

LOAN, GRANT AND TUITION FEE RATES FOR ACADEMIC YEAR 2024/25**MEMORANDUM: SUPPORT AVAILABLE UNDER HIGHER EDUCATION
STUDENT FINANCE REGULATIONS for 2024/25.**

All figures shown are in pounds sterling.

The figures shown in this Memorandum, where applicable, cover fees and student support rates for 2024/25 for undergraduate and postgraduate students who are eligible for support. Amendments to HE Student Finance Regulations for 2024/25 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 2024/25 from 1 August 2024 onwards to (i) new full-time entrants in 2024/25 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 22 – 26): Support available in 2024/25 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 2024/25 to eligible current system full-time students who were new entrants to higher education in 2009/10, 2010/11 or 2011/12 (fee support, loan for living costs, maintenance grant / special support grant).

Section D (pages 32 – 36): Support available in 2024/25 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 37 – 39): Supplementary loans and grants for living costs available in 2024/25 to all full-time students and information on income disregards used in the Dependents' Grant calculation.

Section F (pages 40 – 44): Support available in 2024/25 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, 2021/22, 2022/23 or 2023/24 (ii) are new entrants in 2024/25.

Section G (pages 45 – 46): Support available in 2024/25 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 2023/24 and (ii) are new entrants in 2024/25.

Section H (pages 47 – 48): Support available in 2024/25 to students undertaking postgraduate courses (including postgraduate DSA).

SECTION A: SUPPORT AVAILABLE IN 2024/25 FOR 2016 COHORT STUDENTS: NEW CURRENT SYSTEM STUDENTS WHO ARE STARTING THEIR COURSES IN 2024/25 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, 2022/23 or 2023/24.

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	8,610	3,790	4,820
London	13,348	6,647	6,701
Elsewhere	10,227	4,767	5,460
Overseas	11,713	5,662	6,051
FINAL YEAR STUDENTS	MAIN RATE (100%)	NON-INCOME ASSESSED	INCOME-ASSESSED
Parental home	8,102	3,482	4,620
London	12,367	6,056	6,311
Elsewhere	9,672	4,432	5,240
Overseas	10,485	4,920	5,565

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 £6.91 increase in income above £25,000.

London Rate: £1 reduction in loan for every complete £6.73 increase in income above £25,000.

Elsewhere Rate: £1 reduction in loan for every complete £6.84 increase in income above £25,000.

Overseas Rate: £1 reduction in loan for every complete £6.78 increase in income above £25,000.

The income threshold for the minimum non-income assessed full rate of overseas loan is: £66,026.

The income thresholds for the minimum non-income assessed final year rates of loans are: £56,925 (Home), £67,474 (London), £60,842 (Elsewhere), and £62,731 (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	10,158	3,790	6,368
London	14,557	6,647	7,910
Elsewhere	11,658	4,767	6,891
Overseas	13,038	5,662	7,376
FINAL YEAR STUDENTS	MAIN RATE (100%)	NON INCOME ASSESSED	INCOME-ASSESSED
Parental home	9,684	3,482	6,202
London	13,643	6,056	7,587
Elsewhere	11,144	4,432	6,712
Overseas	11,896	4,920	6,976

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 £4.323 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.91 increase in income above £42,875.

London Rate: £1 reduction in loan for every complete £4.624 increase in income

above £25,000 up to £42,875. £1 reduction in loan for every complete £6.73 increase in income above £42,875.

Elsewhere Rate: £1 reduction in loan for every complete £4.42 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.84 increase in income above £42,875.

Overseas Rate: £1 reduction in loan for every complete £4.512 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.78 increase in income above £42,875.

Income threshold for the minimum non-income assessed full rate of overseas loan is: £66,029.

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 £4.288 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.91 increase in income above £42,875.

London Rate: £1 reduction in loan for every complete £4.546 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.73 increase in income above £42,875.

Elsewhere Rate: £1 reduction in loan for every complete £4.375 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.84 increase in income above £42,875.

Overseas Rate: £1 reduction in loan for every complete £4.416 increase in income above £25,000 up to £42,875. £1 reduction in loan for every complete £6.78 increase in income above £42,875.

The income thresholds for the minimum non-income assessed final year rates of loans are: £56,930 (Home), £67,474 (London), £60,844 (Elsewhere), and £62,734 (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	4,327	5,831	10,158
London	4,327	10,230	14,557
Elsewhere	4,327	7,331	11,658
Overseas	4,327	8,711	13,038
FINAL YEAR STUDENTS	SPECIAL SUPPORT ELEMENT (100%) (£)	MAINTENANCE ELEMENT (100%) (£)	MAXIMUM LOAN (100%) (£)
Parental home	4,327	5,357	9,684
London	4,327	9,316	13,643
Elsewhere	4,327	6,817	11,144
Overseas	4,327	7,569	11,896

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 2024/25 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 2024/25. 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 £4,327 in 2024/25. Students with household incomes above £25,000 lose £1 of loan for every complete £4.40 increase in income above £25,000 until a household income of £43,819 is reached where a minimum £50 loan is paid.

