SLC
Student Loans Company

Support for Part-Time Students

Higher Education Student Finance in England

Academic Year 25/26 – Version 2.0

Summary
This document provides details of the eligibility and financial assessment criteria for the support package available to part-time (PT) students. Information on Disabled Students' Allowance (DSA) for PT students can be found in the 'Disabled Students' Allowance' guidance.

Disclaimer

This guidance is designed to assist with the interpretation of the Education (Student Support) (England) Regulations 2011 as amended ("the Regulations") as they stand at the time of publication. It does not cover every aspect of student support, nor does it constitute legal advice or a definitive statement of the law. Whilst every endeavour has been made to ensure the information contained is correct at the time of publication, no liability is accepted regarding the contents and the Regulations remain the legal basis of the student support arrangements for the academic year (AY) 25/26. In the event of anomalies between this guidance and the Regulations, the Regulations prevail. Please note the Regulations are subject to amendment.

This guidance is for students domiciled in England only. It applies to PT students as defined in the Education (Student Support) Regulations 2011, as amended ("the Regulations").

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Abbreviations

Abbreviation	Full
AY	Academic Year
DfE	Department for Education
DH/ DT	Dental Hygiene/ Dental Therapy
DSA	Disabled Students’ Allowance
DWP	Department for Work and Pensions
ELQ	Equivalent or Lower Qualification
EU	European Union
FE	Further Education
FY’s	Foundation Years
HE	Higher Education
HMRC	His Majesty's Revenue & Customs
HNC	Higher National Certificate
HND	Higher National Diploma
HTQ	Higher Technical Qualification
IFATE	Institute for Apprenticeships and Technical Education
ITT	Initial Teacher Training
LEBTs	Local Education and Training Boards
ODP	Operating Department Practice
OfS	Office for Students
OU	Open University
PT	Part-time
PTML	Part-time maintenance loan
PTTFL	Part-time tuition fee loan
QTS	Qualified Teacher Status
QTLS	Qualified Teacher Learning and Skills
SAAS	Student Awards Agency for Scotland
SRDD	Statutory Repayment Due Date
SFE	Student Finance England
SLC	Student Loans Company Ltd
SSE	Special Support Element
TEF	Teaching Excellence and Student Outcomes Framework
TFL	Tuition Fee Loan
VHI	Validating Household Income

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1. GENERAL

1.1 MAINTENANCE SUPPORT FOR STUDENTS WHO START A PT COURSE ON OR AFTER 1 AUGUST 2018

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

Please note, the Education (Student Support) Regulations 2011 (as amended) refer to 'loans for living costs'. The part-time loan for living costs compromises two elements: maintenance loan and special support loan.

However, this product is referred to throughout this document and in other SLC information and guidance as the 'part-time maintenance loan (PTML)' as this how it is widely referred to within the sector.

Section 2.1.4 sets out the courses which attract a PTML. Note, PTML for approved Higher Technical Qualifications (HTQs) is only available for HTQ courses that commence from AY 23/24 onwards.

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

See section 3.1.1 for full information on the rates of PTML available.

1.2 FEE SUPPORT FOR STUDENTS WHO START A PT COURSE ON OR AFTER 1 SEPTEMBER 2012

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

- Students at Approved (Fee Cap) providers will be able to apply for a non-income assessed fee loan of up to £7,145 in AY 25/26 to meet the full cost of their course. Approved (Fee Cap) Providers with an Access and Participation Plan (APP) from the Office for Students (OfS) and a Teaching Excellence and Student Outcomes Framework (TEF) award for AY 25/26 will be able to charge above £6,955 in fees for a PT course up to a maximum of £7,145.

- Maximum fee loans for accredited institutions which are unregistered providers that are offering PT courses of school-centred initial teacher training are set at the same levels in AY 25/26 as those for PT courses offered by Approved (Fee Cap) Providers with an Access and Participation Plan and a TEF award. 'Accredited institution' is defined in Regulation 2(1) of the Student Support Regulations.
- Students at Approved providers will be able to apply for a non-income assessed fee loan of up to £4,635 in AY 25/26 towards the costs of their course or up to £4,765 where a provider has achieved a TEF award for AY 25/26.

To be eligible for a PTTFL, a student must be studying at an intensity of study of at least 25% of a FT equivalent course in each year of the course and over the whole duration of the course. However, the amount of PTTFL available is not subject to intensity of study banding.

2. ELIGIBILITY

Regulatory residency requirements for PTTFL and PTML are broadly the same as those that apply to FT UG, HE student support. See the AY 25/26 'Assessing Eligibility' guidance for further details of regulatory residency categories for UG student funding.

The eligibility criteria for PT student support consists of the following elements:

- Course eligibility
- Personal eligibility

2.1 COURSE ELIGIBILITY

2.1.1 Course designation

To qualify for PT fee and maintenance support the student must undertake a designated PT course as set out in Regulation 139. A course will be a designated PT course if it meets the criteria in regulation 139(1) or it has been designated by the Secretary of State under regulation 139(7).

The criteria in regulation 139(1) are:

a) the course is one beginning on or after 1 September 2012 that are mentioned in Schedule 2 to the Regulations, other than a graduate entry accelerated programme, a graduate entry veterinary course, or a postgraduate pre-registration healthcare course.

b) Courses beginning on or after 1 September 2012 which fall within paragraphs 1, 2, 4, 7 and 8, of Schedule 2 should lead to a qualification which is granted by a body which is recognised to award UK degrees, i.e. a recognised body or by a body that is permitted to act on behalf of a recognised body in the granting of degrees (i.e. a listed body).

c) the course must last for at least one academic year.

d) it must be ordinarily possible to complete the part-time course in not more than:

   (i) twice the period ordinarily required to complete the full-time equivalent course where the course began before 1 September 2012 or,

   (ii) four times the period ordinarily required to complete the full-time equivalent where the course begins on or after 1 September 2012.

e) the course is either:

   (i) wholly provided by a registered provider, or provided by a registered or an unregistered provider on behalf of a registered provider in England,

   (ii) wholly provided by an authority-funded institution in Scotland, Northern Ireland or Wales,

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

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

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

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

e) the course is substantially provided in the United Kingdom,

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

Specific designation

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

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

registration@officeforstudents.org.uk
0117 931 7305

If the HE Provider is not registered with the OfS, they will be given specific course designation to enable continuing students to complete their course. In this situation DfE has confirmed continuing students will be able to access fees up to the Approved providers limit in AY 25/26 (£4,635/ £4,765) but there would be no limits on the fees the HE Provider can charge. HE Providers should contact OfS about specific course designation.

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

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

Franchise arrangements

PT courses may be designated for support where they are provided by Approved (fee cap) or Approved providers, with or without degree awarding powers in either case. Courses may also be provided under a franchise arrangement between HE Providers. A PT course provided by an institution is to be considered a designated PT course if the institution provides the teaching and supervision which comprise the course (regulation 139(6)(a)). Where a course is franchised, SFE assessors should identify the institution or institutions providing the course.

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

Minimum course length

A designated PT course must last at least one academic year.

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

It is anticipated that some HTQs approved by the Institute for Apprenticeships and Technical Education (IFATE) may not meet the minimum course duration requirements. Any course or qualification that receives HTQ approval from IFATE but does not meet the duration requirements under regulation 139(1)(b) and regulation 139(1)(c) will not satisfy the necessary designation criteria to attract HE student finance and may instead qualify for Advanced Learner Loan (ALL), where eligible.

2.1.3 Additional course eligibility criteria for PTML

The course eligibility criteria detailed above apply to all applicants for PT support. However, the following additional course eligibility criteria applies to PTML.

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

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

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

**Applicants who already have Qualified Teacher Status (QTS) are not eligible for PT fee support for another teacher training course which conveys QTS. Note that those who are already qualified to teach in further education may still receive fee funding for a course which conveys QTS. Students who are already qualified to teach in Further Education who wish to take a further Initial Teacher Training (ITT) course in the FE Sector with content equivalent to a Diploma in Education and Training, a Professional Graduate Certificate in Education or a Postgraduate Certificate in Education are not exempt from equivalent or lower qualification (ELQ) rules and therefore do not qualify for fee support for a second Further Education (FE) ITT course.

