	8,640
39,583	0	50	8,590	8,640
39,796	0	0	8,640	8,640
58,662	2,161	0	6,479(+)	6,479
Student studying outside London			Maximum £6,170 (*)	
18,360	0	3,783	4,515	8,298
28,107	0	1,655	4,515	6,170
39,583	0	50	6,120	6,170
39,796	0	0	6,170	6,170
53,267	1,543	0	4,627(+)	4,627

(*) Where students are eligible for more than £1,655 of grant, the amount of loan for which they are eligible will be reduced by £1,655. Where students are eligible for less than £1,655 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 £28,107, the grant is reduced by £1 for every complete £4.58 by which the income exceeds £18,360.

For income between £28,107 and £39,583, the grant is reduced by £1 for every complete £7.15 by which the income exceeds £28,107. A student whose income is £39,583 will be eligible for the minimum grant of £50. A student whose income exceeds £39,583 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 £4,775	
18,360	0	3,783	4,775	8,558
28,107	0	1,655	4,775	6,430
39,583	0	50	4,775	4,825
39,796	0	0	4,775	4,775
50,238	1,196	0	3,579(+)	3,579
Student studying in London			Maximum £8,640	
18,360	0	3,783	8,640	12,423
28,107	0	1,655	8,640	10,295
39,583	0	50	8,640	8,690
39,796	0	0	8,640	8,640
58,662	2,161	0	6,479(+)	6,479
Student studying outside London			Maximum £6,170	
18,360	0	3,783	6,170	9,953
28,107	0	1,655	6,170	7,825
39,583	0	50	6,170	6,220
39,796	0	0	6,170	6,170
53,267	1,543	0	4,627	4,627

For income between £18,360 and £28,107, the special support grant is reduced by £1 for every complete £4.58 by which the income exceeds £18,360.

For income between £28,107 and £39,583, the special support grant is reduced by £1 for every complete £7.15 by which the income exceeds £28,107. A student whose income is £39,583 will be eligible for the minimum special support grant of £50. A student whose income exceeds £39,583 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 23/24.

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 2023/24 (Available to all full-time students).

2016 cohort students who are **new entrants in 2023/24** or were new entrants in **2016/17, 2017/18, 2018/19, 2019/20, 2020/21, 2021/22 or 2022/23** and are continuing on their course in **2023/24** 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 **2023/24**, 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 **2023/24** 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 **2023/24** 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	71
London	138
Elsewhere	107
Overseas	148

The rates shown are weekly amounts for 2023/24. Students eligible for the reduced rate of loan are not eligible for additional amounts for periods of extra attendance.

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

The undergraduate DSA allowance was simplified into one allowance for 2023/24. The same maximum allowance - **£26,291** - will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2023/24. 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	26,291

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

E3: GRANT IN RESPECT OF AN ADULT DEPENDANT.

Where applicable, the maximum grant in 2023/24 in respect of one dependant of the student who is either the student's partner or an adult dependant will be **£3,354**.

"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 2023/24 will be based on 85% of actual childcare costs, subject to a maximum grant of **£188.90** per week for one child only or **£323.85** per week for two or more children.

E5: THE PARENTS' LEARNING ALLOWANCE.

The maximum amount of Parents' Learning Allowance payable in 2023/24 will be **£1,915** and the minimum **£50**.

TABLE E6: DEPENDANTS' GRANTS INCOME ASSESSMENT

Dependants' Income Assessment for 2023/24 (revised figures in bold for 2.8% uplift).				
	PLA	ADG	CCG	
			(1 child)**	(2+ children)***
Maximum entitlement	£1,915	£3,354	£9,822.80 (52 week rate)	£16,840.20 (52 week rate)
Minimum payable	£50*	£0.01	£0.01	£0.01
Lower income threshold for max grant	£14,910	£8,746	£9,727	£11,118
Upper income threshold for min grant	£18,739.98	£15,453.98	£19,549.79	£27,958.19
Grant reduction amount (Loss of grant per £1 of income after deduction of lower threshold)	£0.50	£0.50	£1.00	£1.00
*Where dependants' incomes are from £18,640 to £18,739.98 students qualify for a minimum £50 PLA.				
** Weekly maximum CCG for one child is £188.90				
***Weekly maximum CCG for two or more children is £323.85				

E7: TRAVEL GRANTS.

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

SECTION F: SUPPORT AVAILABLE IN 2023/24 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, 2021/22 AND 2022/23 AND (ii) PART-TIME STUDENTS WHO ARE NEW ENTRANTS IN 2023/24.

F1: TUITION FEE SUPPORT.

For 2023/24, 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, 2021/22 and 2022/23 and part-time new entrants at **Approved (Fee Cap) providers** in 2023/24 will be able to apply for a **non means-tested fee loan** of up to **£6,935** in 2023/24 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 2023/24 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, 2021/22 and 2022/23 and part-time new entrants to courses at **Approved providers** in 2023/24 will be able to apply for a **non means-tested fee loan** of up to **£4,500** in 2023/24 towards the costs of their course or up to **£4,625** where a provider has received a TEF award for 2023/24.

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 - **£26,291** - will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2023/24. 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	26,291

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 2023/24, 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 2023/24 (II) WHO STARTED THE ABOVE COURSES IN 2018/19, 2019/20, 2020/21, 2021/22 or 2022/23 AND ARE CONTINUING THEIR COURSES IN 2023/24 (III) STARTING A RECOGNISED HIGHER TECHNICAL QUALIFICATION IN 2023/24. (HEALTHCARE STUDENTS MUST NOT BE ELIGIBLE TO APPLY FOR A HEALTHCARE BURSARY.)