Students on household incomes above £43,819 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 2024/25.

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	2,324	2,004
London	4,350	3,749
Elsewhere	3,098	2,670
Overseas	N/A	2,670
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,765	1,520
London	3,327	2,870
Elsewhere	2,415	2,081
Overseas	N/A	2,081

The following groups of 2016 cohort students are eligible for the reduced, non-income assessed loan rates in 2024/25 (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 £2,670 and the final year overseas reduced loan rate is £2,081).

(e) TUITION FEE SUPPORT

For 2024/25, 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 2024/25 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 2024/25 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 2024/25 AY (£)	Maximum Fee Cap – with TEF award 2024/25 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 2024/25.

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

Maximum fee loans in 2024/25 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 2024/25.

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 2024/25. Students will be able to apply for a fee loan to meet the full costs of their tuition.

Maximum Fee Caps in 2024/25 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 2024/25 AY (£)	Maximum Fee Cap – with TEF award 2024/25 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 2024/25 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 2024/25 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 2024/25.

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

Maximum full-time fee loans in 2024/25 for courses starting on or after 1 August 2012 at publicly funded institutions in Scotland and Northern Ireland.	
Rate	Maximum Fee Loan Cap 2024/25 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 2024/25.

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

Maximum full-time fee loans in 2024/25 for courses starting on or after 1 August 2012 at publicly funded and regulated institutions in Wales.	
Rate	Fee Loan Cap 2024/25 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

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 2024/25. Maximum fees for courses at Approved Providers are uncapped in 2024/25.

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

Maximum full-time fee loans in 2024/25 for courses starting on or after 1 September 2012 at Approved Providers in England.		
Rate	Fee Loan Cap without TEF 2024/25 AY (£)	Fee Loan Cap with TEF 2024/25 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 2024/25. 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 2024/25 for full-time accelerated degree courses starting on or after 1 August 2019 at Approved Providers in England.		
Rate	Fee Loan Cap without TEF 2024/25 AY (£)	Fee Loan Cap with TEF 2024/25 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 2024/25.

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

Maximum full-time fee loans in 2024/25 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 2024/25 AY (£)	Fee Loan Cap with TEF 2024/25 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 2024/25.

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

Maximum full-time fee loans in 2024/25 for courses starting on or after 1 August 2012 at private and non-regulated institutions in Wales.		
Rate	Fee Loan Cap without TEF 2024/25 AY	Fee Loan Cap with TEF

	(£)	2024/25 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

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 2024/25 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 2024/25, 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 2024/25 (**£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 £8,610
25,000	0	0	8,610
30,000	723	0	7,887
35,000	1447	0	7,163
40,000	2170	0	6,440
42,875	2586	0	6,024
45,000	2894	308	5,716
50,000	3617	1031	4,993
55,000	4341	1755	4,269
58,307	4820	2234	3,790(+)
60,000	4820	2234	3,790
65,000	4820	2234	3,790
Student studying in London			Maximum £13,348
25,000	0	0	13,348
30,000	742	0	12,606
35,000	1485	0	11,863
40,000	2228	0	11,120
42,875	2656	0	10,692
45,000	2971	315	10,377
50,000	3714	1058	9,634
55,000	4457	1801	8,891
60,000	5200	2544	8,148
65,000	5943	3287	7,405
70,000	6686	4030	6,662
70,098	6701	4045	6,647(+)
75,000	6701	4045	6,647
Student studying outside London			Maximum £10,227
25,000	0	0	10,227
30,000	730	0	9,497
35,000	1461	0	8,766
40,000	2192	0	8,035
42,875	2613	0	7,614
45,000	2923	310	7,304
50,000	3654	1,041	6,573
55,000	4385	1,772	5,842
60,000	5116	2,503	5,111
62,347	5460	2,847	4,767(+)
65,000	5460	2,847	4,767
70,000	5460	2,847	4,767