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

<u>**Courses at Levels 4 and 5 below the level of a degree)</u>**

Generally, PTML is not available to courses below the level of a degree. However, exceptions apply for the following course types:

- An approved Higher Technical Qualification (HTQ)
- Foundation degree in:
    - Dental hygiene/ dental therapy
- Diploma of Higher Education (DipHE) in:

- Dental hygiene/ dental therapy
- Operating department practice

As noted in section 1.1, PTML will only be available to approved HTQs commencing from AY 23/24 onwards. Any approved HTQs which commenced in an academic year prior to AY 23/24 cannot attract PTML. Please refer to **Annex B – Additional guidance for PT Higher Technical Qualifications** for further information in respect of transitional arrangements for HTQ starting prior to AY 23/24.

Additional PTML Information

Note that:

- Where a student starts a course which is ineligible for PTML in AY 18/19 or later and transfers to a course which is eligible for PTML in AY 18/19 or later, they may become eligible for PTML from the date of transfer.

- Where a student starts a course which is eligible for PTML in AY 18/19 or later and transfers to a course which is ineligible for PTML in AY 18/19 or later, they will become ineligible for PTML from the date of transfer.

- Students may be awarded a lower-level qualification as an exit qualification where they withdraw from a course which is eligible for PTML. The student remains entitled to the amount of PTML paid in respect of time spent undertaking the eligible course, despite a lower-level non-eligible qualification being awarded instead.

- Students may be eligible for PTML to top up to a degree-level qualification, where they have previous study or experience which is taken into account. For those who are topping up to Honours on a PT basis, the concept of ‘end-on protection’ does not apply to PTML. This means that students who are topping up to Honours in AY 18/19 or later from a lower-level qualification and without a break in study or change of mode of study can apply for PTML.

  For example:

  Hanna starts a PT Honours degree course in September 2022. They already have a Higher National Diploma (HND) qualification which they completed on a PT basis in AY 16/17. As there has been a break in study, they are assessed as a new student. Hanna only has to undertake the third (final) year of the FT equivalent degree course in order to top up their qualification to an Honours degree. Hanna is eligible for PTML.

2.1.4 Summary of qualification levels and funding available in AY 25/26

Level	Qualification	Eligible for PTML (student starts a course on 01/08/18 or later)	Eligible for PTTFL / PTDSAs
7	Postgraduate Certificate in Education (PGCE)*	YES	YES
7	Integrated master's degrees	YES	YES
6	Bachelor's degree (with Honours) Bachelor's degree (without Honours)	YES	YES
6	Professional Graduate Certificate in Education Graduate certificate Graduate diploma	YES	YES
5	Foundation degree**	NO (unless a DH/ DT course or a course with HTQ approval that commences in AY 23/24 or later)	YES
	Diploma of Higher Education (DipHE)**	NO (unless a DH/ DT, ODP course, or a course with HTQ approval that commences in AY 23/24 or later)	YES
	Approved Higher Technical Qualification (HTQ)	YES (Approved HTQ course must satisfy HE designation requirements and must commence from AY 23/24 onwards).	YES (Approved HTQ course must satisfy HE designation requirements)
4	Approved Higher Technical Qualification (HTQ)	YES (Approved HTQ course must satisfy HE designation requirements	YES (Approved HTQ course must satisfy HE designation requirements)

		and must commence from AY 23/24 onwards).	
	Higher National Certificate (HNC) Certificate of Higher Education (CertHE)**	NO (unless it is a course with HTQ approval that commences in AY 23/24 or later)	YES

*Applicants who already have QTS cannot qualify for PT fee support for another teacher training course which conveys QTS. Note that those who have already achieved a qualification to teach in further education may still receive funding for a course which conveys QTS. Applicants who already hold QTS may qualify for PTML support as per regulation 157B.

**Existing qualifications (e.g. Foundation Degree, DipHE, HND, HNC, CertHE etc) that are approved as HTQ courses will retain their underlying qualification. Therefore, they can be eligible for PTML on the condition that the course commences after HTQ approval and no earlier than AY 23/24.

2.1.5 Distance learning

A "distance learning course" means a course on which a student undertaking the course is not required to be in attendance by the HE provider offering the course. This does not include a requirement to attend the institution:

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

To qualify for PT support, distance learning courses must be undertaken in England, i.e. the student must be living in England while studying.

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

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

Distance learning due to disability

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

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

To qualify for PTML for a level 6 or 7 course at a either an online provider such as the Open University (OU), or at a provider that would otherwise require attendance on that course, the student must supply the following evidence to SFE:

- a pro-forma completed by a qualified medical professional having been issued by SLC to the student, this will clearly state that their medical condition prevents them from attending a PT higher education course.

With the exception of a foundation degree/ diploma in a dental profession subject or a diploma in operating department practice, all standard HE courses at levels 4 and 5 (e.g. HNC, HND, Diploma of Higher Education, Foundation Degree) are not designated for loan for living costs support **unless they have received HTQ approval from IFATE* and commence in AY 23/24 or later** (Regulation 139(2A)). This means that no PT students, even those unable to attend a course due to a disability, will qualify for PTML for level 4 and 5 courses, except those on relevant dental or Operating Department Practice (ODP) qualifications or those on courses with HTQ approval that commence in AY 23/24 or later.

*Note, from AY 23/24, standard Level 4 and 5 FE qualifications (e.g. Level 4 Diploma) that would previously have attracted Advanced Learner Loan support, may qualify for HE student finance (including PTML) via their status as an approved HTQ. Please refer to **Annex B – Additional guidance for PT Higher Technical Qualifications** for further information in respect of transitional arrangements for HTQ starting prior to AY 23/24.

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

Distance learning and change of study location

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

2.1.6 Intensity of study

Calculating intensity of study

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

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

Calculating intensity of study

- ‘PT’ is the number of credits etc. that will be awarded in that academic year if the student completes the academic year of study.
- ‘FT’ is the number of credits etc. that a standard FT student would complete in an academic year of the FT equivalent course.

(PT / FT) x 100 = intensity of study (%)

For example:

> **John** is in the fourth year of a PT degree course in AY 25/26. John started the course in AY 22/23 so is assessed for PTTFL. At the beginning of the academic year, they agree with their HE Provider that they will complete 60 credit points in the academic year (this gives the PT figure to be used in the formula as outlined above). The number of credit points that a standard FT student would be required to complete in an academic year to complete the FT equivalent course within the period ordinarily required for such a course is 120 (this gives the FT figure to be used in the above formula).
>
> Inserting these figures into the formula gives the following result:
>
> (60/120) x 100 = 50% intensity
>
> John meets the minimum intensity requirement for PTTFL of 25% in the academic year.

Minimum intensity of study requirements

Students are required to study at least 25% of a FT equivalent course in each academic year of the course and over the duration of the course, capped at 16 years maximum PT support.

The initial expectation must be that a student will complete the course within the time limits stated above. How long a student is expected to take to complete the course will be assessed each time the student applies for support for an academic year of the course. Provided that it remains possible for a student to complete the course within the required period, the Regulations allow for flexibility in course load in each academic year as long as the minimum 25% is met.

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

For example:

> **Jen** starts a PT course in AY 17/18 and is continuing that course in AY 25/26. Jen has to repeat a year of study in AY 25/26 because they failed exams in AY 24/25. To be able to get support for AY 25/26, it must still be possible (with or without an increase in intensity of study) to complete the course in not more than four times the time ordinarily required to complete an equivalent FT course.

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

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

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

For example:

> **Bryce** starts attending a PT BSc (Hons) degree course in September 2025. Bryce has no previous HE level study. A FT equivalent course would take 3 years to complete (360 credits in total). They can receive PTTFL and PTML for up to a maximum of 12 years, studying at 25% intensity throughout. In AY 25/26, Bryce undertakes 40 credits (two 20 credit modules). Their intensity in AY 25/26 is (40/120) x 100 = 33.33%. Bryce receives the 33.3% intensity PTML rate.