TABLE F3: LOAN FOR LIVING COSTS RATES FOR PART-TIME STUDENTS IN 2023/24: 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	8,400	3,698	4,702
London	13,022	6,485	6,537
Elsewhere	9,978	4,651	5,327
Overseas	11,427	5,524	5,903

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 £7.08 increase in income above £25,000.

London Rate: £1 reduction in loan for every complete £6.89 increase in income

³ DipHE and Foundation Degree in Dental Hygiene, Dental Therapy, Dental Hygiene and Dental Therapy. DipHE in Operating Department Practice.

above £25,000.

Elsewhere Rate: £1 reduction in loan for every complete £7.01 increase in income above £25,000.

Overseas Rate: £1 reduction in loan for every complete £6.94 increase in income above £25,000.

The income threshold for the minimum non-income assessed full rate of overseas loan is: £65,967.

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 2023/24.				
Location rates	Intensity of study	Main Rate* (£)	Non-Income Assessed* (£)	Income Assessed (£)
Student living at home	<i>100% (full-time equivalent rate)</i>	8,400.00	3,698.00	4,702.00
	75%	6,300.00	2,773.50	3,526.50
	66.60%	5,594.40	2,462.87	3,131.53
	50%	4,200.00	1,849.00	2,351.00
	33.30%	2,797.20	1,231.43	1,565.77
	25%	2,100.00	924.50	1,175.50
Student studying outside London (Elsewhere)	<i>100% (FTE)</i>	9,978.00	4,651.00	5,327.00
	75%	7,483.50	3,488.25	3,995.25
	66.60%	6,645.35	3,097.57	3,547.78
	50%	4,989.00	2,325.50	2,663.50
	33.30%	3,322.67	1,548.78	1,773.89
	25%	2,494.50	1,162.75	1,331.75
Student studying in London	<i>100% (FTE)</i>	13,022.00	6,485.00	6,537.00
	75%	9,766.50	4,863.75	4,902.75
	66.60%	8,672.65	4,319.01	4,353.64
	50%	6,511.00	3,242.50	3,268.50
	33.30%	4,336.33	2,159.51	2,176.82
	25%	3,255.50	1,621.25	1,634.25
Student studying Overseas	<i>100% (FTE)</i>	11,427.00	5,524.00	5,903.00
	75%	8,570.25	4,143.00	4,427.25
	66.60%	7,610.38	3,678.98	3,931.40

	<i>50%</i>	5,713.50	2,762.00	2,951.50
	<i>33.30%</i>	3,805.19	1,839.49	1,965.70
	<i>25%</i>	2,856.75	1,381.00	1,475.75

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

F5: LOAN FOR LIVING COSTS ENTITLEMENT FOR PART-TIME STUDENTS IN 2023/24: 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 £4,221	Maximum £4,179	Maximum £8,400
25,000	0	4,221	4,179	8,400
30,000	706	4,221	3,473	7,694
35,000	1412	4,221	2,767	6,988
40,000	2118	4,221	2,061	6,282
45,000	2824	4,221	1,355	5,576
50,000	3531	4,221	648	4,869
54,588	4,179	4,221	0	4,221
55,000	4237	4,163	0	4,163
58,291	4,702	3,698	0	3,698(+)
60,000	4,702	3,698	0	3,698
65,000	4,702	3,698	0	3,698
Student studying in London		Maximum £4,221	Maximum £8,801	Maximum £13,022
25,000	0	4,221	8,801	13,022
30,000	725	4,221	8,076	12,297
35,000	1451	4,221	7,350	11,571
40,000	2177	4,221	6,624	10,845
45,000	2902	4,221	5,899	10,120
50,000	3628	4,221	5,173	9,394
55,000	4354	4,221	4,447	8,668
60,000	5079	4,221	3,722	7,943
65,000	5805	4,221	2,996	7,217
70,000	6531	4,221	2,270	6,491
70,040	6,537	4,221	2,264	6,485(+)
75,000	6,537	4,221	2,264	6,485
Student studying outside London		Maximum £4,221	Maximum £5,757	Maximum £9,978
25,000	0	4,221	5,757	9,978
30,000	713	4,221	5,044	9,265
35,000	1426	4,221	4,331	8,552
40,000	2139	4,221	3,618	7,839
45,000	2853	4,221	2,904	7,125
50,000	3566	4,221	2,191	6,412
55,000	4279	4,221	1,478	5,699
60,000	4992	4,221	765	4,986
62,343	5,327	4,221	430	4,651(+)
65,000	5,327	4,221	430	4,651
70,000	5,327	4,221	430	4,651

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. £4,221 of the loan for living costs is a special support loan. Where a student qualifies for £4,221 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 £7.08 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 £6.89 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 £7.01 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 2023/24 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, 2021/22 or 2022/23 (ii) NEW FULL-TIME DISTANCE LEARNING STUDENTS STARTING THEIR COURSES IN 2023/24 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 2023/24 to meet the full costs of their course. Providers with an Access and Participation Plan from the Office for Students (OfS) that have received a Teaching Excellence and Student Outcomes Framework (TEF) award for 2023/24 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 2023/24 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 2023/24. 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 2023/24 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 2023/24.

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 2023/24. 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 2023/24 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: **£26,291** - will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2023/24. 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	£26,291

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 2023/24, 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 2023/24 FOR STUDENTS UNDERTAKING POSTGRADUATE COURSES.

In 2023/24 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
2023/24	12,167

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
2023/24	28,673

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
2023/24	12,167

H4: DISABLED STUDENTS ALLOWANCE FOR POSTGRADUATE STUDENTS.

ALLOWANCE	MAXIMUM AMOUNT (£)
Single DSA	26,291