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 £6.91 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 £6.73 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 £6.84 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 £4,327	Maximum £5,831	Maximum £10,158
25,000	0	0	4,327	5,831	10,158
30,000	1,156	0	3,171	5,831	9,002
35,000	2,313	0	2,014	5,831	7,845
40,000	3,469	0	858	5,831	6,689
42,875	4,134	0	193	5,831	6,024
44,209	4,327	193	0	5,831	5,831
45,000	4,441	307	0	5,717	5,717
50,000	5,165	1,031	0	4,993	4,993
55,000	5,888	1,754	0	4,270	4,270
58,312	6,368	2,234	0	3,790	3,790(+)
60,000	6,368	2,234	0	3,790	3,790
Student studying in London			Maximum £4,327	Maximum £10,230	Maximum £14,557
25,000	0	0	4,327	10,230	14,557
30,000	1,081	0	3,246	10,230	13,476
35,000	2,162	0	2,165	10,230	12,395
40,000	3,243	0	1,084	10,230	11,314
42,875	3,865	0	462	10,230	10,692
45,000	4,180	315	147	10,230	10,377
45,985	4,327	462	0	10,230	10,230
50,000	4,923	1,058	0	9,634	9,634
55,000	5,666	1,801	0	8,891	8,891
60,000	6,409	2,544	0	8,148	8,148
65,000	7,152	3,287	0	7,405	7,405
70,000	7,895	4,030	0	6,662	6,662
70,098	7,910	4,045	0	6,647	6,647(+)
75,000	7,910	4,045	0	6,647	6,647
Student studying outside London			Maximum £4,327	Maximum £7,331	Maximum £11,658
25,000	0	0	4,327	7,331	11,658
30,000	1,131	0	3,196	7,331	10,527
35,000	2,262	0	2,065	7,331	9,396
40,000	3,393	0	934	7,331	8,265
42,875	4,044	0	283	7,331	7,614
44,811	4,327	283	0	7,331	7,331
45,000	4,354	310	0	7,304	7,304
50,000	5,085	1,041	0	6,573	6,573
55,000	5,816	1,772	0	5,842	5,842
60,000	6,547	2,503	0	5,111	5,111
62,349	6,891	2,847	0	4,767	4,767(+)
65,000	6,891	2,847	0	4,767	4,767

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

² Figures rounded down to the nearest £1

complete £4.323 of income above £25,000. For income in excess of £42,875 up to and including £58,312 students lose £1 of loan for every complete £6.91 of income until the amount they receive reaches around 37.3% 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 up to and including £42,875 lose £1 of loan for every complete £4.624 of income above £25,000. For income in excess of £42,875 up to and including £70,098 students lose £1 of loan for every complete £6.73 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 £4.42 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 £6.84 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 2024/25:

HOUSEHOLD INCOME (£)	Income Assessment (£)	LOAN FOR LIVING COSTS (£)
		Maximum £4,327
25,000	0	4,327
30,000	1,136	3,191
35,000	2,272	2,055
40,000	3,409	918
43,819	4,277	50
43,820	n/a	0
45,000	n/a	0
50,000	n/a	0

New full-time students in 2024/25 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 2024/25.

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 2024/25.

Students with household incomes above £25,000 lose £1 of loan for every complete £4.40 increase in income above £25,000 until a household income of £43,819 is reached where a minimum £50 loan is paid. Students on household incomes of £43,820 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 6.91). For the purposes of this calculation, this is known as the **contribution disregard**.

$$(\pounds42,875 - \pounds25,000) / 6.91 = \pounds2,586 \text{ (rounded down)}$$

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)

$$(\pounds44,000 - \pounds25,000) / 6.91 = \pounds2,749 \text{ (rounded down)}$$

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**.

$$\pounds2,749 - \pounds2,586 = \pounds163$$

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 6.73 and that for the elsewhere rate of loan, 6.84.

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 2024/25.

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	6,024	0	10,692	0	7,614
43,000	18	6,006	18	10,674	18	7,596
44,000	163	5,861	167	10,525	164	7,450
45,000	308	5,716	315	10,377	310	7,304
46,000	453	5,571	464	10,228	457	7,157
47,000	597	5,427	612	10,080	603	7,011
48,000	742	5,282	761	9,931	749	6,865
49,000	887	5,137	910	9,782	895	6,719
50,000	1,031	4,993	1,058	9,634	1,041	6,573
51,000	1,176	4,848	1,207	9,485	1,188	6,426
52,000	1,321	4,703	1,355	9,337	1,334	6,280
53,000	1,466	4,558	1,504	9,188	1,480	6,134
54,000	1,610	4,414	1,653	9,039	1,626	5,988
55,000	1,755	4,269	1,801	8,891	1,772	5,842
56,000	1,900	4,124	1,950	8,742	1,919	5,695
57,000	2,044	3,980	2,098	8,594	2,065	5,549
58,000	2,189	3,835	2,247	8,445	2,211	5,403
58,307	2,234	3,790(*)	2,293	8,399	2,256	5,358
59,000			2,396	8,296	2,357	5,257
60,000			2,544	8,148	2,503	5,111
61,000			2,693	7,999	2,650	4,964
62,000			2,841	7,851	2,796	4,818
62,347			2,893	7,799	2,847	4,767(*)
63,000			2,990	7,702		
64,000			3,138	7,554		
65,000			3,287	7,405		
66,000			3,436	7,256		
67,000			3,584	7,108		
68,000			3,733	6,959		
69,000			3,881	6,811		
70,000			4,030	6,662		
70,098			4,045	6,647(*)		

(*) – 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 2024/25.