Gina has no previous HE level study and starts a PT BA degree course in September 2025. A FT equivalent course would take 4 years to complete (480 credits in total). Gina can receive PTTFL and PTML for up to a maximum of 16 years, studying at 25% intensity throughout. In AY 25/26, Gina undertakes 90 credits (one 60 credit module and one 30 credit module). Their intensity of study in AY 25/26 is (90/120) x 100 = 75%. Gina receives the 75% intensity PTML rate.

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

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

2.2 PERSONAL ELIGIBILITY

2.2.1 General

The personal eligibility criteria for receiving support for a PT designated course are set out in regulation 137. Regulation 140 sets out the eligibility criteria that determine a student's status as an eligible student. Regulation 157B sets out the qualifying conditions for the maintenance loan for eligible PT students. Some of the criteria are the same as those for FT students:

- Arrears/ non-ratification of previous loans,
- Have shown themselves by their conduct to be unfitted to receive support, and
- Do not comply with residency rules.

Detailed guidance on the elements in common with the requirements for FT students can be found in the AY 25/26 'Assessing Eligibility' guidance.

2.2.2 Support from other UK territories

Students who are domiciled in Scotland, Wales, or Northern Ireland fall under the student support arrangements operated by the Scottish Executive, the Welsh Government, or the Department for Economy Northern Ireland respectively. Students who are not ordinarily resident in the UK prior to the start of their course but who are studying in a devolved administration should apply to the devolved administration in whose area they are studying. For example, a French national who lives in Paris and goes directly to study in Edinburgh applies to the Student Awards Agency for Scotland (SAAS) under the arrangements operated by the Scottish Government.

2.2.3 Concurrent study

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

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

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

2.2.4 Age limit

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

For example:

> **Judy's** course start date is 15 October 2025. Their 60^{th} birthday falls on 10 September 2025. As Judy is under 60 on the first day of the first academic year of the course (1 September 2025), they are eligible for PTML.

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

For example:

> **Bob's** course start date is 3 October 2024. Their 60^{th} birthday falls on 19 December 2024. As Bob is under 60 on the first day of the first academic year of the course (1 September 2024), they are eligible for PTML. They transfer in January 2025 to a course which starts in that month. As Bob is a continuing student and was eligible for PTML on the first day of the first academic year of the first course, they remain eligible for PTML.

2.2.5 Healthcare courses and bursary funding

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

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

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

Note the following points:

- Social work students: a student's eligibility for a social work bursary does not affect their eligibility for PT student support funding.

- Paramedics: students on paramedic courses may be eligible to receive funding from the Local Education and Training Boards (LETBs) or Local Ambulance Service Trusts. This support is deemed to be a healthcare award and falls within the definition of a healthcare bursary. Paramedic students who are not eligible to apply for any funding from LETBs or Local Ambulance Service Trusts are eligible to apply for full PT funding from SFE. Paramedic students receiving LETBs or Local Ambulance Service Trusts support for tuition fees only may receive PTML and Part-time disabled students' allowance (PTDSA) funding. Evidence that the paramedic student is not in receipt of this support is required before the student can be made eligible for PT funding from SFE.

- NHS secondees: NHS secondees are employed by NHS trusts and are not eligible for healthcare bursaries. However, where fee funding* is provided by the NHS, SFE will not provide TFL funding for that amount.
  (*not considered to be bursary funding)

Further information on this and any other additional support available can be found at:

https://www.nhsbsa.nhs.uk/nhs-learning-support-fund-lsf

2.2.6 Prisoners

A prisoner who starts a course on or after 1 September 2012 and who is an 'eligible prisoner' as defined in regulation 2(1) will be eligible for PTTFL only. PTDSA will not be available to eligible prisoners who start a course on or after 1 September 2012 (as these costs will be met by the prison authorities).

Students who start a course on or after 1 August 2018 are not eligible to receive any PTML while they are in prison. However, where the student is undertaking an eligible course and is

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only in prison for part of the academic year, PTML can be prorated and paid for the periods when the student was not in prison.

For example:

> **Phyllis** starts a PT course on 15 September 2025. They are imprisoned on 15 February 2026 during the second term and remain imprisoned for the rest of the academic year. Phyllis is given permission to continue to attend the course during their period of imprisonment. However, PTML is only paid for periods in the academic year when they are not a prisoner.
>
> Term 1: eligible for full termly payment of PTML.
>
> Term 2: pro-rate based on number of days undertaken during the term as a non-prisoner. If Phyllis was not a prisoner for 30 days out of a 75 day term, they will receive PTML for those 30 days only during term two:
>
> (30/75) x full academic year PTML entitlement/3 = term two PTML entitlement
>
> Term 3: no PTML paid.

2.2.7 Becoming eligible after an event

Where a student becomes eligible for support after the start of the academic year (for example where the student is recognised as a refugee or the student's course becomes an eligible course*), the following rules apply):

- PTTFL: if the student becomes eligible within the first three months of the academic year, the student is eligible for PTTFL for the full academic year. If they become eligible after the first three months of the academic year, they are not eligible for PTTFL in that academic year.
- PTML: A student will only be eligible for PTML in respect of academic year quarters that start after the date the student becomes eligible.
- PT DSAs: A student will become eligible for DSA from the date on which the relevant event occurs.

The general rule is that a student must fall within one of the categories in Schedule 1 of the Regulations at the start of the first academic year of the course to potentially qualify for support in connection with a designated PT course. However, there are certain circumstances in which a student may become eligible for support during the course of an academic year. Regulation 138 and 138A set out the circumstances in which a student may become eligible for support during the course of an academic year and the types of support that he may potentially be eligible for in that academic year. For example, a student who starts a course on 1 September 2024 and is recognised as a refugee during the first academic year of the course could potentially qualify for PTTFL for that academic year (and the remainder of the course).

*Note, a course for an approved HTQ cannot become designated for HE student support during the course of an academic year as the annual IFATE HTQ approvals cycle is finalised prior to the start of each academic year. This may be subject to change in future academic years depending on the scheduling of future IFATE approvals cycles.

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

2.2.8 Previous study

Previous qualification achieved: PT students are generally ineligible for PT funding, with the exception of PTDSA, if the new qualification they are undertaking is at an equivalent or lower-level than the qualification they already hold. Undergraduate and postgraduate qualifications are taken into account when assessing eligibility for funding for any subsequent courses the student plans to undertake.

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

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

- The new course leads to an ITT qualification. For PTTFL a student must be studying on a course leading to an ITT qualification that is no more than four academic years in length and don’t qualify if they already hold QTS. To qualify for PTML the student only needs to be studying on an ITT course. Teachers in FE colleges who have a qualification in an FE ITT course but who have not been issued with a QTS certificate may also be eligible for fee support for a further ITT course. Students holding a qualification to teach in further education who wish to take a further ITT course in the FE Sector with content equivalent to a Diploma in Education and Training, a Professional Graduate Certificate in Education or a Postgraduate Certificate in Education are not exempt from ELQ rules and therefore do not qualify for fee support for a second FE ITT course.

  The student already holds an Honours degree or higher level qualification and is undertaking a PT Honours degree or an integrated master’s degree in one of the following exception subjects:

- Medicine and Dentistry ***
- Subjects Allied to Medicine *
- Biological and Sport Science *
- Psychology *
- Veterinary Sciences *
- Agriculture, food and related sciences *

- Physical Sciences *
- Mathematical Sciences *
- Engineering and technology **
- Computing **
- Geography, earth and environmental studies ***

  *Where the course started from AY 17/18
  **Where the course started from AY 15/16
  ***Where the course starts from AY 19/20

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

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

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

> **Gracie** holds an HND which they completed on a FT basis in AY 19/20. In AY 25/26 they decide to top up that qualification to an Honours degree on a PT basis. Gracie only has to undertake the final year (year three of three) of the FT equivalent course. They can access up to four years of PT funding studying at 25% intensity to top up to Honours degree. Note that previous years of FT study do not count towards the 16-year maximum number of years of PT support a student can access.

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

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

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

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

PTDSA is not subject to the 16-year cap.