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 £6.91 of income above £42,875.

London rate: contribution of £1 for each complete £6.73 of income above £42,875.

Elsewhere rate: contribution of £1 for each complete £6.84 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	6,024	0	10,692	0	7,614
43,000	18	6,006	18	10,674	18	7,596
44,000	162	5,862	167	10,525	164	7,450
45,000	307	5,717	315	10,377	310	7,304
46,000	452	5,572	464	10,228	456	7,158
47,000	596	5,428	612	10,080	603	7,011
48,000	741	5,283	761	9,931	749	6,865
49,000	886	5,138	910	9,782	895	6,719
50,000	1,031	4,993	1,058	9,634	1,041	6,573
51,000	1,175	4,849	1,207	9,485	1,187	6,427
52,000	1,320	4,704	1,355	9,337	1,334	6,280
53,000	1,465	4,559	1,504	9,188	1,480	6,134
54,000	1,609	4,415	1,653	9,039	1,626	5,988
55,000	1,754	4,270	1,801	8,891	1,772	5,842
56,000	1,899	4,125	1,950	8,742	1,918	5,696
57,000	2,044	3,980	2,098	8,594	2,065	5,549
58,000	2,188	3,836	2,247	8,445	2,211	5,403
58,312	2,234	3,790 (*)	2,293	8,399	2,256	5,358
59,000			2,395	8,297	2,357	5,257
60,000			2,544	8,148	2,503	5,111
61,000			2,693	7,999	2,649	4,965
62,000			2,841	7,851	2,796	4,818
62,349			2,893	7,799	2,847	4,767 (*)
63,000			2,990	7,702		
64,000			3,138	7,554		
65,000			3,287	7,405		
66,000			3,436	7,256		
67,000			3,584	7,108		
68,000			3,733	6,959		
69,000			3,881	6,811		
70,000			4,030	6,662		
70,098			4,045	6,647 (*)		

TABLE A20: 2016 COHORT STUDENTS: ASSESSMENT OF HOUSEHOLD CONTRIBUTION FOR SUPPLEMENTARY INCOME-ASSESSED SUPPORT in 2024/25 (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 2024/25 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 2024/25.

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	5,831	3,790	2,041
London	10,230	6,649	3,581
Elsewhere	7,332	4,769	2,563
Overseas	8,710	5,664	3,046
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON-INCOME ASSESSED	INCOME-ASSESSED
Parental home	5,357	3,482	1,875
London	9,317	6,056	3,261
Elsewhere	6,817	4,433	2,384
Overseas	7,571	4,921	2,650

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 2024/25. (Full year overseas rate lower threshold is £65,812).

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	2,324	2,004
London	4,350	3,749
Elsewhere	3,098	2,670
Overseas	N/A	2,670
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,765	1,520
London	3,327	2,870
Elsewhere	2,415	2,081
Overseas	N/A	2,081

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 £2,670 and the final year overseas reduced loan rate is £2,081).

B3: SUPPORT FOR LIVING COSTS.

Full-time 2012 cohort students, including those undertaking full-time courses of initial teacher training in 2024/25 will be able to apply for:

- (1) A means-tested maintenance or special support grant of up to **£4,224**;
- (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 2024/25 who are eligible for the maintenance grant.

Table B6 applies to 2012 cohort students in 2024/25 who are eligible for the special support grant.

B4: SUPPORT FOR TUITION FEES.

Maximum fees and fee loans in 2024/25 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 2024/25, 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 £5,831 (*)	
25,000	0	4,224	3,719	7,943
30,000	0	3,048	4,307	7,355
35,000	0	1,871	4,896	6,767
40,000	0	694	5,484	6,178
42,736	0	50	5,806	5,856
42,875	0	0	5,831	5,831
45,000	282	0	5,549	5,549
50,000	946	0	4,885	4,885
55,000	1,610	0	4,221	4,221
58,244	2,041	0	3,790(+)	3,790
60,000	2,041	0	3,790	3,790
Student studying in London			Maximum £10,230 (*)	
25,000	0	4,224	8,118	12,342
30,000	0	3,048	8,706	11,754
35,000	0	1,871	9,295	11,166
40,000	0	694	9,883	10,577
42,736	0	50	10,205	10,255
42,875	0	0	10,230	10,230
45,000	282	0	9,948	9,948
50,000	946	0	9,284	9,284
55,000	1,610	0	8,620	8,620
60,000	2,274	0	7,956	7,956
65,000	2,938	0	7,292	7,292
69,833	3,580	0	6,650(+)	6,650
70,000	3,580	0	6,650	6,650
Student studying outside London			Maximum £7,332 (*)	
25,000	0	4,224	5,220	9,444
30,000	0	3,048	5,808	8,856
35,000	0	1,871	6,397	8,268
40,000	0	694	6,985	7,679
42,736	0	50	7,307	7,357
42,875	0	0	7,332	7,332
45,000	282	0	7,050	7,050
50,000	946	0	6,386	6,386
55,000	1,610	0	5,722	5,722
60,000	2,274	0	5,058	5,058
62,175	2,563	0	4,769(+)	4,769
65,000	2,563	0	4,769	4,769

(*) 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 £4,224. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £4.249 of household income above £25,000, up to a household income of £42,736 where the student qualifies for a minimum grant of £50.