3. FINANCIAL ASSESSMENT

4.1 FINANCIAL ASSESSMENT OF PTML (STUDENT STARTS A COURSE ON OR AFTER 1 AUGUST 2018)

PTML is a partially income assessed product. Applicants may choose to apply for the basic non-income assessed amount of PTML or submit income details to be assessed for the income assessed element of the loan too.

4.1.1 Maximum rates of PTML

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

- 'Parental home' rate – student is living in the parental home.
- 'London' rate – student is living away from the parental home and attending a course at a HE Provider in London.
- 'Elsewhere' rate – student is living away from the parental home and attending a course at a HE Provider outside London.
- 'Overseas' rate – student is studying overseas*

*Note that a PT course has to be 'substantially' studied in the UK to be designated for PT support. This means at least 50% of the teaching and supervision is provided in the UK. An exception to this rule applies to service personnel who are distance learning overseas.

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

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

- Where a student has more than one change of circumstance in the term, they qualify for the loan rate which applies for the longest period in that term (for example, 40% of the term in the parental home, 30% in London and 30% elsewhere: the parental home rate is paid for that term).

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

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

PT students who are eligible for benefits have part of their PTML disregarded by the Department for Work and Pensions (DWP) as student income for maintenance when their benefits are calculated. This is the Special Support Element (SSE), referred to in Regulation 157G(3) of the Student Support Regulations. The SSE at the 100% FT equivalent rate in AY 25/26 is £4,461. The amount of SSE will depend on the student’s intensity of study.

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

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

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

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

PARENTAL HOME RATE			
STUDY INTENSITY	**MAX LOAN (£)**	**NON-INCOME ASSESSED (44% OF MAX LOAN)**	**INCOME ASSESSED (56% OF MAX LOAN)**
PT: 100% +	8,877 (100% of FT)	3,907	4,970
PT: 75% < 100%	6,657.75 (75% of FT)	2,930.25	3,727.50
PT: 66.6% < 75%	5,912.08 (66.6% of FT)	2,602.06	3,310.02
PT: 50% < 66.6%	4,438.50 (50% of FT)	1,953.50	2,485

PT: 33.3% < 50%	2,956.04 (33.3% of FT)	1,301.03	1,655.01
PT: 25% < 33.3%	2,219.25 (25% of FT)	976.75	1,242.50

LONDON RATE			
STUDY INTENSITY	**MAX LOAN**	**NON-INCOME ASSESSED (49.8% OF MAX LOAN)**	**INCOME ASSESSED (50.2% OF MAX LOAN)**
PT: 100% +	13,762 (100% of FT)	6,853	6,909
PT: 75% < 100%	10,321.50 (75% of FT)	5,139.75	5,181.75
PT: 66.6% < 75%	9,165.49 (66.6% of FT)	4,564.10	4,601.39
PT: 50% < 66.6%	6,881 (50% of FT)	3,426.50	3,454.50
PT: 33.3% < 50%	4,582.75 (33.3% of FT)	2,282.05	2,300.70
PT: 25% < 33.3%	3,440.50 (25% of FT)	1,713.25	1,727.25

ELSEWHERE RATE			
STUDY INTENSITY	**MAX LOAN**	**NON-INCOME ASSESSED (46.6% OF MAX LOAN)**	**INCOME ASSESSED (53.4% OF MAX LOAN)**
PT: 100% +	10,544 (100% of FT)	4,915	5,629
PT: 75% < 100%	7,908 (75% of FT)	3,686.25	4,221.75
PT: 66.6% < 75%	7,022.30 (66.6% of FT)	3,273.39	3,748.91
PT: 50% < 66.6%	5,272 (50% of FT)	2,457.50	2,814.50
PT: 33.3% < 50%	3,511.15 (33.3% of FT)	1,636.70	1,874.45
PT: 25% < 33.3%	2,636 (25% of FT)	1,228.75	1,407.25

OVERSEAS RATE			
STUDY INTENSITY	**MAX LOAN**	**NON-INCOME ASSESSED (48.3% OF MAX LOAN)**	**INCOME ASSESSED (51.7% OF MAX LOAN)**
PT: 100% +	12,076 (100% of FT)	5,838	6,238
PT: 75% < 100%	9,057 (75% of FT)	4,378.50	4,678.50
PT: 66.6% < 75%	8,042.62 (66.6% of FT)	3,888.11	4,154.51
PT: 50% < 66.6%	6,038 (50% of FT)	2,919	3,119
PT: 33.3% < 50%	4,021.31 (33.3% of FT)	1,944.05	2,077.26
PT: 25% < 33.3%	3,019 (25% of FT)	1,459.50	1,559.50

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

Miriam starts a PT BSc (Hons) course on 20 January 2026. The first academic year of the course begins on 1 January 2025 and ends on 31 December 2026. Miriam can receive PTML at up to the 100% intensity rate in AY 2526 but will not be entitled to PT support for the second academic year of their course until after 31 December 2026.

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

4.1.2 Calculation of household income

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

Household income for PTML assessment is calculated as follows:

1) Determine whose income forms part of the household income.

2) Determine the taxable income of each person whose income is included in the household income.

3) Make the permitted deductions from taxable income to arrive at residual income, and then make any further deductions permitted.

1) Determining whose income is included

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

Student Type	Income to include in the household assessment
Dependent student	- Natural/ adoptive parent(s) plus, where applicable - The parent's spouse/ civil partner/ cohabiting partner of either sex plus - The student
Independent student	- Spouse/ civil partner or - Cohabiting partner of either sex (only where the student is aged 25 or over on the relevant date) plus - The student Note that where a student ('Student A') has a spouse/ civil partner/ partner who is sponsoring a child student*, the spouse/ civil partner/ partner's income is not taken into account in the income assessment of Student A.

Independent student (no partner, or student is under 25 and has a cohabiting partner)	- The student only

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

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

- The student married or entered into a civil partnership before the beginning of the academic year. This applies whether or not the marriage/ civil partnership is still subsisting.

- The student's parents have died (this applies immediately when both parents die).

- Where the household income assessment is based on the income of one parent only and that parent dies, no parental income is required for the whole of the academic year, even if the deceased parent has a partner. If the other parent is still alive, the student's independence from the surviving parent must be established at the start of the next academic year.

- SFE is satisfied that neither of the student's parents can be found or that it is not reasonably practicable to get in touch with them.

- The student is irreconcilably estranged from their parents. This would be the case where:
    - The student has communicated with neither of their parents for the period of one year before the beginning of the academic year.
    - In the opinion of SLC, the student can demonstrate on other grounds that they are irreconcilably estranged from their parents.

- The student was looked after by a local authority throughout any three-month period ending on or after the student's sixteenth birthday and before the first academic year start date.

- The student's parents are living outside the EU and SFE is satisfied that the assessment of parental income would place them in jeopardy, or that it would not be reasonably practicable for them to send a contribution to the UK.

- The student has been self-supporting for periods prior to the start of the first academic year of the course amounting in aggregate to at least three years.

- The student has care of a person under the age of 18 on the first day of the academic year. Once they are assessed as independent on this basis, the student keeps this status for the remainder of the period of study. A student can be considered as having care of a person under the age of 18 if they look after the child and the child lives with them, irrespective of the student's relationship with the child.

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

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

- If a student has a cohabiting partner (not a spouse or civil partner) and turns 25 during the academic year, the partner's income will only be included in household income from the following academic year.

- If a student has a cohabiting partner (not a spouse or civil partner) and is aged under 25, the partner's income is not taken into account. Only a partner as defined in the Regulations is taken into account in the income assessment of PTML.

- If a student stops cohabiting with their partner during the academic year, the partner's income is pro-rated. Joint income is only used for the portion of the academic year when the student and the partner are not separated. Where the student and their partner are separated for the duration of the academic year, the partner's income is not taken into account.

- If the student (or their partner) has a child who is also a student, and the student child's support is assessed on the income of the student parent and/ or their partner, the partner's income is not taken into account in the income assessment of the student parent.

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

Note that:

- Where the student's parent declares themselves single, SFE can accept that declaration without evidence.