Where household income exceeds £42,736 no grant is payable. Students with household incomes of £42,736 or less have their loan for living costs reduced by £0.50 for every £1 of Maintenance Grant awarded. Students with household incomes between £42,737 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 £7.53 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 £5,831	
25,000	0	4,224	5,831	10,055
30,000	0	3,048	5,831	8,879
35,000	0	1,871	5,831	7,702
40,000	0	694	5,831	6,525
42,736	0	50	5,831	5,881
42,875	0	0	5,831	5,831
45,000	282	0	5,549	5,549
50,000	946	0	4,885	4,885
55,000	1,610	0	4,221	4,221
58,244	2,041	0	3,790(+)	3,790
60,000	2,041	0	3,790	3,790
Student studying in London			Maximum £10,230	
25,000	0	4,224	10,230	14,454
30,000	0	3,048	10,230	13,278
35,000	0	1,871	10,230	12,101
40,000	0	694	10,230	10,924
42,736	0	50	10,230	10,280
42,875	0	0	10,230	10,230
45,000	282	0	9,948	9,948
50,000	946	0	9,284	9,284
55,000	1,610	0	8,620	8,620
60,000	2,274	0	7,956	7,956
65,000	2,938	0	7,292	7,292
69,833	3,580	0	6,650(+)	6,650
70,000	3,580	0	6,650	6,650
Student studying outside London			Maximum £7,332	
25,000	0	4,224	7,332	11,556
30,000	0	3,048	7,332	10,380
35,000	0	1,871	7,332	9,203
40,000	0	694	7,332	8,026
42,736	0	50	7,332	7,382
42,875	0	0	7,332	7,332
45,000	282	0	7,050	7,050
50,000	946	0	6,386	6,386
55,000	1,610	0	5,722	5,722
60,000	2,274	0	5,058	5,058
62,175	2,563	0	4,769(+)	4,769
65,000	2,563	0	4,769	4,769

The maximum amount of the special support grant is £4,224. Students will qualify for the maximum where their household income is £25,000 or less. Students lose £1 of grant for every complete £4.249 of household income above £25,000, up to a household income of £42,736 where the student qualifies for a minimum grant of £50. Where household income exceeds £42,736, 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 £7.53 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 2024/25 (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 2024/25 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 2024/25.

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	5,117	3,684	1,433
London	9,234	6,649	2,585
Elsewhere	6,599	4,751	1,848
Overseas	7,856	5,656	2,200
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table A1)	NON INCOME ASSESSED	INCOME-ASSESSED
Parental home	4,641	3,343	1,298
London	8,407	6,053	2,354
Elsewhere	6,106	4,398	1,708
Overseas	6,832	4,918	1,914

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 2024/25 are eligible for the appropriate main loan rate, 28% of which is income-assessed (see Table C1 above). Full year overseas rate lower threshold £59,161.

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	2,324	2,004
London	4,350	3,749
Elsewhere	3,098	2,670
Overseas	N/A	2,670
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,765	1,520
London	3,327	2,870
Elsewhere	2,415	2,081
Overseas	N/A	2,081

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 £2,670 and the final year reduced overseas loan rate is £2,081).

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 **£3,878**;

Note: Sub-section C3 below applies to Approved (fee cap) providers and Approved providers in respect of fee loans in 2024/25. 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 2024/25, 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 £5,117(*)	
25,000	0	3,878	3,178	7,056
34,292	0	1,561	4,337	5,898
50,717	0	50	5,092	5,142
50,778	0	0	5,117	5,117
56,238	1,433	0	3,684(+)	3,684
Student studying in London			Maximum £9,234(*)	
25,000	0	3,878	7,295	11,173
34,292	0	1,561	8,454	10,015
50,717	0	50	9,209	9,259
50,778	0	0	9,234	9,234
60,627	2,585	0	6,649(+)	6,649
Student studying outside London			Maximum £6,599 (*)	
25,000	0	3,878	4,660	8,538
34,292	0	1,561	5,819	7,380
50,717	0	50	6,574	6,624
50,778	0	0	6,599	6,599
57,819	1,848	0	4,751(+)	4,751

(*) 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 £34,292, the maintenance grant is reduced by £1 for every complete £4.01 by which the income exceeds £25,000.