- Where SFE determines that the student's parents have separated before the start of the academic year, SFE has discretion as to which parent's income should be assessed. This will normally be the parent with whom the student lives.

- Where the student's parents separate during the academic year, parental income should be assessed on a pro-rata basis using the parents' joint income for the time they were together and the single parent's income in respect of the remainder of the academic year.

- Where the student's parents separate and in the same academic year the parent whose income is to be assessed begins to cohabit with a new partner, the income assessment should include the following:

    - The joint income of the parents for such time as they were living together,

    - The single income of the parent who is to be assessed, for such time as that parent was not cohabiting,

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

2) Determining the taxable income

Tax year of income:

- Where the sponsor's (parent's or partner's) income is being assessed, 'prior financial year' income is used, the financial year prior to the tax year that ended before the start of the academic year for which support is being assessed. The prior financial year for AY 25/26 is tax year 23-24 ending on 5 April 2024.

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

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

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

- The total income on which a person is charged to income tax at Step 1 of the calculation in Section 23 of the Income Tax Act 2007. This means that deductions made from 'total income' by HMRC in respect of income tax reliefs at Step 2 of Section 23 (trade losses and pension contributions) and personal reliefs at Step 3 of Section 23 are not made when calculating 'taxable income' for student support purposes.

- The whole amount of a payment or benefit mentioned in Section 401(1) of the Income Tax (Earnings and Pensions) Act 2003 (for example, a redundancy payment). Note that, although only the amount of a redundancy payment in excess of £30,000 is included in the total income on which a person is charged to income tax at Step 1 of the calculation in Section 23 of the Income Tax Act 2007, 'taxable income' for student support purposes includes the whole amount of a redundancy payment.

- Where the income tax legislation of an EU member state or states applies, taxable income is defined as the total income from all sources determined for the purposes of the legislation of that state, or where the legislation of more than one EU state applies, the state where the total income is greater.

- Where income does not fall into any of the above categories because of the following reasons, the income will be included in ‘taxable income’ for student support purposes:

    - The person is not domiciled in the EU, or
    - The income is from outside the EU, or
    - The income is earned income that is exempt from tax under any legislation.

3) Calculation of residual income and household income

Deductions from parent’s or partner’s taxable income

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

- The gross amount of certain pension premiums (not in respect of pensions payable under a life assurance policy) that qualify for tax relief and certain equivalent payments.

- £1,130, where the parent/partner is an eligible student or holds a statutory award.

- Pension income paid to an ex-partner under an attachment order made pursuant either to the Matrimonial Causes Act 1973 or the Civil Partnership Act 2004 is excluded from taxable income. (Where this income is received, it must be included in taxable income).

Deductions from the student’s taxable income

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

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

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

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

Self-assessment

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

- 30 September (where HMRC is to calculate the tax)
- 31 January (where the taxpayer works out their own tax). For tax year 23-24, self-assessment must be completed and submitted to HMRC by 31 January 2025.

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

> **Jessica** is income assessed for PTML in AY 25/26. Their parents are self-employed, and their accounting year runs from 1 July to 30 June each year. Jessica's income from the accounting year 1 July 2022 to 30 June 2023 is assessed for AY 25/26, as this is the accounting year that ends in financial year 23-24 (the end of their accounting year (30 June 2023) falls between 6 April 2023 and 5 April 2024).

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

Current-year income assessments

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

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

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

- the student or their partner*, or

- the student's parent or their parent's partner* (not the student themself).

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

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

The resulting household income is used to income assess PTML.

4.1.3 Calculation of entitlement

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

In all cases, the student is entitled to:

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

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

Parental home rate	£1 of loan is deducted for every £6.71 of income above £25,000 and up to a threshold of £58,349
London rate	£1 of loan is deducted for every £6.53 of income above £25,000 and up to a threshold of £70,116
Elsewhere rate	£1 of loan is deducted for every £6.64 of income above £25,000 and up to a threshold of £62,377
Overseas rate	£1 of loan is deducted for every £6.58 of income above £25,000 and up to a threshold of £66,050

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

For example:

Georgia's household income is £18,000. They are entitled to the London rate of loan and are studying at 25% intensity. As Georgia's household income is below the

£25,000 lower income threshold, they are entitled to £3,440.50 (the maximum London rate of PTML at 25% intensity).

Lisa's household income is £30,000. They are entitled to the parental home rate of loan and is studying at 75% intensity. Lisa is entitled to £6,657.75 PTML calculated as follows:

£30,000 - £25,000 = £5,000
£5,000/6.71 (parental home taper rate) = £745 (rounded down to nearest £1)
Maximum FT equivalent loan (parental home rate) = £8,877
£8,877 - £745 = £8,132
£8,132 x 0.75 (intensity of study) = £6,099

There is no concept of applying a further 'household contribution' to PTML income assessed entitlement. This means that:

- Split contribution calculations (where the contribution that is calculated for FT students is divided by the number of students assessed under the same household income) are not applied to PTML. PT students are also not to be taken into account in any split contribution calculations applied to FT students who are assessed on the same household income.

- The maximum household contribution amount (£6,210 in AY 25/26) which applies to FT students in a household will not be affected by any PT students being assessed under the same household income.

5. PAYMENT AND OVERPAYMENT

6.1 PART-TIME MAINTENANCE LOAN

6.1.1 Confirmation of study

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

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

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

6.1.2 Payment proportions

PTML will be paid in three equal instalments per academic year.

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

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

6.1.3 Payment dates

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

For example, a HE Provider confirms the following term start and end dates for a PT course in AY 25/26 which generate the payment dates shown:

Term	Start date	End date	Payment date
1	2 September 2025	8 November 2025	Friday 16 September 2025
2	2 December 2025	14 February 2026	Friday 16 December 2025
3	4 March 2026	24 April 2026	Friday 17 March 2026

Note that terms do not need to start in different academic year quarters. In this example, Terms 1 and 2 start in the same academic year quarter, 1 September 2025 – 31 December 2025.

6.2 PART-TIME TUITION FEE LOAN

6.2.1 Confirmation of study

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

No payment of PTTFL will be made until the student has been undertaking the course for at least two weeks of the academic year. From AY 18/19, an attendance confirmation is also required prior to release of each of the second and third instalments of PTTFL.

6.2.2 Payment proportions

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

6.2.3 Payment dates

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

6.2.4 Part-Time Foundation Years

A foundation year is an additional year (or equivalent to a FT year in the case of a PT foundation year) of study which is taken at the start of an undergraduate course and extends the overall length of that course. It is typically an integrated part of the undergraduate course.

From AY 25/26*, lower fee caps and fee funding limits will apply to classroom-based foundation years. The term “classroom-based” refers to subjects that are taught in a classroom setting and do not include a laboratory, studio, or fieldwork element. The foundation year’s fee cap is determined by the Common Aggregated Hierarchy 3 (CAH3) code or codes that apply to the course as a whole.

- More than 50% of the CAH3 codes assigned to the foundation year are in lower fee subjects: the foundation year is subject to the lower fee
- 50% or less of the CAH3 codes assigned to the foundation year are in lower-fee subjects: the foundation year is subject to a higher-fee

*This change takes effect from the AY 25/26 and impacts all students studying a foundation year in a classroom-based subject from that year, including those repeating a year.

Tuition fees for foundation years by HEP status (part-time):

HEP status	Higher-fee foundation year fee limits (part-time)	Lower-fee foundation year fee limits (part-time)
Higher amount (APP & TEF rating)	£7,145	£4,315

Floor (higher) amount (APP only)	£6,955	£4,200
Basic amount (TEF rating only)	£4,765	£2,875
Sub-level (basic) amount (No TEF rating or APP)	£4,635	£2,800

HE providers who offer undergraduate courses with an integrated foundation year on a PT basis in England are responsible for monitoring and ensuring students on that course have their tuition fee accurately reflected in line with the new regulations. Where a fee is incorrect, providers can correct this by submitting a fee Change of Circumstances (CoC) to SLC via the standard channel.