For income in excess of £34,292 and up to and including £50,717, the maintenance grant is reduced by £1 for every complete £10.87 by which the income exceeds £34,292.

A student whose income is £50,717 will be eligible for the minimum maintenance grant of £50. A student whose income exceeds £50,717 will not be eligible for any grant.

For income exceeding £50,778 the loan is reduced by £1 for every complete £3.81 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 £5,117	
25,000	0	3,878	5,117	8,995
34,292	0	1,561	5,117	6,678
50,717	0	50	5,117	5,167
50,778	0	0	5,117	5,117
56,238	1,433	0	3,684(+)	3,684
Student studying in London			Maximum £9,234	
25,000	0	3,878	9,234	13,112
34,292	0	1,561	9,234	10,795
50,717	0	50	9,234	9,284
50,778	0	0	9,234	9,234
60,627	2,585	0	6,649(+)	6,649
Student studying outside London			Maximum £6,599	
25,000	0	3,878	6,599	10,477
34,292	0	1,561	6,599	8,160
50,717	0	50	6,599	6,649
50,778	0	0	6,599	6,599
57,819	1,848	0	4,751(+)	4,751

For income over £25,000 and up to and including £34,292, the special support grant is reduced by £1 for every complete £4.01 by which the income exceeds £25,000.

For income over £34,292 and up to and including £50,717, the special support grant is reduced by £1 for every complete £10.87 by which the income exceeds £34,292.

A student whose income is £50,717 will be eligible for the minimum special support grant of £50. A student whose income exceeds £50,717 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 £3.81 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 2024/25 (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 2024/25 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	4,894	3,668	1,226
London	8,856	6,641	2,215
Elsewhere	6,324	4,743	1,581
Overseas	7,534	5,652	1,882
FINAL YEAR STUDENTS	MAIN RATE (100%) (Table B1)	NON-INCOME ASSESSED	INCOME-ASSESSED
Parental home	4,421	3,318	1,103
London	8,062	6,048	2,014
Elsewhere	5,850	4,389	1,461
Overseas	6,551	4,914	1,637

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 £1,696 reduction. Full rate overseas rate lower threshold - £56,226

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	2,324	2,004
London	4,350	3,749
Elsewhere	3,098	2,670
Overseas	N/A	2,670
MAXIMUM RATES OF FINAL YEAR LOAN	REDUCED LOANS (Sandwich Years)	REDUCED LOANS (NHS Bursary Years)
Parental home	1,765	1,520
London	3,327	2,870
Elsewhere	2,415	2,081
Overseas	N/A	2,081

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 £2,670, and the final year reduced overseas loan rate is £2,081).

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 2024/25 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 2024/25 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 2024/25. 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 £4,894 (*)	
18,360	0	3,878	3,198	7,076
28,114	0	1,696	3,198	4,894
39,587	0	50	4,844	4,894
39,796	0	0	4,894	4,894
50,499	1,226	0	3,668(+)	3,668
Student studying in London			Maximum £8,856 (*)	
18,360	0	3,878	7,160	11,038
28,114	0	1,696	7,160	8,856
39,587	0	50	8,806	8,856
39,796	0	0	8,856	8,856
59,133	2,215	0	6,641(+)	6,641
Student studying outside London			Maximum £6,324 (*)	
18,360	0	3,878	4,628	8,506
28,114	0	1,696	4,628	6,324
39,587	0	50	6,274	6,324
39,796	0	0	6,324	6,324
53,599	1,581	0	4,743(+)	4,743

(*) Where students are eligible for more than £1,696 of grant, the amount of loan for which they are eligible will be reduced by £1,696. Where students are eligible for less than £1,696 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 £28,114, the grant is reduced by £1 for every complete £4.47 by which the income exceeds £18,360.

For income between £28,114 and £39,587, the grant is reduced by £1 for every complete £6.97 by which the income exceeds £28,114. A student whose income is £39,587 will be eligible for the minimum grant of £50. A student whose income exceeds £39,587 will not be eligible for any grant.

Where students' income exceeds £39,796, the amount of loan for which they are eligible is reduced by £1 for every complete £8.73 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 £4,894	
18,360	0	3,878	4,894	8,772
28,114	0	1,696	4,894	6,590
39,587	0	50	4,894	4,944
39,796	0	0	4,894	4,894
50,499	1,226	0	3,668(+)	3,668
Student studying in London			Maximum £8,856	
18,360	0	3,878	8,856	12,734
28,114	0	1,696	8,856	10,552
39,587	0	50	8,856	8,906
39,796	0	0	8,856	8,856
59,133	2,215	0	6,641(+)	6,641
Student studying outside London			Maximum £6,324	
18,360	0	3,878	6,324	10,202
28,114	0	1,696	6,324	8,020
39,587	0	50	6,324	6,374
39,796	0	0	6,324	6,324
53,599	1,581	0	4,743(+)	4,743

For income between £18,360 and £28,114, the special support grant is reduced by £1 for every complete £4.47 by which the income exceeds £18,360.