England domiciled students studying a PT foundation year in a classroom-based subject at a provider in Wales, Scotland or Northern Ireland will be eligible for a PT tuition fee loan of up to £4,315, however, some providers in Wales, Scotland and Northern Ireland may charge up to £7,145 in these years. Guidance will be available to these students as part of their application and at Gov.UK.

6.3 OVERPAYMENTS

For further information on the overpayment process please see the 'Change of circumstances' guidance.

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

8. TRANSFERS

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

Transfer to a different course, both courses have the same academic year quarter start date

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

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

For example:

Barbara starts a PT BSc degree in October 2025. They are non-income assessed and studying at 50% intensity (60 credits out of 120 FT equivalent). They are entitled to the non-income assessed London rate of PTML (£3,426.50).

In January 2026, they transfer to a PT BA (Hons) degree at the same HE Provider which started in November 2025. The total credits undertaken in the academic year does not change. Both courses have an academic year start date of 1 September 2025. Barbara's PTML entitlement remains at £3,426.50, and they will not be entitled to further funding until the academic year starting 1 September 2026.

Colin starts a PT BA (Hons) degree in September 2025. They are income assessed and studying at 25% intensity (30 credits out of 120 FT equivalent). They are entitled to the maximum income assessed elsewhere rate of PTML of £2,636.00.

In January 2026, Colin transfers to a PT BSc degree at the same HE Provider which started in October 2025. Both courses have an academic year start date of 1 September 2025. The HE Provider informs SLC that the total credits undertaken in the academic year has changed to 60. Colin's PTML entitlement increases to £5,272.00 for AY 25/26 (the 50% maximum income assessed elsewhere rate of PTML).

Note that the SSE amount (the amount that would be taken into account by DWP in benefits entitlement calculations) for the academic year will change from £1,115.25 (25% of £4,461) to £2,230.50 for the whole academic year (50% of £4,461), which reflects the fact that 50% intensity is now applied to the whole academic year.

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

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

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

For example:

Louise starts a PT BSc (Hons) degree in September 2025. They are non-income assessed and studying at 75% intensity (90 credits out of 120 FT equivalent). Louise is entitled to the non-income assessed parental home rate of PTML (£2,930.25).

In January 2026 (start of term two) they transfer to a BSc degree at a different HE Provider which started in October 2025. The new HE Provider confirm Louise is studying at 25% intensity (30 credits out of 120 FT equivalent). Both courses have an academic year start date of 1 September 2025. The full academic year entitlement for the new course is £976.75. Louise's PTML entitlement for the full academic year is calculated as follows:

Course 1

Term 1: **£966.98** (33% of £2,930.25) (full term undertaken)
~~Term 2: £915.25 (33% of £2,773.50)~~ (term not undertaken)
~~Term 3: £943 (34% of £2,773.50)~~ (term not undertaken)

Course 2

~~Term 1: £296.75 (33% of £899.25)~~ (term not undertaken)
Term 2: £322.33 (33% of £976.75) (full term undertaken)
Term 3: £332.10 (34% of £976.75) (full term undertaken)

Total revised PTML entitlement for AY 25/26 = £966.98 + £322.33 + £332.10 = **£1,621.41**

The SSE amount is adjusted as follows:

Course 1: 75% of £4,461 = £3,345.75
Term 1: 33% of £3,345.75 = £1,104.10

Course 2: 25% of £4,461 = £1,115.25
Term 2: 33% of £1,115.25 = £368.03
Term 3: 34% of £1,115.25 = £379.19

Total SSE = £1,115.25 + £368.03 + £379.19 = £1,862.47

Jim starts a PT BA (Hons) degree in January 2026. They are income assessed and studying at 50% intensity (60 credits out of 120). Jim is entitled to the maximum elsewhere rate of PTML (£5,272.00).

In May 2026 (during term two) Jim transfers to a course at a different HE Provider which also started in January 2026. The new HE Provider confirms they are studying at 66.6% intensity (80 credits out of 120 FT equivalent). The full academic year entitlement for the new course is £7,022.30. Jim's PTML entitlement for the full academic year is calculated as follows:

Course 1

Term 1: £1,739.76 (33% of £5,272.00) (full term undertaken)
Term 2: £1,739.76 (33% of £5,272.00) (part term undertaken)
~~Term 3: £1,696.26. (34% of £4,989) (term not undertaken)~~

Course 2

~~Term 1: £2,192.96 (33% of £6,645.35) (term not undertaken)~~
Term 2: £2,317.36 (33% of £,022.30) (part term undertaken)
Term 3: £2,387.58 (34% of £7,022.30) (full term undertaken)

Revised entitlement for term 2:

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

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

Jim receives the entitlement amount for course 2 in term 2 (£2,317.36) as a higher number of days in that term was spent undertaking course 2.

Total revised PTML entitlement for AY 25/26 = £1,739.76 + £2,317.36 + £2,387.58 = £6,444.70.

The SSE amount is adjusted as follows:

Course 1: 50% of £4,461 = £2,230.50
Term 1: 33% of £2,230.50 = £736.07

Course 2: 66.6% of £4,461 = £2,971.03
Term 2: 33% of £2,971.03 = £980.44
Term 3: 34% of £2,971.03 = £1,010.15

Total SSE = £736.06 + £971.60. + £1,001.04 = £2,708.70

Transfer to a different course, the new course has a later academic year start date: where the student transfers to a course with a later academic year quarter start date, a new full academic year of PTTFL and PTML funding is available, starting from the academic year quarter start date of the new course. Note that this rule applies whether the transfer is internal or external (to a new course at the same HE Provider or a different HE Provider).

For example:

Johnny starts a PT BSc (Hons) degree in September 2025. They are income assessed and studying at 75% intensity. They are entitled to the elsewhere rate of PTML at the maximum amount (£7,908.00). In January 2026 Johnny transfers to a PT BA (Hons) degree which starts in January 2026. As the new course has a later academic year start date (1 January 2026) Johnny is assessed for a new academic year of support. As they are now studying at 50% intensity, they are entitled to £5,272.00 for the academic year from 1 January 2026 – 31 December 2026 and will not be entitled to further PTML until the academic year starting 1 January 2027 (unless their intensity of study increases).

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

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

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

For example:

Brenda starts a PT BA (Hons) degree in January 2026. They are income assessed and studying at 25% intensity. They are entitled to the London rate of PTML at the maximum amount (£3,440.50). Brenda completes the first year of the course in July 2026 and starts the second academic year of the course in September 2026 rather than January 2027. However, because they have not changed course, their original academic year quarter start date of 1 January 2026 will continue to apply until they complete the course. This means that Brenda will not be entitled to a new academic year of funding until 1 January 2027. (Note that if they have not had the maximum PTML in the first academic year and undertakes additional modules, Brenda will be entitled to further funding as intensity in that academic year has increased).

8.1 REPEAT STUDY

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

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

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

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

For example:

Niall starts a PT course in AY 25/26 which is four years FT equivalent. One FT academic year is 100% which is equal to four years of PT study at 25%. A four-year FT course in this example is four years studied at 100% totalling 400%. Niall's PT intensity of study patterns are as follows:

Year	AY	Intensity		PTTFL & PTML
		AY intensity	Cumulative total	
1	25/26	25%	25%	✓
2	26/27	25%	50%	✓
3	27/28	25%	75%	✓
4	28/29	25%	100%	✓
5	29/30	25%	125%	✓
6	30/31	25%	150%	✓
7	31/32	25%	175%	✓
8	32/33	25%	200%	✓
9*	33/34	25% (repeat)	200%	✓
10	34/35	25%	225%	✓
11	35/36	25%	250%	✓
12	36/37	25%	275%	✓
13	37/38	25%	300%	✓
14	38/39	25%	325%	✓
15*	39/40	25% (repeat)	325%	✓
16	40/41	25%	350%	✘
17	41/42	25%	375%	✘
18	42/43	25%	400%	✘

*repeat of previous year

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

8.2 SUSPENSION AND RESUMPTION

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

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

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

- Where the student suspends study due to illness, SLC will disregard the first 60 days of the suspension period. Students are eligible for PTML in this period. The HE Provider should notify SLC after 60 days or less after the suspension of studies.