For income between £28,114 and £39,587, the special support grant is reduced by £1 for every complete £6.97 by which the income exceeds £28,114. A student whose income is £39,587 will be eligible for the minimum special support grant of £50. A student whose income exceeds £39,587 will not be eligible for any grant.

Where students' income exceeds £39,796, the amount of loan for which they are eligible is reduced by £1 for every complete £8.73 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 2024/25.

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 2024/25 (Available to all full-time students).

2016 cohort students who are **new entrants in 2024/25** or were new entrants in **2016/17, 2017/18, 2018/19, 2019/20, 2020/21, 2021/22, 2022/23 or 2023/24** and are continuing on their course in **2024/25** 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 **2024/25**, 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 **2024/25** 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”).

RATE OF LOAN	AMOUNT
Parental	73
London	141
Elsewhere	110
Overseas	152

The rates shown are weekly amounts for 2024/25. 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 2024/25. The same maximum allowance - **£26,948** - will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2024/25. 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	26,948

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

E3: GRANT IN RESPECT OF AN ADULT DEPENDANT.

Where applicable, the maximum grant in 2024/25 in respect of one dependant of the student who is either the student's partner or an adult dependant will be **£3,438**.

"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 2024/25 will be based on 85% of actual childcare costs, subject to a maximum grant of **£193.62** per week for one child only or **£331.95** per week for two or more children.

E5: THE PARENTS' LEARNING ALLOWANCE.

The maximum amount of Parents' Learning Allowance payable in 2024/25 will be **£1,963** and the minimum **£50**.

TABLE E6: DEPENDANTS' GRANTS INCOME ASSESSMENT

Dependants' Income Assessment for 2024/25 (revised figures in bold for 2.5% uplift).				
	PLA	ADG	CCG	
			(1 child)**	(2+ children)***
Maximum entitlement	£1,963	£3,438	£10,068.24 (52 week rate)	£17,261.40 (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	£18,835.98	£15,621.98	£19,795.23	£28,379.39
Grant reduction amount (Loss of grant per £1 of income after deduction of lower threshold)	£0.50	£0.50	£1.00	£1.00
<i>*Where dependants' incomes are from £18,736 to £18,835.98 students qualify for a minimum £50 PLA.</i>				
<i>** Weekly maximum CCG for one child is £193.62</i>				
<i>***Weekly maximum CCG for two or more children is £331.95</i>				

E7: TRAVEL GRANTS.

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

SECTION F: SUPPORT AVAILABLE IN 2024/25 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, 2022/23 AND 2023/24 (ii) PART-TIME STUDENTS WHO ARE NEW ENTRANTS IN 2024/25.

F1: TUITION FEE SUPPORT.

For 2024/25, 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, 2022/23 and 2023/24 and part-time new entrants at **Approved (Fee Cap) providers** in 2024/25 will be able to apply for a **non means-tested fee loan** of up to **£6,935** in 2024/25 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 2024/25 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, 2022/23 and 2023/24 and part-time new entrants to courses at **Approved providers** in 2024/25 will be able to apply for a **non means-tested fee loan** of up to **£4,500** in 2024/25 towards the costs of their course or up to **£4,625** where a provider has received a TEF award for 2024/25.

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 - **£26,948** - will apply to both full-time and part-time undergraduate and postgraduate DSA recipients in 2024/25. 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	26,948

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 2024/25, 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 2024/25 (II) WHO STARTED THE ABOVE COURSES IN 2018/19, 2019/20, 2020/21, 2021/22, 2022/23 or 2023/24 AND ARE CONTINUING THEIR COURSES IN 2024/25 (III) WHO STARTED A RECOGNISED HIGHER TECHNICAL QUALIFICATION (HTQ) IN 2023/24 (IV) STARTING AN HTQ IN 2024/25. (HEALTHCARE STUDENTS MUST NOT BE ELIGIBLE TO APPLY FOR A HEALTHCARE BURSARY.)

TABLE F3: LOAN FOR LIVING COSTS RATES FOR PART-TIME STUDENTS IN 2024/25: 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	8,610	3,790	4,820
London	13,348	6,647	6,701
Elsewhere	10,227	4,767	5,460
Overseas	11,713	5,662	6,051

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 £6.91 increase in

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

income above £25,000.

London Rate: £1 reduction in loan for every complete £6.73 increase in income above £25,000.

Elsewhere Rate: £1 reduction in loan for every complete £6.84 increase in income above £25,000.

Overseas Rate: £1 reduction in loan for every complete £6.78 increase in income above £25,000.

The income threshold for the minimum non-income assessed full rate of overseas loan is: £66,026.