- SLC has discretion to continue paying a student all or part of the PTML entitlement while the student is suspended for reason other than illness, or where the illness exceeds 60 days. Reasons for applying discretion to pay through suspension include, but are not limited to, hardship. Each case will be considered on its own merits.

Once the student resumes study, PTML payments will resume.

For example:

> **Bess** starts a PT course in AY 25/26 and completes the first academic year. During term one of the second academic year (AY 26/27) Bess suspends their studies due to ill health. They have been paid the first instalment of PTML for AY 26/27 at the point of suspension. They resume the course in AY 27/28. No payments of PTTFL will be made for terms two or three of the second academic year as Bess was not undertaking the course during those terms. Payments of PTML covering the suspension period will only be paid if SLC exercises its discretion to do so.

8.3 WITHDRAWAL

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

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

Entitlement to PTML following withdrawal is calculated as follows:

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

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

For example:

> **Myra** starts a PT BSc (Hons) degree on 16 September 2025. Myra withdraws from the course on 16 March 2026 (during term two). The first two instalments of PTTFL have been paid to the HE Provider, and the first two instalments of PTML have been paid to Myra. No PTTFL will be clawed back unless the HE Provider reduces the fee charged to an amount which is less than the PTTFL paid. Myra is entitled to PTML for term one, and a pro-rated amount of PTML for days of the course undertaken in term two until the date of withdrawal.

8.4 CHANGE OF INTENSITY

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

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

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

- Where intensity of study drops from above 25% to below 25%, the student is not entitled to any PTML for that academic year, as the total number of credits undertaken does not satisfy the minimum intensity requirement.

- Where intensity of study rises from below 25% to above 25%, the student is entitled to PTML for the full academic year, as the total number of credits undertaken satisfies the minimum intensity requirement.

- Where intensity of study changes (remaining at or above 25%), the student is entitled to PTML for the full academic year, based on the most recently confirmed study intensity.

The SSE amount, which is set at a maximum of £4,461 for 100% intensity study, is adjusted for intensity of study, so this will also be affected where the intensity band changes during the academic year. For example, where the intensity of study on the course undertaken changes from 25% to 50% during the academic year, the SSE amount for the academic year will change from £1,115.25 (25% of £4,461) to £2,230.50 (50% of £4,461).

For example:

Nicole starts a PT BSc degree in September 2025, studying at 50% intensity in the first academic year. Nicole's total PTML entitlement for AY 25/26 is £5,272.00 (maximum 'elsewhere' rate at 50% intensity). Their HE Provider confirms that Nicole's intensity of study has reduced to 25% from 20 February 2026. Nicole's new entitlement to PTML in AY 25/26 is £2,636.00 (the 25% intensity rate for the full academic year).

Payments at 50% intensity are as follows:

Term 1: £1,739.76 (33% of £5,272.00)
Term 2: £1,739.76 (33% of £5,272.00)

Revised total academic year entitlement following the intensity change is £2,636.00. As Nicole has already received £3,479.52, they are not entitled to any more PTML in AY 25/26 and owes a loan overpayment of £843.52.

Cathy starts a PT BA (Hons) degree in September 2025, studying at 70% intensity in the first academic year. Their total PTML entitlement for AY 25/26 is £5,912.08 (maximum 'parental home' rate at 66.6% intensity). Cathy's HE Provider confirms that their intensity of study has reduced to 25% from 20 December 2025. Cathy's new entitlement to PTML in AY 25/26 is £2,219.25 (the 25% intensity rate for the full academic year).

Payments at 66.6% intensity are as follows:

Term 1: £1,950.99 (33% of £5,912.08)

Revised total academic year entitlement following the intensity change is £2,219.25. Cathy will receive £268.26 (the difference between the amount paid and the new total entitlement) as follows:

Term 2: £0 (no payment due for term 2 as Cathy has already received 66% of £2,219.25, i.e. the amount that they would be entitled to for terms one and two combined if they had studied at 25% intensity throughout the academic year)

Term 3: £268.26

See 'Transfers' section for further information on the treatment of intensity following a course transfer.

8.5 CHANGE OF MODE OF STUDY

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

- **'Same season' mode switcher**

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

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

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

- **PTML**:

(No. of PT days in the term/ no. of days in term) x (full academic year PTML entitlement/3) = PTML entitlement for the relevant term.

- **FT loan for living costs**:

(No. of FT days in the term/ no. of days in term) x (full academic year FT loan for living costs entitlement/3) = FT loan for living costs entitlement for the relevant term.

For example:

Joe starts a FT BSc (Hons) degree on 17 September 2025. Joe switches to the PT version of the same course in October 2025, studying at 50% intensity. The course start date for both the FT and PT versions is 17 September 2025. Joe is entitled to the 'elsewhere' rate of maintenance loan and is non-income assessed.

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

Maintenance support: the HE Provider confirms the student's date of last attendance on the FT course (24 October 2025 and the date of first attendance on the PT course (25 October 2025).

FT term one dates: 17 September to 12 December 2025 (87 days)
PT term one dates: 17 September to 14 December 2025 (89 days)

FT loan non-income assessed entitlement (full academic year): £4,915
PT loan non-income assessed entitlement at 50% intensity (full academic year): £2,457.50.

No. of days FT term one = 38 (17 September to 24 October)
Full academic year FT loan entitlement = £4,915
(38/87) x £4,915/3 = £715.59 FT loan for living costs entitlement for term one

No. of days PT term one = 51 (25 October to 14 December)
Full academic year PTML entitlement = £2,457.50
(51/89) x £2,457.50/3 = £469.41 PTML entitlement for term one

- **'Different season' mode switcher**

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

For example:

Stella starts a FT BSc degree in September 2025. Stella transfers to a PT BSc degree in January 2026. The first term of the PT course starts in January 2026.

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

Maintenance support: FT loan for living costs is paid for term one of the FT course. Stella is entitled to PTML for all terms of the first academic year of the PT course (i.e. from the January 2026 PT course start date).

Gene starts a PT BA (Hons) degree in September 2025. Gene completes the academic year in June 2025, then enters the second year of a FT BA (Hons) degree which starts in July 2026. In this scenario Gene will be entitled to full fee and maintenance support for both academic years as they will be completing both academic years in full.

Note that where a student switches mode:

- Students are not transitionally protected. This means that, for the new course, they are assessed for the package of support available to new students in the academic year that the switch takes place. To enable SLC to carry out the assessment in their systems the student must complete a 'new' student application, however status as an eligible student or eligible PT student is converted and the student is a 'continuing' student under the Regulations.

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

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

For example:

Jack starts a FT three-year Honours degree course in AY 24/25 and successfully completes year one. They decide to continue the course on a PT basis in AY 25/26. Jack is now starting year two of the three-year FT equivalent degree and therefore must be able to complete the remainder of the course on a PT basis in no more than four times the remaining FT equivalent ordinary duration, that is, within eight PT academic years. They complete the degree on a PT basis in six PT academic years and are eligible to receive PTTFL and PTML for all six years.

Gladys starts a FT four-year Honours degree course in AY 24/25 and successfully completes year one. They transfer to a PT course in AY 25/26. Gladys is now starting in year two of the four-year FT equivalent degree and therefore must be able to complete the remainder of the course on a PT basis in no more than four times the remaining FT equivalent ordinary duration (three FT equivalent academic years to be completed in no more than 12 PT academic years).

Gladys studies at 25% intensity over the next four academic years (AYs 25/26 to 28/29 inclusive), completing one FT equivalent year of the course and receiving PTTFL and PTML in each academic year. They then decide to return to FT study to complete the rest of the course. Gladys's remaining entitlement to FT fee support is calculated as follows:

(OD +1) – PC

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

OD = 4
PC = 1

(4 + 1) – 1 = 4.

Gladys has a maximum of four years of FT support available to complete the course.

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

9. ANNEX A – OPEN UNIVERSITY ADDITIONAL GUIDANCE

PTML

Students who are distance learning are ineligible for PTML in AY 25/26 unless they are undertaking a course by distance learning because they are unable to attend due to their disability. In that scenario they are treated as if they were in attendance and are therefore eligible for PTML. Please refer to section 2.1.5 on distance learning for further details.