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 2024/25.				
Location rates	Intensity of study	Main Rate* (£)	Non-Income Assessed* (£)	Income Assessed (£)
Student living at home	<i>100% (full-time equivalent rate)</i>	8,610	3,790	4,820.00
	75%	6,457.50	2,842.50	3,615.00
	66.60%	5,734.26	2,524.14	3,210.12
	50%	4,305.00	1,895.00	2,410.00
	33.30%	2,867.13	1,262.07	1,605.06
	25%	2,152.50	947.50	1,205.00
Student studying outside London	<i>100% (FTE)</i>	10,227	4,767	5,460.00
	75%	7,670.25	3,575.25	4,095.00
	66.60%	6,811.18	3,174.82	3,636.36
	50%	5,113.50	2,383.50	2,730.00
	33.30%	3,405.59	1,587.41	1,818.18
	25%	2,556.75	1,191.75	1,365.00
Student studying in London	<i>100% (FTE)</i>	13,348	6,647	6,701.00
	75%	10,011.00	4,985.25	5,025.75
	66.60%	8,889.77	4,426.90	4,462.87
	50%	6,674.00	3,323.50	3,350.50
	33.30%	4,444.88	2,213.45	2,231.43

	25%	3,337.00	1,661.75	1,675.25
Student studying Overseas	100% (FTE)	11,713	5,662	6,051.00
	75%	8,784.75	4,246.50	4,538.25
	66.60%	7,800.86	3,770.89	4,029.97
	50%	5,856.50	2,831.00	3,025.50
	33.30%	3,900.43	1,885.45	2,014.98
	25%	2,928.25	1,415.50	1,512.75

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

F5: LOAN FOR LIVING COSTS ENTITLEMENT FOR PART-TIME STUDENTS IN 2024/25: 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 £4,327	Maximum £4,283	Maximum £8,610
25,000	0	4,327	4,283	8,610
30,000	723	4,327	3,560	7,887
35,000	1447	4,327	2,836	7,163
40,000	2170	4,327	2,113	6,440
45,000	2894	4,327	1,389	5,716
50,000	3617	4,327	666	4,993
54,596	4,283	4,327	0	4,327
55,000	4341	4,269	0	4,269
58,307	4,820	3,790	0	3,790(+)
60,000	4,820	3,790	0	3,790
65,000	4,820	3,790	0	3,790
Student studying in London		Maximum £4,327	Maximum £9,021	Maximum £13,348
25,000	0	4,327	9,021	13,348
30,000	742	4,327	8,279	12,606
35,000	1485	4,327	7,536	11,863
40,000	2228	4,327	6,793	11,120
45,000	2971	4,327	6,050	10,377
50,000	3714	4,327	5,307	9,634
55,000	4457	4,327	4,564	8,891
60,000	5200	4,327	3,821	8,148
65,000	5943	4,327	3,078	7,405
70,000	6686	4,327	2,335	6,662
70,098	6,701	4,327	2,320	6,647(+)
75,000	6,701	4,327	2,320	6,647
Student studying outside London		Maximum £4,327	Maximum £5,900	Maximum £10,227
25,000	0	4,327	5,900	10,227
30,000	730	4,327	5,170	9,497
35,000	1461	4,327	4,439	8,766
40,000	2192	4,327	3,708	8,035
45,000	2923	4,327	2,977	7,304
50,000	3654	4,327	2,246	6,573
55,000	4385	4,327	1,515	5,842
60,000	5116	4,327	784	5,111
62,347	5,460	4,327	440	4,767(+)
65,000	5,460	4,327	440	4,767
70,000	5,460	4,327	440	4,767

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. £4,327 of the loan for living costs is a special support loan. Where a student qualifies for £4,327 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 £6.91 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 £6.73 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.

⁴ Figures rounded down to the nearest £1

Elsewhere Rate: Students with household incomes above £25,000 lose £1 of loan for every complete £6.84 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.

SECTION G: SUPPORT AVAILABLE IN 2024/25 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, 2022/23 OR 2023/24 (ii) NEW FULL-TIME DISTANCE LEARNING STUDENTS STARTING THEIR COURSES IN 2024/25 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 2024/25 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 2024/25 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 2024/25 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 2024/25. 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 2024/25 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 2024/25.

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 2024/25. 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 2024/25 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: **£26,948** - will apply to both full-time

and part-time undergraduate and postgraduate DSA recipients in 2024/25. 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	£26,948

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 2024/25, 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 2024/25 FOR STUDENTS UNDERTAKING POSTGRADUATE COURSES.

In 2024/25 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
2024/25	12,471

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
2024/25	29,390

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
2024/25	12,471

H4: DISABLED STUDENTS ALLOWANCE FOR POSTGRADUATE STUDENTS.

ALLOWANCE	MAXIMUM AMOUNT (£)
Single DSA	26,948