Application processing

Part-time applications from OU students are administered by SFE.

The contact number is 01908 653411

E-mail address: studentfees@open.ac.uk

Academic Years of PT OU courses

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

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

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

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

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

Student Loans Company

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

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

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

Regulation 149(6) defines 'course information'.

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

For example, a returning January start student who was registered for the academic year starting in January 2026 but is not picking up any modules to study until October 2026 would not fall under a January start for AY 25/26. For a student who starts undertaking their studies in October 2026, the academic year is the 12-month period starting on 1 September 2026 and finishing on 31 August 2027 (26/27). This does create an anomaly in that the academic year start date for the second year of the course differs from that for the first year. However, the shift in academic year from January to September ensures that the student is entitled to fee loan support for the whole of that academic year.

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

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

Fee charge guidance for flexible OU study

Maximum fee caps and fee loan caps apply in respect of an academic year. HE Providers can charge up to the maximum fee caps for modules or combinations of modules if those modules or combinations of modules all start within an academic year as defined in the Regulations and do not exceed £7,145 for AY 25/26 where an institution has a TEF rating or £6,955 where they do not have a TEF rating. Starting points for OU course modules are in February, April, and October.

For example:

> **Garry** starts a 30-point, £1,250 module in October 2025 and completes it in December 2025. They then start a 60-point, £2,500 module in February 2026. As both modules start within AY 25/26, the 12-month period starting on 1 September 2025, Garry would be entitled to apply for £3,750 in fee loan to meet the full cost of their modules.

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

For example:

> **Cara** starts a 30-point, £1,250 module in October 2025 and completes it in December 2025. Cara then starts a 90-point £3,750 module starting in February 2026. The OU would be able to charge £5,000 for the two modules (£1,250 + £3,750) and Cara would be entitled to apply for £5,000 in fee loan to meet the full cost of their modules in AY 25/26.

While in the majority of scenarios, modules will fall within an academic year as defined in the Regulations, there may be circumstances where a module runs beyond the end of the academic year. This would not stop the OU charging, and the student borrowing, the full amount for the module, as long as the full cost of that module, when taken together with any other modules that the student started that academic year, fell within the £7,145 fee cap for that academic year.

If Cara (in the example above) began their £3,750 module in February 2026, and this module did not finish until October 2026, then strictly speaking their course of study would have run into the next AY (having started their first module in October 2026, Cara is on a 1 September 2025 – 31 August 2026 regulatory academic year). SLC would not consider that this is prohibited in the Regulations. However, there may be operational implications for when Cara can begin their next module (see below).

The key principle is that the OU cannot charge, and a student cannot borrow, more than £7,145 in respect of an academic year as defined in the Regulations. For a student starting a 90-point, £3,750 module in February 2026, the 25/26 academic year would start on 1 January 2025. An eligible student would be able to borrow the full £3,750 for the module. If the student started another 90 point £3,750 module in October 2025 then, the OU would only be able to charge an extra £3,395 in respect of the second module starting in October as the student is on a January-start academic year in 25/26 (runs from 01/01/26 to 31/12/26) and the student would only be entitled to apply for a further £3,395 in PTTFL for AY 25/26.

Similarly, if a student starts a 120-point £5,000 module in February 2026, the academic year as defined in the Regulations would start on 1 January 2026. This means that charging the student £5,000 for the first module starting in February 2026, the OU could only charge a further £2,145 for a second module starting in October 2026 (and the student would only be able to borrow an extra £1,935 in loan).

In respect of both the 90-and 120-point scenarios above, the OU may wish to consider splitting the second 90/120-point modules so that they fall within two separate academic years (January 2025 – December 2025 (23/24) and January 2026 – December 2026 (25/26)). This should enable the OU to align their fees with student support legislation and allow students to meet the full costs of fees through their loans, in line with government policy.

DfE does not take a view on the maximum intensity of study, or the maximum number of credits a student can reasonably study within an academic year. The only limit is that the fee charged must not exceed £7,145 for an academic year where an institution has a TEF rating or £6,955 where it does not. The academic year start date should be treated as either (i) the date immediately preceding when the student starts attending or undertaking the academic year of their course or (ii) for students starting an academic year of their course in August, the following 1 September. Whilst DfE is keen to encourage HE Providers to offer flexible study patterns, it cannot endorse fees that would exceed current legislative fee and loan caps.

10. ANNEX B – ADDITIONAL GUIDANCE FOR PT HIGHER TECHNICAL QUALIFICATIONS

From AY 23/24, all qualifying* PT HTQ courses have been eligible to attract HE student finance in their own right, including PTML. Qualifying* PT HTQ courses commencing in AY 22/23 can attract HE student finance but this does not include PTML support.

*Information on HTQ designation criteria, provider funding options for HTQs, and available funding packages for HTQs (including HE student finance/ Advanced Learner Loan dual eligibility for HTQs) can be accessed in the SFE “Assessing Eligibility” guidance.

HTQ Transitional Arrangements for PTML

To attract PTML support in respect of an approved HTQ, students will be required to join a PT Level 4 or 5 course with HTQ approval that is designated for HE student support and commenced in AY 23/24 or later. The following scenarios provide an overview of the relevant HTQ transitional arrangements:

Level 4/5 Course which Commenced Prior to HTQ Approval

Caitlin commences a PT HND in Data Analysis in AY 21/22. As Caitlin is studying an HND, they are eligible to apply for the standard HE student finance package available to students studying a PT Level 4 or 5 course (PTTFL and DSA support). However, Caitlin is not entitled to apply for PTML support as PTML is generally not available for Level 4 and 5 courses (subject to limited exceptions). The HND in Data Analysis offered by Caitlin's provider receives HTQ approval from IFATE from AY 23/24 onwards. As a result, new PT students starting year one of the newly approved HTQ in Data Analysis from AY 23/24 onwards can qualify for HE student finance (including PTML).

However, as Caitlin is a continuing PT student and as their cohort/ programme of study started in an academic year prior to the point at which the qualification received HTQ approval and subsequently qualified for PTML, Caitlin's HE student finance entitlement is restricted to PTTFL and PTDSA and does not include PTML.

<u>Approved HTQs which Commenced in AY 22/23</u>

IFATE began awarding HTQ approval from AY 22/23, however, PTML was only introduced for approved HTQs from AY 23/24. Please see examples below:

Tony begins studying an approved HTQ in Computer Science in AY 22/23 on a PT basis. Tony is eligible to apply for HE student finance as a result of the HTQ course's underlying qualification being a foundation degree. However, despite the HTQ course attracting HE student finance, PTML support is not available for HTQs in AY 22/23. In AY 23/24, PTML was introduced for HTQs that are designated for HE student support. Therefore, new cohorts of students at Tony's provider that are beginning the PT HTQ in Computer Science from AY 23/24 onwards are entitled to apply for PTML support. However, as Tony is a continuing student and as their course started in AY 22/23 (i.e. prior to the point at which PTML support was introduced for designated HTQs), Tony is not eligible for PTML support.

Amy is also studying the PT HTQ in Computer Science, which commenced in AY 22/23, at the same provider as Joe. However, Amy entered year 2 of the course as a direct entrant in AY 23/24. Despite Amy joining the course in AY 23/24 (i.e. following the introduction of PTML for designated HTQs) they are not eligible for PTML as they joined a programme of study/ cohort of students that started in AY 22/23 (i.e. prior to the introduction of PTML for designated HTQs).

11. ANNEX C – VERSION CONTROL

Date	Updates
17 April 2025	V0.1 initial draft and rollover updates made.
12 May 2025	V0.2 updated following stakeholder review.
15 May 2025	V1.0 signed off
08/10/2025	V2.0 – Amendment to section 2.1.5 and evidence requirements for maintenance support due to distance learning as result of a disability.

Student Loans Company

12. ANNEX D - ENQUIRIES

If you have any queries on this guidance, please contact:
Student Finance England
Practitioners Support Team
Tel: 0300 100 0618
Email: ssin_queries@slc.co.uk